

SAUGATUCK-DOUGLAS DISTRICT LIBRARY

BOARD MEETING

February 15, 2022

- I. Call the Meeting to Order
- II. Approval of the Agenda
- III. Approval of the Minutes
- IV. Public Comment
- V. Bills
- VI. Financial Reports
 - A. Balance Sheet
 - B. Profit & Loss
- VII. Librarian's Report
- VIII. Committee Reports - None
- IX. Old Business
 - A. MI CLASS report and recommendation (Larry Blose)
- X. New Business
 - A. Investment Policy – see attached
 - B. Strategic Planning
 - Our current strategic plan is dated 2018-2023. Now that we have been in our new building for a couple of years, it is time to set goals for the next 3-5 years. I have included our current plan in the packet.
 - Carol Dawe, the director of the Lakeland Library Cooperative, has offered to assist us in this process. She has been working in library administration for a very long time and just guided Lakeland through its most recent plan. I am grateful for her willingness to be involved.
 - I am requesting that the board select no more than 2-3 trustees to be part of a Strategic Planning committee. Marlee Alexander would also be part of the committee representing a staff perspective. I would also like to include a representative from the Friends of the Library.
 - C. Health Insurance renewal – see attached
 - D. Budget Amendments
- XI. Guest: Friends of the Library representative
- XII. Next Meeting: March 15, 2023 at 7:00 pm
- XIII. Adjournment

SAUGATUCK-DOUGLAS DISTRICT LIBRARY
BOARD MEETING
January 18, 2023

- I. Meeting called to order at 7:00 by David Blatt. The following were present: Library Director (ex officio) Ingrid Boyer, Susan Blose representing the Friends of the Library, Trustees: D. Blatt, L. Blose, M. Chancey, B. Lowe, C. Mason, and D. Terrien.
- II. The agenda (see appendix) was passed by unanimous consent.
- III. The Minutes from the December 7, 2022 was passed by Unanimous consent.
- IV. No Public Comment.
- V. Library bills were presented by Director Boyer (appendix). Bonnie Lowe moved to pay the bills, D. Terrien C. Mason seconded. The motion was passed with 6 members voting yes and 0 members voting No.
- VI. Financial Reports (balance sheet and Profit and Loss Statement) were presented by director Boyer (appendix).
- VII. Director Boyer presented the Librarian's Report (appendix),
- VIII. Committee Reports - None.
- IX. Old Business – None
- X. New Business
 - A. The Audit Report dated Year Ended June 30, 2022 was distributed at the December 7, 2022 meeting and discussion was tabled to this meeting. The Audit report was discussed.
 - B. The following proposed revision to the Patron Behavior Policy was presented by Director Boyer.

“Animals are not permitted in the Library other than service animals (as defined by law) for those individuals with disabilities, service animals in training, those used in law enforcement or for Library programming. Patrons are required to clean up after the animals brought into the building and are responsible for any damage caused by their animals. Animals are permitted on the patio as long as they do not disturb other patrons.”
 - C. David Blatt moved that the policy changes be adopted as written. C. Mason seconded. The motion was passed with 6 members voting yes and 0 members voting no.
 - C. Director Boyer presented a proposal for the investment of some funds held by the Library. She said that there are substantial funds that are currently held in non interest paying accounts. She suggested that the Board consider authorizing her to open an account with a money management firm – Michigan Cooperative Liquid Assets Securities System (Class). After a

discussion, the board appointed L. Blose to consider the suggestion and report back to the board in the February meeting.

XI. Friends of the Library representative Susan Blose presented a report to the board. The highlights of her report are:

- A. The FOL completed two recent fund raising projects: A take home dinner from Baldy's Barbecue, and the 2022 silent auction.
- B. In the last calendar year the FOL donated in excess of \$11,000 to the library. In the first 6 months of the current fiscal year the FOL donated approximately \$6,000.
- C. The FOL meetings on hiatus and will recommence in March.

XII. The meeting adjourned by unanimous consent at 7:47. The next meeting will be February 15th at 7:00.

Minutes prepared and submitted by L. Blose

Saugatuck-Douglas District Library
Expenses by Vendor Detail
January 14 through February 14, 2023

Type	Date	Memo	Account	Amount
All Surface Building Services LLC				
Check	01/24/20	Jan. cleaning	930 · Building Maint...	-995.00
Total All Surface Building Services LLC				-995.00
Amazon.com				
Check	01/18/20	DVDs	959.210 · DVDs	-47.04
Check	01/19/20	trashbags	729 · Custodial Supp...	-14.84
Check	01/23/20	paper towels	729 · Custodial Supp...	-59.23
Check	01/24/20	DVDs	959.210 · DVDs	-14.84
Check	01/24/20	DVDs	959.210 · DVDs	-40.89
Total Amazon.com				-176.84
Atlantic Monthly				
Check	02/07/20	expires 3/2024	959.120 · Periodicals	-89.99
Total Atlantic Monthly				-89.99
Baker Tilly				
Bill	02/09/20	annual fee for bond conti...	801 · Professional Se...	-750.00
Total Baker Tilly				-750.00
BCN				
Check	01/17/20	February premium	701.300 · Health Ins...	-298.63
Total BCN				-298.63
Ben's Rubber Stamps				
Check	02/04/20	Notary stamp	727 · Office Supplies	-34.16
Total Ben's Rubber Stamps				-34.16
Blue Star Storage				
Check	01/24/20	February rental	930 · Building Maint...	-60.00
Total Blue Star Storage				-60.00
Boyer, Ingrid				
Bill	02/09/20	mileage reimbursement, ...	961 · Travel/Confere...	-140.69
Total Boyer, Ingrid				-140.69
CENGAGE LEARNING/GALE				
Check	01/17/20	Invoice # 79777067	959.110 · Print Books	-19.00
Check	01/31/20	Invoice # 79853449	959.110 · Print Books	-15.50
Total CENGAGE LEARNING/GALE				-34.50
Comcast				
Check	01/27/20	Phone, 1/10-2/09	850 · Phone & Internet	-192.75
Total Comcast				-192.75
Commercial Record				
Bill	02/07/20	1 yr subscription	959.120 · Periodicals	-40.00
Total Commercial Record				-40.00
Consumers Energy				
Check	02/14/20	Dec/Jan electric bill	920 · Utilities	-2,845.59
Total Consumers Energy				-2,845.59

Type	Date	Memo	Account	Amount
Cooking Light				
Bill	01/17/20	2 yr subscription to Febr...	959.120 · Periodicals	-25.00
Total Cooking Light				-25.00
Demco, Inc.				
Check	01/31/20	book covers, label protec...	728 · Collection Exp...	-244.78
Total Demco, Inc.				-244.78
Ecogardens				
Check	01/19/20	Spade edging and mulchi...	930 · Building Maint...	-3,999.36
Check	01/19/20	Maintenance of turf and f...	930 · Building Maint...	-7,628.00
Total Ecogardens				-11,627.36
ELM USA, Inc.				
Check	01/24/20	monthly disc cleaning	728 · Collection Exp...	-25.00
Total ELM USA, Inc.				-25.00
Food Network Magazine				
Check	01/23/20	Subscription expires Apr...	959.120 · Periodicals	-29.97
Total Food Network Magazine				-29.97
Grand Rapids Press				
Check	01/25/20	12 week newspaper subs...	959.120 · Periodicals	-125.88
Total Grand Rapids Press				-125.88
Grit				
Bill	01/17/20	1 year subscription	959.120 · Periodicals	-10.00
Total Grit				-10.00
Heimler, Nick				
Check	02/09/20	Invoice # 494 & 106, Ma...	801 · Professional Se...	-520.00
Check	02/09/20	Invoice # 494 & 106, Ma...	957 · Technology	-599.96
Total Heimler, Nick				-1,119.96
Herrick District Library				
Bill	01/31/20	6 lost & paid items	956 · Lost materials	-76.96
Total Herrick District Library				-76.96
Kanopy, Inc.				
Check	02/09/20	Invoice # 333782, video ...	959.320 · Digital Co...	-260.10
Total Kanopy, Inc.				-260.10
KLSWA				
Check	01/24/20	Dec water	920 · Utilities	-126.50
Total KLSWA				-126.50
Lakeland Library Cooperative				
Check	01/26/20	Transparent Language	959.320 · Digital Co...	-900.00
Check	02/14/20	barcodes, Capira annual l...	728 · Collection Exp...	-22.59
Check	02/14/20	barcodes, Capira annual l...	957 · Technology	-1,171.67
Total Lakeland Library Cooperative				-2,094.26

Type	Date	Memo	Account	Amount
Michaels				
Check	02/12/20	craft supplies	730 · Youth Services...	-61.10
Total Michaels				-61.10
Michigan Gas Utilities				
Check	02/07/20	acct. #0504864801-00002	920 · Utilities	-14.14
Total Michigan Gas Utilities				-14.14
Midwest Tape-HOOPLA				
Check	02/09/20	Invoice #503174608	959.320 · Digital Co...	-1,506.10
Total Midwest Tape-HOOPLA				-1,506.10
Nendick-Mason				
Bill	01/31/20	reimburse Village Show ...	880 · Programs	-140.70
Total Nendick-Mason				-140.70
R. W. LaPine, Inc.				
Check	01/31/20	Quarterly preventive mai...	930 · Building Maint...	-946.00
Total R. W. LaPine, Inc.				-946.00
Republic Services				
Check	02/08/20	quarterly trash	920 · Utilities	-54.54
Total Republic Services				-54.54
RICOH USA, INC (TX)				
Check	02/01/20	copier lease	941 · Copy Machine	-146.30
Total RICOH USA, INC (TX)				-146.30
SavATree				
Bill	02/14/20	Tree trimming on border ...	930 · Building Maint...	-300.00
Total SavATree				-300.00
Scholastic Library Publishing				
Check	02/14/20	Invoice #s 45771782, 45...	959.110 · Print Books	-62.36
Total Scholastic Library Publishing				-62.36
Stingers Pest Control, Inc.				
Check	02/09/20	Pest control, 2023 season	930 · Building Maint...	-294.40
Total Stingers Pest Control, Inc.				-294.40
U.S. Bank				
Bill	02/14/20	Debt service payment, int...	992 · Debt Service - ...	-62,459.38
Total U.S. Bank				-62,459.38
Wright, Jane A.				
Bill	02/01/20	Jan. accounting services ...	801 · Professional Se...	-810.00
Total Wright, Jane A.				-810.00
TOTAL				-88,218.94

Saugatuck-Douglas District Library

Balance Sheet

As of February 14, 2023

	<u>Feb 14, 23</u>
ASSETS	
Current Assets	
Checking/Savings	
001 · Checking Regular 2041	787,247.43
003 · Square Macatawa 9464	3,467.95
010 · PettyCash	150.00
011 · Huntington Reserve Account ...	10,124.54
012 · Huntington Construct Chkg ...	99,306.95
015 · Huntington Brokerage Acct 2...	179,139.90
	<hr/>
Total Checking/Savings	1079436.77
Other Current Assets	
025 · Cumulative Unrealized Gn/Ls	42.66
130 · Prepaid Expense	1,131.34
	<hr/>
Total Other Current Assets	1,174.00
Total Current Assets	<hr/> 1080610.77
TOTAL ASSETS	<u>1080610.77</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
209 · Health Ins Payable	60.74
210 · Payroll Liabilities	4,833.01
220 · Accrued Payroll	6,685.54
223 · Due to F.O.L.	183.95
	<hr/>
Total Other Current Liabilities	11,763.24
Total Current Liabilities	<hr/> 11,763.24
Total Liabilities	11,763.24
Equity	
390 · Fund Balance	714,287.39
392 · Restricted F.B. for New Bldg	381,132.56
394 · Restricted F.B. for Debt Serv	198,255.41
Net Income	-224,827.83
	<hr/>
Total Equity	1068847.53
TOTAL LIABILITIES & EQUITY	<u>1080610.77</u>

Saugatuck-Douglas District Library
Profit & Loss Budget vs. Actual
 July 2022 through June 2023

	<u>Jul '22 - Jun 23</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Income				
400 · Millage				
400.100 · COVODouglas	50,426.45	86,500.00	-36,073.55	58.3%
400.200 · City	60,108.07	83,500.00	-23,391.93	72.0%
400.300 · Twp	81,993.90	169,500.00	-87,506.10	48.4%
Total 400 · Millage	192,528.42	339,500.00	-146,971.58	56.7%
405 · Bond Levy				
405.100 · COVODouglas	36,543.33	61,500.00	-24,956.67	59.4%
405.200 · City	42,682.03	59,500.00	-16,817.97	71.7%
405.300 · Twp	58,430.48	121,000.00	-62,569.52	48.3%
Total 405 · Bond Levy	137,655.84	242,000.00	-104,344.16	56.9%
520 · USF	1,007.10	2,400.00	-1,392.90	42.0%
539 · State Aid	0.00	5,000.00	-5,000.00	0.0%
608 · Fines & Fees	5,290.91	5,600.00	-309.09	94.5%
655 · Penal Fines				
655.100 · Penal Fines Allegan Cou...	12,229.14	14,000.00	-1,770.86	87.4%
655.200 · Herrick-LaketownFunds	2,935.65	7,500.00	-4,564.35	39.1%
Total 655 · Penal Fines	15,164.79	21,500.00	-6,335.21	70.5%
664 · Interest	2,651.92	350.00	2,301.92	757.7%
671 · Other Revenue	2,344.16	4,000.00	-1,655.84	58.6%
674.100 · General Donations	3,281.22	1,000.00	2,281.22	328.1%
675 · FOL	6,113.39	8,000.00	-1,886.61	76.4%
698 · Transfer from Restricted Fund	0.00	385,000.00	-385,000.00	0.0%
Total Income	366,104.25	1,014,350.00	-648,245.75	36.1%
Gross Profit	366,104.25	1,014,350.00	-648,245.75	36.1%
Expense				
701 · Payroll Expenses	128,254.08	195,000.00	-66,745.92	65.8%
727 · Office Supplies	1,706.02	2,500.00	-793.98	68.2%
728 · Collection Expenses	1,137.63	3,000.00	-1,862.37	37.9%
729 · Custodial Supplies	876.46	2,000.00	-1,123.54	43.8%
730 · Youth Services Supplies	1,078.98	3,000.00	-1,921.02	36.0%
731 · Postage	96.29	400.00	-303.71	24.1%
801 · Professional Services	14,862.50	20,000.00	-5,137.50	74.3%
803 · Coop Services (LLC)	10,406.04	15,000.00	-4,593.96	69.4%
850 · Phone & Internet	2,160.29	3,500.00	-1,339.71	61.7%
880 · Programs	5,689.85	8,000.00	-2,310.15	71.1%
900 · Publicity & Printing	382.88	5,000.00	-4,617.12	7.7%
920 · Utilities	15,217.07	28,000.00	-12,782.93	54.3%
930 · Building Maintenance	29,783.73	24,000.00	5,783.73	124.1%
941 · Copy Machine	2,350.30	4,000.00	-1,649.70	58.8%
956 · Lost materials	113.96	500.00	-386.04	22.8%
957 · Technology	4,356.74	4,000.00	356.74	108.9%

	<u>Jul '22 - Jun 23</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
959 · Materials				
959.100 · Print Materials				
959.110 · Print Books	11,598.60	18,000.00	-6,401.40	64.4%
959.120 · Periodicals	2,879.41	5,600.00	-2,720.59	51.4%
Total 959.100 · Print Materials	14,435.68	23,600.00	-9,164.32	61.2%
959.200 · Other				
959.210 · DVDs	1,243.63	3,500.00	-2,256.37	35.5%
959.220 · Audio Books	607.16	1,750.00	-1,142.84	34.7%
Total 959.200 · Other	1,850.79	5,250.00	-3,399.21	35.3%
959.300 · Electronic				
959.310 · E-Books	2,274.72	3,800.00	-1,525.28	59.9%
959.320 · Digital Content Databa...	15,070.16	24,000.00	-8,929.84	62.8%
Total 959.300 · Electronic	17,344.88	27,800.00	-10,455.12	62.4%
Total 959 · Materials	33,631.35	56,650.00	-23,018.65	59.4%
961 · Travel/Conference	513.37	3,000.00	-2,486.63	17.1%
962 · Dues	278.00	800.00	-522.00	34.8%
964 · Tax Charge Backs	351.05	500.00	-148.95	70.2%
965 · Insurance	7,108.00	7,500.00	-392.00	94.8%
970 · Capital Expenditures	0.00	1,000.00	-1,000.00	0.0%
971 · New Library Building	103,280.98	385,000.00	-281,719.02	26.8%
991 · Debt Service - Principal	110,000.00	110,000.00	0.00	100.0%
992 · Debt Service - Interest	126,568.76	126,568.00	0.76	100.0%
Total Expense	600,204.33	1,008,918.00	-408,713.67	59.5%
Net Income	-234,100.08	5,432.00	-239,532.08	-4,309.6%

LIBRARIAN'S REPORT

Submitted by Ingrid Steen Boyer

February 15, 2023

PROGRAMS

- Our third and final monthly film viewing group met on February 2 with 8 in attendance. We will likely bring this back next winter and show a series of documentaries.
- Our weekly painting group will continue meeting through May, at which point they will move outdoors for the summer season.
- We are co-hosting a book discussion of the Hidden Life of Trees with Douglas UCC on the evening of March 22. We are hoping to follow-up with some outdoor programming when the weather gets warm. Date and location are still to be determined.
- We are doing another Seed Starting workshop on February 26. This program, led by Hannah Mason, is always popular and it is already full to capacity.
- Afterschool programs begin on February 16, 2023. We will be offering arts & crafts programs for all ages on Tuesdays & Thursdays thru the beginning of May. We will also be continuing our sewing class. New this spring is an afterschool science club for grades 1-3. We will be doing hands-on science experiments. This group will meet for 4 weeks.

FINANCE & CONTRIBUTIONS

- Larry Blose and I met with representatives from Michigan Cooperative Liquid Assets Securities System (MI CLASS) on Monday, February 13, 2023. We will be reporting back to the board with a recommendation. I have added this as an agenda item under old business.
- Our next set of T bills, approximately \$50,000, mature on February 24, 2023.
- Our health insurance renewal is set for April 1. In discussion with our agent, she recommends we switch from our current plan with Blue Cross Blue Shield of Michigan to a new, more competitively priced option from Priority Health. I have added this an agenda item under new business.
- Our current bookkeeper, Jane Wright, is retiring in the fall. Jane also works for the Fennville District Library and I was invited to sit in on an interview they held with a possible replacement. The candidate seems to have exactly the skill set and experience we are looking for. Unfortunately, she works full time and there are scheduling issues. We have two others candidates that we will be talking to later this month.

BUILDINGS & GROUNDS:

- The last of the donor plaques were delivered and installed on January 26. Unfortunately, after the installers left, we noticed that the text on 2 of the 9 was slightly crooked. They will be remaking these and installing ASAP.
- Mark, Marlee & I just approved the final draft of the Children's Room mural. We are waiting to hear back on how quickly it can be fabricated and installed. We are very pleased with the final product.
- SavATree completed the trimming of several trees that were overhanging the condo association's sidewalk.

PUBLICITY

- Nothing to report.

COLLECTIONS:

- Nothing to report.

HUMAN RESOURCES

- Leslie Cyranowski worked her last day on January 8. We hired her replacement, Jennell Lehman, who began work on January 30. Jennell comes to us from the Kalamazoo Public Library and we are very pleased with her work so far.
- Virginia Oakley approached me with a plan to reduce her hours as she moves toward retirement. Virginia has worked at the library since 1999 and currently does all of our cataloging, adult book selection and manages all of our social media. Specifically, she is looking to hand over her marketing responsibilities. In interviewing for Leslie's replacement, we had another really strong candidate who happens to have marketing experience. We decided to hire her. Sarah Goy is a small business owner and will be working for us 8 hours a week. She started on February 6.
- In July of 2022, a Michigan Court of Appeals decision would have set the minimum wage to \$13.03 and would have required all employers to provide paid sick leave. This was to go into effect on February 19. Earlier this month, the Michigan Court of Appeals overruled that initial decision, which means there will be no change to either minimum wage or paid sick leave requirements. This most recent development means we are in full compliance with current law, which sets the minimum hourly wage at \$10.10 and requires no paid sick leave for employers with fewer than 50 employees. The ruling has, of course, been appealed to the Michigan Supreme Court, so we will continue to watch for developments.
- Most library staff members were able to attend a webinar on Gender Sensitivity on January 24. This was hosted by the Lakeland Library Cooperative's Continuing Education Committee of which I am a member. The webinar was well received.

TECHNOLOGY

- Nothing to report.

MEETINGS & PARTNERSHIPS

- January 26: Lakeland Library Cooperatives Continuing Education Committee met online to debrief recent offerings and to plan future events. I am researching possible presenters who can talk about genealogy research in public libraries.
- January 27: Lakeland Library Youth Services Summer Reading Workshop. This is an annual meeting to present ideas and forums for discussion in preparation for summer reading activities. It is always a nice event to build excitement for the busyness of summer.
- January 30: Whitney Valentine and I met to discuss the summer theater camp. We negotiated a cost sharing plan that will include financial support from Saugatuck Community Recreation. The camp will be held here at the library in the last week of July. This is a brand new type of program for us and I am excited about the plan.

- February 2: Marlee Alexander and I attended a virtual training from the Midwest Collaborative for Library Services (MCLS). This is the group that runs the statewide interlibrary loan system. In order to participate, there are technical reports that need to be run on a regular basis. Currently, Virginia Oakley oversees this operation, but in preparation for her gradual retirement, Marlee and I are proactively educating ourselves.
- February 9: Lakeland Library Board & Advisory Committee meetings. The coop presented the final draft of their strategic plan and it was approved by the board.

Statistical Summary : JANUARY 2023				
	Dec-22	Jan-23	Jan-22	
Circulation				
Print	5654	5813	4471	30%
Hoopla	652	755	652	16%
Overdrive	900	1092	853	28%
Kanopy	100	113	76	49%
SUBTOTAL	7306	7773	6052	28%
Interlibrary Loan				
Loaned/Sent (Outgoing)	283	376	306	23%
Borrowed/Received (Incoming)	414	512	366	40%
Programming				
Number of Programs	24	29	4	625%
Attendance (Kids)	149	163	1	16200%
Attendance (Adults)	73	145	25	480%
Technology				
Website Visits	2588	3375	3096	9%
Wifi Usage	1394		975	-100%
Gate Count	3091	3332	1957	70%
New Patrons	16	30	13	131%

SAUGATUCK-DOUGLAS DISTRICT LIBRARY
RESOLUTION TO ADOPT INVESTMENT POLICY

At a meeting of the Library Board of the Saugatuck-Douglas District Library (“Library”),
County of Allegan, Michigan, held at the Library on the ____ day of _____, 2023, at
____ p.m.

PRESENT: _____

ABSENT: _____

The following preamble and resolution were offered by _____ and
supported by _____.

WHEREAS, the Library is a public library organized under the District Library
Establishment Act, 1989 PA 24;

WHEREAS, pursuant to Section 5, of the Investment of Surplus Funds of Political
Subdivisions Act 1943 PA 20 (“Act 20”), the Library shall develop an investment policy that
meets the requirements of Act 20;

WHEREAS, the Library desires to adopt a revised investment policy and has determined
it is in the best interests of the health, safety and welfare of the Library to adopt such policy.

NOW THEREFORE BE IT RESOLVED by the Library Board of Saugatuck-Douglas
District Library, Allegan County, Michigan as follows:

1. The Library Board hereby adopts and approves the Investment Policy attached as
an exhibit to this Resolution.
2. All resolutions and parts of resolutions insofar as they conflict with the provisions
of this Resolution are rescinded.

YEAS: _____

NAYS: _____

THE RESOLUTION WAS DECLARED ADOPTED.

STATE OF MICHIGAN)
) ss.
COUNTY OF ALLEGAN)

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Library Board of Saugatuck-Douglas District Library, County of Allegan, State of Michigan, at a meeting held on _____, 2023 and that said meeting was conducted and public notice of said meeting was given pursuant to and in full compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, as amended, and that the minutes of said meeting were kept and will be or have been made available as required by said Open Meetings Act.

Secretary

INVESTMENT POLICY

I. Purpose.

It is the policy of the Saugatuck-Douglas District Library (“Library”) to invest public funds in a manner which will provide the highest investment return with the maximum security while meeting the daily cash flow demands of the entity and conforming to all state statutes and Library policies governing the investment of public funds.

II. Scope.

This Investment Policy (“Policy”) applies to all transactions involving the financial assets and related activity of the Library except for any financial asset or money that is otherwise subject to a public act or bond authorizing ordinance or resolution that permits investment in fewer than all the investment options listed in this Policy or imposes one or more conditions upon an investment listed in this Policy. Further, this Policy does not apply to any funds which are governed by an act other than 1943 PA 20, the Investment of Surplus Funds of Political Subdivisions Act (“Act 20”).

III. Objectives.

Funds of the Library will be invested in accordance with Act 20, as amended, and in accordance with the following objectives in order of priority:

- A. Safety - Safety of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital and preservation of investment in the overall portfolio.
- B. Diversification - The investments shall be diversified by specific maturity dates, individual financial institution(s) or a specific class of securities in order that potential losses on individual securities do not exceed the income generated from the remainder of the portfolio.
- C. Liquidity - The investment portfolio will remain sufficiently liquid to meet all operating requirements which might be reasonably anticipated.
- D. Return on Investment - The investment portfolio shall be designed with the objective of obtaining a rate of return throughout budgetary and economic cycles, taking into account the investment risk constraints and cash flow characteristics of the portfolio.

IV. Authority; Delegation of Authority.

Authority to manage the investment program is derived from state law, including Act 20, as amended, and the District Library Establishment Act, 1989 PA 24. Management responsibility for the investment program is hereby delegated to the Library Board, which shall establish procedures and internal controls for the operation of the investment program, consistent with the Investment Policy. No person may engage in investment transactions except as provided under the terms of this Policy and the procedures established by the Library Board. The Library Board shall be responsible for all transactions undertaken and shall establish a system of controls to regulate the activities of subordinate officials. The Library Board, after approval by the Library Board, may hire consultants, including a bookkeeper, to assist with Library investments. The Library Board Treasurer shall be the Investment Officer.

V. Authorized Instruments.

In accordance with Act 20, as amended, the Library Board authorizes the Investment Officer to invest the surplus funds of the Library as follows:

- A. Bonds, securities, and other obligations of the United States or an agency or instrumentality of the United States.
- B. Certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution, but only if the financial institution is eligible to be a depository of funds belonging to the state under a law or rule of this state or the United States. In addition, the Library Board by resolution may authorize its investment officer to invest the funds of the Library in certificates of deposit or depository accounts in accordance with all of the following conditions:
 1. Certificates of deposit in accordance with all of the following conditions:
 - a. The funds are initially invested through a financial institution that is not ineligible to be a depository of surplus funds belonging to this state under section 6 of 1855 PA 105, MCL 21.146.
 - b. The financial institution arranges for the investment of the funds in certificates of deposit in one (1) or more insured depository institutions, as defined in 12 USC 1813, or one (1) or more insured credit unions, as defined in 12 USC 1752, for the account of the public corporation.
 - c. The full amount of the principal and any accrued interest of each certificate of deposit is insured by an agency of the United States.
 - d. The financial institution acts as custodian for the public corporation with respect to each certificate of deposit.

- e. At the same time that the funds of the Library are deposited and the certificate or certificates of deposit are issued, the financial institution receives an amount of deposits from customers of other insured depository institutions or insured credit unions equal to or greater than the amount of the funds initially invested by the public corporation through the financial institution.
2. Deposit accounts of a financial institution that meet all of the following conditions:
- a. The funds are initially deposited in a financial institution that is not ineligible to be a depository of surplus funds belonging to this state under section 6 of 1855 PA 105, MCL 21.146.
 - b. The financial institution arranges for the deposit of the funds in deposit accounts in one (1) or more insured depository institutions, as defined in 12 USC 1813, or one (1) or more insured credit unions, as defined in 12 USC 1752, for the account of the public corporation.
 - c. The full amount of the principal and any accrued interest of each deposit account is insured by an agency of the United States.
 - d. The financial institution acts as custodian for the public corporation with respect to each deposit account.
 - e. On the same date that the funds of the Library are deposited under subdivision b) above, the financial institution receives an amount of deposits from customers of other insured depository institutions or insured credit unions equal to or greater than the amount of the funds initially deposited by the Library in the financial institution.
- C. Commercial paper rated at the time of purchase within the two (2) highest classifications established by not less than two (2) standard rating services and that matures not more than 270 days after the date of purchase.
- D. Repurchase agreements consisting of instruments listed in subdivision A. above. Repurchase agreements must be executed by the bank or dealer and shall be negotiated only with dealers or financial institutions with whom the Library has negotiated a master repurchase agreement approved by the Library's legal counsel.
- E. Bankers' acceptances of United States Banks.

- F. Obligations of the State of Michigan or any of its political subdivisions that at the time of purchase are rated as investment grade by not less than one (1) standard rating service.
- G. Mutual funds registered under the Investment Company Act of 1940, Title I of chapter 686, 54 Stat. 789, 15 U.S.C. 80a-1 to 80a-3 and 80a-4 to 80a-64, with authority to purchase only investment vehicles that are legal for direct investment by a public corporation. The authorization to invest in mutual funds includes securities whose net asset value per share may fluctuate on a periodic basis. However, a mutual fund is not disqualified as a permissible investment solely by reason of the following:
 - 1. The purchase of securities on a when-issued or delayed delivery basis.
 - 2. The ability to lend portfolio securities as long as the mutual fund receives collateral at all times equal to at least 100% of the value of the securities loaned.
 - 3. The limited ability to borrow and pledge a like portion of the portfolio's assets for temporary or emergency purposes.
- H. Obligations described in 5A through 5G above if purchased through an interlocal agreement under state law (Urban Cooperation Act of 1967) e.g., the MBIA Michigan CLASS program.
- I. Investment pools organized under the Local Government Investment Pool Act, 1985 PA 121 and the Surplus Funds Investment Pool Act, 1982 PA 367.

VI. Safekeeping and Custody.

All security transactions, including collateral for repurchase agreements and financial institution deposits, entered into by the Library shall be on a cash (or delivery vs. payment) basis. Securities may be held by a third-party custodian designated by the Treasurer and evidenced by safekeeping receipts as determined by the Treasurer.

VII. Prudence.

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation but for investment, considering the probable safety of their capital as well as the probable income to be derived.

VIII. Reports

The Treasurer may elect to have certificates and other evidence of investments held by a financial institution and sufficient documentation and acknowledgment of investments held on behalf of the Library, provided that such documentation is provided on a quarterly basis. The Treasurer shall provide a quarterly report to the governing body concerning the investment of funds.

IX. Conflict

The Treasurer shall comply with all statutes related to public fund investments. Any provision of this Policy in conflict with state law, as amended from time to time, is void.

SAUGATUCK-DOUGLAS DISTRICT LIBRARY

CERTIFICATION

I hereby certify that I have received the Investment Policy of the Saugatuck-Douglas District Library, have personally read the Investment Policy, and agree to comply with the terms of the Investment Policy regarding the investment of the Saugatuck-Douglas District Library funds.

Any investment not conforming with your Investment Policy will be disclosed promptly.

We also pledge to exercise due diligence in informing you of all foreseeable risks associated with financial transactions conducted with our firm.

Institution

Address

Authorized Official & Title

Signature

Date

POLICY APPROVED: _____

EFFECTIVE: _____

PRESIDENT: _____

Strategic Plan for SDDL, 2018-2023

After reviewing community feedback and analyzing building options and potential costs, the Board of Trustees of the Saugatuck-Douglas District Library has decided to proceed with plans for a new library building on the vacant lot at 160 Center Street. Voter approval will be sought in August 2018. A new building is critical to achieving the goals and objectives set out in this Strategic Plan.

Goal 1: Create a collection of resources that meets the needs of our community.

- Determine the appropriate collection size and make-up based on current usage, changing technology and comparison to peer institutions.
- Increase responsiveness to patron requests by purchasing requested titles and formats and publicize our willingness to do so.

Goal 2: Maximize communication to all members of the community.

- Increase annually the number of individuals subscribed to our email messaging service.
- Use direct mail to distribute a brief annual report on Library programs and services.
- Submit bimonthly press releases to local newspapers, highlighting programs, services, and news items.

Goal 3: Introduce new technology which will enhance public service and staff efficiency.

- Explore cost, feasibility and interest in new technological services including mobile printing and circulating WiFi hotspots.
- Offer and promote biannual group classes on the use of electronic media services, including Overdrive, Hoopla, Zinio and Freegal.
- Pursue RFID self-check functionality for more efficient circulation and patron confidentiality. Once we convert to an RFID system, the framework would be in place to install security gates to protect our collection in a new building.

Goal 4: Offer programs that engage all community members.

- Pursue new partnerships with business and community organizations to offer free or low cost educational programs.
- In a new facility, create a multi-purpose room for programs and community meetings.

Goal 5: Build a new, barrier-free facility that meets the needs of all our patrons.

- Work with trustees, consultants and community members to determine the desired features of a new facility, including accessible entrances and restrooms, designated quiet zones, staff work spaces and a multi-purpose space for meetings and programs.
- Form a building campaign committee to engage the community and build support for the new building.



VISION

Leading, Learning, Lending: Libraries working together to empower, enhance, and enrich our communities.

MISSION

We strengthen libraries through expertise, services, and shared resources for the benefit of communities and individuals.



LEADING

Support member libraries by connecting them to LLC and each other and demonstrating the value of the cooperative to their communities in supporting lifelong learning and expanded worldview.

OBJECTIVES

- 1.1** Ensure barrier-free, two-way communication between members and with LLC.
- 1.2** Model diversity, equity, and inclusion practices for deeper understanding of the library's role in embracing inclusion in all aspects of their operations.
- 1.3** Incorporate intellectual freedom into our Plan of Service, bylaws, policies, and training plans.



LENDING

Work together to create efficiencies and access to resources in cost-effective ways to increase individual member library capacity and reciprocal lending, borrowing, and improved user experience.

OBJECTIVES

- 3.1** Ensure a cohesive vision for the future of the ILS by capturing institutional knowledge and creating a succession plan to fill key roles.
- 3.2** Improve the functionality of the ILS by investigating ways to streamline and maximize the features of the existing ILS and 3rd party add-ons.
- 3.3** Develop a wish list of ILS features and functionality desired by members to inform future ILS decision-making including the possibility of a migration to a new ILS..
- 3.4** Find ways to share resources and services to benefit all members.
- 3.5** Complete a delivery study and implement recommended changes for increased efficiency and access.



LEARNING

Ensure member library staff are confident in their skills to provide exceptional, consistent service to their patrons.

OBJECTIVES

- 2.1** Create comprehensive training to provide a multi-format, standardized curriculum for member library staff.
- 2.2** Work with library-related partners across the state to create a shared method of informing member library staff about training opportunities.
- 2.3** Add value to the operations and culture of members libraries by delivering continuing education, professional development, and networking opportunities that are not available from other sources.



LAKELAND LIBRARY
COOPERATIVE
LEADING • LEARNING • LENDING

Strategic Plan

2023-2025



Table of Contents

- 03 — Why and How
- 04 — Process Timeline
- 05 — Vision and Mission
- 06 — Strategic Goals
- 09 — Next Steps



WHY

Lakeland Library Cooperative is an invaluable resource for its members and the patrons they serve. The cooperative's committed staff and essential services provide supports and resources that improve overall library offerings. To align its resources with the emerging priorities of the cooperative, LLC has undergone a comprehensive strategic planning process with feedback from members. By implementing a new strategic plan, LLC will be able to focus efforts on providing members with: improvements to communication, training, professional development, and ILS features and functionality; increased shared collections and group purchases; a deeper understanding of diversity, equity, and inclusion practices; and a model for intellectual freedom concepts and best practices.

HOW

Lakeland Library Cooperative initiated a strategic planning process starting in the Summer of 2022. Amanda E. Standerfer from [Fast Forward Libraries LLC](#) was engaged in May 2022 to facilitate the planning process in three phases: Learn, Dream, Do. The Learn phase entailed forming a Planning Team to guide the process, holding staff and member feedback sessions and conducting a member survey. In the Dream phase, the Planning Team discussed possible future pathways for the organization. This strategic plan will guide LLC through the Do phase, as the cooperative executes its vision for the future.



Process Timeline

The Planning Team spent time learning about member and organizational needs and developing strategies to advance the LLC mission over the next three years.

July 2022	Planning Team Kick-off
August 2022	Member Survey, Staff and Member sessions
September 2022	Learning Report
October 2022	LLC Summit, Planning Team meeting
Nov. - Dec. 2022	Plan development
February 2023	Plan review and presentation to Board, transition to implementation



Vision

Leading, Learning, Lending: Libraries working together to empower, enhance, and enrich our communities.

Mission

We strengthen libraries through expertise, services, and shared resources for the benefit of communities and individuals.

Strategic Goal 1

LEADING

Support member libraries by connecting them to LLC and each other and demonstrating the value of the cooperative to their communities in supporting lifelong learning and expanded worldview.

Objectives

- 1.1 Ensure barrier-free, two-way communication between members and with LLC.
- 1.2 Model diversity, equity, and inclusion practices for deeper understanding of the library's role in embracing inclusion in all aspects of their operations.
- 1.3 Incorporate intellectual freedom into our Plan of Service, bylaws, policies, and training plans.

Anticipated Results

- Member communication increases.
- Members report satisfaction with increased communication.
- Members model LLC's diversity, equity, and inclusion practices.
- Members are better trained in intellectual freedom concepts and best practices and turn to LLC for guidance in creating their own intellectual freedom policies and practices.

Strategic Goal 2

LEARNING

Ensure member library staff are confident in their skills to provide exceptional, consistent service to their patrons.

Objectives

- 2.1 Create comprehensive training to provide a multi-format, standardized curriculum for member library staff.
- 2.2 Work with library-related partners across the state to create a shared method of informing member library staff about training opportunities.
- 2.3 Add value to the operations and culture of member libraries by delivering continuing education, professional development, and networking opportunities that are not available from other sources.

Anticipated Results

- Increases in overall trainings and training attendance.
- Members report satisfaction with trainings and report having made changes in their libraries as a result of trainings.
- Members report improved operations and culture at their libraries as a result of continuing education and professional development.

Strategic Goal 3

LENDING

Work together to create efficiencies and access to resources in cost-effective ways to increase individual member library capacity and reciprocal lending, borrowing, and improved user experience.

Objectives

- 3.1 Ensure a cohesive vision for the future of the ILS by capturing institutional knowledge and creating a succession plan to fill key roles.
- 3.2 Improve the functionality of the ILS by investigating ways to streamline and maximize the features of the existing ILS and 3rd party add-ons.
- 3.3 Develop a wish list of ILS features and functionality desired by members to inform future decision-making including the possibility of a migration to a new ILS.
- 3.4 Find ways to share resources and services to benefit all members.
- 3.5 Complete a delivery study and implement recommended changes for increased efficiency and access.

Anticipated Results

- Succession plan completed and approved by the board.
- Member input is used to generate ideas that lead to decisions for new ILS features and functionality.
- Members and end-users report greater satisfaction with the ILS features and functionality.
- Increases in shared collections, joint software, and group purchases.
- Delivery study produces actionable changes/updates to increase efficiency and access.

Next Steps

Implementation and Evaluation

Now that this plan has been adopted by the Lakeland Library Cooperative Board of Trustees, staff will develop activity plans to guide implementation. Implementation is a continual process. The timing of certain activities will be determined by priority and influenced by various factors, such as funding and other resource allocation. Review and adjustment of the activity plan will happen on a regular basis.

Evaluation of the plan will be ongoing once the plan implementation is underway. The status of the plan and its implementation will be reported regularly to Board members and member libraries.



MEDICAL - Effective Date: 4/1/2023	Current	Option 1	Option 2	Option 3	Option 4	Option 5
Plan Nickname	1	1	1	1	1	1
Carrier	Blue Care Network	Blue Care Network	Priority Health	Priority Health	Priority Health	Priority Health
Plan Name	<u>BCN Gold \$3000/20% Con</u>	<u>BCN Gold \$3000/20% Con</u>	<u>PriorityHMO 2500</u>	<u>PriorityHMO 3050</u>	<u>PriorityHSA HMO 2350 100%</u>	<u>PriorityHSA HMO 1500</u>
Plan Type	HMO	HMO	HMO	HMO	HMO / HDHP	HMO / HDHP
Funding Type	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured
Network	Blue Care Network HMO	Blue Care Network HMO	PRIORITYHMO	PRIORITYHMO	PRIORITYHMO	PRIORITYHMO
Metallic Level	Gold	Gold	Gold	Silver	Gold	Gold
Referrals Required	Yes	Yes	No	No	No	No
In Network						
Deductible: Single	\$3,000	\$3,000	\$2,500	\$3,050	\$2,350	\$1,500
Deductible: Family	\$6,000	\$6,000	\$5,000	\$6,100	\$4,700	\$3,000
Deductible Type	Embedded	Embedded	Embedded	Embedded	Non-embedded	Non-embedded
Co-Insurance	80%	80%	80%	65%	100%	85%
Out-of-Pocket Limit: Single	\$8,150	\$8,150	\$8,200	\$9,100	\$4,700	\$4,000
Out-of-Pocket Limit: Family	\$16,300	\$16,300	\$16,400	\$18,200	\$9,400	\$8,000
Inpatient Facility	80% after deductible	80% after deductible	80% after deductible	65% after deductible	100% after deductible	85% after deductible
Outpatient Surgery	80% after deductible	80% after deductible	80% after deductible	65% after deductible	100% after deductible	85% after deductible
Copays						
PCP	\$30	\$30	\$20	\$45	100% after deductible	85% after deductible
Specialist	\$50	\$50	\$50	\$85	100% after deductible	85% after deductible
Urgent Care	\$50	\$50	\$85	\$85	100% after deductible	85% after deductible
ER	\$150 after deductible	\$150 after deductible	\$250 after deductible	\$250 after deductible	100% after deductible	85% after deductible
Other Services						
Diagnostic Lab / X-Ray	100% / 80% after deductible	100% / 80% after deductible	\$25 / \$70	\$60 / \$110	100% after deductible / 100% after deductible	85% after deductible / 85% after deductible
MRI & CT Scan	\$150 after deductible	\$150 after deductible	\$250 per procedure after deductible	\$250 per procedure after deductible	100% after deductible	85% after deductible
Telemedicine	Covered	Covered	Not Covered	Not Covered	Not Covered	Not Covered
Prescription Drugs						
Preferred Generic Rx	\$4	\$4	\$5 per script	\$5 per script	\$5 per script after Ded	\$5 per script after Ded
Non-Preferred Generic Rx	\$15	\$15	\$30 per script	\$35 per script	\$30 per script after Ded	\$30 per script after Ded
Preferred Brand Rx	\$40	\$40	\$65 per script	\$110 per script	\$70 per script after Ded	\$65 per script after Ded
Non-Preferred Brand Rx	\$80	\$80	\$85 per script	\$150 per script	\$90 per script after Ded	\$85 per script after Ded
Preferred Specialty Rx	80%, up to \$200	80%, up to \$200	80%, up to \$250	80%, up to \$350	80% after Ded, up to \$250	80% after Ded, up to \$250
Monthly Premiums	Age Rated	Age Rated	Age Rated	Age Rated	Age Rated	Age Rated
Monthly Premium Per Plan	\$351.33	\$383.41	\$359.58	\$328.08	\$359.77	\$367.48
Change From Current	---	\$32.08 (9.13%)	\$8.25 (2.35%)	-\$23.25 (-6.62%)	\$8.44 (2.40%)	\$16.15 (4.60%)
Annual Premium Per Option	\$4,215.96	\$4,600.92	\$4,314.96	\$3,936.96	\$4,317.24	\$4,409.76
Change From Current	---	\$384.96 (9.13%)	\$99.00 (2.35%)	-\$279.00 (-6.62%)	\$101.28 (2.40%)	\$193.80 (4.60%)

Saugatuck-Douglas District Library: 2022-2023 Budget Proposal			
Description	FY 22-23 Budget (Approved 6/2022)	Amendments (Proposed 2/2023)	Revised Budget
Operating Millage	\$ 340,000.00		\$ 340,000.00
State Aid	\$ 5,000.00		\$ 5,000.00
Universal Service Fund	\$ 2,300.00		\$ 2,300.00
Fines & Fees	\$ 5,600.00		\$ 5,600.00
Penal Fines - Other	\$ 14,000.00		\$ 14,000.00
Penal Fines - Herrick	\$ 7,500.00		\$ 7,500.00
Interest	\$ 350.00	\$ 2,500.00	\$ 2,850.00
Other Revenue	\$ 4,000.00		\$ 4,000.00
Contributions - General	\$ 1,000.00	\$ 2,200.00	\$ 3,200.00
Contributions - FOL	\$ 8,000.00		\$ 8,000.00
Transfer from Fund Balance	\$ -	\$ 10,000.00	\$ 10,000.00
TOTAL INCOME	\$ 387,750.00	\$ 14,700.00	\$ 402,450.00
Payroll	\$ 195,000.00		\$ 195,000.00
Office Supplies	\$ 2,500.00		\$ 2,500.00
Collection Expenses	\$ 3,000.00		\$ 3,000.00
Custodial Supplies	\$ 2,000.00		\$ 2,000.00
Youth Services Supplies	\$ 3,000.00		\$ 3,000.00
Postage	\$ 450.00		\$ 450.00
Professional Services	\$ 20,000.00		\$ 20,000.00
Coop Services (LLC)	\$ 15,000.00		\$ 15,000.00
Phone & Internet	\$ 3,500.00	\$ 700.00	\$ 4,200.00
Programming	\$ 8,000.00		\$ 8,000.00
Publicity & Printing	\$ 5,000.00		\$ 5,000.00
Utilities	\$ 26,500.00		\$ 26,500.00
Building Maintenance	\$ 23,500.00	\$ 12,000.00	\$ 35,500.00
Copy Machine	\$ 4,000.00		\$ 4,000.00
Lost Materials	\$ 500.00		\$ 500.00
Technology	\$ 4,000.00	\$ 2,000.00	\$ 6,000.00
Print Books	\$ 19,000.00		\$ 19,000.00
Periodicals	\$ 5,500.00		\$ 5,500.00
DVDs	\$ 4,000.00		\$ 4,000.00
Audiobooks	\$ 1,500.00		\$ 1,500.00
eBooks	\$ 3,500.00		\$ 3,500.00
Digital Content	\$ 24,500.00		\$ 24,500.00
Conferences & Travel	\$ 4,000.00		\$ 4,000.00
Dues	\$ 800.00		\$ 800.00
Tax Charge Backs	\$ 500.00		\$ 500.00
Insurance	\$ 7,500		\$ 7,500.00
Capital Expenditure	\$ 1,000.00		\$ 1,000.00
TOTAL EXPENSES	\$ 387,750.00	\$ 14,700.00	\$ 402,450.00
TOTAL PROFIT	\$ -	\$ -	\$ -