

LEGAL NOTICE:

AGENDA  
MONTHLY MEETING OF  
THE RIVERSIDE PUBLIC LIBRARY BOARD OF TRUSTEES

Notice is hereby given that the Riverside Public Library Board of Trustees, Cook County, Illinois, will hold a Regular Meeting commencing at the hour of 7:30 pm on Tuesday, January 14, 2025 in the Foley Community Room of the Riverside Public Library, 1 Burling Rd., Riverside, IL 60546

- I. Call to Order 7:30 pm
- II. Roll Call
- III. Welcome Guests
- IV. Public Comment
- V. Approve Minutes of December 10, 2024 – *Action Item*
- VI. Review of December Bills—*Action Item*
- VII. Review of December Financial Statements—*Action Item*
- VIII. Committee Reports
  - A. Finance – Jane Birmingham
    - 1. Fund Balance Policy
    - 2. Credit Card and Amazon Order Information
  - B. Building & Grounds – Ken Circo
  - C. Policy & Bylaws – Dan Loucks
  - D. Technology – Nancy DeFauw and Michael Hagins
  - E. Communications and Marketing – Courtney Greve Hack
- IX. Staff Reports—December
  - A. Children & Youth Services Manager—Nora Durbin
  - B. Patron Services & Computer Services Manager—Sharon Shroyer
  - C. Information Services—Diane Silva
  - D. Monthly Statistics
- X. Director's Report—Janice Foley
- XI. Unfinished Business
  - A. Outdoor Sign Quote – *Action Item*
- XII. New Business
  - A. LIMRiCC Agreement for Unemployment Insurance Coverage– *Action Item*
- XIII. Announcements
- XIV. Correspondence & FYIs
- XV. Executive Session

*The Board of Trustees may decide, by a roll call vote, to convene in executive session if there are matters to discuss confidentially, in accordance with the Open Meetings Act.*
- XVI. Adjournment





**Minutes of the Regular Board Meeting  
of the  
Riverside Public Library Board of Trustees  
December 10, 2024**

**Held Tuesday**, December 10, 2024 in the Foley Community Room of the Riverside Public Library, 1 Burling Road, Riverside, Illinois, called for 7:30 pm.

**In Attendance:** Courtney Greve Hack, Vice President; Christine Long, Secretary; Jane Birmingham, Treasurer; Michael Hagins, Trustee, Nancy DeFauw, Trustee; and Daniel Loucks, Trustee.

**Also in Attendance:** Janice Foley, Library Director; Diane Silva, Assistant Director; Ashley Vimont, Bookkeeper and Lisa Garay, Office Administrator.

**Absent:** Ken Circo, President

Called to order at 7:30 pm by Vice President Courtney Greve Hack.

**Review of Minutes**

Dan Loucks moved, and Nancy DeFauw seconded, that the Board approve the minutes of the November 12, 2024 regular meeting.

Ayes: Birmingham, DeFauw, Hagins, Loucks

Nays: None

Abstained: None

**The motion passed.**

**Review of Current Bills**

Jane Birmingham moved, and Dan Loucks seconded, that the Board approve the payment of payroll checks for department numbers 01 through 04, and accounts payable check numbers 24021 through 24032, 24034 and 24035, 24042 through 24058, and 24060 and 24061 in the total amount of \$196,008.06, which includes payroll through November 22, 2024.

**Roll Call Vote:**

Ayes: Birmingham, DeFauw, Hagins, Long, Loucks

Nays: None

Abstained: None

**The motion passed.**

The Board had a few questions on the current bills. Trustees asked questions on our flood insurance and janitorial service, and asked for clarification on one of our programs. Trustee Courtney Greve Hack asked for an itemized list of our Amazon purchases as well as an itemized list of the credit card charges to be included in the Board packet going forward.

**Review of Financial Statements**

Jane Birmingham moved, and Nancy DeFauw seconded, that the Board approve the financial statements for November 30, 2024, subject to audit.

**Roll Call Vote:**

Ayes: Birmingham, DeFauw, Hagins, Long, Loucks  
Nays: None  
Abstained: None  
**The motion passed.**

Trustee Birmingham asked for a list of our funds with a brief description of each. Director Foley will provide at the next Board meeting.

### **Committee Reports**

#### **Building and Grounds**

Director Foley mentioned that Dewey has been updated for our 95<sup>th</sup> anniversary – no construction hat, and now has a book in his hand.

#### **Technology**

Michael Hagins and Nancy DeFauw reported the last 2 PCs for 2024 were purchased.

#### **Staff Reports**

Trustee DeFauw noted what a great job Nora did at Holiday Stroll with the Santa line craft activity. Trustee Long mentioned the continuing education webinar for dealing with adults during story time. Trustee Courtney Greve Hack mentioned the coding class for grade school students that's taught by high school student Emma.

The new projector for the Library of Things movie theater package will be purchased using our 2025 budgeted funds, so no need for extra funding. The Library attendance continues to be strong. We might exceed 100,000 for the year for the first time since 2019. We suspect that one of our new wireless receivers was taken by a teen patron. We have followed up with the parents.

Trustees also mentioned the 3 – 5-year strategic plan for the SPOT.

#### **Director's Report**

Director Foley reported that our Per Capita Grant was submitted to the State. Trustee Courtney Greve Hack mentioned a Chicago Tribune article from last week. They noted that a number of libraries declined to apply for the grant this year because they did not want to sign the ALA's Freedom to Read statement.

LIRA increase was only 8% for 2025, we were expecting a much higher increase. The total amount we pay through LIRA still hasn't reached the amount we paid through the Village years ago.

Michael Marrs was consulted on the issue with gift cards for staff as holiday gifts. He confirmed that gift cards of any kind have to be taxed, but purchasing gifts for the staff is fine.

The Friends of the Library meeting went well. We presented them a Wish List of funding ideas for next year as well as information on how we used the money this year. The Friends also discussed their budget and asked us to present our funding ideas at specific time during the year, but didn't specify those times. More discussion is needed

with them to clarify. The Friends confirmed their support for the Patron Services remodeling project and the summer reading program. They would like to fund the purchase of the glasses for RBTW and also fund the new outside sign.

Janice consulted with Charlie Pipal. He said if the sign is basically the same as the one we have now, then the Preservation Commission will not need to get involved. The Board will discuss this further and review the quote at an upcoming meeting.

## **New Business**

### **Employee Benefits Updates**

#### **Sick Time**

Dan Loucks moved, and Christine Long seconded, the approval of a 12-day sick time benefit for full time employees.

#### **Roll Call Vote:**

Ayes: Birmingham, DeFauw, Hagins, Long, Loucks

Nays: None

Abstained: None

**The motion passed.**

#### **Vacation Days**

Nancy DeFauw moved, and Jane Birmingham seconded, the approval of the vacation benefit for full time employees as described below.

#### **Roll Call Vote:**

Ayes: Birmingham, DeFauw, Hagins, Long, Loucks

Nays: None

Abstained: None

**The motion passed.**

#### Vacation Benefits

For full-time employees in Level 1, 2 and 3

For partial first year of employment: 1 day of vacation for each month worked

Full calendar year 1 – 3 years: 10 vacation days

Years 4 and 5: 15 vacation days

Year 6 and beyond: 20 days

There is a 60-day probationary period from the time of hire, after which the employee can begin to use their vacation benefit.

For full-time employees in Level 4 and 5, their vacation benefit will be negotiated at time of hire. Minimum number of vacation days is 15 days with a maximum of 25 days, at the discretion of the Library Director.

### **FLOS Co-Sponsorship Agreement**

Dan Loucks moved, and Jane Birmingham seconded, the approval of the FLOS Co-Sponsorship agreement, with the discussed edits.

Ayes: Birmingham, DeFauw, Hagins, Long, Loucks

Nays: None

Abstained: None

**The motion passed.**

**Announcements**

The winter newsletter arrived in the mail today and we realized we included the wrong information for RBTW. The Board said no need to send a postcard to correct the error. They thought correcting all of our communications going forward, as well as reaching out via email to all the folks that attended last year, would be sufficient.

**Adjournment**

Upon motion by Jane Birmingham, seconded by Christine Long, and passed unanimously, the meeting was adjourned at 8:44 pm.

\_\_\_\_\_  
President

\_\_\_\_\_  
Secretary

**Riverside Public Library**

**CASH DISBURSEMENTS**

**DECEMBER - 2024**

**ACCOUNTS PAYABLE DISBURSEMENTS**



**TOTAL FOR DECEMBER 2024 ACCOUNTS PAYABLE  
AND DECEMBER 2024 PAYMROLL = \$84,659.99**

The Riverside Public Library  
Check/Voucher Register - A/P Checks  
From 12/1/2024 Through 12/31/2024

Check Number	Check Date	Payee	Check Amount	Transaction Description
24062	12/9/2024	Gina Consolino-Barsotti	100.00	Gift for Free Programs
24063	12/9/2024	Chris Koziel	100.00	Gift for UPS Services
24064	12/9/2024	NCPERS Group Life Ins	32.00	Term Life = Forsyth and Silva
24065	12/9/2024	North Suburban Employee Benefit Coc	270.00	PPO Dental November
24066	12/9/2024	North Suburban Employee Benefit Coc	3,681.00	PPO Medical November
24067	12/12/2024	Greg Hannah Plumbing	46.18	Sink Battery Replacement - Mens/Womens
24068	12/16/2024	Garvey's Office Products	134.26	Paper and Supplies
24069	12/16/2024	Klein, Thorpe & Jenkins, Ltd.	472.80	Legal Services - Filing Policies
24070	12/16/2024	Lofton Landscaping Company	275.00	Landscaping
24071	12/16/2024	Village of Riverside	466.63	September and October Water
24072	12/19/2024	Ella Hane	50.00	Dewey Work for Anniversary Year
24073	12/19/2024	Greg Hannah Plumbing	65.00	Water Fountain Filter Replacement
24074	12/19/2024	Business Card	1,685.67	Credit Card Purchases
24075	12/19/2024	Web Computer Consultants	1,707.99	Router/Firewall/Wireless Controller/Computer Services
24076	12/26/2024	Alarm Detection Systems, Inc.	1,141.62	Quarterly Charges Jan-Mar
24077	12/26/2024	Blue Cross Blue Shield of Illinois	5,329.83	HMO Medical - January 2025
24078	12/26/2024	Dell Marketing L.P.	4,122.08	Two Computers
24079	12/26/2024	Friends of the Riverside Public Library	454.00	Reimbursements for May-December
24080	12/26/2024	KC Cleaning, Inc.	2,000.00	Janitorial Services
24081	12/26/2024	Madison National Life	32.19	Group Life - January 2025
24082	12/26/2024	Riverside Chamber of Commerce	110.00	Membership Application
24083	12/26/2024	Riverside Historical Commission	425.00	2024 Sales Reimbursement
24084	12/26/2024	Risk Program Administrators	1,610.00	Workers Compensation Insurance
24085	12/26/2024	Unique Management Services, Inc.	49.25	November Placements
24086	12/26/2024	Jane Wilhelm	150.00	Accounting Support Services
24087	12/30/2024	Village of Riverside	5,567.18	IMRF December 2024 Payment
1556	12/20/2024	Administration	8,112.20	Group: 01; Pay Date: 12/20/2024
1561	12/20/2024	Information Services	12,327.25	Group: 02; Pay Date: 12/20/2024
1562	12/20/2024	Children & Youth Services	8,353.30	Group: 03; Pay Date: 12/20/2024
1563	12/20/2024	Patron Services	<u>14,085.00</u>	Group: 04; Pay Date: 12/20/2024
			72,955.43	
	12/6/2024	EFTPS - Employer Portion	2,141.11	
	12/20/2024	EFTPS - Employer Portion	2,172.07	
ACH00046	12/31/2024	Leaf	789.70	Copier Rental
ACH00047	12/31/2024	Comcast Cable	233.85	High Speed Internet
ACH00048	12/31/2024	Comcast Cable	<u>468.61</u>	Phone Bill
Report Total			<u>78,760.77</u>	



The Riverside Public Library  
 Check/Voucher Register - A/P Checks  
 From 1/14/2025 Through 1/14/2025

<u>Check Number</u>	<u>Check Date</u>	<u>Payee</u>	<u>Check Amount</u>	<u>Transaction Description</u>
24088	1/14/2025	Amazon Capital Sevices	1,199.09	Amazon Purchases
24089	1/14/2025	Cintas Corporation LOC. 769	1,439.35	Mats/Cleaning supplies
24090	1/14/2025	Colley Elevator Co.	226.00	Elevator Inspection
24091	1/14/2025	Demco, Inc.	127.19	DVD cases
24092	1/14/2025	Garvey's Office Products	235.89	Rubber Bands/Thermal Paper Rolls
24093	1/14/2025	Ingram Library Services	1,816.13	Various Titles
24094	1/14/2025	Midwest Tape	<u>855.57</u>	Monthly Subscription - December
Report Total			<u>5,899.22</u>	

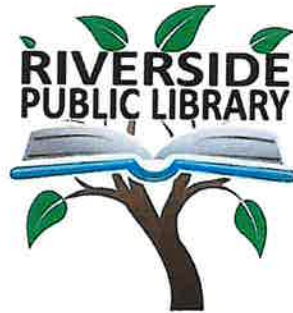
**Riverside Public Library**

**FINANCIAL REPORTS**

**For 12 Months Ending**

**December 31, 2024**

**UNAUDITED**



**Riverside Public Library  
Cash Balances  
As of 12/31/2024**

	<b>Balance, <u>12/31/2024</u></b>
<b>Consolidated Operating Funds:</b>	
First American- Checking	91,780.60
First American- Payroll	<u>21,148.92</u>
Total First American accounts	112,929.52
<b>Illinois Funds</b>	
Tax/Reserve Fund	1,000,209.88
Capital Improvements Fund	48,662.18
Special Reserve Fund	28,584.29
Working Cash Fund	273,997.52
Library Bond Fund	<u>49,479.53</u>
Total Illinois Funds	1,400,933.40
Total Operating Funds Cash Balances	1,513,862.92
<b>Gift &amp; Endowment Funds:</b>	
Library Gift Fund	131,937.83
Batko Endowment Fund	6,600.27
Lower Level Renovation Fund	56,865.36
General Endowment Fund	11,073.78
Darwin Fund	<u>18,050.78</u>
Total Gift & Endowment Funds	224,528.02
<b>Total Funds</b>	<b><u>1,738,390.94</u></b>

**The Riverside Public Library**  
**Balance Sheet- Operating Funds - Consolidated Report- Operating Funds**  
**Operating Fund**  
**As of 12/31/2024**

	Current Period Balance
<b>Assets</b>	
Illinois Fund-Operating Fund	995,858.96
1st American-Checking Account	93,961.51
1st American-Payroll Account	268.20
Riverside Bank savings account	0.01
Illinois Fund- Library Bond Fund	(42,292.80)
Property Tax Receivable	23,167.45
Due from Other Funds	590.87
Due from other groups	547.53
Due from Friends of the Library	419.88
Staff Receivables	(62.49)
Fixed Assets	2,100,381.00
Prepaid Expense	2,904.00
<b>Total Assets</b>	<b>3,175,744.12</b>
<b>Liabilities</b>	
Federal W/H & FICA Payable	(60.37)
State W/H Payable	(0.20)
State Unemployment Payable	1,070.45
IMRF Payable	(199.70)
Deferred Property Taxes	23,167.00
Accrued Payroll	18,548.84
Health Insurance Payable	(541.05)
Term Life Insurance Payable	(200.00)
Due to Other Funds	42.86
Due to Library Gift Fund	1,535.00
Due to Friends of the Library	79.00
Due to Olmsted Society	20.00
Due to Historical Society	180.00
Due to Preservation Commission	3.00
Investment in Fixed Assets	2,100,381.00
<b>Total Liabilities</b>	<b>2,144,025.83</b>
<b>Fund Balances</b>	
<b>Beginning Fund Balances</b>	
Assigned for Operations	878,364.36
Restricted for Audit	3,502.75
Restricted for IMRF	(1,064.14)
Restricted for FICA	(737.07)
Restricted for Unemployment	256.63
<b>Total Beginning Fund Balances</b>	<b>880,322.53</b>
Excess Revenues/(Expenditures)	151,395.76
<b>Total Fund Balances</b>	<b>1,031,718.29</b>
<b>Total Liabilities &amp; Fund Balances</b>	<b>3,175,744.12</b>

**The Riverside Public Library**  
Statement of Revenues and Expenditures for budgeting - Operating Fund-Rev/Exp vs. Budget-BRE  
From 11/1/2024 Through 11/30/2024

	Current Period Actual	Current Year Actual-12 mos.ending 12/31/2024	Total Budget	Total Budget Variance	Percent Total Budget Remaining
<b>Revenues</b>					
Property Taxes					
2022 Property Tax Revenue	0.00	30,145.55	0.00	30,145.55	0.00%
2023 Property Tax revenue	<u>5,982.67</u>	<u>1,415,882.71</u>	<u>1,438,045.00</u>	<u>(22,162.29)</u>	<u>(1.54)%</u>
Total Property Taxes	5,982.67	1,446,028.26	1,438,045.00	7,983.26	0.56%
Inter Government Funds	2,413.96	38,107.10	25,000.00	13,107.10	52.43%
Interest	4,817.72	52,168.30	9,000.00	43,168.30	479.65%
Fees for Services	1,473.03	13,507.78	6,830.00	6,677.78	97.77%
Misc Revenue	<u>36.50</u>	<u>(7,657.49)</u>	<u>200.00</u>	<u>(7,857.49)</u>	<u>(3,928.74)%</u>
Total Revenues	<u>14,723.88</u>	<u>1,542,153.95</u>	<u>1,479,075.00</u>	<u>63,078.95</u>	<u>4.26%</u>
<b>Total Revenue</b>	<u>14,723.88</u>	<u>1,542,153.95</u>	<u>1,479,075.00</u>	<u>63,078.95</u>	<u>4.26%</u>
<b>Expenditures</b>					
Personnel Services	75,328.15	856,316.89	985,500.00	129,183.11	13.11%
Supplies	1,339.85	13,054.05	18,500.00	5,445.95	29.44%
Contractual Services	6,486.59	83,580.97	113,000.00	29,419.03	26.03%
Information Services	1,712.04	30,477.41	37,000.00	6,522.59	17.63%
Electronic Resources	1,141.19	50,468.16	67,600.00	17,131.84	25.34%
Children/Youth Services	362.72	7,581.93	12,650.00	5,068.07	40.06%
Marketing/Public Relations	3,952.53	18,561.97	25,500.00	6,938.03	27.21%
Administration	108,902.91	166,069.62	196,100.00	30,030.38	15.31%
Technology	<u>553.80</u>	<u>14,827.25</u>	<u>22,500.00</u>	<u>7,672.75</u>	<u>34.10%</u>
Total Expenditures	<u>199,779.78</u>	<u>1,240,938.25</u>	<u>1,478,350.00</u>	<u>237,411.75</u>	<u>16.06%</u>
<b>Miscellaneous Expenses</b>					
Misc Expenses	0.00	72,271.01	0.00	(72,271.01)	0.00%
Total Miscellaneous Expenses	<u>0.00</u>	<u>72,271.01</u>	<u>0.00</u>	<u>(72,271.01)</u>	<u>0.00%</u>
<b>Total Expenditures</b>	<u>199,779.78</u>	<u>1,313,209.26</u>	<u>1,478,350.00</u>	<u>165,140.74</u>	<u>11.17%</u>
<b>Excess Revenues(Expenditures)</b>	<u>(185,055.90)</u>	<u>228,944.69</u>	<u>725.00</u>	<u>228,219.69</u>	<u>-----</u>

**The Riverside Public Library**  
Statement of Revenues and Expenditures - Budget Report of Revenues-BRE  
From 12/1/2024 Through 12/31/2024

	Current Period Actual	Current Year Actual 12 mos.ending 12/31/2024	Annual Operating Budget	Variance - Over/(Under) Annual Budget	Percent of Total Remaining to be Collected
<b>Property Taxes</b>					
2022 Property Tax Revenue	0.00	30,145.55	0.00	30,145.55	0.00%
2023 Property Tax revenue	(99,962.94)	1,315,919.77	1,438,045.00	(122,125.23)	(8.49)%
Lower Level Bond revenue	<u>107,450.00</u>	<u>107,450.00</u>	<u>0.00</u>	<u>107,450.00</u>	<u>0.00%</u>
<b>Total Property Taxes</b>	<u><u>7,487.06</u></u>	<u><u>1,453,515.32</u></u>	<u><u>1,438,045.00</u></u>	<u><u>15,470.32</u></u>	<u><u>1.08%</u></u>
<b>Inter Government Funds</b>					
Per capita state grants	0.00	13,807.53	13,000.00	807.53	6.21%
Corporate Replacement Taxes	<u>540.47</u>	<u>24,840.04</u>	<u>12,000.00</u>	<u>12,840.04</u>	<u>107.00%</u>
<b>Total Inter Government Funds</b>	<u><u>540.47</u></u>	<u><u>38,647.57</u></u>	<u><u>25,000.00</u></u>	<u><u>13,647.57</u></u>	<u><u>54.59%</u></u>
<b>Interest on Operating Funds</b>					
Interest-Illinois Funds	4,185.19	56,273.66	9,000.00	47,273.66	525.26%
Interest- Riverside Bank	<u>0.00</u>	<u>79.83</u>	<u>0.00</u>	<u>79.83</u>	<u>0.00%</u>
<b>Total Interest on Operating Funds</b>	<u><u>4,185.19</u></u>	<u><u>56,353.49</u></u>	<u><u>9,000.00</u></u>	<u><u>47,353.49</u></u>	<u><u>526.15%</u></u>
<b>Fees for Services</b>					
Fines	47.92	2,630.87	500.00	2,130.87	426.17%
Fax Fees	0.00	3.50	250.00	(246.50)	(98.60)%
SPOT revenue/'internet fees'	0.00	50.00	0.00	50.00	0.00%
Printing Fees	347.52	3,886.67	1,500.00	2,386.67	159.11%
Book & Video Sales	655.85	5,368.03	4,000.00	1,368.03	34.20%
Adult Replacement Fees	17.00	350.56	75.00	275.56	367.41%
CYS Replacement Fees	0.00	242.00	100.00	142.00	142.00%
ILL Fees	0.00	55.00	40.00	15.00	37.50%
Lost Book Credit	234.46	1,458.90	50.00	1,408.90	2,817.80%
The SPOT revenue	18.00	158.00	215.00	(57.00)	(26.51)%
Meeting Room Charges	<u>0.00</u>	<u>625.00</u>	<u>100.00</u>	<u>525.00</u>	<u>525.00%</u>
<b>Total Fees for Services</b>	<u><u>1,320.75</u></u>	<u><u>14,828.53</u></u>	<u><u>6,830.00</u></u>	<u><u>7,998.53</u></u>	<u><u>117.11%</u></u>
<b>Miscellaneous Revenue</b>					
Miscellaneous Revenue	913.25	(7,613.50)	200.00	(7,813.50)	(3,906.75)%
Liability Insurance Refund	0.00	715.56	0.00	715.56	0.00%
Donations	<u>1.86</u>	<u>155.56</u>	<u>0.00</u>	<u>155.56</u>	<u>0.00%</u>
<b>Total Miscellaneous Revenue</b>	<u><u>915.11</u></u>	<u><u>(6,742.38)</u></u>	<u><u>200.00</u></u>	<u><u>(6,942.38)</u></u>	<u><u>(3,471.19)%</u></u>
<b>Total Revenues</b>	<u><u><u>14,448.58</u></u></u>	<u><u><u>1,556,602.53</u></u></u>	<u><u><u>1,479,075.00</u></u></u>	<u><u><u>77,527.53</u></u></u>	<u><u><u>5.24%</u></u></u>

**The Riverside Public Library**  
Statement of Revenues and Expenditures for budgeting - Budget Report-Expenditure-BRE  
From 12/1/2024 Through 12/31/2024

	Current Period Actual	Current Year Actual- 12 mos. ending 12/31/2024	Total Budget	Total Budget Variance	Percent Total Budget Remaining
<b>Personnel Services</b>					
Staff Salaries	59,028.14	759,999.18	815,000.00	55,000.82	6.75%
Health & Life Insurance	3,050.25	65,935.76	64,000.00	(1,935.76)	(3.02)%
Employer's Portion - IMRF	3,348.20	43,503.14	45,000.00	1,496.86	3.33%
Employer's Portion - FICA	4,313.18	55,702.40	60,000.00	4,297.60	7.16%
Unemployment Comp Expense	22.64	938.82	1,500.00	561.18	37.41%
<b>Total Personnel Services</b>	<u>69,762.41</u>	<u>926,079.30</u>	<u>985,500.00</u>	<u>59,420.70</u>	<u>6.03%</u>
<b>Supplies</b>					
Office Supplies	451.44	2,060.90	3,000.00	939.10	31.30%
Library Supplies	82.34	3,555.61	3,500.00	(55.61)	(1.59)%
Building Maintenance Supplies	558.44	6,764.63	10,000.00	3,235.37	32.35%
Ink Cartridges	615.24	2,380.37	2,000.00	(380.37)	(19.02)%
<b>Total Supplies</b>	<u>1,707.46</u>	<u>14,761.51</u>	<u>18,500.00</u>	<u>3,738.49</u>	<u>20.21%</u>
<b>Contractual Services</b>					
Janitorial	2,000.00	23,480.00	30,000.00	6,520.00	21.73%
Water	466.63	2,809.63	4,000.00	1,190.37	29.76%
Gas	0.00	5,767.50	17,000.00	11,232.50	66.07%
Building Maintenance	962.20	25,727.67	30,000.00	4,272.33	14.24%
Small Equipment Maintenance	46.18	792.33	1,000.00	207.67	20.77%
Equipment Maintenance	1,367.62	19,085.18	12,000.00	(7,085.18)	(59.04)%
Furnishings & Equipment	0.00	2,125.39	8,000.00	5,874.61	73.43%
Copier Rental & Maintenance	789.70	9,425.60	11,000.00	1,574.40	14.31%
<b>Total Contractual Services</b>	<u>5,632.33</u>	<u>89,213.30</u>	<u>113,000.00</u>	<u>23,786.70</u>	<u>21.05%</u>
<b>Electronic Resources</b>					
On-line Data Bases	854.94	21,133.39	30,000.00	8,866.61	29.56%
SWAN Computer	0.00	24,355.00	30,000.00	5,645.00	18.82%
Internet Expense	233.85	2,806.20	3,100.00	293.80	9.48%
Patron Subscription services	52.98	3,315.34	4,500.00	1,184.66	26.33%
<b>Total Electronic Resources</b>	<u>1,141.77</u>	<u>51,609.93</u>	<u>67,600.00</u>	<u>15,990.07</u>	<u>23.65%</u>
<b>Information Services</b>					
Books	877.67	15,805.39	20,500.00	4,694.61	22.90%
Standing Order Books	484.45	4,424.85	4,000.00	(424.85)	(10.62)%
Periodicals	828.66	9,508.82	7,000.00	(2,508.82)	(35.84)%
Videos	292.60	1,982.63	4,000.00	2,017.37	50.43%
Audio Books	0.00	0.00	500.00	500.00	100.00%
Library of Things expenses	0.00	52.61	500.00	447.39	89.48%
The SPOT expenses	39.58	1,226.07	500.00	(726.07)	(145.21)%
<b>Total Information Services</b>	<u>2,522.96</u>	<u>33,000.37</u>	<u>37,000.00</u>	<u>3,999.63</u>	<u>10.81%</u>
<b>Children/Youth Services</b>					
CYS Juvenile Books	125.83	3,856.76	5,000.00	1,143.24	22.86%
CYS Periodicals	0.00	0.00	250.00	250.00	100.00%
CYS Reference Books	0.00	0.00	500.00	500.00	100.00%
CYS Video Games	0.00	198.78	300.00	101.22	33.74%
CYS Young Adult	22.02	1,339.74	2,000.00	660.26	33.01%
CYS Easy Books	324.37	2,079.98	3,000.00	920.02	30.67%
CYS Audio Books	0.00	0.00	200.00	200.00	100.00%
CYS Compact Discs	0.00	0.00	100.00	100.00	100.00%
CYS DVD	0.00	413.73	700.00	286.27	40.90%
CYS Toys & Puzzles	75.97	91.96	100.00	8.04	8.04%
CYS Storytime Resources	100.00	100.00	100.00	0.00	0.00%
CYS STEAM	269.98	419.15	400.00	(19.15)	(4.79)%

**The Riverside Public Library**  
**Statement of Revenues and Expenditures for budgeting - Budget Report-Expenditure-BRE**  
**From 12/1/2024 Through 12/31/2024**

	Current Period Actual	Current Year Actual- 12 mos. ending 12/31/2024	Total Budget	Total Budget Variance	Percent Total Budget Remaining
Total Children/Youth Services	<u>918.17</u>	<u>8,500.10</u>	<u>12,650.00</u>	<u>4,149.90</u>	<u>32.81%</u>
<b>Marketing/Public Relations</b>					
CYS Programming	135.97	675.83	1,500.00	824.17	54.94%
Adult Programming	39.98	4,984.94	6,000.00	1,015.06	16.92%
Library Programs	0.00	485.00	1,000.00	515.00	51.50%
Advertising Expenses	296.00	380.35	1,000.00	619.65	61.97%
Newsletter Expense	<u>0.00</u>	<u>12,507.80</u>	<u>16,000.00</u>	<u>3,492.20</u>	<u>21.83%</u>
Total Marketing/Public Relations	<u>471.95</u>	<u>19,033.92</u>	<u>25,500.00</u>	<u>6,466.08</u>	<u>25.36%</u>
<b>Administration</b>					
Shipping Charges	22.09	395.15	600.00	204.85	34.14%
Legal Services	472.80	1,398.30	5,000.00	3,601.70	72.03%
Credit Bureau	49.25	792.70	600.00	(192.70)	(32.12)%
Telephone	468.61	6,220.55	7,000.00	779.45	11.13%
Postage	37.35	707.98	700.00	(7.98)	(1.14)%
Treasurer's Bond	0.00	500.00	500.00	0.00	0.00%
Liability Insurance	1,610.00	25,660.30	29,000.00	3,339.70	11.52%
Audit Fees	0.00	4,120.00	4,200.00	80.00	1.90%
Travel	0.00	0.00	200.00	200.00	100.00%
Seminars, Conferences, Meetings	0.00	229.90	500.00	270.10	54.02%
Membership Dues	0.00	811.45	750.00	(61.45)	(8.19)%
Accounting Expenses	183.24	3,246.27	3,000.00	(246.27)	(8.21)%
Staff Development	194.33	1,807.71	4,000.00	2,192.29	54.81%
Bond repayment	0.00	119,900.00	119,900.00	0.00	0.00%
Credit Card/Bank Fees	54.30	409.37	900.00	490.63	54.51%
Miscellaneous Expense	360.38	2,250.79	8,000.00	5,749.21	71.87%
Board Expense	0.00	1,071.50	1,250.00	178.50	14.28%
Capital Expense	<u>0.00</u>	<u>0.00</u>	<u>10,000.00</u>	<u>10,000.00</u>	<u>100.00%</u>
Total Administration	<u>3,452.35</u>	<u>169,521.97</u>	<u>196,100.00</u>	<u>26,578.03</u>	<u>13.55%</u>
<b>Technology</b>					
Technology Supplies	67.98	780.68	1,000.00	219.32	21.93%
Computer Consultant	600.00	1,545.00	2,000.00	455.00	22.75%
Network Maintenance	1,107.99	1,307.49	2,000.00	692.51	34.63%
Computer Hardware & Equipment	4,122.08	5,509.69	6,000.00	490.31	8.17%
E-Library Subscription Svs	365.99	10,280.43	9,500.00	(780.43)	(8.22)%
Computer Software	<u>0.00</u>	<u>1,668.00</u>	<u>2,000.00</u>	<u>332.00</u>	<u>16.60%</u>
Total Technology	<u>6,264.04</u>	<u>21,091.29</u>	<u>22,500.00</u>	<u>1,408.71</u>	<u>6.26%</u>
<b>Total Operating Expense</b>	<u>90,731.67</u>	<u>1,281,201.76</u>	<u>1,410,750.00</u>	<u>129,548.24</u>	<u>9.18%</u>
<b>Miscellaneous Expenses</b>					
ILL Fee Expense	0.00	20.26	0.00	(20.26)	0.00%
Lost ILL Expense	0.00	(51.30)	0.00	51.30	0.00%
Transfer to Other Funds	<u>0.00</u>	<u>72,302.05</u>	<u>0.00</u>	<u>(72,302.05)</u>	<u>0.00%</u>
Total Miscellaneous Expenses	<u>0.00</u>	<u>72,271.01</u>	<u>0.00</u>	<u>(72,271.01)</u>	<u>0.00%</u>
<b>Total Budgeted Expenses</b>	<u>91,873.44</u>	<u>1,405,082.70</u>	<u>1,478,350.00</u>	<u>73,267.30</u>	<u>4.96%</u>





# Library Board Memorandum

**To:** Board of Trustees  
**From:** Janice Foley, Library Director  
**Date:** 1/07/2025  
**Re:** Funds Balance Policy

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Attached please find the most current Fund Balance Policy. This should address the questions brought up at our December meeting concerning the scope of each of the funds in our ILLINOIS FUNDS account.



## FUND BALANCE POLICY July 2023

### Purpose and Scope

The general purpose of this policy is to address the implications of Governmental Accounting Standards Board (GASB) statement No. 54 regarding *Fund Balance Reporting and Definitions*. The policy is created in consideration of unanticipated events that could adversely affect the financial condition of Riverside Public Library and jeopardize the continuation of necessary public services.

Fund Balance refers to the difference between the assets/deferred outflows and liabilities/deferred inflows shown on the Library's Balance sheet.

### Unrestricted Fund Balance Definitions

The **General Fund** is the general Operating Fund of the Library. It is used to account for all financial resources not accounted for and reported in another fund.

The **Working Cash Fund** was established through levy to have cash on hand to fund financial operations prior to receipt of tax collections.

The **Capital Improvements Fund** serves as a funding source for major capital projects or repairs.

### Restricted Fund Balance Definitions

**Restricted Fund Balances** include those funds restricted by laws, regulations or grant restrictions (i.e., Audit, IMRF, FICA, Unemployment tax, endowments).

**Special Reserve Funds** serve as a funding source for capital purchases. Funds are restricted annually by the library Board of Trustees for capital purchases and/or major library renovations or repairs.

Special revenue funds (**Gift & Dardwin**) are restricted to expenditures for specific purposes that support library services.

Endowment Funds (**Batko and General**) are established through a formal action of the donor or the Board of Trustees of the Riverside Public Library. Only earnings, and not principal, may be used for purposes that support library services.

The **Lower Level Renovation Fund** was established by the Board of Trustees of the Riverside Public Library. This fund includes all money raised for renovations at the Library. The previously established **Children's Fund** and the **Kovalsky Endowment Fund** were incorporated into the Lower Level Renovation Fund by approval of the Board of Trustees and the Kovalsky Family.

The Library Bond Fund was established June 2020 and is restricted to expenditures for renovations to the Library lower level.

It is the policy of the Riverside Public Library to maintain a fund balance in the General Operating Fund of the estimated cost of four (4) months of operation or 33% of the most current operating budget.

Reviewed and Approved by the Riverside Board of Trustees April 9, 2013  
Reviewed and Approved by the Riverside Board of Trustees April 9, 2019  
Reviewed and Approved by the Riverside Board of Trustees July 11, 2023

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## **Riverside Public Library**

**Credit Card and Amazon detailed information  
will be distributed at the Board meeting**



We had a great end of the year in CYS, with fun at the Holiday Stroll, school visits, and plenty of holiday themed fun. Looking back on the year, I am so glad to have a great CYS staff that enjoys coming up with new and engaging programs and activities for our patrons. I am looking forward to what we can do in 2025.

### Highlights

*Storytimes and Programs for Young Children*—Anne, Bridget and Mandi planned and presented Mini Storytimes this month. We also all solidified changes to our storytime structure that will begin in January. Mandi and Bridget also planned two evening storytimes this month, and only one had children in attendance.

Kids enjoyed Francesca's Clay Day program. Kids came out for Ninja Storytime and Yoga Storytime; thank you again to Coach Tony and Stephanie Roldan for providing those fun programs.

*After School Programs*— Francesca continued with her popular taste test program. This month, grade schoolers taste tested Pringles. Their favorite flavor was BBQ and they really did not like salt and vinegar.

Many of our after school programs focused on making items kids could give as gifts this holiday season. Nikki planned and presented programs where kids could make jingle bell bracelets and button wreaths. Francesca planned and presented a program where kids could make hot cocoa jars.

*Special Programs*—I want to thank Ferrai Pickett, of the nonprofit Stand Up to Hate, for planning and presenting a Holidays Around the World program this month.

Nikki, Francesca and I also had a great time at the Holiday Stroll this month. It was great to see so many of our regulars along with new faces!

Thank you to Emma Lopez for running another engaging Codifca + Code program this month.

We also were able to distribute Finals Brain Break Kits to high school students studying at the Library this month. They really seemed to appreciate the treats and goodies.

*School's Out Programs*— We had a *Polar Express* party on the first day of winter break where kids got hot chocolate and a cookie to enjoy while they watched the movie. We also had our annual Noon Year's Eve party. Families danced to some of their favorite songs before doing a countdown to noon.

*School Outreach*—Anne visited the D96 Early Learners classes and Bridget visited the LADSE Communication Development class. Francesca visited RPC preschool and Building Blocks visited the Library for a storytime with Bridget.

The District 96 Librarians reached out to see if we could visit. Mandi and I visited Central, Ames and Hollywood. I unfortunately was sick and will have to reschedule our visit to Blythe for the new year. We talked about upcoming programs. We also shared how students could get a library card. The D96 elementary libraries now have our library card applications available for students. This is something we have done for years at Hauser and it is great that we can extend this to the grade school students.

<b>CHILDREN &amp; YOUTH SERVICES STATISTICS – December 2024</b>	
Reference questions asked	<u>148</u>
Informational questions asked	<u>210</u>

Date	Name of Program	Youth 0-5	Youth 6-11	Young Adult	Adult	General Interest
12/2/2024	Mini Storytime	10			9	
12/2/2024	D96 Early Learners Storytime 1	7			4	
12/2/2024	D96 Early Learners Storytime 2	5			4	
12/2/2024	D96 Early Learners Storytime 3	22			5	
12/2/2024	D96 Early Learners Storytime 4	26			5	
12/2/2024	Little Hands Playtime	12			11	
12/3/2024	Building Blocks Storytime at RPL	6			6	
12/4/2024	Storytime at RPC 1	10			2	
12/4/2024	Storytime at RPC 2	10			2	
12/4/2024	Storytime at RPC 3	10			2	
12/4/2024	RB Transitions			10	3	
12/6/2024	Yoga Storytime	9			7	
12/6/2024	Holiday Stroll Ornaments					189
12/7/2024	Holidays Around the World	2	6		2	
12/9/2024	Mini Storytime	15			15	
12/9/2024	Little Hands Playtime	15			15	
12/9/2024	Central School Visits		325		16	
12/10/2024	Raina Telgemeier Watch Party		2		1	
12/11/2024	RB Transitions			9	3	
12/11/2024	Button Wreath		6		1	
12/11/2024	Ames School Visits		340		17	
12/11/2024	Central School Visit		65		3	
12/12/2024	Hot Cocoa Jars			6		
12/13/2024	Mini Storytime	3			3	
12/13/2024	Little Hands Playtime	10			9	
12/13/2024	Pringles Taste Test		18			
12/14-12/19	High School Finals Kits			20		
12/16/2024	Mini Storytime	18			17	
12/16/2024	Little Hands Playtime	14			14	
12/16/2024	Hollywood CD LADSE Class		8		4	
12/17/2024	Storytime at RPC 1	7			2	
12/17/2024	Storytime at RPC 2	10			2	
12/17/2024	Storytime at RPC 3	10			2	

CHILDREN & YOUTH SERVICES – December 2024 – Nora Durbin

12/18/2024	Clay Day	5			3	
12/18/2024	RB Transitions			10	3	
12/18/2024	Snowy PJ Storytime	2			1	
12/18/2024	Jingle Bell Bracelet		8			
12/19/2024	Ninja Storytime	8			6	
12/19/2024	Pokemon Club		10		3	
12/19/2024	Codifica + Code		4			
12/19/2024	Hollywood School Visit		120		12	
12/20/2024	Mini Storytime	5			5	
12/20/2024	Little Hands Playtime	6			6	
12/21/2024	Legopalooza		5		4	
12/22- 12/23	Drop-In Holiday Craft					21
12/23/2024	Polar Express Party		8		12	
12/28/2024	Family Playtime	5	3		4	
12/31/2024	Noon Year's Eve					19
Phone Charger Checkout		9				
Board Game Usage		62				
Nintendo Switch Usage		10				
Study Room Usage		27				
After School (14 days)		460				
Interactions with non-English speakers		0				

## **Patron and Computer Services**

December 2024

Sharon Shroyer

### **Patron Services**

The Holiday Stroll was great fun as always. Janice and I worked at the PS desk taking in cash sales from the Staff Store and book sale. She was filling Riversideopoly pickup requests and sales and I was selling magic wands as quick as we could. It was grand fun!

After a break of just under a year, Dana Ginsberg has begun working on inventory again. Dana is beginning in the adult non-fiction collection since Henry has just completed the weeding in that collection.

Now that the New Year has started, I will be looking at replacements for our movie package projector that needs to be replaced.

Our attendance did break the 100k threshold for the first time since 2019. Attendance was up 10.9% for 2024. In addition, while our physical circulation was down just a bit at 0.9%, our digital numbers made up for that by increasing 12.8%.

I am making a change to our Roku's. Since all the streaming services are cracking down so heavily on shared passwords, we will circulate our Roku's with one of our hotspots. That will eliminate the Roku devices from seeing different IP address and blocking patrons from accessing the various streaming platforms. Since the use of our Roku's have increased dramatically since we added MAX to them, we want patrons to have an easier experience with them overall. Before we added MAX the Roku's went out a total of 19 times this year. After, they have gone out 56 times, which now makes them one of our most popular Library of Things items.

### **Computer Services**

I rerouted power plugs and cables by my desk to make things easier to use. I am very happy with the new setup.

I started going through some of our old equipment so we could have a large recycling pickup in January. I hope to schedule that before the 15<sup>th</sup>.

I made the last of my computer purchases in December. Two new all-in-ones for the PS desk were ordered in December. They came in very quickly and I will begin work on them soon. This will allow me to take the retired computers and re-work them as new OPAC's for our adult and CYS areas.

I also placed an order with Bill Borst to start upgrading certain components of our LAN. We will be upgrading our wireless controller and one of our wireless access points.



# December 2024 Information Services Update

Diane Silva

## 2024 Wrap-Up

As the year wrapped up, staff reviews offered an opportunity to reflect on accomplishments and fully appreciate the diverse roles played by the Information Services team. Program planning and management, The Spot coordination and visioning, collection weeding, material ordering, cataloging, website creation and updates, marketing, book discussions, crafting sessions, newsletter creation, patron support and tech help—all these responsibilities and more are tackled by a small but mighty team. This year, the addition of Lisa mid-year strengthened our programming efforts even further.

When I write board reports, I often struggle to pinpoint accomplishments from the prior month. In retrospect, this may be because we consistently handle such a high volume of work that extraordinary efforts become the norm. The Library is fortunate to have such a strong and dedicated team in Brent, Jordan, Henry, and Gabe, whose efforts make a daily difference.

## Seed Library

The Riverside Community Garden seed library is down for the season and should be back up in spring. I've spoken with the Seed Library volunteer and she is working on tweaks to ensure that we have a more steady supply throughout the summer and fall. It is a great resource and we are happy to house it.

## Illinois Libraries Present Changes in 2025

Illinois Libraries Present is currently in Season 4. With largely the same steering committee in place since day one, we spent 2024 reflecting on the program's future. Most committee members are ready to transition off the team, but finding replacements and imagining significant changes to something we worked so hard to build proved challenging.

In the spring, we decided to approach the Illinois Library Association (ILA) to explore the possibility of them taking over the program. Without this transition, the program would likely conclude after Season 5. Fortunately, ILA recognized the value of shared high-cost programming and expressed interest in sustaining it.

This month, my role will shift to serving as an ILA committee lead, focusing on data analysis for Season 5. After that, I plan to step away.

## RAILS Data Conference Committee

Leap frogging on my work on the Data/Numbers Committee, I was recommended to join a planning committee for a RAILS Data Conference to be held in October, 2025 just prior to ILA. In December we kicked off planning, which will include everything from speakers to event logistics. I'll be working with a team of about 7 state professionals from various types of libraries, along with RAILS staff.

## **Programming**

The SPOT Appointments -7	Hauser Holiday Concert – 102
The SPOT DIY - 1	Drop in Tech Help – 1
The SPOT Embroidered Monogram – 4	Book Discussion – 12
The SPOT Screen Print Scarf - 5	Asahi (3 sessions) – 14
Holiday Stroll – ~300	Virtual Yoga (3 sessions) - 6
Novel from Stories – Roberta Gates – 15	Meditation (1 session) – 4
ILP – Raina Telgemeier – 18	Knitting Club (1 sessions) – 5
ILP – Little Women - ~10	<b><u>Passive</u></b>
FLOS – Olmsted’s Riverside - Maloney – 48	Spice Kits – 40
CRAFT: Yarn Gnomes – 6	Various Passive – 80
Book or Bust Ending Meetup - 7	Board Game Borrowing - 0

Patron Interactions – We had 611 patron interactions this month. 0 interactions with ESL patrons.

**Riverside Public Library**  
**Miscellaneous Statistics - December 2024**

	Dec-24	Dec-23	YTD 2024	YTD 2023
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**Reference Statistics**

Questions Asked - Adult	611	713	9262	8554
Questions Asked - Youth Services	358	488	4583	6373

**Internet Usage - Adult  
- CYS**

**Total Usage**

	230	260	2999	3482
	140	110	2667	2125
	<b>370</b>	<b>370</b>	<b>5666</b>	<b>5607</b>

**Holdings**

Adult Titles Added	156	97	2071	1049
CYS Titles Added	67	34	870	888
<b>Total Titles Added</b>	<b>223</b>	<b>131</b>	<b>2941</b>	<b>1937</b>
Adult Titles Withdrawn	344	3	2146	1249
YS Titles Withdrawn	11	15	356	991
<b>Total Titles Withdrawn</b>	<b>355</b>	<b>18</b>	<b>2502</b>	<b>2240</b>

**Total Holdings**

	<b>63662</b>	<b>63163</b>
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**Library Programs - Active**

Children 0-5	10	27	303	247
Children 6-11	1	18	98	111
YA 12-18	2	2	44	22
Adults 19+	24	16	367	219
General Interest (Mixed)	5	12	89	69
<b>Totals</b>	<b>42</b>	<b>75</b>	<b>901</b>	<b>668</b>

**Library Programs - Active Attendance**

Children 0-5	123	258	3205	2323
Children 6-11	6	452	2009	2664
YA 12-18	8	20	402	356
Adults 19+	223	380	4850	4772
General Interest (Mixed)	686	492	7717	3194
<b>Totals</b>	<b>1046</b>	<b>1602</b>	<b>18183</b>	<b>13309</b>

**Library Programs - Passive**

Children 0-5	1	0	55	1
Children 6-11	0	1	10	10
YA 12-18	0	1	1	2
Adults 19+	1	5	35	32
General Interest (Mixed)	1	8	57	43
<b>Totals</b>	<b>3</b>	<b>15</b>	<b>158</b>	<b>88</b>

**Library Programs - Passive Attendance**

Children 0-5	23	0	1117	9
Children 6-11	0	12	102	202
YA 12-18	0	16	10	28
Adults 19+	40	88	840	784
General Interest (Mixed)	80	350	172	2228
<b>Totals</b>	<b>143</b>	<b>466</b>	<b>2241</b>	<b>3251</b>

**Community Programs  
Attendance**

	11	12	138	136
	152	120	1326	1287

	<b>Dec-24</b>	<b>Dec-23</b>	<b>YTD 2024</b>	<b>YTD 2023</b>
<b>New Library Cards Issued</b>	41	42	632	611
<b>Library Attendance</b>	8290	7351	101653	91603
<b>Notary Service</b>	12	12	186	202
Checkouts	4393	4472	59901	62612
Renewals	3370	3376	40944	41123
Checkins	5547	5087	69183	67886
<b>Total Circulation</b>	<b>13310</b>	<b>12935</b>	<b>170028</b>	<b>171621</b>
<b>Interlibrary Loans</b>				
Loaned	873	804	11318	11417
Borrowed	1066	1034	13283	12986
<b>Reciprocal Borrowing</b>				
Loaned to Other Library Patrons	610	130	6988	5931
RPL Patrons Borrowing Elsewhere	1026	483	14799	12224
<b>Digital Resources</b>				
Hoopla	393	376	4595	4488
Boundless	112	83	1525	1260
Libby (Digital Library of Illinois)	1888	1598	18343	15926
Flipster Downloads and Views	0	7	88	294
<b>Web Site Total Hits</b>	4210	3971	50217	50695
<b>Wireless Statistics</b>	792	932	14204	6114
<b>Online Databases</b>				
Ancestry.com				
Searches	153	235	6196	7022
Returns	495	316	9426	14071
Encyclopaedia Britannica				
Sessions	12	28	234	367
Newsbank				
Searches	0	1	331	103
Consumers Reports				
Searces	0	15	77	78
Views	0	123	973	923

Dec-24	Dec-23	YTD 2024	YTD 2023
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**EBSCO Online Databases**

Academic Search Premiere Searches	7	10	115	471
Auto Repair Source Searches	0	0	0	0
Biography Reference Center Searches	0	0	32	27
Business Source Premier Searches	1	20	153	282
Consumer Health Complete Searches	0	0	15	124
History Reference Center Searches	0	2	46	44
Legal Information Ref. Center Searches	1	0	12	0
Literary Reference Center Searches	42	25	335	442
Masterfile Searches	0	37	364	478
Middle Search Plus Search	4	2	30	50
Newspaper Search Plus Search	6	2	169	158
Novelist Searches	9	33	25	115
Points of View Ref. Center Searches	21	24	281	354
Primary Search Searches	0	0	1	13
Science Reference Center Searches	0	0	53	44
Small Business Center Searches	0	0	19	12

**Additional Statistics**

Newspaper Archives Searches	54	1	305	145
Museum Passes Issued	14	13	159	166
Library of Things Equipment	69	40	801	677
Kits	12	4	297	162
Spot Collection Use	7	5	124	58

**Library Director's Report  
December 2024  
Janice Foley**

**Administration**

December certainly flew by quickly but a lot was packed into the month!

The 2025 Reading Between the Committee (Nancy DeFauw, Janice Foley, Lisa Garay, Courtney Greve Hack, Diane Silva and Peter Boutiskakis) held their first meeting on December 11. It was decided that this year the sponsorship levels will be book related: Best Sellers, Mystery, Fiction etc. rather than alcohol groups. Also discussed was keeping the food at a lower cost while still keeping the charcuterie cups. There will only be one break out session this year and the will be a Red Wine "101" event. I have written the sponsor letter and updated the sponsor form and the committee has made suggestions for additions and changes. I hope to start sending out the letters on January 6. The Friends have already requested to sponsor the glasses and they will be ordered in early January. A maroon imprint will be put on this year's glasses. It was suggested that the Board sponsor a full pour for attendees. Peter will be able to get us wine for this if the board members approve. More information will be available at the January board meeting.

Gallagher provided the department heads a program on Important Employment Practices on December 16. It was an informative session. This is part of the risk management component of our LIRA membership.

Staff holiday gifts were wrapped and handed out to all staff members before Christmas. It was great to be able to do this for our great staff.

Final preparations for the staff in-service are being done. So far only two staff members are unable to attend.

A cheese and sausage gift box was sent to the Library from Holton Brothers. It was shared by all the Staff. A beautiful poinsettia plant was given by Michael Marrs and Klein, Thorpe and Jenkins. It is on display on the Patron Services desk. Friend and Village Trustee Cristin Evans brought staff a treat box for the holiday. We are fortunate to have such great supporters of the staff!

**Outreach**

The Holiday Stroll on December 6<sup>th</sup> was a great event. Mr. and Mrs. Santa Claus graced us with their presence and made a lot of children very happy! The entire evening was very successful with the Christmas book and staff sales doing exceedingly well. The Harry Potter wands were also big sellers. The money raised from the sales of those items will be enough to pay for the Staff Holiday Party that will be held on January 31!

The Friends of the Library Appreciation Dinner was held at Village Pub on December 17. All but one of the officers attended.

Chamber met on December 18<sup>th</sup>. It was decided at that meeting that we will not be meeting monthly since most members do not send representatives to these meeting. The Chamber will be concentrating more on meet ups and education programs for the members. The Chamber will be holding their Holiday party on January 15.

### **Buildings and Grounds**

The front entrance masonry work was completed in early December. We only needed one day of snow removal so that will be minimal cost for the month.

There were several building issues that Ken photographed and sent to me concerning the outdoor lighting around the building and the crumbling mini split wires. I have contacted the appropriate repair people and am waiting for repair information. Will update as needed.

Regular elevator maintenance took place this month.



# Library Board Memorandum

**To:** Board of Trustees  
**From:** Janice Foley, Library Director  
**Date:** 1/7/2025  
**Re:** New Library Sign

---

We have been discussing the acquisition of a new outdoor sign for several months.

At the December Board Meeting, I reported that the Friends of the Library offered to pay the \$2,500 cost which was quoted by Chicagold Sign. Attached is the quote from the company. No mockup could be provided until the quote was accepted. At this point, we do not have a sample of what it would say, but it will be the responsibility of the Library Board to approve anything on the sign. An action will need to be taken if the Board accepts the Friend's offer. If it is not accepted, direction as to what the next step should be is appreciated.





Janice Foley  
Riverside Public Library  
1 Burling Road  
Riverside, Illinois 60546

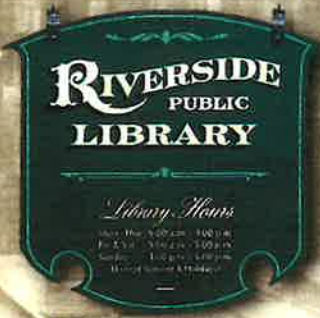
Re: Exterior Riverside Public Library swing sign.

The price to replace existing swing sign with a new 3/4" PVC substrate (same size and shape) with new copy is \$2,400.00. A 50% deposit is required before providing ascale drawing of new sign and production. (2-3 weeks)

Robert W. Frese  
Chicagold Sign Co.

2252 North 76th Avenue  
Elmwood Park, Illinois 60707  
info@chicagoldsigns.com  
www.chicagoldsigns.com

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# Library Board Memorandum

**To:** Board of Trustees  
**From:** Janice Foley, Library Director  
**Date:** 1/7/2025  
**Re:** LIMRiCC Intergovernmental Agreement

---

We receive our unemployment insurance coverage through LIMRiCC's (The Library Insurance Management and Risk Control Combination) Unemployment Compensation Program (UCGA). We have been asked to sign the attached agreement to continue our participation. It has taken them a little while to get this new document to us, as you can see by the Amended date of November 15, 2023.

If you have any questions, please let me know in advance of the meeting so I can contact our LIMRiCC representative to get explanations. Thank you.



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

**AMENDED NOVEMBER 15, 2023**

[www.limricc.org](http://www.limricc.org)

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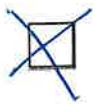
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**INTERGOVERNMENTAL AGREEMENT PROVIDING FOR RISK  
MANAGEMENT AND AUTHORIZING MEMBERSHIP IN THE LIBRARY  
INSURANCE MANAGEMENT AND RISK CONTROL COMBINATION  
(LIMRiCC)**

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

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



The Unemployment Compensation Program (UCGA)



The Employee Benefit Insurance Program.

**ARTICLE I. THE UNEMPLOYMENT COMPENSATION CLAIM PROGRAM.**

**A. Findings and Authority.**

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

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

**B. Definitions – (Article I).**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

C. **Agreements of Members.**

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

The Member shall make these payments in equal quarterly installments due on the 15<sup>th</sup> day of April, July, October and January of each year. A late fee of \$50.00 will be issued for any paperwork or payment submitted after the due date. The Board of LIMRiCC shall have the authority to increase the late fee by up to ten percent (10%) in a calendar year.

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

information regarding the claims as LIMRiCC may require.

14. To furnish a power of attorney or similar authority to the agent processing claims on behalf of LIMRiCC.

**D. Powers and Duties of LIMRiCC.**

The powers and duties of LIMRiCC are as follows:

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

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

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

**E. Period of Coverage, Withdrawal and Termination.**

1. The initial coverage provided by LIMRiCC shall include all claims by members for persons whose employment is terminated by such Member during the period from July 1, 1993, through December 31, 1993. Coverage shall be continued from year to year thereafter, on a calendar year basis, unless terminated as provided herein. In the event of termination by a Member, assets remaining in the Member's account and reserve account shall not be refunded.

Members terminating with a deficit balance shall reimburse LIMRiCC for the deficit. Either party may terminate its participation in the Pooled Account pursuant to this Agreement by giving written notice at least ninety (90) days prior to December 31 of any year this Agreement is in effect and the withdrawal will then be effective as of December 31 of the year of withdrawal.

2. LIMRiCC shall continue to cover all claims of the Member's employees whose employment was terminated by the Member during the period this Agreement is in effect, provided the member is not in default; and provided further the Member shall pay any deficit in its account in the Pooled Account. A default in payment by the Member shall be deemed termination by the Member and LIMRiCC shall not cover claims made after the default.

## **ARTICLE II. THE SELF-INSURANCE PROGRAM.**

### **A. Purpose.**

It is the purpose of this Self-Insurance Program to create an intergovernmental program (the "Program") with LIMRiCC, Library Districts, Boards of Library Trustees, Library Systems and Intergovernmental Entities that provide services to Public Libraries, Library Districts and Library Systems (the "Members") under the terms and conditions hereinafter set forth, with LIMRiCC as the administrative entity to operate the Program. It is the purpose of the Member to contract with LIMRiCC and to assume joint liability under a joint self-insurance program as a Member.

### **B. Authority.**

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

### **C. Definitions (Article II).**

1. "Member" shall mean any Library District, Board of Library Trustees, Library System or Intergovernmental Entity that provides services to Public Libraries, Library Districts and Library Systems which has executed an agreement which is accepted by LIMRiCC on substantially the same terms as this Agreement.
2. "Insured" shall mean a Member and all persons who were, now are, or shall be elected or appointed officials of such Member. The term "Insured" shall include the personnel of any commissions, boards or other units operating by and under the jurisdiction of such Member. The term "Insured" shall not include independent contractors.

3. The term “insured” shall also include the estates, heirs, legal representatives or assigns of deceased persons who are already defined as an Insured.
4. “Wrongful Act” shall mean any actual or alleged error or misstatement, or misleading statement, or act or omission or neglect or breach of duty, including misfeasance, malfeasance, and nonfeasance, by an Insured, as a public official, employee or volunteer of the Member.
5. “Loss” shall mean any amount which an Insured is legally obligated to pay or which the Member shall be required by law to pay as indemnity for any claim or claims made against an Insured for Wrongful Act and shall include but not be limited to damages, judgments, settlements, costs of investigation and defense of legal actions (excluding from such costs the salaries of officials or employees of the Member of any governmental body), claims or proceedings and appeals therefrom, costs of attachment or similar bonds; provided always, however, such amount of Loss shall not include fines or penalties imposed by law or the cost of investigation or defense in connection therewith or matters which may be deemed uninsurable under the law pursuant to which this Agreement shall be construed.

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

6. The “Term of the Agreement” shall mean the term of coverage provided in the Prior Self-Insurance Agreement. If there is no Prior Self-Insurance Agreement, then the Term of Agreement shall be the period of one (1) year following effective date of this Agreement. The Term of the Agreement shall be extended for additional 12 month periods unless terminated by 60 days notice prior to the expiration date by either party provided payment has been made by the member prior to the commencement of the extended term.

**D. Insuring Agreement.**

1. LIMRiCC will pay (solely from the proceeds of payments from the members) on behalf of the Member all Loss which the Insured shall be legally obligated to pay for any civil claim or claims first made against the Insured because of a Wrongful Act, provided that the claim is first made during the Term of the Agreement and written notice of said claim is received by LIMRiCC during the Term of the Agreement or within thirty (30) days thereafter.
2. LIMRiCC (solely from the proceeds of payments from the Members) will pay the Insured’s defense costs arising out of claims, demands or actions seeking relief or redress from Wrongful Acts in



any form other than money damages. The maximum amount of recovery under this extension is One Hundred Thousand Dollars (\$100,000.00) for any such claim, less the One Thousand Dollar deductible, provided that the claim is first made during the Term of the Agreement and written notice of said claim is received by LIMRiCC during the Term of the Agreement or within thirty (30) days thereafter.

3. Extensions. This Agreement shall cover Loss arising from any civil claim or claims made against the estates, heirs, legal representatives or assigns of deceased persons who were Insured at the time of the Wrongful Act upon which such civil claim or claims are based.

**E. Exclusions.**

**Subject to Article II-G.5.**

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

1. Gaining any personal profit or advantage to which the Insured was not legally entitled;
2. The return by an Insured of any remuneration in fact paid to the Insured if payment of such remuneration shall be held by the court to be in violation of law;
3. Brought about or contributed to by the dishonest acts of the Insured, which were committed by the Insured with actual dishonest purpose and intent and were material to the cause of action.
4. (a) any damages, whether direct, indirect or consequential, arising from, or caused by bodily injury, sickness, disease or death;  
(b) loss or criminal abstraction of, damage to or destruction of any tangible property or the loss of use of such property by reason of the foregoing;
5. (a) false arrest, assault, battery, detention or imprisonment, or malicious prosecution;  
(b) defamation, including, but not limited to, libel or slander;  
(c) a publication or utterance in the course of or related to advertising, broadcasting or telecasting activities by or on behalf of the Member;  
(d) wrongful entry or eviction or other invasion of the right of private occupancy.

6. "Willful and wanton conduct," meaning a course of action which shows an actual or deliberate intention to cause harm or that, if not intentional, shows an utter indifference to or conscious disregard for the rights of others;
7. The discharge, dispersal, release or escape or saturation of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials, asbestos or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, or any object, whether sudden or not;
8.
  - (a) asbestos or any asbestos-related injury or damage; or
  - (b) any alleged act, error, omission or duty involving asbestos, its use, exposure, presence, existence, detection, removal, elimination or avoidance; or
  - (c) the use, exposure, presence, existence, detection, removal, elimination or avoidance of asbestos in any environment, building or structure.
9. Based upon, arising out of, directly or indirectly resulting from or in consequence of, or in any way involving actual, alleged or threatened nuclear reaction, radiation, contamination, materials or waste, regardless of the cause;
10. Prior to pending litigation as of the effective date of this Agreement and excluding as well, all future claims or suits based upon, arising out of or attributable to said prior or pending litigation;
11. A violation of the Americans with Disabilities Act of 1990 as amended from time to time.

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

**F. Powers and Duties of LIMRiCC.**

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

- (1) To employ agents, employees and independent contractors including legal counsel;
- (2) To purchase or lease equipment, machinery, or personal property necessary for the carrying out of the purpose of the Program;

- (3) To carry out educational and other programs relating to risk reductions;
- (4) To collect the funds and administer the Program;
- (5) To provide risk management services;
- (6) To carry out such other activities as are necessarily implied or required to carry out the purposes of the Program

**G. Conditions.**

**1. Warranty Clause.**

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

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

**2. Discovery Period.**

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

**3. Limits of Payment for Losses.**

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

**4. Loss Provision.**

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

- (a) the Member or the Insured shall receive written or oral notice from any person that it is the intention of such person to hold the Insured responsible for the results of any specified