

AGENDA
BOARD OF TRUSTEES
Cuba Circulating Library
Serving the Cuba Community for 147 Years!

Monday, December 14, 2020
5:30pm at the Library

1. Call to order
2. Public Comments
3. Friends Report
4. Minutes of November's Meeting
5. Treasurer's Report
6. Committee Reports
 - i. Finance
 - ii. Bldgs/Grounds
 - iii. Personnel
 - iv. Acquisitions/Gallery
 - v. Planning
 - vi. Programs
 - vii. Technology
 - viii. Nominating Committee
7. Unfinished Business
 - i. Policy manual development
 - a. Technology policies
 - ii. 2021 Budget
8. New business
 - i. Board and Directors' Liability Insurance
9. Director's Report
10. Adjournment

Cuba Circulation Library
Board of Trustees Monthly Meeting Minutes
Monday, November 9, 2020

This meeting was via Go To Meeting and HUB

Present: Christine Berardi, Faith Stewart, Thomas Donahue, Lynn Fulmer, Sara Talbot, David Crowley, Lin Assink, Trisia Young, Tracy Knavel, Marsha Long, Gary Enderle and Sharry Semans

Also Present: Tina Dalton

Call to Order: The meeting was called to order by Christine Berardi at 5:30 PM

Public Comment: None

Friends Report: None, though Tina indicated the Friends were planning a silent auction for December 7-12, 2020. Local artists will be painting the purple children chairs we gave to them, and that is what will be auctioned. Also, the Friends are going to set up a permanent book sale in the main part of the library. Sale of books will be by donation.

Minutes of Previous Meeting: Lynn Fulmer indicated a revision to be made to the October minutes. Tracy moved to accept the Minutes of the October Meeting with the revision. The motion was seconded by Lynn Fulmer, and the motion was passed.

Treasurer's Report: Gary Enderle presented his report. No one had questions. Gary did ask about the status of the lift and when payments had to be made. Tina indicated half had to be paid up front and the reminder upon completion.

Committee Reports:

Finance: Tina presented the Profit and Loss Statements. Trisia Young moved to accept the Profit and Loss statements, and David Crowley seconded the motion. The motion passed.

Building and Grounds: Lynn Fulmer indicated not much was going on. The letters were installed over the door, and the bench railings had been painted.

Personnel: Tina indicated Christmas gifts had been ordered for the staff, per Personnel Committee request.

Acquisitions/Gallery: No report.

Planning: Marsha indicated that we were requested to prepare a continuing pandemic plan, to be completed by April. It is requested, but not required, by the State. The Planning Committee plans to meet in January to work on this. In the meantime, there is an STLS seminar on December 3 regarding preparation of the plan, and she suggests Planning Committee members sign up.

Programs: Tina indicated in person programs for both adults and children were not being well attended. Programming will continue with virtual ones. However, since circulation is going fairly well, staff is going to concentrate on that.

Technology: No report.

Nominating Committee: Lynn Fulmer indicated the Committee had met and had selected Bradley Weaver as a Trustee, who has agreed to accept the position in January. It was also announced that David Crowley will be leaving at the end of the year, so the Committee needs to meet to come up with a second candidate.

Unfinished Business:

1. **Amending the Charter:** Sharry Semans indicated STLS had been in contact and there were no outstanding issues with the Charter. Therefore, the only issue to be amended would be the number of Trustees. It was decided after some discussion that the optimal number would be an odd number between 7-11. Sharry will notify STLS, and the process will begin.
2. **Policy Manual:** All Trustees had been assigned certain policies to review prior to the meeting. We went around the table and all reported any changes or edits and some discussions ensued. At the end, the only policy that will require any further edits is the Wireless Internet Policy. The Technology Committee will meet to revise this policy and submit to Trustees prior to the next meeting. The object is to have all policies finished and ready to vote on in the December meeting because we would like to have the Policy Manual finished prior to the end of the year.

New Business:

1. **MetLife Brighthouse holdings:** After some discussion regarding these funds, a motion was made by David Crowley to close those accounts and move the monies to our Morgan Stanley accounts. Lin Assink seconded the motion and the motion passed.
2. **2021 Budget:** Tina presented her proposed budget. She indicated that she did decrease some of the spending for programs; also decreased traveling budget because most conferences are now virtual; she added costs for pandemic supplies. She is going to change the amount of school tax because we did not ask for increase for 2021. There are some other small changes, and she will redo the budget. Also, pursuant to a procedure outlined in our motion of November 18, 2019, we will transfer money from the Endowment Fund into our operating account. A motion was made by Trisia Young to withdraw \$8,740.18 from the Endowment Fund and transfer it to our operating account. The motion was seconded by Sara Talbot, and the motion passed. Tina will also add this amount to the budget.
3. **Insurance:** Tina is getting some new quotes for Employment Practices Liability Insurance. She did furnish us with some information and we will vote on it at the next meeting. The first premium will be due on December 11.

Director's Report: Tina reviewed her report and answered relevant questions. She informed us that NYLA had asked her to speak on the panel for pandemic response. Congratulations!

Lynn made a motion to adjourn the meeting at 6:36 PM, and Tracy Knavel seconded it. Passed

Respectfully submitted:

Sharry Semans, Secretary

10:07 AM

12/03/20

Accrual Basis

CUBA CIRCULATING LIBRARY
Profit & Loss
November 2020

	Nov 20
Ordinary Income/Expense	
Income	
Grants	
Wilday Grant	1,000.00
Total Grants	1,000.00
4003 · School Income	130,468.00
4007 · Petty Cash	
Arts	100.00
Copies Income	105.05
4066 · Donation Box	13.10
Total 4007 · Petty Cash	218.15
4017 · Memorials/Gifts	50.00
4019 · Refunds/Reimb	11.60
4020 · Meeting Room Fee	150.00
4038 · Misc Income	23.01
Total Income	131,920.76
Gross Profit	131,920.76
Expense	
Arts Grant Expense	500.00
Technical	
6009 · Computer	14.09
Total Technical	14.09
Wilday Grant	15.18
6006 · Books-J	
Book Replacement	32.19
6006 · Books-J - Other	433.30
Total 6006 · Books-J	465.49
6007 · Books-A	758.44
6010 · Audio	224.85
6014 · Electric	454.73
6015 · Repairs/Building & Grounds	264.60
6016 · Service	1,661.88
6018 · Phone	118.85
6021 · Library supplies	586.90
6022 · Custodial supplies	88.83
6026 · Discretionary Fund	246.00
6030 · Memorials & Gifts	188.68
6048 · Processing Fee	40.12
6060 · DVD	114.18
6110 · Friends Expense	667.87
6255 · Manley Grant expense	79.99
6560 · Payroll Expenses	
6001 · Employee Wages	7,594.34
6002 · Payroll Tax FICA Employer	982.33
6002.5 · Payroll Tax FICA Employee	982.33
6038 · Ira Match	575.83
6101 · SUTA	338.77
Total 6560 · Payroll Expenses	10,473.60
Total Expense	16,964.28
Net Ordinary Income	114,956.48
Other Income/Expense	
Other Income	
4005 · United Way	-12.59

10:07 AM
12/03/20
Accrual Basis

CUBA CIRCULATING LIBRARY
Profit & Loss
November 2020

	Nov 20
Total Other Income	-12.59
Net Other Income	-12.59
Net Income	<u>114,943.89</u>

10:10 AM

12/03/20

Accrual Basis

CUBA CIRCULATING LIBRARY
Profit & Loss Budget vs. Actual
 January through November 2020

	Jan - Nov 20	Budget	% of Budget
Ordinary Income/Expense			
Income			
Adams Memorial	1,000.00	1,000.00	100.0%
Budget Carryover	0.00	17,929.00	0.0%
Grants			
Wilday Grant	1,000.00		
4090 · Grant - STLS	100.00		
4255 · Manley Grant	550.54		
Grants - Other	750.00		
Total Grants	2,400.54		
Morgan Stanley			
Endowment Fund	7,819.00	7,819.00	100.0%
Morgan Stanley - Other	20,322.50		
Total Morgan Stanley	28,141.50	7,819.00	359.9%
4001 · Town Income	19,000.00	19,000.00	100.0%
4002 · Village Income	19,000.00	19,000.00	100.0%
4003 · School Income	130,468.00	133,340.52	97.8%
4004 · Local Lib Services Aid	0.00	1,657.00	0.0%
4006 · Fines Income	21.30		
4007 · Petty Cash			
Arts	4,995.30		
Book Replacement	150.39		
Copies Income	801.78	2,200.00	36.4%
Fines	54.65		
4066 · Donation Box	195.24	1,000.00	19.5%
Total 4007 · Petty Cash	6,197.36	3,200.00	193.7%
4008 · Other income	30.75	400.00	7.7%
4012 · Friends	6,081.81	5,000.00	121.6%
4013 · DFY	1,295.00	1,400.00	92.5%
4016 · Gifts	0.00	1,000.00	0.0%
4017 · Memorials/Gifts	7,359.23		
4019 · Refunds/Reimb	4,947.99		
4020 · Meeting Room Fee	400.00	1,125.00	35.6%
4031 · Interest Income	18.57		
4032 · Dividend Income	103.16		
4038 · Misc Income	11,891.83		
Total Income	238,357.04	211,870.52	112.5%
Gross Profit	238,357.04	211,870.52	112.5%
Expense			
Arts Grant Expense	2,720.07		
Ask Accountant	-0.01		
Childrens Programming	1,739.42	2,000.00	87.0%
Security System	2,566.91		
Technical			
6009 · Computer	804.08	600.00	134.0%
Technical - Other	779.14		
Total Technical	1,583.22	600.00	263.9%
Wilday Grant	320.60		
6006 · Books-J			
Book Replacement	152.36		
6006 · Books-J - Other	3,088.57	3,500.00	88.2%
Total 6006 · Books-J	3,240.93	3,500.00	92.6%
6007 · Books-A	6,355.99	6,500.00	97.8%
6008 · Serials	799.76	700.00	114.3%
6010 · Audio	1,228.27	2,000.00	61.4%
6012 · Equipment	53.17	500.00	10.6%

CUBA CIRCULATING LIBRARY
Profit & Loss Budget vs. Actual
January through November 2020

	Jan - Nov 20	Budget	% of Budget
6013 · Fuel	1,693.59	3,000.00	56.5%
6014 · Electric	3,997.42	3,100.00	128.9%
6015 · Repairs/Building & Grounds	1,631.91	3,000.00	54.4%
6016 · Service	6,953.37	14,600.00	47.6%
6017 · Ins - Property	5,529.85	4,800.00	115.2%
6018 · Phone	1,288.92	1,500.00	85.9%
6020 · Postage	391.29	200.00	195.6%
6021 · Library supplies			
Library Equipment	1,645.32		
6021 · Library supplies - Other	15,424.49	2,800.00	550.9%
Total 6021 · Library supplies	17,069.81	2,800.00	609.6%
6022 · Custodial supplies	1,271.39	700.00	181.6%
6023 · Travel	709.73	2,200.00	32.3%
6024 · Bank fees	358.00	200.00	179.0%
6025 · Train/conference	615.00	1,500.00	41.0%
6026 · Discretionary Fund	366.00	500.00	73.2%
6029 · Health Insurance	500.00	500.00	100.0%
6030 · Memorials & Gifts	2,590.27		
6031 · Extended Broadband	1,350.00	1,800.00	75.0%
6033 · Other Expense	21,280.75		
6034 · DFY Expense	131.37		
6036 · Grant expense	382.85		
6048 · Processing Fee	344.06	450.00	76.5%
6050 · Advertisement	317.27	500.00	63.5%
6051 · Adult Programming	454.10	1,000.00	45.4%
6052 · Video Games	1,255.03	1,000.00	125.5%
6053 · Digital Books	3,871.31	2,873.00	134.7%
6060 · DVD	2,691.23	2,900.00	92.8%
6066 · Arts expense	860.00		
6099 · STLS cost share	9,787.00	9,787.00	100.0%
6110 · Friends Expense	2,390.76		
6255 · Manley Grant expense	79.99		
6560 · Payroll Expenses			
6001 · Employee Wages	82,581.66	119,528.00	69.1%
6002 · Payroll Tax FICA Employer	21,784.13	15,000.00	145.2%
6002.5 · Payroll Tax FICA Employee	982.33		
6003 · Ins - Workman's Comp	0.00	1,000.00	0.0%
6005 · Ins - Disability	419.73	650.00	64.6%
6038 · Ira Match	8,967.05	4,000.00	224.2%
6101 · SUTA	4,164.83	1,800.00	231.4%
6560 · Payroll Expenses - Other	798.75	1,200.00	66.6%
Total 6560 · Payroll Expenses	119,698.48	143,178.00	83.6%
6563 · Audit	2,500.00	2,500.00	100.0%
7021 · Membership	315.00	600.00	52.5%
Total Expense	233,284.08	220,988.00	105.6%
Net Ordinary Income	5,072.96	-9,117.48	-55.6%
Other Income/Expense			
Other Income			
4005 · United Way	-2,242.87		
Total Other Income	-2,242.87		
Net Other Income	-2,242.87		
Net Income	2,830.09	-9,117.48	-31.0%

DISBURSEMENTS	2020 Budget	Proposed 2021
Gross Wages	\$119,528.00	124,945.00
FICA- Employers	\$15,000.00	9558
Workman's Comp	\$1,000.00	1130
SUTA - Employers	\$1,800.00	2400
Disability	\$650.00	420
Books- J	\$3,500.00	3500
Books- A	\$6,500.00	6500
Serials	\$700.00	500
Computer Equipment	\$600.00	500
Audio	\$2,000.00	2000
DVDs	\$2,900.00	2900
Library Equipment	\$500.00	500
Fuel	\$3,000.00	3000
Electric	\$3,100.00	4100
Repairs/Bldg & Grnds	\$3,000.00	2500
Service/Service contracts	\$14,600.00	13,352
Insurance - property	\$4,800.00	5600
Phone	\$1,500.00	1500
Postage	\$200.00	400
Library Supplies	2,800.00	2800
Personal Protection Supplies		2500
Custodial Supplies	\$700.00	900
Travel	\$2,200.00	1500
Bank Fees	\$200.00	200
Train/Conference	\$1,500.00	750
Discretionary/Misc	\$500.00	500
STLS Cost Share	\$9,787.00	10218
STLS Digital Collection	\$2,873.00	2930
Health Insurance	\$500.00	500
Extended Broadband	\$1,800.00	1800
IRA Match	\$4,000.00	3250
Processing	\$450.00	325
Advertisements	\$500.00	200
Adult Programs	\$1,000.00	1000
Video Games	\$1,000.00	1000
Audit	\$2,500.00	2500
Payroll Processing	\$1,200.00	1200
Liability Insurance	\$868.00	878
Membership	\$600.00	600
Children's Programs	\$2,000.00	1000
Total	\$221,856.00	221,856.00

	RECEIPTS	Budget 2020	Budget 2021
1	Town	\$19,000.00	\$19,000.00
2	Village	\$19,000.00	\$19,000.00
3	School	\$133,340.52	\$130,468.00
4	Local Lib. Services Aid	\$1,657.00	\$1,657
5	Fines	\$0.00	0
6	Copies	\$2,200.00	\$2,200.00
7	Other	\$400.00	\$400
8	Friends	\$5,000.00	\$2,000
9	Dept. For Youth Grant	\$1,400.00	\$1,295
10	Budget Carryover	\$28,914.48	34,470.82
11	Meeting Room	\$1,125.00	\$1,125
12	Bullet Aid	\$0.00	0
13	Endowment	\$7,819.00	8,740.18
14	Donation Box	\$1,000.00	\$500
15	Adams Memorial	\$1,000.00	\$1,000
	TOTAL (1-14)	\$221,856.00	\$221,856.00
	Non-Budget Items		
15	Legis. Grant/Bk. Share		
16	Arts Grant	3000.00	4000
17	Memorials/Gifts	3750.00	3750
18	Replacements		
19	Refunds/Reimburse		
21	Misc. Grants		
22	United Way		4500
	Manley Grant		3000
23	Other		
24	TOTAL	6750	15250
	Service includes:	as of 10/2020	
	Acme copiers	\$145	\$315
	Lawn Care/Snow removal	\$421	500
	Parking Lot Maint.	\$250	\$250
	Computer Tech	\$430	500
	Fire Extinguishers	56	56
	Argentieri's	67	384
	Rug Shampoos	0	250
	Window Cleaner	450	450
	Water Softener	144	144
	Gutter's cleaned	0	
	Austin Security	359.4	798.9
	Patriot Microfilm	335	335
	Domain Listing (3 years)	63.51	0
	Elevator	2609.44	1255
	Mobile Beacon (Hotspots)		600
	Bookkeeper	3600	3600

Current coverage



MOUNT VERNON FIRE INSURANCE COMPANY
PO BOX 62778
BALTIMORE, MD 21264-2778

Invoice Date: 10/27/2020
Account Number: NDO2557778
Policy Number: NDO2557778B

RENEWAL NOTICE – Your current policy NDO2557778A is up for renewal. In order for us to issue your Renewal Policy, you must pay the Current Balance Due shown below so that we receive it before 12/11/2020.

Current Balance Due: \$878.00
Date Due: 12/11/2020

NON PROFIT DIRECTORS & OFFICERS
Policy Period: 12/11/2020 to 12/11/2021
Policyholder Name: Cuba Circulating Library Association

Your Agent is: Lawrence Dye, Inc.

(See Page 2 on reverse side for Itemized Billing Activity and Future Installments)

PAYMENT OPTIONS

Pay Online
www.usli.com/ezpay
Register online for policy & billing information

Pay By Phone (24/7)
866-632-2003
(Pagar Por Telefono 24/7)
PayCode #:
786879255777866
(Codigo De Pago)

Pay By Check
Make check payable to:
MOUNT VERNON FIRE INSURANCE COMPANY
Use Remittance Slip Below

For **billing & payment** assistance, please contact us at:
USLI 1-866-632-2003

***For non-billing questions & assistance, please contact your local agent*

Thank you for your business!

TEAR ALONG THIS LINE

002 786879255777866 00087800 3

CUBA CIRCULATING LIBRARY ASSOCIATION
39 EAST MAIN STREET
CUBA, NY 14727

For Office Use Only: 002 786879255777866	
Policy Number: NDO2557778B	
Amount Due: \$878.00	Date Due: 12/11/2020
Amount Enclosed:	

Make Check Payable To:
MOUNT VERNON FIRE INSURANCE COMPANY

MOUNT VERNON FIRE INSURANCE COMPANY
PO BOX 62778
BALTIMORE, MD 21264-2778



Quote

Westchester Pacific Employers Insurance Company
 A Chubb Company **A.M. Best Rated A++ Admitted Carrier**

Quote Number: DO136699Q2020

November 3, 2020

Account: **CUBA CIRCULATING LIBRARY ASSOCIATION**

Not-For-Profit Organization Management Indemnity Package

Insured Persons and Organization Coverage Section

LIMIT of LIABILITY OPTIONS	PREMIUM
<input type="checkbox"/> \$1,000,000	\$595

Continuity Date 12-11-2018
 Retention \$0
 Additional Side A Limit: \$1,000,000
 *Not applicable to \$500k Limit

Employment Practices Liability Coverage Section

LIMIT of LIABILITY OPTIONS	PREMIUM
<input type="checkbox"/> \$1,000,000	\$130

Continuity Date 12-11-2018
 Retention \$0
 Third Party Coverage Included
 Third Party Retention \$0

*This coverage is being written with Pacific Employers Insurance Company
 Insured Persons and Organization and Employment Practices Liability Coverage are provided on a Claims Made basis*

Note: If limits selected are higher than expiring, then continuity dates for balance of limits will be the inception date. EPLI is not available on a monoline basis at above rates. Please note the EPLI limit purchased cannot be higher than the D&O limit. Limits are separate and costs, charges and expenses are outside the limit unless otherwise stated.

Coverage Forms

Form Number	Edition	Title
TR51520	1118	POLICYHOLDER DISCLOSURE – NOTICE OF TERRORISM INSURANCE COVERAGE
PF28172a	1114	INSURED PERSONS AND ORGANIZATION COVERAGE SECTION
PF28169	1009	EMPLOYMENT PRACTICES LIABILITY COVERAGE SECTION
PF43532	0714	GENERAL TERMS AND CONDITIONS
PF43412	0614	UNLIMITED EXTENSION
EPLIAssist	0329	EPL Assist
PF18480	0909	SEXUAL MISCONDUCT, CHILD ABUSE, NEGLECT EXCLUSION
PF18481	0705	SEXUAL MISCONDUCT, CHILD ABUSE, NEGLECT EXCLUSION
PF24234	0909	ABSOLUTE BODILY INJURY PROPERTY DAMAGE EXCLUSION
PF39190	0813	EPL COVERAGE SECTION AMENDED TO INCLUDE WAGE AND HOUR CLAIMS COSTS, CHARGES AND EXPENSES COVERAGE ONLY SUBLIMIT FOR MULTIPLE PLAINTIFF CLAIMS
PF43534	0714	KNOWN WRONGFUL ACT, FACT, CIRCUMSTANCE SITUATION EXCLUSION
PF44267	1114	AMENDATORY ENDORSEMENT – NEW YORK
ILP001	0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL20887	1006	CHUBB PRODUCER COMPENSATION PRACTICES & POLICIES
PF46422	0715	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT

Prior to Bind Requirements

Terms are subject to receipt and favorable review of the following information. Please note that we will not be able to bind coverage until we satisfy all of the below prior to binding:

- Subject to the submitted application being signed/dated
- Confirmation applicant has a positive fund balance
- Confirmation annual revenues do not surpass \$500,000
- Has the entity proposed for insurance downsized, laid off, reduced staff, altered operations or do they anticipate doing so as a result of the current pandemic? (Eligibility subject to change)
- Subject to confirmation the applicant is compliant with the EEOC, OSHA, ADA guidelines in regard to the current Pandemic/COVID

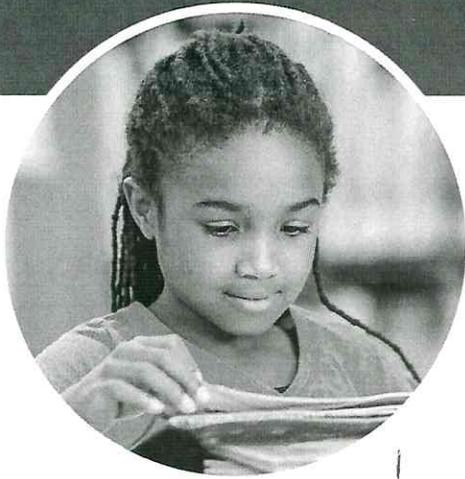
Payment Plan Options

- | | |
|--|---|
| <input type="checkbox"/> Direct Bill | |
| <input type="checkbox"/> 1 Payment | 100% due 20 days from inception date of policy |
| <input type="checkbox"/> 2 Payments* | 60% due 20 days from inception date. Remaining 40% due 180 days from inception date |
| <input type="checkbox"/> 4 Payments* | 40% due 20 days from inception date. 20% due 90, 180 and 270 days from inception date |
| <input type="checkbox"/> 10 Payments* | 20% due 20 days from inception date. 8.8% due 30, 60, 90, 120, 150, 180, 210, 240 and 270 days from inception date
(this payment plan is only offered when premium is \$2,000 or more) |
| <small>*A \$9.99 installment fee is assessed to all payments after the down payment (FL is \$3.00)</small> | |
| <input type="checkbox"/> Producer Bill | Thirty days from inception the net payment will be due to the Insurer from the Agency |

We are pleased to offer the attached indication; which will remain valid for 60 days.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this Applicant, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the Applicant, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof to Applicant. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("from the beginning").

Thank you for considering Westchester Binding – Micro as your market of choice. We look forward to working with you.



Protect your **Library** with Specialized Coverages

* coverage we have
through Utica property/liability
* does not include
Personal
Property *

The member companies of Utica National Insurance Group, we cover modern libraries' specific needs whether they're suburban public libraries or special libraries, such as medical, law, research, or other collections.

Library Protector Endorsement

- Data Processing includes Computer Programs and Media Coverage
- Includes Business Income and Extra Expense on an Actual Loss Sustained Basis
- Crime coverages such as Employee Theft and Forgery or Alteration
- New Property Coverages like Utility Services Time Element, Utility Services Direct Damages, and Urgent Evacuation Expense

Library Property Floater

- Coverage for books, audio books, DVDs, electronic media, fine arts, and more
- Simple valuation method establishes agreed values upfront
- Coverage on premises, in transit, in bookmobiles, and in a borrower's care
- Freezing or freeze-drying for preservation after a loss, which is critical for preserving rare volumes

Legal Liability Coverage (similar to Directors & Officers)

- Broad protection for officers, trustees, and volunteers
- Defense Coverage for suits seeking nonmonetary damages and/or injunctive relief (e.g., book censorship)

Crisis Events

- Protection against the loss of income and unbudgeted expenses resulting from a crisis event
- Includes loss of revenue, medical expenses, ambulance and emergency care, funeral expenses, and more

Cyber Suite

- Adds Data Compromise Response Expense, Computer Attack, Cyber Extortion, Liability due to the loss of personally identifiable information, and Network Security Liability coverages

Identity Recovery

- Available for head and assistant librarians

Bonds

- We have your Library Bond Needs, Public Official Bonds, Notary Bonds, Permit Bonds, Fund Raising/ Game of Chance Bonds, or Trustee Bonds

Additional Benefits for You

- **Risk management services and resources** to help minimize the chance of losses:
 - 200+ online training courses at no additional cost
 - Background checks
 - Safety supplies
- **24/7/365 claims service that has earned us a 97% claims satisfaction rating***

Contact your independent agent for more information.

*2018 Claimant Satisfaction Survey

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group (Utica Mutual Insurance Company, its affiliates and subsidiaries, New Hartford, New York 13413). No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms, and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.



Utica National Insurance Group
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com • 1.800.598.8422

Cuba Library Director's Monthly Report

November 2020

	Nov. 2020	Oct. 2020	Nov. 2019	Nov. 2018	Nov. 2017
Circulation	2261 (adult 1318) (J/YA 943)	2512 (adult 1450) (J/YA 1062)	3046 Adult-1872 Juv/YA-1174	2722	3016
Holds Filled	287	344	359	446	
New Library Cards	6	7	9	14	
Overdrive (eBooks)	425 downloads	380 downloads	340 downloads	282 downloads	
RB Digital (eMagazines)	28 downloads	28 downloads	30 downloads	40 downloads	
Wifi Use	229	269	187		
Visits to website	662	734			

Library Programs

Nov. 10	Page Turners Book Club	5 adults
Nov. 12	Wooley Trees	8 adults
Nov. 14	Wooley Trees	4 adults
Weekly	Sit and Knit	6 adults

I enjoyed some time off this month, from Nov. 10-22. Cherilyn and the rest of the staff did an excellent job keeping the library running while I took my vacation time.

I've accepted a position on the STLS Director's Advisory Council (DAC) as a Representative. This is a three year term that will give me the opportunity to work closely with other libraries in the 2,000-4,999 population range. My job will be to reach out to the directors of these libraries to get their thoughts on issues the DAC is discussing, and to share these thoughts with the rest of the Council.

Things have gotten quiet around the library as the COVID numbers begin to spike again. It is clear that people are staying home more, as they should be. We have suspended in-person programming, opting for online programming and passive programs instead. In December we are giving away a variety of craft kits people can take home to complete. We're also running a "Christmas Decorations Scavenger Hunt" for all ages. Once they complete the scavenger hunt, they can come to the library for a treat (a candy cane).

Youth Services Monthly Report: November 2020

Virtual Programs

I have been filming/editing/posting two videos each week. This month we featured some of our STEAM Kits. December is a story-focused month because of Christmas etc.

Tuesdays: STEAM

Thursdays: story

Outreach

Our storywalk was set up on Main Street in local business windows until Thanksgiving. The title was I Went Walking by Sue Williams. All the participating businesses had good things to say about it and indicated they would be very likely to do it again in the spring.

Mrs. Klotz stopped by and we are going to workshop something via Zoom in January with her kids.

Other

We had a lackluster response to the BEAT Global program but did get a participant from Wellsville through sharing it to the system. There are still 3 weeks to go.

Upcoming Programs

BEAT Global

Wondermakers December 16

Mike Morton reindeer video (in planning)