

AGENDA
BOARD OF TRUSTEES
Cuba Circulating Library
Serving the Cuba Community for 154 Years

Monday, May 11, 2026
5:30pm

1. Call to order
2. Public Comments
3. Adoption of Agenda
4. Friends' Report
5. Minutes of the April Meeting
6. Financial Officer's Report
7. Corresponding Secretary
8. Director's Report
9. Committee Reports
 - i. Planning
 - ii. Finance
 - a. Investment policy
 - iii. Bldgs/Grounds
 - iv. Personnel
 - v. Policy
 - a. Wireless
 - vi. Liaison with Friends
 - vii. Education
 - viii. Executive
10. Unfinished Business
 - i. SAM grant
 - ii. Nominating committee
 - iii. Annual report
11. New Business
 - i. August meeting
 - ii. June secretary pro tem
12. Executive Session as needed
13. Adjournment

Tentative Minutes

Cuba Circulating Library Board of Trustees

Meeting Minutes for Monday April 13, 2026

Present: Jill Schwab, Elizabeth Cashing, Sue Feldbauer, Jacqueline Gertner, Ann Gross, Marsha Long, Melissa Pingitore, Brad Weaver, Emily Zayac, and Tina Dalton

Excused: Scott Sackett

Guests: Sarah Vail

1. Call to order 5:34
2. Public Comments – none
3. Friends' Report – Sarah reminded the attendees that the book sale is next week and there are a few open volunteer slots. The Friends will be attending the United Way Volunteer Fair in Olean on April 22 along with Tina.
4. Minutes of the March 9, 2026 Meeting
 - a. On a motion by Melissa Pingitore and seconded by Brad Weaver, the minutes were accepted as presented. Motion passed.
5. Financial Officer's Report
 - a. See attached.
 - b. Motion to accept the Financial Officer's report was made by Marsha Long, seconded by Jacqueline Gertner. Motion passed.
6. Corresponding Secretary – none
7. Director's Report
 - a. See attached report
 - b. Since the report was printed, the Foundation for Southern Tier Libraries has granted this library \$415. In discussion about using the additional funds for Welcome Packets, Melissa suggested that the bags to be used could possibly be reusable bags and a community company such as White's Imprints might be a resource.
8. Committee Reports
 - a. Planning – none
 - b. Finance

- i. Investment Policy (see attached). A motion to accept the changes made to the investment policy as presented by Emily was made by Ann Gross and seconded by Melissa Pingitore. Motion passed.
 - ii. Impact Profile Builder – Discussion was held on how investment impact preferences could affect library investments. The finance committee will gather more information before giving any recommendations.
- c. Buildings & Grounds –
 - i. Windows were cleaned
 - ii. Tina will be getting a quote on tree/property clean up.
- d. Personnel
 - i. Building & Grounds assistant – A motion was made by Brad Weaver to hire Mike Miller as a Buildings and Grounds Assistant at a rate of \$30/hr. The motion was seconded by Emily Zayac. Motion passed.
- e. Policy -none
- f. Liaison with Friends – none
- g. Education – Brad will be working on the history of our board and giving a sense of continuum.

9. Unfinished Business

- a. SAM Grant – Moving forward, paperwork is still being completed as needed.
- b. Nominating Committee – There are 3 candidates for the open seat. Interviews are being planned.
- c. Bylaws Amendment - A motion was brought forward to include “Adoption of Agenda” in the order of business for regular meetings. Elizabeth Cashing made the motion with a second by Melissa Pingitore. Motion passed.

10. Executive Session – none

11.Adjournment - The motion to adjourn was made by Melissa Pingitore at 6:16 and seconded by Ann Gross. Motion passed.

Respectfully submitted,

Marsha Long

Cuba Circulating Library Association

Budget vs. Actuals

January - April, 2026

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
Revenue				
4003 School Income		302,884.00	302,884.00	100.00 %
4004 Local Lib Services Aid		1,815.00	1,815.00	100.00 %
4017 Memorials/Gifts	21,865.13	6,000.00	-15,865.13	-264.42 %
4018 Central Library Services Aid		450.00	450.00	100.00 %
4020 Meeting Room Fee	250.00	1,100.00	850.00	77.27 %
4100 Other Income				
Book Replacement	45.00		-45.00	
Copies Income	854.30	2,600.00	1,745.70	67.14 %
Donation Box	220.00	2,000.00	1,780.00	89.00 %
Fines	61.00	300.00	239.00	79.67 %
Misc Income		0.00	0.00	
Total 4100 Other Income	1,180.30	4,900.00	3,719.70	75.91 %
4200 Restricted Funds Revenue	12,590.00		-12,590.00	
Arts Grant		0.00	0.00	
Childrens Programs	75.00		-75.00	
DFY Grant		2,000.00	2,000.00	100.00 %
Friends	3,000.00	5,000.00	2,000.00	40.00 %
Grant - STLS	442.99		-442.99	
Grants	2,000.00		-2,000.00	
Total 4200 Restricted Funds Revenue	18,107.99	7,000.00	-11,107.99	-158.69 %
4500 Investment Income				
Dividend Income	3,023.18		-3,023.18	
Interest Income	1,382.63		-1,382.63	
Morgan Stanley				
Adams Memorial		600.00	600.00	100.00 %
Endowment Fund		31,890.00	31,890.00	100.00 %
Total Morgan Stanley		32,490.00	32,490.00	100.00 %
Realized Gain/Loss on Investments	342.84		-342.84	
Unrealized Gain/Loss on Investments	33,097.00		-33,097.00	
Total 4500 Investment Income	37,845.65	32,490.00	-5,355.65	-16.48 %
Budget Carryover		11,500.00	11,500.00	100.00 %
Total Revenue	\$79,249.07	\$368,139.00	\$288,889.93	78.47 %
GROSS PROFIT	\$79,249.07	\$368,139.00	\$288,889.93	78.47 %
Expenditures				
6100 Payroll Expenses				
6101 Wages	69,552.28	211,179.00	141,626.72	67.06 %
6102 Taxes	1,304.60		-1,304.60	
Payroll Tax	4,370.91	0.00	-4,370.91	
Payroll Tax FICA Employer		16,400.00	16,400.00	100.00 %
SUTA	909.69	2,184.00	1,274.31	58.35 %
Total 6102 Taxes	6,585.20	18,584.00	11,998.80	64.57 %

Cuba Circulating Library Association

Budget vs. Actuals

January - April, 2026

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
6103 Employee Benefits				
Company Contributions				
Retirement	1,545.79	6,300.00	4,754.21	75.46 %
Total Company Contributions	1,545.79	6,300.00	4,754.21	75.46 %
Health Insurance	2,000.00	6,000.00	4,000.00	66.67 %
Total 6103 Employee Benefits	3,545.79	12,300.00	8,754.21	71.17 %
6105 Ins - Disability	1,238.95	1,125.00	-113.95	-10.13 %
6106 Background Expense	193.26	400.00	206.74	51.69 %
Total 6100 Payroll Expenses	81,115.48	243,588.00	162,472.52	66.70 %
6200 Library Materials				
6205 Books-J	1,268.72	5,500.00	4,231.28	76.93 %
6210 Books-A	2,678.05	8,500.00	5,821.95	68.49 %
6220 Serials	1,210.38	1,500.00	289.62	19.31 %
6230 Audio	531.10	800.00	268.90	33.61 %
6240 Equipment		0.00	0.00	
6250 Digital Books		0.00	0.00	
6260 DVD	653.47	1,500.00	846.53	56.44 %
6270 Video Games	93.68	1,000.00	906.32	90.63 %
6275 STLS Digital Collection	3,812.00	3,812.00	0.00	0.00 %
6280 Adult Programming	983.13	2,000.00	1,016.87	50.84 %
6285 Childrens Programming	748.90	1,500.00	751.10	50.07 %
6290 STLS cost share	12,067.94	12,631.00	563.06	4.46 %
Total 6200 Library Materials	24,047.37	38,743.00	14,695.63	37.93 %
6202 Book Replacement	18.72		-18.72	
6300 Restricted Fund Spending	1,717.16		-1,717.16	
6310 Arts Grant Expense	350.00		-350.00	
6320 Friends Expense	1,573.18		-1,573.18	
6350 Wilday Grant	200.00		-200.00	
6355 STLS Outreach	277.99		-277.99	
6360 DFY Grant		0.00	0.00	
6368 Martin Grant	73.51		-73.51	
6370 Memorials & Gifts	871.20		-871.20	
6390 United Way Grant	1,275.12		-1,275.12	
Total 6300 Restricted Fund Spending	6,338.16	0.00	-6,338.16	
6410 Advertisement	24.11	200.00	175.89	87.95 %
6415 Bank fees	10.00	100.00	90.00	90.00 %
6420 Custodial supplies	255.67	1,200.00	944.33	78.69 %
6425 Discretionary Fund	653.98	1,000.00	346.02	34.60 %
6430 Insurance				
Ins - Liability Insurance		925.00	925.00	100.00 %
Ins - Property	8,306.18	8,052.00	-254.18	-3.16 %
Ins - Workman's Comp	71.00	2,231.00	2,160.00	96.82 %

Cuba Circulating Library Association

Budget vs. Actuals

January - April, 2026

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
Total 6430 Insurance	8,377.18	11,208.00	2,830.82	25.26 %
6440 Investment Fee	2,284.76		-2,284.76	
6445 Library supplies	737.67		-737.67	
Computer Equipment & Services	169.07	2,000.00	1,830.93	91.55 %
Library Equipment	42.74	2,300.00	2,257.26	98.14 %
Library Supplies	470.08	4,000.00	3,529.92	88.25 %
Total 6445 Library supplies	1,419.56	8,300.00	6,880.44	82.90 %
6447 Membership	265.00	1,500.00	1,235.00	82.33 %
6450 Postage	216.30	500.00	283.70	56.74 %
6455 Processing Fee	163.35	1,100.00	936.65	85.15 %
6460 Personal Protection Supplies		500.00	500.00	100.00 %
6465 Repairs/Building & Grounds	1,072.42	10,000.00	8,927.58	89.28 %
6470 Services		100.00	100.00	100.00 %
Alarm System - Doyle	1,163.46	2,300.00	1,136.54	49.41 %
Argentieries	68.00	350.00	282.00	80.57 %
Attorney	1,350.00	3,000.00	1,650.00	55.00 %
Audit		5,500.00	5,500.00	100.00 %
Bookkeeper	2,840.00	9,000.00	6,160.00	68.44 %
Computer Tech		0.00	0.00	
Copier Acme	229.07	1,000.00	770.93	77.09 %
Fire Extinguishers		200.00	200.00	100.00 %
Fire Place Clean	201.05	200.00	-1.05	-0.53 %
Gutters Cleaned		350.00	350.00	100.00 %
Hotspots	1,477.64	3,300.00	1,822.36	55.22 %
Patriot Microfilm		0.00	0.00	
Rug Shampoos		500.00	500.00	100.00 %
Tax Filing (990)		750.00	750.00	100.00 %
Water Softener	181.35	450.00	268.65	59.70 %
Window Cleaner	500.00	500.00	0.00	0.00 %
Total 6470 Services	8,010.57	27,500.00	19,489.43	70.87 %
6480 Train/conference	150.00	3,500.00	3,350.00	95.71 %
6485 Travel	540.20	4,500.00	3,959.80	88.00 %
6490 Utilities				
Electric	2,783.63	7,500.00	4,716.37	62.88 %
Extended Broadband	900.00	1,800.00	900.00	50.00 %
Fuel	1,215.51	4,000.00	2,784.49	69.61 %
Phone	566.00	1,400.00	834.00	59.57 %
Total 6490 Utilities	5,465.14	14,700.00	9,234.86	62.82 %
Total Expenditures	\$140,427.97	\$368,139.00	\$227,711.03	61.85 %
NET OPERATING REVENUE	\$ -61,178.90	\$0.00	\$61,178.90	0.00%
NET REVENUE	\$ -61,178.90	\$0.00	\$61,178.90	0.00%

Statement of Activity
Cuba Circulating Library Association
 April 2026

	TOTAL	
	APR 2026	APR 2025 (PY)
Revenue		
4017 Memorials/Gifts	1,889.50	315.00
4020 Meeting Room Fee	150.00	
4100 Other Income		
Book Replacement		37.09
Copies Income	212.40	243.85
Donation Box	60.00	27.00
Fines	21.00	8.00
Misc Income		12.45
Total for 4100 Other Income	\$293.40	\$328.39
4200 Restricted Funds Revenue	\$100.00	
Childrens Programs	75.00	
DFY Grant		1,435.00
Grant - STLS	415.00	
Total for 4200 Restricted Funds Revenue	\$590.00	\$1,435.00
4500 Investment Income		
Dividend Income	790.57	194.08
Interest Income	242.02	0.01
Realized Gain/Loss on Investments	-84.71	89,902.07
Unrealized Gain/Loss on Investments	49,287.37	-88,362.80
Total for 4500 Investment Income	\$50,235.25	\$1,733.36
Total for Revenue	\$53,158.15	\$3,811.75
Gross Profit	\$53,158.15	\$3,811.75
Expenditures		
6100 Payroll Expenses		
6101 Wages	24,002.12	21,409.44
6102 Taxes	\$0.00	\$0.00
Payroll Tax	1,878.24	1,679.92
SUTA	293.76	243.36
Total for 6102 Taxes	\$2,172.00	\$1,923.28
6103 Employee Benefits		
Company Contributions		
Retirement	513.07	555.74
Total for Company Contributions	\$513.07	\$555.74
Health Insurance	500.00	500.00
Total for 6103 Employee Benefits	\$1,013.07	\$1,055.74
Total for 6100 Payroll Expenses	\$27,187.19	\$24,388.46

Statement of Activity
Cuba Circulating Library Association
April 2026

	TOTAL	
	APR 2026	APR 2025 (PY)
6200 Library Materials		
6205 Books-J	458.81	571.04
6210 Books-A	741.07	939.49
6230 Audio	300.22	
6260 DVD	259.75	37.91
6270 Video Games	93.68	
6280 Adult Programming	111.64	510.26
6285 Childrens Programming	613.11	22.15
Total for 6200 Library Materials	\$2,578.28	\$2,080.85
6202 Book Replacement	18.72	13.79
6300 Restricted Fund Spending		
6310 Arts Grant Expense		400.00
6315 ALA Grant		12.25
6320 Friends Expense	158.18	453.87
6355 STLS Outreach		366.36
6368 Martin Grant		127.54
6370 Memorials & Gifts	250.82	353.00
6390 United Way Grant	1,174.67	
Total for 6300 Restricted Fund Spending	\$1,583.67	\$1,713.02
6410 Advertisement	14.11	
6415 Bank fees	10.00	6.07
6420 Custodial supplies	115.17	23.37
6440 Investment Fee	566.15	
6445 Library supplies		\$98.92
Computer Equipment & Services	69.57	
Library Supplies	470.08	
Total for 6445 Library supplies	\$539.65	\$98.92
6447 Membership	215.00	125.00
6450 Postage	-2.10	
6455 Processing Fee	60.39	107.91
6465 Repairs/Building & Grounds	16.99	10.00
6470 Services		
Alarm System - Doyle	581.73	543.66
Argentieries	17.00	17.00
Attorney		325.00
Bookkeeper	710.00	675.00
Copier Acme	75.93	
Hotspots	519.41	159.41
Water Softener	136.35	15.00
Window Cleaner	500.00	
Total for 6470 Services	\$2,540.42	\$1,735.07
6480 Train/conference		195.00
6485 Travel	389.90	166.60

Statement of Activity
Cuba Circulating Library Association
April 2026

	TOTAL	
	APR 2026	APR 2025 (PY)
6490 Utilities		
Electric	696.42	548.05
Extended Broadband	450.00	450.00
Fuel	502.51	340.43
Phone	233.00	172.00
Total for 6490 Utilities	\$1,881.93	\$1,510.48
Total for Expenditures	\$37,715.47	\$32,174.54
Net Operating Revenue	\$15,442.68	-\$28,362.79
Other Expenditures		
Children's Area Remodel (Net)		
Children's Area Remodel Donations		-550.00
Children's Area Remodel Expenses		1,325.12
Total for Children's Area Remodel (Net)		\$775.12
Total for Other Expenditures		\$775.12
Net Other Revenue		-\$775.12
Net Revenue	\$15,442.68	-\$29,137.91

Statement of Financial Position

Cuba Circulating Library Association

As of Apr 30, 2026

	TOTAL	
	AS OF APR 30, 2026	AS OF APR 30, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
1020 Five Star	18,983.47	8,338.90
1080 Money Market	79,799.74	
1090 Savings	0.00	27,313.69
Total for Bank Accounts	\$98,783.21	\$35,652.59
Accounts Receivable		
1500 Bequest receivable	0.00	0.00
Total for Accounts Receivable	\$0.00	\$0.00
Other Current Assets		
1300 Investments - cash	0.00	0.00
1303 Endowment Investment	\$0.00	\$0.00
Cash, BDP, and Money Market Fds	5,372.38	3,222.39
Cost of Securities	663,043.11	713,311.99
Unrealized Gain/Loss	126,283.04	25,115.07
Total for 1303 Endowment Investment	\$794,698.53	\$741,649.45
1306 Adams Mem Book Fund Investment	\$0.00	\$0.00
Cash, BDP, and Money Market Fds	136.22	127.46
Cost of Securities	16,444.30	16,527.12
Unrealized Gain/Loss	3,519.65	582.04
Total for 1306 Adams Mem Book Fund Investment	\$20,100.17	\$17,236.62
1400 Prepaid Fee	294.22	833.09
Grant Receivable	0.00	0.00
Payroll Refunds	0.00	
QuickBooks Tax Holding Account	538.87	
Repayment		
Christmas Gift Card	0.00	0.00
Travel Reimbursement	0.00	0.00
Total for Repayment	\$0.00	\$0.00
Total for Other Current Assets	\$815,631.79	\$759,719.16
Total for Current Assets	\$914,415.00	\$795,371.75
Fixed Assets		
1520 Building and equipment		
Elevator Replacement	41,645.00	41,645.00
Total for 1520 Building and equipment	\$1,387,673.30	\$1,145,263.73
1525 A/D Building and equipment	-583,121.44	-534,255.44
1526 Capital Improvement	0.00	0.00
1530 Furniture and Fixtures	117,419.00	117,419.00
1535 A/D Furniture and Fixtures	-117,418.55	-116,542.55
Land	46,763.00	46,763.00
Total for Fixed Assets	\$851,315.31	\$658,647.74

Statement of Financial Position

Cuba Circulating Library Association

As of Apr 30, 2026

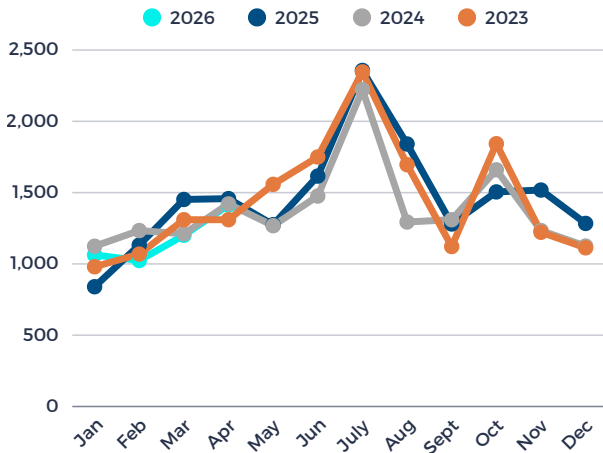
	TOTAL	
	AS OF APR 30, 2026	AS OF APR 30, 2025 (PY)
Other Assets		
1000 Friends Cash	0.00	0.00
Total for Other Assets	\$0.00	\$0.00
Total for Assets	\$1,765,730.31	\$1,454,019.49
Liabilities and Equity		
Liabilities		
Current Liabilities		
Accounts Payable		
2001 Accounts Payable	710.00	675.00
Total for Accounts Payable	\$710.00	\$675.00
Credit Cards		
5662 Bank Of America	0.00	0.00
Total for Credit Cards	\$0.00	\$0.00
Other Current Liabilities		
2100 Payroll Liabilities	\$0.00	\$0.00
American Funds	336.96	726.88
Federal Taxes (941/944)	0.00	0.00
NYS Employment Taxes	0.00	-0.03
NYS Income Tax	0.00	0.00
NYS Taxes	0.00	0.00
Payroll Liability	0.00	0.00
Payroll Tax Federal	0.00	0.00
Total for 2100 Payroll Liabilities	\$336.96	\$726.85
Direct Deposit Payable	0.00	0.00
PPE Currant Liability	0.00	0.00
Total for Other Current Liabilities	\$336.96	\$726.85
Total for Current Liabilities	\$1,046.96	\$1,401.85
Total for Liabilities	\$1,046.96	\$1,401.85
Equity		
3000 Opening Bal Equity	0.00	0.00
3500 Unrealized Gain/Loss on Inv	143,654.10	-32,877.00
3550 Realized Gain/Loss Equity	99,345.91	0.00
3800 Restricted Fund	66,827.30	26,993.07
3900 Fund Balance	1,516,034.94	1,704,851.60
Net Income	-61,178.90	-246,350.03
Total for Equity	\$1,764,683.35	\$1,452,617.64
Total for Liabilities and Equity	\$1,765,730.31	\$1,454,019.49

Cuba Circulating Library

APRIL 2026 DIRECTOR'S REPORT



Patron Visits A



PATRON NUMBERS A

Our door count was **1,403** in April, which is on par with this time of year. Despite foot traffic remaining typical, circulation saw a notable increase. It was **2,928**, an increase of almost 12.5% from April 2025 and 12.6% from March 2026. We added **20** new library cards (14 adult, 3 juvenile, 2 online, and 1 welcome). We answered 114 reference questions in April.

MEET AT THE PARROT'S A

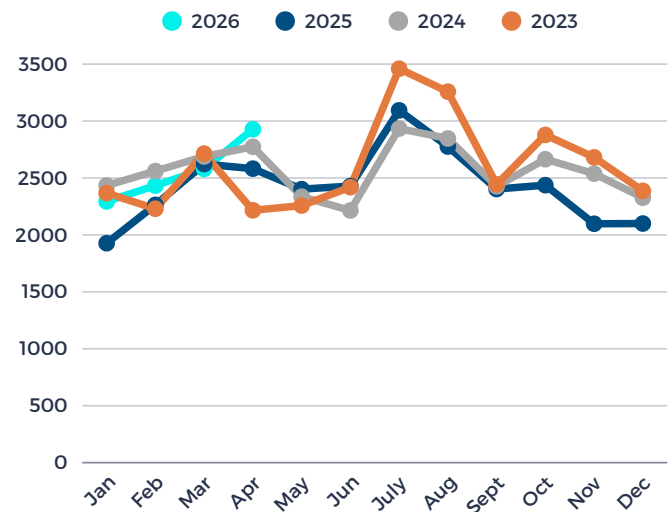
Cuba community members Mike and Starr Shay held a program on April 18 to educate and entertain all about parrots. This program is in keeping with our strategic plan to increase local collaborations and foster community connections.



45A **416A** **12A** **113A**

Onsite Programs Programs Attendees Outreach Visits Outreach Attendees

Circulation A



2580A

Items checked out in March

806A

eContent accessed in March

96A

Public computer sessions in March

364A

Holds filled in March

971

Visits to website in March

2928

Items checked out in April

*****A**

eContent accessed in April

111A

Public computer sessions in April

323

Holds filled in April

600A

Visits to website in April

Grants & Donations

Allegheny County Libraries' application to the Ralph C. Wilson Jr. Foundation for sports equipment for youth was funded! There will be more details in upcoming weeks as to the timeline for roll out.

I've ordered the magnets and pamphlets for our welcome packets. White Imprints has agreed to donate canvas totes to this initiative. The Chamber director is working on their pamphlet. We hope to have the welcome packets ready to launch by mid-June.

We received a large donation of books from Starbridge, Inc. These books are designed to support parents, professionals and individuals with developmental disabilities. Topics covered include mindful parenting, anger management, advocating for a child's rights in school, and helping families and communities better understand autism and other developmental disabilities. We will be partnering with Starbridge to hold monthly art programs for their clients, beginning in June.



Library staff enjoyed our lunch at the Perfect Blend for Library Staff Appreciation Day. Thank you, Library Trustees, for the special treat!

Building Maintenance

Painting of the community room, bathrooms, and hallway are underway. It greatly improves the space. I've also asked the painter to do the back stairwell on the old side of the building. There is some plaster repair needed first, which he will do for us. As part of this project we will need some dry wall repair done along the elevator entry on the basement level. This repair will be done by Tom Roulo, the carpenter who built our shelves.

Mazza has started the HVAC project. The high efficiency heat pump has been installed and the coils have been cleaned. The next step is balancing the system and installing the new thermostat system.

The shed and pavers have been ordered and are scheduled for delivery on Tuesday, May 5.

Continuing Education

I attended the New York Library Association Youth Services Spring Conference in Buffalo on Friday, April 17. The keynote speaker was Newbery Medal-winning author Matt de la Peña. He spoke about his family's immigrant experiences in America and his journey to becoming an author. I also attended "Don't make me read another picture book! Genre-fying diverse children's collections" presented by former Cuba library page Hannah Krull. Hannah drew on skills developed during our 2018 genre-fying project to work on a similar initiative at the Merriweather Branch in Buffalo, where the collection serves a significantly more diverse community. Hannah is currently a part-time Librarian 1 at the Reinstein Branch. It is rewarding to see Hannah go on to such great things.

Upcoming Programs

- Wed, May 13 @ 6:00 Kombucha 101 with Erica Moses
- Sat, May 16 @ 10:30 Spoon Rings with Kim Chebalo
- Wed, May 27 @ 1:00 Spring Tea with DAR
- Tues, June 2 @ 6:00 Kinusaiga with Shauna

Youth Services Monthly Report: April 2026

Storytimes/After School

Preschool Storytime met twice in April. The break week took one of their usual weeks and a daycare provider who brings the majority of our group was out of town so we canceled one week. We did rain and ladybug stories. The toddler group met three times doing birds, rain, ladybugs. Afterschool Crew met three times and Afterschool Explorers met three times. We followed similar themes for the younger group. The older group is reading Bob by Wendy Mass and Rebecca Stead.

Teens/Tweens

We finished No Place Left to Hide by Megan Lally. Up next in May is What We Did to Survive, also by Megan Lally. This will be our last book for the school year since students have finals and lots of activities in June. We will most likely have an ice cream sundae party.

Teens met for Epic Eats on 4/15. Guest Chef Raeanne Smith taught Asian dumpling tacos. They also had three sessions of D&D. They also had a shrinky dink art class over the break.

Outreach

I visited Elm Street once. Erica Quattrone's class was able to walk here since the weather was cooperative. We did Earth Day stories and a few poems for Poetry Month. I visited both Pre-K classes at the school because of the rain. I also took some stories about our bodies and two sets of child-size x-rays to the elementary after school program. The kids enjoyed putting them together on the floor and holding them up to the windows to get a better look. We were scheduled to table at OARS for Earth Day but the event was canceled/postponed due to the rain and cold.

Other

We had a Kids' painting workshop during break. We showed Zootopia 2.

Upcoming Programs

Tuesdays: 3-year-old storytime, 3rd-6th after school
Thursdays: 2-year-old storytime, K-2nd after school
5/4, 5/18 Elm St visits
5/13 Early Head Start, Head Start, Quattrone class visit
5/15 CRCS STEAM Night
5/27 Pre-K class visits

Maintenance Report 4/1/26 - 5/1/26

1. Turned off Heat tape for roof ice melt.
2. Cleaned out lower gutters in back by emergency exist that were overflowing. Upper ones need cleaned, I informed Tina to call the guy that normally cleans them out.
3. I received notice on my phone of Water alarm for sump pump #1 in AA closet in community went off one night (3am), I checked and found discharge pipe clamp came loose and water was running back down outside of pipe back into sump pit and some splashed on lid and tripped the water alarm. Tightened clamp and no leaks. No other water was on carpet, just in and around sump lid.
4. Mowed and trimmed lawn
5. Mounted bracket on wall behind employee bathroom door for new hand-held vacuum.
6. Water alarm in boiler room was going off, checked and reset with new batteries, did find a small leak in boiler #1 relief valve, threaded section from new valve was leaking, Tina to call Nick Shembeda to see if under warranty since it was just recently replaced.

Cuba Circulating Library

Investment Policy

Purpose

A written investment policy defines a disciplined and appropriate investment philosophy, as well as articulating the investment management procedures and long-term goals of an investment portfolio. The investment policy statement (IPS) becomes the guide for current and future Board members. It also serves as a reference for investment managers, consultants, or others retained to service the portfolio. The IPS will help ensure the continuity of the investment program despite Board, management, or investment manager turnover. Continuity is a crucial component of the investment program since most investment strategies have a higher probability of success if they are executed consistently over long periods of time. Thus, the IPS protects against short-term revisions to the investment strategy when they are most likely to occur: during times of market excess or decline when emotions run high.

Additionally, the Trustees and officers of the Cuba Circulating Library recognize that according to New York State's Not-for-Profit Corporation Law, they are fiduciaries with respect to the investment assets of the Library. They are thus bound by the duties of prudence and loyalty and obligated to adhere to any restrictions on the investment portfolios that may be imposed by law, stipulated by donors, or voluntarily entered into by the Library itself. A written investment policy can help fiduciaries meet their obligations by summarizing the investment objectives and constraints in one document.

Background

The Board of Trustees of the Library (the "Board") has established two investment funds for the purpose of providing a portion of the support for the ongoing operations of the Library. The Endowment Fund (the "Endowment") and the Dustin and Florence Adams Memorial Book Fund (the "Book Fund") are subject to the spending policy and appropriation as described within and are separated into two investment funds.

Responsibilities

As fiduciaries with respect to the investment assets of the Library, members of the Board of Trustees of the Cuba Circulating Library are responsible for:

- Acting with prudence and loyalty when making decisions affecting the investment portfolios.
- Complying with federal and local laws, including the New York Prudent Management of Institutional Funds Act "(NYPMIFA)".
- Developing appropriate investment policies.
- Evaluating and appointing one or more investment managers to invest the Library's assets.
- Deploying investment assets for their intended purposes.
- Reviewing and monitoring the investment portfolios on a regular basis.
- Reviewing the investment and spending policies on a regular basis.

The investment managers retained to invest the Library's assets are also fiduciaries with respect to the investment assets. As such it/they must:

- Manage the portfolios on a discretionary basis within the bounds established by this ISP.
- Exercise voting rights for proxies on any securities held in the investment portfolios.
- Provide periodic reporting of the balances, asset allocation, and performance of the portfolios.
- Ensure adequate income is available when needed.
- Notify the Library through its officers or Trustees of any material changes in the investment strategy.
- Select a custodial firm to hold the Library's assets.

Time Horizon

Both Funds exist to support the current and future spending needs of the Library so the investment portfolios have time horizons that are effectively infinite. Accordingly, a long-term perspective is warranted when establishing investment programs.

The academic literature available on the investment industry overwhelmingly suggests short-term revisions to the investment policy are inappropriate and are likely to impair the odds of achieving the Library's investment objectives. Accordingly, while this policy should be reviewed regularly, it takes a long-term perspective and does not support short-term, ad hoc changes to the investment programs.

Endowment and Book Funds

Objectives

The principal value of both Funds are restricted from invasion. The primary objective of the Funds, therefore, are to provide growth and income to support the current and future spending needs of the Library. Both Funds are subject to the Financial Controls Policy and the Procedures Manual.

The Endowment Fund's assets are unrestricted. However, it is the Library's intent that this Fund be used to support current and future capital and operational needs. Since an exact determination of the principal balance of the Endowment Fund is not possible, the Board has estimated \$520,000 of the Endowment Fund balance to be the principal as of the date of the adoption of this policy on April 13, 2026. Unless otherwise specified by a donor, subsequent monetary donations received by the Library exceeding \$150 shall be allocated to the Endowment Fund.

The Book Fund's assets are restricted in that they are subject to the intent of the bequest as expressed in the original gift instrument which stipulates that the Fund will be self-supporting and no additional deposits will ever be made. The gift instrument further stipulates that capital funds that are earned will be reinvested into the fund and income from dividends and interest may be accessed after June of 2011 as needed to aid in purchasing books for the Library at the discretion of the Director and Youth Services Coordinator. The principal of the Book Fund is \$10,000.

In order to preserve the long-term purchasing power of the Funds, the goal of the investment return is to exceed the annualized sum of the spending policy, inflation, and expenses; this is estimated at approximately 7.0% over a full market cycle.

Spending Policy

The goal of the spending policy is to provide a predictable stream of capital or operational funding while seeking to maintain the long-term purchasing power of the Funds. As such, 4% of the average value over the trailing 20 quarters will be available for withdrawal annually from the Funds. The amount to be withdrawn from each Fund will be calculated on the first day of the new fiscal year and will be segregated from the rest of the Funds. It is then available to be spent by management in support of the Library’s mission.

The Endowment Fund’s restriction clause may be suspended at the discretion of the Board for the purpose of withdrawing funds from the Endowment principal. This suspension will be permitted only in the case of an extreme fiscal emergency and only after consultation with the investment manager and approval by the Board by a three-fourths majority vote. The Library and the Board will formulate a recovery plan to replenish the funds withdrawn and restore the principal of the Endowment to the prior balance.

Risk Tolerance

Capital market theory holds that risk and return are related; in order to realize higher returns, additional risk must be accepted. For the Cuba Circulating Library, exposure to risky assets is required in order to achieve its return objectives. Also, the long-term investment horizon of these Funds implies the ability to take on additional risk and ride out short-term market volatility. However, because the capital or operational budget depends on income from the portfolios, undue risk would be imprudent. A balanced approach is therefore required so the portfolios are able to achieve the growth they need without exposing them to excessive levels of market risk. The Board has chosen a moderate risk tolerance with investments focused on both market and opportunistic growth.

Asset Allocation

Because of the long-term investment horizon, return objectives, and income needs, stocks should make up on average 60-70% of the asset allocation for both Funds. Bonds will provide income and help stabilize returns and should make up on average 30-40% of the asset allocation for both Funds. Targets for specific asset classes are outlined below and will be the same for both Funds.

Asset Class	Portfolio Composition		
	Target	Minimum	Maximum
<i>Equities</i>	70%	55%	85%
<i>Fixed Income</i>	30%	15%	45%
<i>Alternatives</i>	-	-	15%

A range of plus or minus fifteen percentage points around these targets is acceptable before rebalancing must occur. Investments will seek to generate competitive risk-adjusted market-rate returns as well as positive environmental and social impact.

Monitoring/Review

Both Funds will be monitored regularly by the investment manager. The investment manager will meet with the Finance Committee or Board of Trustees at least annually to review investment performance and discuss other issues relevant to the investment funds.

This investment policy will be reviewed annually to ensure it remains relevant to the Library's needs. It is not expected that changes to the policy will be made often and the long-term asset allocation plan should remain in place until the Library's needs change. The asset allocation plan should not be altered in reaction to short-term changes in the capital markets. Changes to the policy may be approved by a majority vote of the Board of Trustees according to the Bylaws.

Performance Reporting

Investment performance of both Funds will be measured on a time-weighted total return basis. Performance will be compared with appropriate capital market benchmarks to ensure adequate returns are being achieved net of all fees.

Restrictions

While the investment manager has discretion to purchase securities it believes are suitable to achieve the objectives described herein, the following types of securities and investment strategies are prohibited from being used *unless included as part of a diversified alternative investment strategy using mutual funds*:

- Options
- Futures
- Commodities
- Short-selling
- Borrowing on margin/leverage
- Hedge funds

If the manager wishes to employ any of these strategies, it may only do so with prior written consent of the Board of Trustees.

Adoption

This document of investment and spending policies is hereby approved by the Board of Trustees of the Cuba Circulating Library this 13th day of April, 2026.

App: February 10, 2014

Rev: November 18, 2019, December 14, 2020, April 10, 2023, April 14, 2025, May 12, 2025, July 14, 2025, April 13, 2026

Cuba Circulating Library

WIRELESS INTERNET POLICY

Users must agree to the Wireless Internet Policy before continuing to the internet after they have logged onto the library's wireless internet. The following is visible on the screen prior to accessing the internet:

Purpose:

Ensuring free and equal access to ideas and information in a variety of formats is essential to the mission of the Cuba Circulating Library. The internet enables the library to provide information beyond the confines of its own collection. It allows access to ideas, information and commentary from around the globe. However, it is an unregulated medium.

Policy:

As such, it offers access to a wealth of material that is enriching to persons of all ages but it also enables access to some material that may be offensive and disturbing. The Southern Tier Library System and the Cuba Circulating Library do not endorse and do not assume responsibility for any content found or any communications made on the internet. In accordance with the Federal Children's Internet Protection Act (CIPA), a filtering mechanism is installed on all public access computers. This filter blocks access to sites in the following categories: anonymizers, criminal skills, extreme, malicious, phishing, pornography and spyware. The filtering mechanism can be disabled for adults 18 and over for bona fide research or other lawful purposes on request.

Individual users must accept personal responsibility for determining the suitability and appropriateness of information obtained through the internet. The library assumes that parents, guardians, or caregivers are responsible in monitoring their children's use of library materials and resources, including the internet. Parents, guardians, or caregivers should guide their children in the use of the internet and inform them about materials and sites they should not use.

Rules:

1. Users, including those using the wireless connection, may not cause degradation of system performance.
2. Users may not use library computers or the wireless connection for any illegal or criminal purposes, including but not limited to: coercion, fraud, theft, copyright infringement, hacking or violation of software.
3. Users, including those using a wireless connection, may not access pornographic or other sites disturbing to others, or display web pages that contain images, sounds or messages that others around find offensive or disruptive.

Violation of any of these rules will result in one warning. A written warning and a two-week suspension of in-library computer privileges will be given after the second violation. A written warning and a month suspension in-library computer privileges will be given after a third

violation. In the case of minors, parents, guardians, or caregivers will not be given notification as this violates the minor patron's right to privacy.

User Agreement

I am interested in having access to the internet. I understand that while the internet provides a wealth of information beyond the confines of the library's physical boundaries, some material may be offensive, inaccurate or disturbing.

Despite the existence of library policy, regulations and guidelines, it is virtually impossible to completely prevent access to content or material that may be considered inappropriate for users. Users may have the ability to access such content or material from their home, other locations off - premises and/or with a user's own personal technology or electronic device on library property. I understand that the library is not responsible for inappropriate content or material accessed via a user's own personal technology or electronic device or via an unfiltered internet connection received through a user's own personal technology or electronic device.

App: July 11, 2016

Rev: Dec. 14, 2020

Cuba Circulating Library Association
Annual Report For Public And Association Libraries

The State Library due date for the annual reports will be April 16, 2026.

[Instructions](#)

1. GENERAL LIBRARY INFORMATION

Library / Director Information

The report saves automatically after every new entry or change.

Multiple users can view and edit reports at the same time.

Report all information in Part 1 as of December 31, 2025, except for questions related to the current library director/manager (questions 1.37 through 1.44).

1.1 Library ID Number	7800021670
1.2 Library Name	CUBA CIRCULATING LIBRARY ASSOCIATION
1.3 Name Status (State use only)	no change from the prior year
1.4 Structure Status (State use only)	no change
1.5 Community	Cuba
1.6 Beginning Fiscal Reporting Year	01/01/2025
1.7 Ending Fiscal Reporting Year	12/31/2025
1.8 Is the library now reporting on a different fiscal year than it reported on in the previous Annual Report?	No
1.9 If yes, please indicate the beginning date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	
1.10 Please indicate the ending date of library's new reporting year. Enter N/A if No was answered to Question 1.8.	
1.11 Beginning Local Fiscal Year	
1.12 Ending Local Fiscal Year	
1.13 Address Status	no change from the prior year
1.14 Street Address	39 EAST MAIN STREET
1.15 City	CUBA
1.16 Zip Code	14727
1.17 Mailing Address	39 EAST MAIN STREET
1.18 City	CUBA
1.19 Zip Code	14727
1.20 Telephone Number (enter 10 digits only and hit the Tab key; enter M (Missing) if no telephone number)	5859681668
1.21 E-Mail Address (enter M (Missing) if no E-Mail)	cuba@stls.org
1.22 Library Home Page URL (Enter M (Missing) if no home page URL)	https://cubalibrary.org/
1.23 Population Chartered to Serve (per 2020 Census)	4,575
1.24 Indicate the type of library as stated in the library's charter (select one):	ASSOCIATION
1.25 Indicate the area chartered to serve as stated in the library's charter (select one):	Other
1.26 During the reporting year, has there been any change to the library's legal service area boundaries? Changes must be the result of a Regents charter action. Answer Y for Yes, N for No.	N
1.27 Indicate the type of charter the library currently holds (select one):	Absolute
1.28 Date the library was granted its absolute charter or the date of the provisional charter if the library does not have an absolute charter	10/09/1872
1.29 Date the library was last registered	10/17/1907
1.30 Federal Employer Identification Number	160769643
1.31 County	ALLEGANY
1.32 School District	Cuba-Rushford
1.33 Town/City	Cuba
1.34 Library System	Southern Tier Library System

THESE QUESTIONS ARE FOR NYC LIBRARIES ONLY. PLEASE PROCEED TO THE NEXT QUESTION.

1.35a President/CEO Name	Faith Stewart
1.35b President/CEO Phone Number	(716) 560-6365
1.35c President/CEO Email	faithstewart@hotmail.com

For questions 1.36 through 1.42, report all information for the current library director/manager.

1.36 First Name of Library Director/Manager	Tina
1.37 Last Name of Library Director/Manager	Dalton
1.38 NYS Public Librarian Certification Number	26591
1.39 What is the highest education level of the library manager/director?	Master's Degree
1.40 If the library manager/director holds a Master's Degree, is it a Master's Degree in Library/Information Science?	Yes
1.41 Do all staff working in the budgeted Librarian (certified) positions reported in 6.6 have an active NYS Public Librarian Certificate? If No, list the name and e-mail address of each staff member without an active certificate in a Note.	Yes
1.42 E-mail Address of the Director/Manager	daltont@stls.org
1.43 Does the library charge fees for library cards to people residing outside the system's service area?	N

Public Votes / Contracts

1.44 Was all or part of the library's funding subject to a public vote(s) held during Calendar Year 2025? (Please respond even if the vote was unsuccessful). Enter Y for Yes, N for No. If Yes, complete one record for the public vote from each funding source. If no, go to question 1.45.	Y
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Please Note: last year's answers for repeating groups cannot be displayed.

0 1	1	1	1	1	237098.00000	58047.00000	295145.00000
1.44a Name of municipality or district holding the public vote	1.44b Indicate the type of municipality or district holding the public vote	1.44c Date the vote was held(mm/dd/2025)	1.44d Was the vote successful? Y/N	1.44e What type of public vote was it?	1.44f.i Most recent prior year approved appropriation from a public vote:	1.44f.ii Proposed increase in appropriation as a result of the vote held on the date reported in question number 3:	1.44f.iii Total proposed appropriation (manually sum of 6a and 6b):
Cuba Rushford Central School District	School District	2025-05-20	YesN/A	school district ballot proposition (Ed. Law §259(1)(a)) N/A	\$237,098	\$58,047	\$295,145

This question should only be answered if "No" was answered in Q1.44 OR the library has votes from different municipalities/districts that were held in different years, both current and prior.

1.45 Did the library receive funding from an appropriation which was approved by public vote in a prior year? (Prior to Calendar Year 2025) Enter Y for Yes, N for No. If Yes, complete one record for the vote from each funding source. If No, go to question 1.46.	Y
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Please Note: last year's answers for repeating groups cannot be displayed.

0 1	1	1	1	237098.00000
1.45a Name of municipality or district holding the public vote	1.45b Indicate the type of municipality or district holding the public vote	1.45c Date the last successful vote was held (mm/dd/yyyy)	1.45d What type of public vote was it?	1.45e What was the total dollar amount of the appropriation from tax dollars resulting from the last successful vote?

Cuba Rushford School District	School District	2024-05-21	school district ballot proposition (Ed. Law §259(1)(a))	\$237,098
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Contractual Agreements

1.46 Does the reporting library have a contractual agreement with a municipality or district to provide library services to residents of an area not served by a chartered library? Enter Y for Yes, N for No. If yes, please complete one record for each contract. If no, go to question 1.47.	N
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Please Note: last year's answers for repeating groups cannot be displayed.

0				
1.46a Name of contracting municipality or district	1.46b Is this a written contractual agreement?	1.46c Population of the geographic area served by this contract	1.46d Dollar amount of contract	1.46e Enter the appropriate code for range of services provided (select one):

Unusual Circumstances

1.47 For the reporting year, has the library experienced any unusual circumstance(s) that affected the statistics reported (e.g., natural disaster, fire, closed for renovations, massive weeding of collection, etc.)? If yes, please annotate explaining the circumstance(s) and the impact on the library using the Note; if no, please go to Part 2, Library Collection.	N
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2. LIBRARY COLLECTION

Physical Holdings

Report holdings, additions, and subscriptions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please read general information instructions below before completing this section.
<https://ny.countingopinions.com/docs/ny/Instructions2025AnnualReportPublicAssociationLibraries.pdf>

This section of the survey (2.1-2.16) collects data on selected types of materials.

It does not cover all materials (i.e., microforms, loose sheet music, maps, and pictures) for which expenditures are reported under Print Materials Expenditures, Electronic Materials Expenditures, and Other Materials Expenditures (questions 12.6, 12.7 and 12.8). Under this category report only items that have been purchased, leased or licensed by the library, a consortium, the state library, a donor or other person or entity. Included items must only be accessible with a valid library card or at a physical library location; inclusion in the catalog is not required. Do not include items freely available online.

PRINT MATERIALS

Cataloged Books

2.1 Adult Fiction Books	5,006
2.2 Adult Non-fiction Books	3,438
2.3 Total Adult Books (Total questions 2.1 & 2.2)	8,444
2.4 Children's Fiction Books	7,097
2.5 Children's Non-fiction Books	1,933
2.6 Total Children's Books (Total questions 2.4 & 2.5)	9,030
2.7 Total Cataloged Books (Total questions 2.3 & 2.6)	17,474

Other Print Materials

2.8 Total Uncataloged Books	25
2.9 Total Print Serials	135
2.10 All Other Print Materials	34
2.11 Total Other Print Materials (Total questions 2.8 through 2.10)	194
2.12 Total Print Materials (Total questions 2.7 and 2.11)	17,668

ALL OTHER MATERIALS

2.13 Audio - Physical Units	473
2.14 Video - Physical Units	1,772
2.15 Other Circulating Physical Items	478
2.16 Total Other Physical Materials (Total questions 2.13 through 2.15)	2,723

Grand Total / Additions to Holdings

2.17 GRAND TOTAL HOLDINGS (Total questions 2.12 and 2.16)	20,391
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ADDITIONS TO HOLDINGS - Do not subtract withdrawals or discards.

2.18 Cataloged Books	1,634
2.19 All Other Print Materials	9
2.20 All Other Materials	142
2.21 Total Additions (Total questions 2.18 through 2.20)	1,785

3. LIBRARY PROGRAMS, POLICIES, AND SERVICES

Report all information on questions 3.1 through 3.3 and 3.17a through 3.34e as of the last day of the fiscal year stated in 1.6. and 1.7 in Part 1; report information on questions 3.4 through 3.16 and 3.35 through 3.77b based on the 2025 calendar year. Please [click here](#) to read general instructions before completing this section.

Please report information on LIBRARY USE as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1.

LIBRARY USE

3.1 Library visits (total annual attendance)	17,561
3.1a Regarding the number of Library Visits entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Count
3.2 Registered resident borrowers	1,553
3.3 Registered non-resident borrowers	925

WRITTEN POLICIES (Answer Y for Yes, N for No)

Please report information on WRITTEN POLICIES as of 12/31/25.

Answers are prefilled with the prior year's answers. If a change is made please add a note of explanation.

3.4 Does the library have an open meeting policy?	Y
3.5 Does the library have an Internet use policy?	Y
3.6 Does the library have a board-approved conflict of interest policy?	Y
3.7 Does the library have a board-approved whistle blower policy?	Y
3.8 Does the library have a board-approved sexual harassment prevention policy?	Y

ACCESSIBILITY (Answer Y for Yes, N for No)

Please report information on ACCESSIBILITY as of 12/31/25.

3.11 Does the library provide service to persons who cannot visit the library (homebound persons, persons in nursing homes, persons in jail, etc.)?	Y
3.12 Does the library have assistive devices for persons who are deaf and hearing impaired (TTY/TDD)?	Y
3.13 Does the library have large print books?	Y
3.14 Does the library have assistive technology for people who are visually impaired or blind?	Y

3.15 - If so, what do you have? If no, go to next question

screen reader, such as JAWS, Windoweyes or NVDA	Y
refreshable Braille commonly referred to as a refreshable Braille display	N
screen magnification software, such as Zoomtext	Y
electronic scanning and reading software, such as OpenBook	N

3.16 Is the library registered for services from either the New York State Talking Book and Braille Library (New York State Library, Albany) or the Andrew Heiskell Braille and Talking Book Library (The New York Public Library, New York)?	Y
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Library Sponsored Programs

LIVE PROGRAM SESSIONS and ATTENDANCE

Report information on Library Program Sessions and Attendance based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Live Program Sessions

A live program session is any planned event which introduces the group attending to library services or which provides information to participants. Program sessions may cover use of the library, library services, or library tours. Program sessions may also provide cultural, recreational, or educational information. Examples of these types of program sessions include, but are not limited to, film showings, lectures, story hours, literacy programs, citizenship classes, and book discussions. For specific examples of live and prerecorded programs (previously called synchronous and asynchronous), please refer to the chart in Instructions.

IMPORTANT: If no programs within a category were offered/attended, enter 0. If they were offered/attended but that data is not available, enter M (Missing). N/A should not be entered for any programs.

NOTE: Summer Reading, Early Literacy, Adult Literacy, ESOL, and Digital Literacy programs are subsets of Live and Prerecorded programs and should be entered in those sections as well as in the appropriate subsequent section.

3.17a Number of Sessions Targeted at Children Ages 0-5	81
3.17b Attendance at Sessions Targeted at Children Ages 0-5	894
3.18a Number of Sessions Targeted at Children Ages 6-11	172
3.18b Attendance at Sessions Targeted at Children Ages 6-11	3,486
3.19a Number of Sessions Targeted at Young Adults Ages 12-18	27
3.19b Attendance at Sessions Targeted at Young Adults Ages 12-18	218
3.20a Number of Sessions Targeted at Adults Age 19 or Older	222
3.20b Attendance at Sessions Targeted at Adults Age 19 or Older	2,091
3.21a Number of General Interest Program Sessions	28
3.21b Attendance at General Interest Program Sessions	2,226
3.22 Total Sessions of Live Programs Categorized by Age (sum of 3.17a, 3.18a, 3.19a, 3.20a, 3.21a)	530
3.23 Total Attendance at Live Programs Categorized by Age (sum of 3.17b, 3.18b, 3.19b, 3.20b, 3.21b)	8,915

Live Programs Categorized by Venue

3.24a Total Live Onsite Program Sessions ¹	413
3.24b Total Live Onsite Program Attendance	5,525
3.25a Total Live Offsite Program Sessions ²	117
3.25b Total Live Offsite Program Attendance	3,390
3.26a Total Live Virtual Program Sessions ³	0
3.26b Total Live Virtual Program Attendance	0
3.27 Total Sessions of Live Programs Categorized by Venue (sum of 3.24a, 3.25a, 3.26a)	530
3.28 Total Attendance at Live Programs Categorized by Venue (sum of 3.24b, 3.25b, 3.26b)	8,915

Prerecorded and One-on-One Programs

3.29 Total Number of Prerecorded Program Presentations	0
3.30 Total Views of Prerecorded Program Presentations within 30 Days	0
3.31 One-on-One Program Sessions	46
3.32 Attendance at One-on-One Program Sessions ⁴	52

Teen-Led Promotions

3.33 Did your library offer teen-led activities during the 2025 calendar year?	N
3.34a Do library staff, trustees and/or volunteers reach outside of the library to promote library programs and services through group presentations, information tables and/or other similar educational activities sponsored by the Library?	Yes
3.34b Does your library use Facebook for promotion?	Yes
3.34c Does your library use Instagram for promotion?	Yes
3.34d Does your library use Twitter/X for promotion?	No
3.34e Does your library use TikTok for promotion?	Yes

SUMMER READING PROGRAM

Please report information on SUMMER READING PROGRAMS for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.35 Did the library offer a summer reading program in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.36 Library outlets offering the summer reading program	1
3.37 Children registered for the library's summer reading program	264
3.38 Young adults registered for the library's summer reading program	6
3.39 Adults registered for the library's summer reading program	35
3.40 Total number registered for the library's summer reading program (total 3.37 + 3.38 + 3.39)	305
3.41a Children's program sessions - Summer 2025	72
3.41b Children's program attendance - Summer 2025	2,079
3.42a Young adult program sessions - Summer 2025	3
3.42b Young adult program attendance - Summer 2025	31
3.43a Adult program sessions - Summer 2025	48
3.43b Adult program attendance - Summer 2025	783
3.44 Total program sessions - Summer 2025 (total 3.41a + 3.42a + 3.43a)	123
3.45 Total program attendance - Summer 2025 (total 3.41b + 3.42b + 3.43b)	2,893
3.46 Did the library use the Summer Reading at New York Libraries name and/or logo?	N
3.47 Did the library use the Collaborative Summer Library Program (CSLP) Manual, provided through the New York State Library?	Y

COLLABORATORS

3.48 Public school district(s) and/or BOCES	2
3.49 Non-public school(s)	0
3.50 Childcare center(s)	1
3.51 Summer camp(s)	0
3.52 Municipality/Municipalities	1
3.53 Literacy provider(s)	0
3.54 Other (describe using the State note) ⁵	1
3.55 Total Collaborators (total 3.48 through 3.54)	5

Early Literacy

Please report information on EARLY LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.56 Did the library offer early literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
--	---

EARLY LITERACY PROGRAMS

3.57a Focus on birth - school entry (kindergarten) sessions	78
3.57b Focus on birth - school entry (kindergarten) attendance	861
3.58a Focus on parents & caregivers sessions	0
3.58b Focus on parents & caregivers attendance	0
3.59a Combined audience sessions	0
3.59b Combined audience attendance	0
3.60 Total Sessions	78
3.61 Total Attendance	861

3.62 - Collaborators (check all that apply):

3.62a. Childcare center(s)	Yes
3.62b. Public School District(s) and/or BOCES	Yes
3.62c. Non-Public School(s)	Yes

3.62d. Health care providers/agencies	Yes
3.62e. Other (describe using the State note)	No

Adult Literacy

Please report information on ADULT LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ADULT LITERACY

3.63 Did the library offer adult literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	N
3.64a Total group program sessions	1
3.64b Total group program attendance	4
3.65a Total one-on-one program sessions	46
3.65b Total one-on-one program attendance	52

3.66 - Collaborators (check all that apply)

3.66a. Literacy NY (Literacy Volunteers of America)	No
3.66b. Public School District(s) and/or BOCES	Yes
3.66c. Non-Public Schools	Yes
3.66d. Other (see instructions and describe using Note)	No

ESOL / Digital Literacy

Please report information on ESOL, for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

ENGLISH FOR SPEAKERS OF OTHER LANGUAGES (ESOL) PROGRAMS

3.67 Did the library offer English for Speakers of Other Languages (ESOL) programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	N
3.68a Children's program sessions	
3.68b Children's program attendance	
3.69a Young adult program sessions	
3.69b Young adult program attendance	
3.70a Adult program sessions	
3.70b Adult program attendance	
3.71 Total program sessions (total 3.68a + 3.69a + 3.70a)	0
3.72 Total program attendance (total 3.68b + 3.69b + 3.70b)	0
3.73a One-on-one program sessions	
3.73b One-on-one program attendance	

3.74 - Collaborators (check all that apply):

3.74a. Literacy NY (Literacy Volunteers of America)	
3.74b. Public School District(s) and/or BOCES	
3.74c. Non-Public School(s)	
3.74d. Other (describe using the Note)	

DIGITAL LITERACY

Please report information on DIGITAL LITERACY for the 2025 calendar year. These are a subset of Library Sponsored Programs and should also be entered there.

3.75 Did the library offer digital literacy programs in 2025? (Enter Y for Yes, N for No) If entering no, proceed to the next section.	Y
3.76a Total group program sessions	1
3.76b Total group program attendance	4
3.77a Total one-on-one program sessions	46
3.77b Total one-on-one program Attendance	52

4. LIBRARY TRANSACTIONS

Report all transactions as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. (Please note: Internal Library usage is not considered part of circulation.)

Circulation / Reference Transactions

- The total annual circulation of all physical library materials of all types, including renewals.
- Count all physical materials in all formats that are charged out for use outside the library. Circulation of uncataloged books, and other non-book materials should be reported in the appropriate category – Adult or Children's Other Materials. Include non-traditional items that are charged out, such as cake pans, tools, Roku sticks, etc. under Circulation of Other Materials.
- Interlibrary loan transactions included are only items borrowed for users. Include items borrowed for users of the reporting library through interlibrary loan (materials received) and charged out for home use by the reporting library's patrons.
- Items loaned in bulk (bulk loans) by your library to schools or other institutions for circulation by the school or institution are counted as one circulation per item (the initial loan from your library to the school or institution).
- Do not include items checked out to another library. Items sent to another autonomous library as interlibrary loan are not counted as circulation by the reporting library.
- Items sent from one outlet of the reporting library to another, i.e., from main library to a branch, are not counted as circulation.
- Items packaged together as a unit which are generally checked out as a unit, should be counted once for each loan of the unit (e.g., two compact discs, two films, two videocassettes, a kit or a set of 25slides).

CATALOGED BOOK CIRCULATION

4.1 Adult Fiction Books	8,182
4.2 Adult Non-fiction Books	1,849
4.3 Total Adult Books (Total questions 4.1 & 4.2)	10,031
4.4 Children's Fiction Books	11,318
4.5 Children's Non-fiction Books	1,669
4.6 Total Children's Books (Total questions 4.4 & 4.5)	12,987
4.7 Total Cataloged Book Circulation (Total question 4.3 & 4.6)	23,018

CIRCULATION OF OTHER MATERIALS

4.8a Circulation of Adult Other Materials - Non-Audio/Visual	798
4.8b Circulation of Adult Other Materials - Audio/Visual	3,133
4.9a Circulation of Children's Other Materials - Non-Audio/Visual	344
4.9b Circulation of Children's Other Materials - Audio/Visual	1,824
4.10 Circulation of Other Physical Items (Total questions 4.8a, 4.9a)	1,142
4.11 Physical Item Circulation (Total questions 4.7 & 4.8 b & 4.9b & 4.10)	29,117
4.12 As of the end of the reporting period, does the library charge overdue fines to any users when they fail to return physical print materials by the date due?	No
4.13 Did your library offer automatic renewal for any physical materials during the reporting period? NOTE: Patrons do not have to take any action for automatic renewals. The Integrated Library System [ILS] rules determine how/when automatic renewals occur.	Yes

REFERENCE TRANSACTIONS

4.14 Total Reference Transactions	785
4.14a Regarding the number of Reference Transactions entered, is this an annual count or an annual estimate based on a typical week or weeks?	Annual Count
4.15 Does the library offer virtual reference?	Y

INTERLIBRARY LOAN - MATERIALS RECEIVED (BORROWED)

4.16 TOTAL MATERIALS RECEIVED	2,320
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INTERLIBRARY LOAN - MATERIALS PROVIDED (LOANED)

4.17 TOTAL MATERIALS PROVIDED	3,755
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E-RATE

4.18 Does the library file for E-rate benefits?	Y
4.19 Is the library part of a consortium for E-rate benefits?	N

4.20 If yes, in which consortium are you participating?	N/A
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5. ELECTRONIC USE

Electronic Holdings

For all questions: Answer Missing if the answer is unknown

Report information for Electronic Use based on the fiscal reporting year entered for Questions 1.6 and 1.7 in Section 1 General Library Information.

Electronic Books

E-books are the digital equivalent of printed books that may be accessed online from an electronic device. E-books also include e-comics. Do not consider resources available for free in the public domain when answering the following questions.

5.1 Did the library provide access to e-books purchased solely by the library?	No
5.2 Did the library provide access to e-books purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.3 Did the library provide access to e-books provided by the New York State Library at no or minimal cost to the library?	No

Electronic Serials

E-serials are periodic digital publications equivalent to printed newspapers, magazines, and similar media that are viewed as entire issues rather than as single articles returned from a research query. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.4 Did the library provide access to e-serials purchased solely by the library?	No
5.5 Did the library provide access to e-serials purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.6 Did the library provide access to e-serials provided by the New York State Library at no or minimal cost to the library?	No

Electronic Audio

E-audio are digital files of sound only (e.g., audiobooks, music) that may be accessed online from an electronic device. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.7 Did the library provide access to e-audio purchased solely by the library?	No
5.8 Did the library provide access to e-audio purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.9 Did the library provide access to e-audio provided by the New York State Library at no or minimal cost to the library?	No

Electronic Video

E-videos are digital files of moving visual images with or without sound (e.g., movies, television shows) that may be accessed online from an electronic device. Examples include Hoopla, Kanopy, and cloudlibrary. Do not consider resources available for free in the public domain when answering the following questions. Answer Yes/No/Missing (Unknown)

5.10 Did the library provide access to e-videos purchased solely by the library?	No
5.11 Did the library provide access to e-videos purchased via a consortium, cooperative, or other similar group at the local, regional, or state level? (Do not include New York State Library-provided content here; that should be entered in 5.12.)	Yes
5.12 Did the library provide access to e-videos provided by the New York State Library at no or minimal cost to the library?	No

Research Databases

Research databases are organized collections of electronic data or records (e.g., facts, abstracts, articles, bibliographic data, texts, photographs) that can be searched to retrieve information. Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.13 Did the library provide access to research databases purchased solely by the library?	No
5.14 Did the library provide access to research databases purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.15 Did the library provide access to research databases provided by the New York State Library at no or minimal cost to the library (e.g., NOVELny)?	Yes

Online Learning

Online learning platforms primarily provide instruction, tools, and resources to enhance education, lifelong learning, and skill building. Platforms may offer homework assistance, language learning, test preparation, professional development, resume assistance, hobby instruction, etc. Answer Yes if library provided access to a platform even if the platform itself is not owned by the library (e.g., paying for access to Ryan Dowd's Homeless Library). Do not consider resources available for free when answering the following questions. Answer Yes/No/Missing (Unknown)

5.16 Did the library provide access to online learning platforms purchased solely by the library?	Yes
5.17 Did the library provide access to online learning platforms purchased via a consortium, cooperative, or other similar group at the local, regional, or state level?	Yes
5.18 Did the library provide access to online learning platforms provided by the New York State Library at no or minimal cost to the library?	No

E-Material Circulation

Electronic (digital) materials can be accessed online from an electronic device. Types of electronic materials include e-books, e-serials, e-audio, and e-video. Only count items that require user authentication and have a limited period of use. Count all checkouts, including renewals.

5.19 The total circulation of e-books during the reporting period	3,462
5.20 The total circulation of e-serials during the reporting period.	1,647
5.21 The total circulation of e-audio during the reporting period	2,576
5.22 The total circulation of e-videos during the reporting period.	70

6. STAFF INFORMATION

All staff questions refer to PAID staff.

Note: Report figures as of the last day of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Include the FTE for all positions funded in the library's budget whether those positions are filled or not. This report requires conversion of part-time hours to full-time equivalents (FTE). To compute the FTE of employees in any category, take the total number of hours worked per week for all budgeted positions in that category and divide that total by the number of hours per week the library considers to be full-time. Report the FTE to two decimal places.

FTE (FULL-TIME EQUIVALENT CALCULATION)

6.1 The number of hours per workweek used to compute FTE for all paid library personnel in this section.	40.00
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BUDGETED POSITIONS IN FULL-TIME EQUIVALENTS

6.2 Library Director (certified)	1.00
6.3 Vacant Library Director (certified)	0.00
6.4 Library Manager (not certified)	0.00
6.5 Vacant Library Manager (not certified)	0.00
6.6 Librarian	3.00
6.7 Vacant Librarian	0.00
6.8 Library Specialist/Paraprofessional	3.00
6.9 Vacant Library Specialist/Paraprofessional	0.00
6.10 Other Staff	1.00
6.11 Vacant Other Staff	0.00
6.12 TOTAL PAID STAFF (Total questions 6.2, 6.4, 6.6, 6.8 & 6.10)	8.00
6.13 VACANT TOTAL PAID STAFF (Total questions 6.3, 6.5, 6.7, 6.9 & 6.11)	0.00

SALARY INFORMATION

6.14 FTE - Library Director(certified)	1.00
6.15 Salary - Library Director (certified)	\$58,386
6.16 FTE - Library Manager (not certified)	0.00
6.17 Salary - Library Manager (notcertified)	\$0
6.18 FTE - Librarian	0.00

6.19 Salary - Librarian	\$0
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7. MINIMUM PUBLIC LIBRARY STANDARDS

All public, free association and Indian libraries in New York State are required to meet the minimum standards listed below. Please indicate which of these standards your library meets as of December 31, 2025. Please [click here](#) to read general instructions before completing this section. Helpful information for meeting minimum public library standards is available on the State Library's website. <https://nysl.librarylibguides.com/publiclibrarystandards>

7.1. Is governed by written bylaws which define the structure and governing functions of the library board of trustees, and which shall be reviewed and re-approved by the board of trustees at least once every five years or earlier if required by law.	Y
7.2. Has a community-based, board-approved, written long-range plan of service developed by the library board of trustees and staff.	Y
7.3. Provides a board-approved written annual report to the community on the library's progress in meeting its mission, goals and objectives, as outlined in the library's long-range plan of service.	Y
7.4. Has board-approved written policies for the operation of the library, which shall be reviewed and updated at least once every five years or earlier if required by law.	Y
7.4.a. Does the Library have a Board-approved policy for the selection of library materials and reconsideration of such selection?	Y
7.4.b. Does the Library have a Board-approved policy explaining the public usage of library space and meeting rooms?	Y
7.4.c. Does the Library have Board-approved Codes of conduct?	Y
7.4.d. Does the library have a policy protecting the confidentiality of library records?	Y
7.4.e. Does the library have Board-approved personnel policies ensuring consistent staff management and fair employment practices?	Y
7.4.f. Does the library have a disaster plan?	
7.4.g. Does the Library have Board-approved financial control policies that fulfill the legal and fiduciary responsibilities of the governing body and promote fiscal oversight, accountability, and sustainable management?	Y
7.5. Annually prepares and publishes a board-approved, written budget, which enables the library to address the community's needs, as outlined in the library's long-range plan of service.	Y
7.6. Periodically evaluates the effectiveness of the library's programs, services and collections to address community needs, as outlined in the library's long-range plan of service.	Y
7.7. Is open the minimum standard number of public service hours for population served. (see instructions)	Y

7.8. Maintains a facility that addresses community needs, as outlined in the library's long-range plan of service, including adequate:

7.8a. space	Y
7.8b. lighting	Y
7.8c. shelving	Y
7.8d. seating	Y
7.8e. power infrastructure	Y
7.8f. data infrastructure	Y
7.8g. public restroom	Y

7.9. Provides programming to address community needs, as outlined in the library's long-range plan of service.	Y
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7.10. Provides

7.10a. a circulation system that facilitates access to the local library collection and other library catalogs	Y
7.10b. equipment, technology, and internet connectivity to address community needs and facilitate access to information.	Y

7.11. Provides access to current library information in print and online, facilitating the understanding of library services, operations and governance; information provided online shall include the standards referenced in numbers (1) through (5) above.	Y
7.12. Employs a paid director in accordance with the provisions of Commissioner's Regulation 90.8.	Y
7.13. Provides library staff with annual technology training, appropriate to their position, to address community needs, as outlined in the library's long-range plan of service.	Y
7.14. Establishes and maintains partnerships with other educational, cultural or community organizations which enable the library to address the community's needs, as outlined in the library's long-range plan of service.	Y

8. PUBLIC SERVICE INFORMATION

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 8.1-8.4 are pre-filled with prior year answers but not locked to allow updating.

PUBLIC SERVICE OUTLETS - Libraries reporting main libraries, branches and bookmobiles should complete Service Outlets Information in Part 9.

8.1 Main Library	1
8.2 Branches	0
8.3 Bookmobiles	0
8.4 Other Outlets	0
8.5 TOTAL PUBLIC SERVICE OUTLETS (Total questions 8.1 - 8.4)	1

PUBLIC SERVICE HOURS - Report hours to two decimal places.

8.6 Minimum Weekly Total Hours - Main Library	48.00
8.7 Minimum Weekly Total Hours - Branch Libraries	0.00
8.8 Minimum Weekly Total Hours - Bookmobiles	0.00
8.9 Minimum Weekly Total Hours - Total Hours Open (Total questions 8.6 - 8.8)	48.00
8.10 Annual Total Hours - Main Library	2,496.00
8.11 Annual Total Hours - Branch Libraries	0.00
8.12 Annual Total Hours - Bookmobiles	0.00
8.13 Annual Hours Open - Total Hours Open (Total questions 8.10 through 8.12)	2,496.00

9. SERVICE OUTLET INFORMATION

Outlets should be arranged in alphabetical order if possible.

Report all information as of the end of the fiscal year reported in Questions 1.6 and 1.7 in Part 1. Please [click here](#) to read general instructions before completing this section. Questions 1-14, 20-25, and 34-36 are pre-filled with prior year answers but not locked to allow updating.

NOTE: Libraries reporting Public Service Outlets in questions 8.1, 8.2 and 8.3 of Part 8 are required to complete this part of the Annual Report. Use this section to enter outlet information on main libraries, branches or bookmobiles. Complete one record for each main library, branch or bookmobile.

NEW OUTLETS: If a new outlet was open in the reporting year for any amount of time, it must be entered here. For locked fields, use the note to input information; enter New in the note for Question 40.

CLOSED OUTLETS: Even if an outlet was closed for the entire year it still must be reported and not simply left out of reporting. In these cases, enter either Closed, will reopen or Closed permanently in the note for Question 40. Permanently closed outlets will be removed and not appear in subsequent reports.

If you have multiple libraries, you may 1) enter the data for the Service Outlet Information section directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you will enter the data into the spreadsheet that Counting Opinions will provide. Complete this spreadsheet and email it to support@countingopinions.com and your data will be uploaded into LibPAS within 24 hours. The data will be loaded in the same order in which it appears in your file, so libraries should be in the correct order on the spreadsheet.

Outlet fields 5-6, 11-14, and 20-23 should be locked.

Name

Location	1. Outlet Name	2. Outlet Name Status
CUBA CIRCULATING LIBRARY	CUBA CIRCULATING LIBRARY	no change from the prior year

Address

Location	3. Street Address	4. Outlet Street Address Status
CUBA CIRCULATING LIBRARY	39 EAST MAIN STREET	no change from the prior year

Address / Phone

Location	5. City	6. Zip Code	7. Phone (enter 10 digits only)
CUBA CIRCULATING LIBRARY	CUBA	14727	(585) 968-1668

Contact

Location	8. E-mail Address	9. Outlet URL
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CUBA CIRCULATING LIBRARY	cuba@stls.org	cubalibrary.org
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Location	10. County	11. School District	12. Library System	13. Outlet Type Code (select one):
CUBA CIRCULATING LIBRARY	ALLEGANY	Cuba Rushford School System	Southern Tier Library System	Central Library

Hours / Meetings

Location	14. Public Service Hours Per Year for This Outlet	15. Number of Weeks This Outlet is Open	16. Total number of meeting spaces available to the public	17. How many of the above meeting spaces are reservable?	18. Number of times members of the public reserved meeting spaces	19. Is the meeting space available for public use even when the outlet is closed?
CUBA CIRCULATING LIBRARY	2,496	52	2	2	159	Y

Building

Location	20. Enter the appropriate outlet code (select one):	21. Who owns this outlet building?	22. Who owns the land on which this outlet is built?	23. Indicate the year this outlet was initially constructed	24. Indicate the year this outlet underwent a major renovation costing \$25,000 or more
CUBA CIRCULATING LIBRARY	LO	Library Board	Library Board	1926	2024

Space / Use

Location	25. Square footage of the outlet	26. Number of Internet Computers Used by General Public	27. Number of uses (sessions) of public Internet computers per year	27a Reporting Method for Number of Uses of Public Internet Computers Per Year
CUBA CIRCULATING LIBRARY	8,939	11	1,609	Annual Count

Internet Connection

Location	28. Type of connection on the outlet's public Internet computers	29. Maximum download speed of connection on the outlet's public Internet computers	30. Maximum upload speed of connection on the outlet's public Internet computers
CUBA CIRCULATING LIBRARY	Fiber	11 Greater than or equal to 100 mbps and less than 1 gbps	11 Greater than or equal to 100 mbps and less than 1 gbps

Internet / WiFi

Location	31. Internet Provider	32. WiFi Access	33. Wireless Sessions	33a Reporting Method for Wireless Sessions
CUBA CIRCULATING LIBRARY	Spectrum/Time Warner Cable	Password required	64,197	Annual Count

Accessibility / Makerspace

Location	34. Does the outlet have a building entrance that is physically accessible to a person in a wheelchair?	35. Is every public part of the outlet accessible to a person in a wheelchair?	36. Does your outlet have a Makerspace?
CUBA CIRCULATING LIBRARY	Y	Y	N

ID

Questions 35-39 37-40 are locked fields for New York State Library use only.

Location	37. LIBID	38. FSCSID	39. Number of Bookmobiles in the Bookmobile Outlet Record	40. Outlet Structure Status
CUBA CIRCULATING LIBRARY	7800021670	NY0072	0	no change

10. OFFICERS AND TRUSTEES

Guidance at the start of the section has been updated to clarify that entries should reflect Officers and Board Members as of February 1, 2026.

Trustees and Terms / Trustee Names

Report information about trustee meetings as of December 31, 2025. All public and association libraries are required by Education Law to hold at least four meetings a year.

BOARD MEETINGS

10.1 Total number of board meetings held during calendar year (January 1,2025 to December 31, 2025)	12
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NUMBER OF TRUSTEES AND TERMS

10.2 If the library's charter documents (incorporation) state a range of trustees, what is it? If a range is not stated, select N/A.	7 - 11
10.3 If your library has a range, how many voting positions are stated in the library's current by-laws? If a range is not stated, select N/A.	11
10.4 If your library does not have a range, how many voting positions are stated in the library's charter documents (incorporation)? If library does have a range, select N/A here.	N/A/N/A
10.5 What is the trustee term length, as stated in your library's charter documents (incorporation)? If a term length is not stated, please explain in a Note.	3 years
10.6 I attest that all trustees participated in trustee education in the last calendar year (2025). If entering No, provide explanation in a Note.	Y

BOARD MEMBER SELECTION

10.7 Enter Board Member Selection Code (select one):	EA - board members are elected by the library association membership
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List Officers and Board Members as of February 1, 2026.

Trustee information has been pre-filled with prior year answers but not locked; please make sure to delete former trustees, add new ones, and update position titles, dates and make any other needed changes. You may 1) enter the data for the Officers and Board Members directly into the survey as usual or 2) send Counting Opinions the data for this section to be uploaded into LibPAS. If you choose to send your data for uploading, you must enter the data into the spreadsheet that Counting Opinions will send you. Please Note: It is customized and contains previously entered data in need of updating. Complete this spreadsheet and email it to support@countingopinions.com.

0 11	10	10	10	10	10	10	11	11	11	11	
10.7a Status	10.7b First Name of Board Member	10.7c Last Name of Board Member	10.7d Mailing Address	10.7e City	10.7f Zip Code (5 digits only)	10.7g E-mail address	10.7h Office Held or Trustee	10.7i Term Begins - Month	10.7j Term Begins - Year (year)	10.7k Expire	
Filled	Elizabeth	Cashing	45 S. Shore Rd	Cuba	14727	ecashing@sbu.edu	Trustee N/A	January	N/A	2026	Decer
Filled	Sue	Feldbauer	9659 S. Shore Rd.	Cuba	14727	suefeldbauer@gmail.com	Trustee N/A	January	N/A	2025	Decer
Filled	Jacqueline	Gertner	23 E. Main St.	Cuba	14727	jacquelinegertner@gmail.com	Trustee N/A	January	N/A	2025	Decer
Filled	Elizabeth	Gross	9024 Gross Rd.	Cuba	14727	ann_lee_gross@verizon.net	Other (Add State Note) N/A	January	N/A	2026	Decer
Filled	Marsha	Long	95 S. Shore Rd.	Cuba	14727	longfam4@twc.com	Secretary N/A	September	N/A	2025	Decer
Filled	Melissa	Pingitore	3830 Rte 305	Cuba	14727	melissa.pingiroe@acida.org	Trustee N/A	January	N/A	2026	Decer
Filled	Scott	Sackett	8446 Stout Rd.	Cuba	14727	ssackett@sbu.edu	Trustee N/A	January	N/A	2025	Decer
Filled	Jill	Schwab	PO Box 4	Black Creek	14714	land.of.dur@gmail.com	President N/A	January	N/A	2026	Decer
Filled	Bradley	Weaver	101 W. Main St.	Cuba	14727	brad.weaver@rocketmail.com	Vice President N/A	January	N/A	2024	Decer

Filled	Emily	Zayac	4785 Rte. 305	Cuba	14727	emilymyers24@gmail.com	Financial Officer N/A	January N/A	2025	Decer
Vacant							Trustee N/A	February N/A	2026	Decer

11. OPERATING FUNDS RECEIPTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

LOCAL PUBLIC FUNDS

11.1 Does the library receive any local public funds? If yes, complete one record for each taxing authority; if no, go to question 11.3.	Y
--	---

0 1	1	295145.00000	1	1
11.1.a Source of Funds	11.1.b Name of funding County, Municipality or School District	11.1.c Amount	11.1.d Subject to public vote held in reporting year or in a previous reporting year(s).	11.1.e Written Contractual Agreement
School DistrictN/A	Cuba Rushford School District	\$295,145	Y/N/A	NN/A

Please Note: last year's answers for repeating groups cannot be displayed.

11.2 TOTAL LOCAL PUBLIC FUNDS	\$295,145
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SYSTEM CASH GRANTS TO MEMBER LIBRARY

11.3 Local Library Services Aid (LLSA)	\$1,787
11.4 Record all Central Library Services Aid monies received from system headquarters	\$450
11.5 Additional State Aid received from the System	
11.6 Federal Aid received from the System	
11.7 Other Cash Grants	\$40,109
11.8 TOTAL SYSTEM CASH GRANTS (Add Questions 11.3, 11.4, 11.5, 11.6 and 11.7)	\$42,346

OTHER STATE AID

11.9 State Aid other than LLSA, Central Library Aid (CLDA and/or CBA), or other State Aid reported as system cash grants	
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FEDERAL AID FOR LIBRARY OPERATION

11.10 LSTA	
11.11 Other Federal Aid	
11.12 TOTAL FEDERAL AID (Add Questions 11.10 and 11.11)	\$0
11.13 CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	

OTHER RECEIPTS

11.14 Gifts and Endowments	\$3,660
11.15 Fund Raising	\$24,081
11.16 Income from Investments	\$120,861
11.17 Library Charges	\$4,778
11.18 Other	\$773
11.19 TOTAL OTHER RECEIPTS (Add Questions 11.14, 11.15, 11.16, 11.17 and 11.18)	\$154,153
11.20 TOTAL OPERATING FUND RECEIPTS (Add Questions 11.2, 11.8, 11.9, 11.12, 11.13 and 11.19)	\$491,644
11.21 BUDGET LOANS	

Transfers / Grand Total

TRANSFERS

11.22 From Capital Fund (Same as Question 14.8)	\$131,723
11.23 From Other Funds	
11.24 TOTAL TRANSFERS (Add Questions 11.22 and 11.23)	\$131,723
11.25 BALANCE IN OPERATING FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 12.39 of previous year if fiscal year has not changed)	\$124,131
11.26 GRAND TOTAL RECEIPTS, BUDGET LOANS, TRANSFERS AND BALANCE (Add Questions 11.20, 11.21, 11.24 and 11.25; Same as Question 12.40)	\$747,498

12. OPERATING FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. (Q1.6 and Q1.7, or Q1.9 and Q1.10 if the fiscal reporting year has changed since the previous annual report). ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

STAFF EXPENDITURES

Salaries & Wages Paid from Library Funds

12.1 Certified Librarians	\$58,750
12.2 Other Staff	\$122,602
12.3 Total Salaries & Wages Expenditures (Add Questions 12.1 and 12.2)	\$181,352
12.4 Employee Benefits Expenditures	\$26,529
12.5 Total Staff Expenditures (Add Questions 12.3 and 12.4)	\$207,881

COLLECTION EXPENDITURES

12.6 Print Materials Expenditures	\$16,812
12.7 Electronic Materials Expenditures	\$7,943
12.8 Other Materials Expenditures	\$3,883
12.9 Total Collection Expenditures (Add Questions 12.6, 12.7 and 12.8)	\$28,638

CAPITAL EXPENDITURES FROM OPERATING FUNDS

12.10 From Local Public Funds (71PF)	
12.11 From Other Funds (71OF)	\$0
12.12 Total Capital Expenditures (Add Questions 12.10 and 12.11)	\$0

OPERATION AND MAINTENANCE OF BUILDINGS

Repairs to Building & Building Equipment

12.13 From Local Public Funds (72PF)	
12.14 From Other Funds (72OF)	\$21,194
12.15 Total Repairs (Add Questions 12.13 and 12.14)	\$21,194
12.16 Other Disbursements for Operation & Maintenance of Buildings	\$9,367
12.17 Total Operation & Maintenance of Buildings (Add Questions 12.15 and 12.16)	\$30,561

MISCELLANEOUS EXPENSES

12.18 Office and Library Supplies	\$17,454
12.19 Telecommunications	\$6,040
12.21 Professional & Consultant Fees	\$17,728
12.22 Equipment	\$1,237
12.23 Other Miscellaneous	\$8,486

12.24 Total Miscellaneous Expenses (Add Questions 12.18, 12.19, 12.21, 12.22 and 12.23)	\$50,945
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12.25 CONTRACTS WITH PUBLIC LIBRARIES AND/OR PUBLIC LIBRARY SYSTEMS IN NEW YORK STATE	
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DEBT SERVICE

Capital Purposes Loans (Principal and Interest)

12.26 From Local Public Funds (73PF)	
12.27 From Other Funds (73OF)	
12.28 Total (Add Questions 12.26 and 12.27) Other Loans	\$0
12.29 Budget Loans (Principal and Interest)	
12.30 Short-Term Loans	
12.31 Total Debt Service (Add Questions 12.28, 12.29 and 12.30)	\$0
12.32 TOTAL OPERATING FUND DISBURSEMENTS (Add Questions 12.5, 12.9, 12.12, 12.17, 12.24, 12.25 and 12.31)	\$318,025

Transfers to Capital Fund

12.33 From Local Public Funds (76PF)	
12.34 From Other Funds (76OF)	\$186,966
12.35 Total Transfers to Capital Fund (Add Questions 12.33 and 12.34; same as Question 13.8)	\$186,966
12.36 Transfer to Other Funds	\$29,859
12.37 TOTAL TRANSFERS (Add Questions 12.35 and 12.36)	\$216,825
12.38 TOTAL DISBURSEMENTS AND TRANSFERS (Add Questions 12.32 and 12.37)	\$534,850
12.39 BALANCE IN OPERATING FUND - Ending Balance for the Fiscal Year Ending 2025	\$212,648
12.40 GRAND TOTAL DISBURSEMENTS, TRANSFERS & BALANCE (Add Questions 12.38 and 12.39; same as Question 11.26)	\$747,498

ASSURANCE

12.41 The Library operated in accordance with all provisions of Education Law and the Regulations of the Commissioner, and assures that the Annual Report was reviewed and accepted by the Library Board on (date - mm/dd/yyyy).	04162026
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FISCAL AUDIT

12.42 Last audit performed (mm/dd/yyyy)	03/02/2026
12.43 Time period covered by this audit (mm/dd/yyyy) - (mm/dd/yyyy)	01/01/2025-12/31/2025
12.44 Indicate type of audit (select one):	Private Accounting Firm

CAPITAL FUND

12.45 Does the library have a separate Capital Fund? Enter Y for Yes, N for No. If No, stop here. If Yes, complete the Capital Fund Report.	N
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13. CAPITAL FUND RECEIPTS

Report financial data based on the fiscal year reported in Questions 1.6 and 1.7 in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

REVENUES FROM LOCAL SOURCES

13.1 Revenues from Local Government Sources	
13.2 All Other Revenues from Local Sources	\$0
13.3 Total Revenues from Local Sources (Add Questions 13.1 and 13.2)	\$0

STATE AID FOR CAPITAL PROJECTS

13.4 State Aid Received for Construction	
13.5 Other State Aid	
13.6 Total State Aid (Add Questions 13.4 and 13.5)	\$0

FEDERAL AID FOR CAPITAL PROJECTS

13.7 TOTAL FEDERAL AID	
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INTERFUND REVENUE

13.8 Transfer from Operating Fund(Same as Question 12.35)	
13.9 TOTAL REVENUES (Add Questions 13.3, 13.6, 13.7 and 13.8)	\$0
13.10 NON-REVENUE RECEIPTS	\$242,409
13.11 TOTAL CASH RECEIPTS (Add Questions 13.9 and 13.10)	\$242,409
13.12 BALANCE IN CAPITAL FUND - Beginning Balance for Fiscal Year Ending 2025 (Same as Question 14.11 of previous year, if fiscal year has not changed)	
13.13 TOTAL CASH RECEIPTS AND BALANCE(Add Questions 13.11 and 13.12; same as Question 14.12)	\$242,409

14. CAPITAL FUND DISBURSEMENTS

Report financial data based on the fiscal reporting year reported in Part 1. ROUND TO THE NEAREST DOLLAR. Please [click here](#) to read general instructions before completing this section.

PROJECT EXPENDITURES

14.1 Construction	\$110,686
14.2 Incidental Construction	

Other Disbursements

14.3 Purchase of Buildings	
14.4 Interest	
14.5 Collection Expenditures	
14.6 Total Other Disbursements (Add Questions 14.3, 14.4 and 14.5)	\$0
14.7 TOTAL PROJECT EXPENDITURES (Add Questions 14.1, 14.2 and 14.6)	\$110,686
14.8 TRANSFER TO OPERATING FUND (Same as Question 11.22)	\$131,723
14.9 NON-PROJECT EXPENDITURES	
14.10 TOTAL CASH DISBURSEMENTS AND TRANSFERS (Add Questions 14.7, 14.8 and 14.9)	\$242,409
14.11 BALANCE IN CAPITAL FUND - Ending Balance for the Fiscal Year Ending 2025	
14.12 TOTAL CASH DISBURSEMENTS AND BALANCE	\$242,409

15. CENTRAL LIBRARIES

PART 15 EXISTS FOR THE CENTRAL/CO-CENTRAL LIBRARIES ONLY. PLEASE PROCEED TO SECTION 16. FEDERAL TOTALS AND CONTINUE ON WITH YOUR SURVEY

CENTRAL LIBRARY SERVICES AID (CLSA)

Statutory Education Law § 273(1)(b)

Reference: Commissioners Regulations 90.4

Central Library Services Aid is a flat sum of \$0.32 cents per capita of population within the chartered area of service of such library system with a minimum amount of \$105,000, and an additional \$71,500 to each library system for the purchase of books and materials including nonprint materials, as defined in regulations of the commissioner, for its central library.

The fiscal year for Central Library Services Aid is the calendar year. Please see the Central Library Program Guidelines at <http://www.nysl.nysed.gov/libdev/clda/index.html> for more information.

Library expenditures from Central Library Services Aid may only be used for adult non-fiction and foreign language library materials, including electronic content. Record the central/co-central library's actual disbursement of these State Aid funds as allocated to the Library by the public library system. Report here only those funds actually expended by the Library during the calendar year ending December 31, 2025. Do not report funds spent by the public library system on the Library's behalf.

Are you a central library?	No
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15.1.1 - 15.1.2 Professional Salaries: Indicate total FTE and salaries for all professional central/co-central library employees (paid from CLDA funds).

Indicate total FTE and salaries for all library employees paid from each category of state aid.

Total Full-Time Equivalent (FTE) is the amount of time that an employee works in the state funded program. For example, one Total Full-Time equivalent (1.0 FTE) equals one person working aentire week each week of the year; two half-time employees working the full year equal one Total Full-Time equivalent (1.0 FTE), while an employee working one day a week (0.2 FTE) for the whole year equals 0.20 Total Full-Time equivalent (FTE).

Consultants should be included in Purchased Services.

15.1.1 Total Full-Time Equivalents (FTE)	
15.1.2 Total Expenditure for Professional Salaries	

15.1.3 - 15.1.4 Other Staff Salaries: Indicate total FTE and salaries for all other central/co-central library employees (paid from CLDA funds).

15.1.3 Total Full-Time Equivalents (FTE)	
15.1.4 Total Expenditures for Other Staff Salaries	
15.1.5 Employee Benefits: Indicate the total expenditures for all central/co-central library employee benefits (paid from CLDA funds).	
15.1.6 Purchased Services: Did the central/co-central library expend CLDA funds for purchased services? Enter Y for Yes, N for No.	

Please Note: last year's answers for repeating groups cannot be displayed.

Note: For questions which include a choice of "Other" in a drop-down menu, please add a State Note of explanation when "Other" is chosen. Also please see individual instructions for these questions for any further requirements.

If yes, complete one record for each applicable category; if no, enter N/A for questions 1, 2, and 3 of one repeating group.

0			
	15.1.6a Expenditure Category	15.1.6b Provider of Services	15.1.6c Expenditure

15.1.7 Total Expenditure - Purchased Services	
15.1.8 Supplies and Materials: Did the central/co-central library expend funds for supply items, postage, adult nonfiction and foreign language library materials, or equipment and furnishings with a unit cost less than \$5,000? Enter Y for Yes, N for No.	

Please Note: last year's answers for repeating groups cannot be displayed.

Note: For questions which include a choice of "Other" in a drop-down menu, please add a State Note of explanation when "Other" is chosen. Also please see individual instructions for these questions for any further requirements.

If yes, complete one record for each applicable category; if no, enter N/A for questions 1 and 2 of one repeating group.

0		
	15.1.8a Expenditure Category	15.1.8b Expenditure

15.1.9 Total Expenditure - Supplies and Materials	
15.1.10 Travel Expenditures: Did the central/co-central library expend funds for travel? Enter Y for Yes, N for No.	

Please Note: last year's answers for repeating groups cannot be displayed.

If yes, complete one record for each type of travel; if no, enter N/A for questions 1 and 2 of one repeating group.

0		
	15.1.10.a Type of travel	15.1.10.b Expenditure

15.1.11 Total Expenditures - Travel	
15.1.12 Equipment and Furnishings:	

Did the central/co-central library expend funds for equipment and furnishings with a unit cost of \$5,000 or more and having a useful life of more than one year? Enter Y for Yes, N for No.

Please Note: last year's answers for repeating groups cannot be displayed.

If yes, complete one record for each type of item purchased; if no, enter N/A for questions 1, 2, 3 and 4 of one repeating group.

0				
	15.1.12.a Type of item	15.1.12.b Quantity	15.1.12.c Unit cost	15.1.12.d Expenditure

15.1.13 Total Expenditure - Equipment and Furnishings	
15.1.14 Total Expenditure (total 15.1.2, 15.1.4, 15.1.5, 15.1.7, 15.1.9, 15.1.11 and 15.1.13)	\$0
15.1.15 Cash Balance at the Opening of the Fiscal Year	

NOTE: The opening balance must be the same as the closing balance of the previous year.

15.1.16 Total Allocation received from the system:	
15.1.17 Cash Balance at the end of the Current Fiscal Year (total 15.1.16 - 15.1.14 + 15.1.15)	\$0
15.1.18 Final Narrative: Provide a brief narrative, no more than five hundred (500) words, describing the major activities carried out with these State Aid Funds.	

16. FEDERAL TOTALS

All questions in Part 16 are calculated, locked fields.

Note: See instructions for definitions and calculations of each of these Federal Totals.

16.1 Total ALA-MLS	4.00
16.2 Total Librarians ⁹	7.00
16.3 All Other Paid Staff	1.00
16.4 Total Paid Employees	8.00
16.5 State Government Revenue	\$2,237
16.6 Federal Government Revenue	\$0
16.7 Other Operating Revenue	\$194,262
16.8 Total Operating Revenue	\$491,644
16.9 Other Operating Expenditures	\$81,506
16.10 Total Operating Expenditures	\$318,025
16.11 Total Capital Expenditures	\$242,409
16.12 Print Materials	17,634
16.12a Total Physical Items in Collection	19,918
16.13 Circulation of Children's Physical Material	15,155
16.14 Total Registered Borrowers	2,478
16.15 Other Capital Revenue and Receipts	242,409
16.16 Number of Internet Computers Used by General Public	11
16.17 Total Uses (sessions) of Public Internet Computers Per Year	1,609
16.18 Wireless Sessions	4,197
16.19 Total Capital Revenue	\$242,409

17. FOR NEW YORK STATE LIBRARY USE ONLY

17.1 LIB ID	7800021670
17.2 Interlibrary Relationship Code	Member of a Federation or Cooperative
17.3 Legal Basis Code	Non-profit Association or Agency
17.4 Administrative Structure Code	Administrative Entity with a Single Direct Service Outlet
17.5 FSCS Public Library Definition	Yes
17.6 Geographic Code	Other
17.7 FSCS ID	NY0072

17.8 SED CODE	
17.9 INSTITUTION ID	
User defined ID. used to link two or more AEs together.	
Old FSCSKEY	

SUGGESTED IMPROVEMENTS

Library Name:	CUBA CIRCULATING LIBRARY ASSOCIATION
Library System:	Southern Tier Library System
Name of Person Completing Form:	
Phone Number:	
I am satisfied that this resource (LibPAS) is meeting library needs:	
Applying this resource (LibPAS) will help improve library services to the public:	
Please share with us your suggestions for improving the Annual Report. When providing feedback, if applicable please indicate the question number each comment/suggestion refers to. Thank you!	

- ¹, 3.24a We offered 413 live onsite program sessions in 2025. (0-2026-03-31)
- ², 3.25a We held 117 live off site program sessions in 2025. (0-2026-03-31)
- ³, 3.26a We offered no virtual programs in 2025. (0-2026-03-31)
- ⁴, 3.32 Some patrons who signed up for one-on-one tech tutoring sessions brought a family member along with them. (0-2026-03-31)
- ⁵, 3.54 United Way provides funding and early childhood literacy is part of their mission. (0-2026-03-31)
- ⁶, 33. The number for last year is inaccurate. It should be 3740. (0-2026-03-31)
- ⁷, 10.7h Corresponding Secretary (0-2026-03-31)
- ⁸, 10.7m Sue Feldbuaer is completing Wendy Sprague's term. (0-2026-03-31)
- ⁹, 16.2 In 2025 we hired two retired librarians to work the front desk. Our Senior Library Assistant holds an MLS. In previous years I did not report her as a librarian. (0-2026-04-16)

Investing with Impact

Market Growth Portfolio

Professionally managed portfolio solution that seeks to generate competitive risk-adjusted market-rate returns as well positive environmental and social impact

Portfolio Composition	Mutual Funds & Exchange-Traded Funds (ETFs)
Investment Minimum	\$10,000

Goals Based Portfolios That Implement Morgan Stanley’s Best Thinking:

<p>Asset Allocation ⁽¹⁾</p> <p>Portfolios that seek to align with your goals and deliver diversification across asset classes</p>	<p>Manager Mix</p> <p>Optimal blend of active and passive investments to help maximize return and minimize fees</p>	<p>Manager Selection</p> <p>Rigorous manager analysis and patented ranking process to identify managers that meet high quality standards</p>	<p>Portfolio Construction & Risk Management</p> <p>Employs a risk-based framework at every stage to help improve portfolios’ risk-reward profile</p>
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The Three I’s of Impact – Our Multidimensional Approach:

INTENTIONALITY

100%* of investment strategies seek to generate positive environmental and/or social impact in one or more of the following ways:

- ✓ Invest in companies whose company outputs, including products and services, seek to contribute to climate, natural resource and empowerment solutions
- ✓ Invest in companies who intentionally deliver sustainable corporate practices, including company behaviors and operations across environmental, social and governance dimensions
- ✓ Minimize exposure to companies and/or industries potentially detrimental to environment and society including those with known environmental and human rights controversies

Alignment with the UN Sustainable Development Goals ⁽²⁾ :



INFLUENCE


65%* of equity investment strategies utilize **active shareholder dialogue**, file resolutions and/or vote proxies to seek to modify behavior of their portfolio holdings in an effort to advance positive environmental and social outcomes

INCLUSION

3%* of investment strategies seek to advance diversity, equity and inclusion (DEI) through diverse asset manager ownership and/or diverse portfolio manager representation ⁽³⁾; currently, less than 1.5% of professionally-managed assets in the U.S. are managed by women or ethnic minorities ⁽⁴⁾

* Percentages are subject to change at any time without notice. Analysis as of March 27, 2025.

Investing with Impact Market Growth Portfolio

				The Three I's of Impact: Our multidimensional framework to generating positive environmental and social impact			Market Growth
Asset Class	Ticker	Strategy	INTENTIONALITY Investment Process	INFLUENCE ⁽⁵⁾ Active Ownership	INCLUSION ⁽³⁾ Diverse Ownership		
						% of Total	
U.S. EQUITY						40%	
US Large Cap	DSI	iShares ESG MSCI KLD 400 ETF	✓			9.9%	
	SNPE	Xtrackers S&P 500 Scored & Screened ETF	✓			9.9%	
	NBSLX	Neuberger Berman Sustainable Fund	✓	✓		9.9%	
	PYODX	Pioneer Fund	✓			3.3%	
US Mid Cap	NUMV	Nuveen ESG Mid Cap Value ETF	✓	✓		2.5%	
	NUMG	Nuveen ESG Mid Cap Growth ETF	✓	✓		2.5%	
US Small Cap	CSVIX	Calvert Small Cap Fund	✓	✓		2.0%	
INTERNATIONAL / EMERGING MARKETS						24%	
International	ESGD	iShares ESG Aware MSCI EAFE ETF	✓			8.0%	
	PXNIX	Impax International Sustainable Economy Fund	✓	✓		8.0%	
Emerging Markets	ESGE	iShares ESG Aware MSCI EM ETF	✓			4.0%	
	CVMIX	Calvert Emerging Markets Equity Fund	✓	✓		4.0%	
ULTRA SHORT FIXED INCOME						6%	
Short Term	CVSB	Calvert Ultra-Short Investment Grade ETF	✓	✓		6.0%	
US FIXED INCOME						30%	
US Core	CBDIX	Calvert Bond Fund	✓	✓		18.0%	
	TSBIX	Nuveen Core Impact Bond Fund	✓	✓		9.0%	
	CRANX	CCM Community Impact Bond Fund	✓	✓	✓	3.0%	
Weighted Average Total Expense Ratio ⁽⁶⁾						0.43%	

Source: Morgan Stanley as of March 27, 2025. Subject to change at any time without notice. Pie charts represent current portfolio allocation.

End Notes

- Asset allocation and diversification do not assure a profit or protect against loss in declining financial markets.
- United Nations General Assembly <https://sustainabledevelopment.un.org/>
- Inclusion defined as diverse asset manager ownership and/or diverse portfolio manager representation. Morgan Stanley's Global Investment Management Analysis (GIMA) team, defines diverse asset managers as those with 33% or greater ownership by women or racial/ethnic diverse individuals. This definition aligns with the US Equal Employment Opportunity Commission categories and includes: Hispanic or Latino, Black or African American, Asian, American Indian or Alaska Native, Or Native Hawaiian or other Pacific Islander.
- Knight Foundation. Diversifying investments: A study of ownership diversity and performance in the asset management industry, 2019.
- Influence only relevant for equity managers.
- Expense Ratio is relevant to the cost the underlying securities and is separate and distinct from advisory fees.

This portfolio is part of a suite of investment advisory solutions, managed by the Firm. It is offered in the Morgan Stanley Wealth Management UMA program only. Please refer to important information, disclosures and qualifications at the end of this material.

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All mutual fund and ETF products are sold by prospectus, which contains more complete information about the fund. Please contact your Financial Advisor for copies. Please read the prospectus and consider the fund's objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information about the fund. To obtain a free prospectus, please call your Financial Advisor or Private Wealth Advisor. The applicable Morgan Stanley ADV brochure, available at www.morganstanley.com/ADV. Please read the prospectus carefully before investing.

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This report relates to the UMA Model Portfolios available through Select UMA, a unified managed account program. The asset allocation models are based in part on the strategic and tactical asset allocation work of the Morgan Stanley Wealth Management Global Investment Committee (GIC). The model portfolios range in risk profile from conservative (Model 1) through moderate (Models 2 – 4) to aggressive (Model 5 and Equity) risk profiles. In this program, the client selects an asset allocation model in line with his or her risk and return targets and time horizon. Morgan Stanley then selects the investment products to be purchased in accounts invested in accordance with each asset allocation model. Depending on market conditions and Morgan Stanley's opinion, Morgan Stanley may change the asset allocation and the investment products in a model portfolio at any time, and these changes are reflected in the client's account. Clients may select either a strategic version of the model (focusing on the full market cycle) or a tactical version (focusing on the outlook for the shorter term). To learn more about the asset allocations and investment products available in the UMA Model Portfolios available through Select UMA, ask your Financial Advisor or Private Wealth Advisor for copies of the various reports containing such information. For more information about Select UMA, read the applicable Morgan Stanley ADV brochure, available at www.morganstanley.com/ADV

Morgan Stanley uses, among other things, model asset allocations produced by the Morgan Stanley Wealth Management Global Investment Committee (the "GIC"). The GIC was formed in 2009 and is currently composed of senior professionals from Morgan Stanley Wealth Management, Morgan Stanley Investment Management and Morgan Stanley & Co. LLC. The GIC Asset Allocation Models are not provided as part of an investment advisory service offered by Morgan Stanley Wealth Management, and are not available to be directly implemented as part of an investment advisory service and should not be regarded as a recommendation of any Morgan Stanley Wealth Management investment advisory service.

The model portfolios are formulated based on general client characteristics including risk tolerance. This report is not intended to be a client-specific analysis or recommendation or offer to participate in any investment. Therefore, do not use this profile as the sole basis for investment decisions. Consider all relevant information, including your existing portfolio, investment objectives, risk tolerance, liquidity needs and investment time horizon. Talk to your Financial Advisor or Private Wealth Advisor about what would be an appropriate asset allocation for you and whether a Consulting Group firm-discretionary unified managed account is appropriate for you.

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Generally, investment advisory accounts are subject to an annual asset-based fee (the "Fee") which is payable monthly in advance (some account types may be billed differently). In general, the Fee covers Morgan Stanley investment advisory services, custody of securities with Morgan Stanley, trade execution with or through Morgan Stanley or its affiliates, as well as compensation to any Morgan Stanley Financial Advisor.

In addition, each account that is invested in a program that is eligible to purchase certain investment products, such as mutual funds, will also pay a Platform Fee (which is subject to a Platform Fee offset) as described in the applicable ADV brochure. Accounts invested in the Select UMA program may also pay a separate Sub-Manager fee, if applicable.

If your account is invested in mutual funds or exchange traded funds (collectively "funds"), you will pay the fees and expenses of any funds in which your account is invested. Fees and expenses are charged directly to the pool of assets the fund invests in and are reflected in each fund's share price. These fees and expenses are an additional cost to you and would not be included in the Fee amount in your account statements. The advisory program you choose is described in the applicable Morgan Stanley Smith Barney LLC ADV Brochure, available at www.morganstanley.com/ADV.

For portfolios that use SMAs, Morgan Stanley or Executing Sub-Managers, as applicable, in some of Morgan Stanley's Separately Managed Account ("SMA") programs may effect transactions through broker-dealers other than Morgan Stanley or our affiliates. In such instance, you may be assessed additional costs by the other firm in addition to the Morgan Stanley and Sub-Manager fees. Those costs will be included in the net price of the security, not separately reported on trade confirmations or account statements. Certain Sub-Managers have historically directed most, if not all, of their trades to outside firms. Information provided by Sub-Managers concerning trade execution away from Morgan Stanley is summarized at www.morganstanley.com/ADV, or contact your Financial Advisor / Private Wealth Advisor.

If you use a discretionary model portfolio in your unified managed account, the investment products in the portfolio at account inception may have changed since the date of this report. Morgan Stanley Smith Barney LLC may, at its discretion, make further changes to the investment products in your account from time to time.

Disclosures

In this Select UMA portfolio, clients give discretion to Morgan Stanley Wealth Management, pursuant to which you grant MSWM discretion (a) to select and change Sub-Managers or Investment Products for you; (b) to define and adjust the Model asset allocation. The investment products in the portfolio at account inception may have changed since the date of this material. Morgan Stanley Smith Barney LLC may, at its discretion, make further changes to the investment products in your account from time to time.

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Risk Considerations

Asset allocation and diversification do not assure a profit or protect against loss. Investing in the markets entails the risk of market volatility. The value of all types of investments may increase or decrease over varying time periods.

Active or frequent trading to effectuate a dynamic allocation strategy entails greater risk and is more speculative, but also entails the possibility for above-average returns, compared with a long-term investment strategy. It may also entail more costs and fees, as well as a larger and more immediate tax liability.

Investments in **target-date funds** are subject to the risks associated with their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund would retire and leave the workforce. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in a target date fund is not guaranteed at any time, including or after the target date. These funds are based on an estimated retirement age of approximately 65. Should you choose to retire significantly earlier or later, you may want to consider a fund with an asset allocation more appropriate to your particular situation.

An investment in an **exchange-traded fund** involves risks similar to those of investing in a broadly based portfolio of equity securities traded on an exchange in the relevant securities market, such as market fluctuations caused by such factors as economic and political developments, changes in interest rates and perceived trends in stock and bond prices. Investing in an international ETF also involves certain risks and considerations not typically associated with investing in an ETF that invests in the securities of U.S. issues, such as political, currency, economic and market risks. These risks are magnified in countries with emerging markets, since these countries may have relatively unstable governments and less established markets and economics. ETFs investing in physical commodities and commodity or currency futures have special tax considerations. Physical commodities may be treated as collectibles subject to a maximum 28% long-term capital gains rates, while futures are marked-to-market and may be subject to a blended 60% long- and 40% short-term capital gains tax rate. Rolling futures positions may create taxable events. For specifics and a greater explanation of possible risks with ETFs, along with the ETF's investment objectives, charges and expenses, please consult a copy of the ETF's prospectus. Investing in sectors may be more volatile than diversifying across many industries. The investment return and principal value of ETF investments will fluctuate, so an investor's ETF shares (Creation Units), if or when sold, may be worth more or less than the original cost. ETFs are redeemable only in Creation Unit size through an Authorized Participant and are not individually redeemable from an ETF.

Please consider the investment objectives, risks, charges and expenses of the fund(s) carefully before investing. The prospectus contains this and other information about the fund(s). To obtain a prospectus, contact your financial advisor. Please read the prospectus carefully before investing.

Equity securities may fluctuate in response to news on companies, industries, market conditions and general economic environment.

Investing in smaller companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity.

Stocks of medium-sized companies entail special risks, such as limited product lines, markets, and financial resources, and greater market volatility than securities of larger, more-established companies.

International investing entails greater risk, as well as greater potential rewards compared to U.S. investing. These risks include political and economic uncertainties of foreign countries as well as the risk of currency fluctuations. These risks are magnified in countries with **emerging markets and frontier markets**, since these countries may have relatively unstable governments and less established markets and economics.

Because of their narrow focus, **sector investments** tend to be more volatile than investments that diversify across many sectors and companies. **Technology stocks** may be especially volatile. Risks applicable to companies in the **energy and natural resources** sectors include commodity pricing risk, supply and demand risk, depletion risk and exploration risk. **Health care sector stocks** are subject to government regulation, as well as government approval of products and services, which can significantly impact price and availability, and which can also be significantly affected by rapid obsolescence and patent expirations.

Growth investing does not guarantee a profit or eliminate risk. The stocks of these companies can have relatively high valuations. Because of these high valuations, an investment in a growth stock can be more risky than an investment in a company with more modest growth expectations.

Value investing does not guarantee a profit or eliminate risk. Not all companies whose stocks are considered to be value stocks are able to turn their business around or successfully employ corrective strategies which would result in stock prices that do not rise as initially expected.

Bonds are subject to interest rate risk. When interest rates rise, bond prices fall; generally the longer a bond's maturity, the more sensitive it is to this risk. Bonds may also be subject to call risk, which is the risk that the issuer will redeem the debt at its option, fully or partially, before the scheduled maturity date. The market value of debt instruments may fluctuate, and proceeds from sales prior to maturity may be more or less than the amount originally invested or the maturity value due to changes in market conditions or changes in the credit quality of the issuer. Bonds are subject to the credit risk of the issuer. This is the risk that the issuer might be unable to make interest and/or principal payments on a timely basis. Bonds are also subject to reinvestment risk, which is the risk that principal and/or interest payments from a given investment may be reinvested at a lower interest rate.

High yield bonds (bonds rated below investment grade) may have speculative characteristics and present significant risks beyond those of other securities, including greater credit risk, price volatility, and limited liquidity in the secondary market. High yield bonds should comprise only a limited portion of a balanced portfolio.

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Ultrashort-term fixed income asset class is comprised of fixed income securities with high quality, very short maturities. They are therefore subject to the risks associated with debt securities such as credit and interest rate risk.

Treasury Inflation Protection Securities' (TIPS) coupon payments and underlying principal are automatically increased to compensate for inflation by tracking the consumer price index (CPI). While the real rate of return is guaranteed, TIPS tend to offer a low return. Because the return of TIPS is linked to inflation, TIPS may significantly underperform versus conventional U.S. Treasuries in times of low inflation.

REITs investing risks are similar to those associated with direct investments in real estate; lack of liquidity, limited diversification, and sensitivity to economic factors such as interest rate changes and market recessions.

Alternative investments may be either traditional alternative investment vehicles, such as hedge funds, fund of hedge funds, private equity, private real estate and managed futures or, non-traditional products such as mutual funds and exchange-traded funds that also seek alternative-like exposure but have significant differences from traditional alternative investments. The risks of traditional alternative investments may include: can be highly illiquid, speculative and not appropriate for all investors, loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative practices, volatility of returns, restrictions on transferring interests in a fund, potential lack of diversification and resulting higher risk due to concentration of trading authority when a single advisor is utilized, absence of information regarding valuations and pricing, complex tax structures and delays in tax reporting, less regulation and higher fees than open-end mutual funds, and risks associated with the operations, personnel and processes of the manager. Non-traditional alternative strategy products may employ various investment strategies and techniques for both hedging and more speculative purposes such as short-selling, leverage, derivatives and options, which can increase volatility and the risk of investment loss. These investments are subject to the risks normally associated with debt instruments and also carry substantial additional risks. Investors could lose all or a substantial amount of their investment. These investments typically have higher fees or expenses than traditional investments.

Investing in commodities entails significant risks. The commodities markets may fluctuate widely based on a variety of factors including changes in supply and demand relationships; governmental programs and policies; national and international political and economic events; war and terrorist events; changes in interest and exchange rates; trading activities in commodities and related contracts; pestilence; weather; technological change; and, the price volatility of a commodity. In addition, the commodities markets are subject to temporary distortions or other disruptions due to various factors, including lack of liquidity, participation of speculators and government intervention.

Companies paying **dividends** can reduce or cut payouts at any time.

The **indices** are unmanaged. An investor cannot invest directly in an index. They are shown for illustrative purposes only and do not represent the performance of any specific investment. The indices are not subject to expenses or fees and are often comprised of securities and other investment instruments the liquidity of which is not restricted. A particular investment product may consist of securities significantly different than those in any index referred to herein. Comparing an investment to a particular index may be of limited use.

Asset allocation and diversification do not assure a profit or protect against loss in declining financial markets.

Environmental, Social and Governance-Aware Investments (ESG)

Certain portfolios may include investment holdings that takes into account one or more **Environmental, Social and Governance ("ESG") factors (referred to as "ESG investments")**. For reference, environmental ("E") factors can include, but are not limited to, climate change, water, waste, and biodiversity. Social ("S") factors can include, but are not limited to, employees, diversity & inclusion, cyber security, data privacy, health & wellness, supply chains, product safety & security, community engagement, and human rights. Governance ("G") factors can include, but are not limited to, board structure & oversight, leadership composition, pay and incentive structures, corruption & bribery, ethics & business conduct, shareholder rights, accounting & audit practices, tax evasion, and risk management. You should carefully review an investment product's prospectus or other offering documents, disclosures and/or marketing material to learn more about how it incorporates ESG factors into its investment strategy.

ESG investments may also be referred to as sustainable investments, impact aware investments, socially responsible investments or diversity, equity, and inclusion ("DEI") investments. It is important to understand that ESG definitions and criteria used within the industry can vary, and ESG ratings of the same subject companies and/or securities can vary among different ESG ratings providers for various reasons including, differences in definitions, methodologies, processes, data sources and subjectivity among ESG rating providers when determining a rating. Certain issuers of investments including, but not limited to, separately managed accounts ("SMAs"), mutual funds and exchange traded funds ("ETFs") may have differing and inconsistent views concerning ESG criteria where the ESG claims made in offering documents or other literature may overstate ESG impact. Further, socially responsible norms vary by region, and an issuer's ESG practices or Morgan Stanley's assessment of an issuer's ESG practices can change over time.

Portfolios that include investment holdings deemed ESG investments or that employ ESG screening criteria as part of an overall strategy may experience performance that is lower or higher than a portfolio not employing such practices. Portfolios with ESG restrictions and strategies as well as ESG investments may not be able to take advantage of the same opportunities or market trends as portfolios where ESG criteria is not applied. There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results. For risks related to a specific fund, please refer to the fund's prospectus or summary prospectus.

Investment managers can have different approaches to ESG and can offer strategies that differ from the strategies offered by other investment managers with respect to the same theme or topic. Additionally, when evaluating investments, an investment manager is dependent upon information and data that may be incomplete, inaccurate or unavailable, which could cause the manager to incorrectly assess an investment's ESG characteristics or performance. Such data or information may be obtained through voluntary or third-party reporting. Morgan Stanley does not verify that such information and data is accurate and makes no representation or warranty as to its accuracy, timeliness, or completeness when evaluating an issuer.

Morgan Stanley's assessment of an issuer's ESG practices or an ESG portfolio is as of the date of this material. No assurance is provided that the underlying assets have maintained or will maintain any applicable ESG designations or any stated ESG compliance, or that the underlying assets have been operated or will be operated in an ESG-compliant manner. The ESG impacts of the securities and any underlying assets may vary over time.

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This can cause Morgan Stanley to incorrectly assess an issuer's business practices with respect to its ESG practices. As a result, it is difficult to compare ESG investment products.

Morgan Stanley makes no representation as to the compliance or otherwise of any fund or portfolio with any laws or regulatory guidelines, recommendations, requirements or similar relating to the ESG characterization of any fund or portfolio, or in connection with or to meet any of your investing ESG objectives, metrics or criteria.

The appropriateness of a particular ESG investment or strategy will depend on an investor's individual circumstances and objectives. Principal value and return of an investment will fluctuate with changes in market conditions.

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