

**Monon Town and Township Public Library
Board of Trustees
Meeting Agenda // December 12, 2022, 4PM EST**

1. Call to Order
2. Approval of November 14 Board Meeting Minutes
3. Claims/Payroll for November 2022/Treasurer's Report
4. Librarian's Report

5. Personnel Report
 - a. None

6. Old Business
 - a. None

7. New Business
 - a. 2023 Honey Creek and Liberty Township Contracts

 - b. 2023 Cleaning Contract

 - c. 2023 Holiday Schedule, 2023 Pay Schedule, & 2023 Fee Schedule

 - d. 2023 Library Staff Wages/Salary Schedule & Resolution

 - e. 2023 Building/Grounds Insurance Quotes

8. Adjournment

The next meeting is Monday, January 9, 2023 at 4PM and will be immediately followed by a Board of Finance Meeting to close out the 2022 budget.

**Monon Town and Township Public Library Board of Trustees Meeting
Monday, November 14, 2022, 4PM**

Present: Austin Stroud, Michele Buswell, Clark Raver, Lexi Reagan, Jennifer Annis, Rosemary Cooley, Alan McCloskey (Consolidated Union Insurance Representative)

Absent: Julie Hart, Desi Kyle

Call to Order: Called to order by Clark Raver at 4PM.

Minutes - Michele Buswell made a motion to approve the October 10 and 17 meeting minutes and Lexi Reagan seconded. All were in favor, and the motion passed.

Finances/Treasurer's Report - Austin reported a few transfers to bring us back to zero that the board needs to include in their approval of the usual reports. \$6509.12 was moved from LIRF to Operating - Employee benefits and \$332 was moved from LIRF to Operating - Furniture and Equipment (down payment for the shed). Jennifer Annis made the motion to approve the transfers, accept the financial reports, and sign the claim register. Rosemary Cooley seconded the motion. All were in favor. The motion passed.

Librarian's report - Harry Mohler came and looked at the front entrance that might need some more work. He also is going to talk to the automatic door company since we have some electrical issues going on with those.

The shed has been ordered, and should be coming in about 10 weeks (so likely by mid-January). Thank you to Julie Hart for all of her work on getting this project completed!

You will see the 2023 health insurance information included. Austin recommends that we go with the recommended plan. Our representative will talk about that before the meeting ends.

Austin asked if the board had a name in mind to recommend for appointment to the library board in Michele Buswell's place before the new year. The board reached out to Stan Minnick to see if he's still interested. Austin will make a recommendation to the school board before the December school board meeting. Rosemary Cooley also shared that we need to make an appointment to the park board. She shared that Julie Hart is interested, but she was under the impression she had to live in town. We will plan to discuss this at the December meeting.

Austin would like permission to close the library from noon-2pm on Thursday, December 15 for a staff holiday party as well as to use gift fund money to pay for the lunch. Michele Buswell made a motion to close for the holiday party and pay for the

lunch using gift money, and Jennifer Annis seconded. All present were in favor and the motion passed.

From Barbara:

The Pre-School Story Times and after-school Library Club have been well attended. The children have been consistent in their attendance and the ages for the after-school program range from Kindergarten through 5th grade. We will have provided 7 weeks of these programs before breaking for the Thanksgiving and Christmas holidays. The programs will resume in January. We are also considering starting up the Youth Advisory Group after the first of the year. This group will be for 5th graders and older students and will meet once a month.

Personnel Report -

Austin shared that Debbie Reindt was hired as a new library assistant and started work on October 28.

Old Business -

None.

New Business -

Austin shared a document from Alliance bank so that we can get who is on our accounts squared away when Michele goes off the board in December. A motion was made by Lexi Reagan, and seconded by Jennifer Annis to make the following changes that all were in favor of so the motion passed:

No changes to:

Checking 80926 - Jennifer Annis and Clark Raver
Money Market 93548 - Jennifer Annis and Clark Raver
Money Market 93556 - Jennifer Annis and Clark Raver

Remove Michele Buswell and add Desiery Kyle with Jennifer Annis:

CD 410960
CD 422546
CD 448273
CD 455079
CD 473391

CD 486688

Remove Michele Buswell and Terrie Brown and replace with Jennifer Annis and Desiery Kyle:

CD 419561

CD 449824

CD 452028

CD 484699

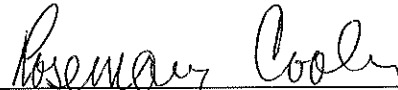
Finally, Michele Buswell should be removed from the safety deposit box.

Alan McCloskey from Consolidated Union presented the 2023 health insurance renewal information. After much discussion, Michele Buswell made a motion to go with the recommended plan and for the library to continue to pay 100% of the premium, and Jennifer Annis seconded. All present were in favor, and the motion passed. The board would like to see Austin work on increasing how much room we have in the budget for benefits going forward - increase little by little so employees have a better plan.

Lexi Reagan made a motion to adjourn the meeting at 5:05PM and Clark Raver seconded. All present were in favor, and the motion passed. The next meeting: Monday, December 12, at 4PM.



Clark Raver, President



Rosemary Cooley, Secretary

Register Of Claims
Monon Town & Township Public Library

Report Date: From 11/1/22 To 11/30/22

Warrant Number	Claim Number	Name of Claimant	Fund	Account	Amount	Date	Explanation
0	328	Monon Public Library	Transfer Fund	Interbank Transfers	\$6,509.12	11/15/22	Transfer from Bank (3)- 3556 to Bank (1) 0926 to cover Employee Benefits
				Total this claim	<u>\$6,509.12</u>		
0	313	PERF	PERF	Payroll Withholding	\$0.00	11/15/22	PERF Deposit
				Library Improvement Re Employee Benefits	\$804.30		
				Total this claim	<u>\$804.30</u>		
0	314	Payroll	Operating	Salary of Librarian	\$1,989.19	11/15/22	PAYROLL
			Operating	Salary of Assistants	\$4,638.54		
				Total this claim	<u>\$6,627.73</u>		
0	312	Monon Public Library	Transfer Fund	Interbank Transfers	\$17,400.00	11/1/22	transfer Funds for Check 23446 to Hamstra Builders was withdrawn from #0080926 from bank 2- #93548
				Total this claim	<u>\$17,400.00</u>		
0	327	Monon Public Library	Transfer Fund	Interbank Transfers	\$332.00	11/15/22	Transfer from Bank (3)32556 to Bank (1) 0926 for Storage shed Down payment
				Total this claim	<u>\$332.00</u>		
0	342	Alliance Bank	Operating	Other Services and Charges	\$12.16	11/30/22	Direct Deposit charge
				Total this claim	<u>\$12.16</u>		
0	329	PERF	PERF	Payroll Withholding	\$0.00	11/30/22	PERF Deposit
				Library Improvement Re Employee Benefits	\$823.79		
				Total this claim	<u>\$823.79</u>		
0	330	Payroll	Operating	Salary of Librarian	\$1,989.19	11/30/22	PAYROLL
			Operating	Salary of Assistants	\$4,719.05		
				Total this claim	<u>\$6,708.24</u>		

Warrant Number	Claim Number	Name of Claimant	Fund	Account	Amount	Date	Explanation
0	341	Monon Public Library	Library Improvement Re	Interfund Transfers	\$1,844.00	11/30/22	Transfer from Bank 3556 to Bank 0926 to cover Employee Benefits
				Total this claim	<u>\$1,844.00</u>		
0	340	Internal Revenue Service	FEDERAL FICA MEDICARE	Payroll Withholding Payroll Withholding Payroll Withholding	\$1,036.55 \$826.84 \$193.37	11/30/22	Federal Tax Deposit
			Library Improvement Re	Employee Benefits	\$826.84		
			Library Improvement Re	Employee Benefits	\$193.37		
				Total this claim	<u>\$3,076.97</u>		
0	339	Indiana Dept. of Revenue	STATE COUNTY	Payroll Withholding Payroll Withholding	\$468.04 \$287.04	11/30/22	State and County Tax Deposit
				Total this claim	<u>\$755.08</u>		
0	326	Monon Public Library	Transfer Fund	Interbank Transfers	\$2,601.00	11/15/22	Transferring from Bank 3 LIRF to Bank 1 Operating. Heritage Support Grant Agreement 10% cash match
				Total this claim	<u>\$2,601.00</u>		
23484	315	Anthem Blue Cross Blue Shield	Library Improvement Re	Employee Benefits	\$2,699.31	11/15/22	
				Total this claim	<u>\$2,699.31</u>		
23485	316	ARAB TERMITE & PEST CONT	Operating	Other Services and Charges	\$57.00	11/15/22	
				Total this claim	<u>\$57.00</u>		
23486	317	Baker & Taylor	Operating	Books	\$651.11	11/15/22	Credit Memo
				Total this claim	<u>\$651.11</u>		
23487	318	CENGAGE Learning/ Gale	Operating	Books	\$30.39	11/15/22	
				Total this claim	<u>\$30.39</u>		
23488	319	Indiana Library Federation	Operating	Dues, Interest, Taxes	\$100.00	11/15/22	Membership renewal- Barbara
				Total this claim	<u>\$100.00</u>		
23489	320	Midwest Tape, LLC	Operating	Books	\$53.23	11/15/22	
				Total this claim	<u>\$53.23</u>		

<i>Warrant Number</i>	<i>Claim Number</i>	<i>Name of Claimant</i>	<i>Fund</i>	<i>Account</i>	<i>Amount</i>	<i>Date</i>	<i>Explanation</i>
23490	321	Monon Telephone Co.	Operating	Communication and Transportati	\$172.08	11/15/22	
				Total this claim	\$172.08		
23491	322	Monon Utilities	Operating	Utility Services	\$71.56	11/15/22	
				Total this claim	\$71.56		
23492	323	NIPSCO	Operating	Utility Services	\$1,161.64	11/15/22	
				Total this claim	\$1,161.64		
23493	324	Laura E. Burcham	Operating	Salary of Custodian	\$150.00	11/15/22	Nov. 1-15
				Total this claim	\$150.00		
23494	325	Monon Civic Preservation Societ	Library Improvement Re	Repairs and Maintenance	\$2,601.00	11/15/22	Heritage Support Grant 10% cash match
				Total this claim	\$2,601.00		
23495	331	Baker & Taylor	Operating	Books	\$696.59	11/30/22	
				Total this claim	\$696.59		
23496	332	CENGAGE Learning/ Gale	Operating	Books	\$184.74	11/30/22	
				Total this claim	\$184.74		
23497	333	Center Point Large Print	Operating	Books	\$26.62	11/30/22	
				Total this claim	\$26.62		
23498	334	Evergreen Indiana-ISL Foundati	Operating	Other Services and Charges	\$1,721.00	11/30/22	Tier 4 Evergreen IN- 2023
				Total this claim	\$1,721.00		
23499	335	Demco	Operating	Library Supplies	\$109.07	11/30/22	
				Total this claim	\$109.07		
23500	336	Laura E. Burcham	Operating	Salary of Custodian	\$150.00	11/30/22	Nov 16-30,22
				Total this claim	\$150.00		

<i>Warrant Number</i>	<i>Claim Number</i>	<i>Name of Claimant</i>	<i>Fund</i>	<i>Account</i>	<i>Amount</i>	<i>Date</i>	<i>Explanation</i>
23501	337	VISA	Memorial/Gift Fund	Gift Fund	\$89.84	11/30/22	
			Operating	Library Supplies	\$32.70		
			Operating	Other Services and Charges	\$16.32		
			Operating	Communication and Transportati	\$7.00		
				Total this claim	\$145.86		
23502	338	Amazon Capital Services, Inc.	Operating	Library Supplies	\$330.81	11/30/22	
			Operating	Cleaning and Sanitation Supplie	\$60.21		
			Operating	Books	\$57.55		
			Operating	Furniture and Equipment	\$85.60		
			Operating	Nonprint Materials	\$349.14		
			Memorial/Gift Fund	Gift Fund	\$40.39		
				Total this claim	\$923.70		

Warrant Number Claim Number Name of Claimant Fund Account Amount Date Explanation

Total Amount of Claims \$59,199.29

I hereby certify that each of the above listed vouchers and the invoices, or bills attached thereto, are true and correct and I have audited same in accordance with IC 5-11-10-1.6.

Friday, December 2, 2022

Fiscal Officer

ALLOWANCE OF VOUCHERS

(IC 5-11-10-2 permits the governing body to sign the Accounts Payable Voucher Register in lieu of signing each claim the governing body is allowing)

We have examined the vouchers listed on the forgoing accounts payable voucher register, consisting of pages, and except for vouchers not allowed as shown on the Register such vouchers are allowed in the total amount of

Date this 12th day of December, 2022.

SIGNATURES OF GOVERNING BOARD

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 100 Operating

Monon Town & Township Public Library

Report Date: From 11/1/22 To 11/30/22

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
I. Personal Services							
1.01 Salary of Librarian	\$50,000.00	\$0.00	\$50,000.00	\$3,978.38	\$43,182.78	\$6,817.22	13.6
1.02 Salary of Assistants	\$110,000.00	\$0.00	\$110,000.00	\$9,357.59	\$101,720.55	\$8,279.45	7.5
1.03 Salary of Custodian	\$7,500.00	\$0.00	\$7,500.00	\$300.00	\$2,520.00	\$4,980.00	66.4
1.04 Employee Benefits	\$50,000.00	\$0.00	\$50,000.00	\$0.00	\$50,000.00	\$0.00	0.0
Subtotal	\$217,500.00		\$217,500.00	\$13,635.97	\$197,423.33	\$20,076.67	9.2
2. Supplies							
2.02 Cleaning and Sanitation Supplies	\$2,500.00	\$0.00	\$2,500.00	\$60.21	\$546.12	\$1,953.88	78.2
2.04 Library Supplies	\$6,000.00	\$0.00	\$6,000.00	\$472.58	\$5,048.13	\$951.87	15.9
Subtotal	\$8,500.00		\$8,500.00	\$532.79	\$5,594.25	\$2,905.75	34.2
3. Other Services and Charge							
3.01 Professional Services	\$1,500.00	\$0.00	\$1,500.00	\$0.00	\$1,416.76	\$83.24	5.5
3.02 Communication and Transportation	\$12,300.00	\$0.00	\$12,300.00	\$179.08	\$3,173.22	\$9,126.78	74.2
3.03 Printing and Advertising	\$500.00	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00	100.0
3.04 Library Insurance	\$8,400.00	\$0.00	\$8,400.00	\$0.00	\$170.00	\$8,230.00	98.0
3.05 Utility Services	\$21,000.00	\$0.00	\$21,000.00	\$1,233.20	\$17,277.26	\$3,722.74	17.7
3.06 Repairs and Maintenance	\$20,000.00	\$0.00	\$20,000.00	\$0.00	\$7,065.88	\$12,934.12	64.7
3.07 Rentals	\$500.00	\$0.00	\$500.00	\$0.00	\$15.00	\$485.00	97.0
3.08 Dues, Interest, Taxes	\$1,000.00	\$0.00	\$1,000.00	\$100.00	\$464.27	\$535.73	53.6
3.09 Other Services and Charges	\$14,000.00	\$0.00	\$14,000.00	\$1,806.48	\$11,038.00	\$2,962.00	21.2
3.1 Transfer to Library Improvement Reserve	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00	100.0
3.11 E Book Services & Hoopla	\$6,700.00	\$0.00	\$6,700.00	\$0.00	\$1,376.11	\$5,323.89	79.5

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
3.2 2021 Encumbered Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#Num!
Subtotal	\$90,900.00		\$90,900.00	\$3,318.76	\$41,996.50	\$48,903.50	53.8
4. Capital Outlays							
4.02 Furniture and Equipment	\$15,000.00	\$0.00	\$15,000.00	\$85.60	\$5,053.47	\$9,946.53	66.3
4.03 Books	\$23,000.00	\$0.00	\$23,000.00	\$1,700.23	\$18,247.81	\$4,752.19	20.7
4.04 Periodicals and Newspapers	\$3,500.00	\$0.00	\$3,500.00	\$0.00	\$1,397.55	\$2,102.45	60.1
4.05 Nonprint Materials	\$8,500.00	\$0.00	\$8,500.00	\$349.14	\$5,634.03	\$2,865.97	33.7
Subtotal	\$50,000.00		\$50,000.00	\$2,134.97	\$30,332.86	\$19,667.14	39.3
Grand Total	\$366,900.00	\$0.00	\$366,900.00	\$19,622.49	\$275,346.94	\$91,553.06	25.0

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 201 Rainy Day Fund

Monon Town & Township Public Library

Report Date: From 11/1/22 To 11/30/22

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
3. Other Services and Charge							
3.06 Repairs and Maintenance	\$25,000.00	\$0.00	\$25,000.00	\$0.00	\$21,628.74	\$3,371.26	13.5
3.2 2021 Encumbered Funds	\$24,730.00	\$0.00	\$24,730.00	\$0.00	\$24,730.00	\$0.00	0.0
Subtotal	\$49,730.00		\$49,730.00	\$0.00	\$46,358.74	\$3,371.26	6.8
4. Capital Outlays							
4.02 Furniture and Equipment	\$25,000.00	\$0.00	\$25,000.00	\$0.00	\$0.00	\$25,000.00	100.0
Subtotal	\$25,000.00		\$25,000.00	\$0.00	\$0.00	\$25,000.00	100.0
Grand Total	\$74,730.00	\$0.00	\$74,730.00	\$0.00	\$46,358.74	\$28,371.26	38.0

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Appropriation Report for 400 Library Improvement Reserve F

Monon Town & Township Public Library

Report Date: From 11/1/22 To 11/30/22

Account # Description	Annual Appropriation	Change to Appropriation	Current Appropriation	Disbursements This Month	Disbursements YTD	Balance	Percent Remain
1. Personal Services							
1.04 Employee Benefits	\$8,947.00	\$0.00	\$8,947.00	\$5,347.61	\$8,353.12	\$593.88	6.6
Subtotal	\$8,947.00		\$8,947.00	\$5,347.61	\$8,353.12	\$593.88	6.6
3. Other Services and Charge							
3.06 Repairs and Maintenance	\$25,000.00	\$0.00	\$25,000.00	\$2,601.00	\$3,601.00	\$21,399.00	85.6
Subtotal	\$25,000.00		\$25,000.00	\$2,601.00	\$3,601.00	\$21,399.00	85.6
4. Capital Outlays							
4.02 Furniture and Equipment	\$3,000.00	-\$0.00	\$3,000.00	\$0.00	\$332.00	\$2,668.00	88.9
Subtotal	\$3,000.00		\$3,000.00	\$0.00	\$332.00	\$2,668.00	88.9
Grand Total	\$36,947.00	\$0.00	\$36,947.00	\$7,948.61	\$12,286.12	\$24,660.88	66.7

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Bank Balances

Date Printed: 12/2/22

Monon Town & Township Public Library

Report Dates = 11/1/22 to 11/30/22

<i>Bank</i>	<i>Start of Year</i>	<i>Start of Month</i>	<i>Receipts this Month</i>	<i>Vouchers thisMonth</i>	<i>EOM Balance</i>
1 Alliance Bank 008-092-6	\$259,937.25	\$126,552.48	\$43,218.36	\$30,513.17	\$139,257.67
2 Alliance Bank 93548	\$267,153.66	\$314,338.38	\$94.66	\$17,400.00	\$297,033.04
3 Alliance Bank 93556	\$135,020.32	\$181,566.21	\$69.40	\$11,286.12	\$170,349.49
4 Alliance Bank 1000	\$460,000.00	\$460,000.00	\$0.00	\$0.00	\$460,000.00
Total all banks =	\$1,122,111.23	\$1,082,457.07	\$43,382.42	\$59,199.29	\$1,066,640.20

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Financial Report
Monon Town & Township Public Library

Report Dates = 11/1/22 to 11/30/22

<i>Fund</i>	<i>Start of year</i>	<i>Disbursements this month</i>	<i>Disbursements YTD</i>	<i>Receipts this month</i>	<i>Receipts YTD</i>	<i>Balance</i>
1. General						
100 Operating	\$470,173.48	\$19,622.49	\$381,054.84	\$13,571.84	\$284,006.30	\$373,124.94
Subtotal	\$470,173.48	\$19,622.49	\$381,054.84	\$13,571.84	\$284,006.30	\$373,124.94
2. Special Revenue						
200 Memorial/Gift Fund	\$7,255.55	\$130.23	\$2,387.08	\$0.70	\$583.53	\$5,452.00
201 Rainy Day Fund	\$370,277.75	\$0.00	\$49,767.36	\$86.52	\$50,618.52	\$371,128.91
203 Levy Excess Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
226 State Technology Fund Grant Fund	\$0.00	\$0.00	\$3,696.54	\$0.00	\$3,696.54	\$0.00
276 Annie Horton Advisory Grant Fund	\$1,029.99	\$0.00	\$696.25	\$0.00	\$1,000.00	\$1,333.74
277 Indiana Humanities Grant Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
278 CARES Grant Fund	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
279 ARPA Grant Fund	(\$5,632.63)	\$0.00	\$5,740.71	\$0.00	\$11,373.34	\$0.00
280 LSTA Grant Fund	(\$1,790.00)	\$0.00	\$1,884.04	\$0.00	\$3,674.04	\$0.00
Subtotal	\$373,140.66	\$130.23	\$64,171.98	\$87.22	\$70,945.97	\$379,914.65
4. Capital Projects						
400 Library Improvement Reserve Fund	\$278,681.19	\$9,792.61	\$20,661.85	\$69.40	\$55,466.37	\$313,485.71
Subtotal	\$278,681.19	\$9,792.61	\$20,661.85	\$69.40	\$55,466.37	\$313,485.71
5. Clearing						
800 PLAC Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
801 Evergreen Indiana Pass Through Fund	\$115.90	\$0.00	\$235.93	\$0.00	\$234.93	\$114.90
802 Payroll fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
803 FEDERAL	\$0.00	\$1,036.55	\$11,269.00	\$1,036.55	\$11,269.00	\$0.00
804 FICA	\$0.00	\$826.84	\$9,000.86	\$826.84	\$9,000.86	\$0.00
805 MEDICARE	\$0.00	\$193.37	\$2,105.04	\$193.37	\$2,105.04	\$0.00
806 STATE	\$0.00	\$468.04	\$4,936.54	\$468.04	\$4,936.54	\$0.00
807 COUNTY	\$0.00	\$287.04	\$3,019.70	\$287.04	\$3,019.70	\$0.00
808 PERF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
809 Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
810 Transfer Fund	\$0.00	\$26,842.12	\$29,161.47	\$26,842.12	\$29,161.47	\$0.00
Subtotal	\$115.90	\$29,653.96	\$59,728.54	\$29,653.96	\$59,727.54	\$114.90
Grand Total	\$1,122,111.23	\$59,199.29	\$525,617.21	\$43,382.42	\$470,146.18	\$1,066,640.20

Total all banks = \$1,066,640.20

Monon Town & Township Public Library

Report Dates = 11/1/22 to 11/30/22

Receipt Summaries for :		100	Operating
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
110	LIBERTY TOWNSHIP CARDS		\$2,325.00
130	FINES AND FEES	\$79.15	\$856.79
132	COPIES	\$75.45	\$865.87
150	LOF PROPERTY TAXES		\$123,819.90
152	LOCAL INCOME TAX (LIT)	\$11,504.00	\$137,049.00
153	LOF MISC RECEIPT		\$2,186.00
154	LOF LICENSE EXCISE		\$7,276.34
155	LOF FINANCIAL INSTITUTION TAX		\$259.16
156	LOF SAVINGS INTEREST	\$7.44	\$60.95
157	LOF INTEREST FROM CD	\$57.98	\$263.96
158	LOF CHECKING INTEREST	\$3.82	\$36.98
159	LOF CVET		\$687.00
401	EXAMINATION OF RECORDS		(\$3,465.00)
701	INTERFUND TRANSFER	\$1,844.00	\$11,784.35
1000	VOID		\$0.00
		<u>\$13,571.84</u>	<u>\$284,006.30</u>

Receipt Summaries for :		200	Memorial/Gift Fund
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
302	MEMORIAL FUND RECEIPT		\$575.00
303	MEMORIAL GIFT FUND INTEREST	\$0.70	\$8.53
		<u>\$0.70</u>	<u>\$583.53</u>

Receipt Summaries for :		201	Rainy Day Fund
<i>Account</i>		<i>This Month</i>	<i>YTD</i>
157	LOF INTEREST FROM CD		\$7.56
701	INTERFUND TRANSFER		\$50,000.00
923	RAINY DAY INTEREST	\$28.54	\$359.68
924	RAINY DAY INTEREST FROM CD	\$57.98	\$251.28
		<u>\$86.52</u>	<u>\$50,618.52</u>

Receipt Summaries for :		226	State Technology Fund Grant F
<i>Account</i>		<i>This Month</i>	<i>YTD</i>

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

\$1,036.55 \$11,269.00

Receipt Summaries for :		804	FICA	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings		\$826.84	\$9,000.86
			\$826.84	\$9,000.86

Receipt Summaries for :		805	MEDICARE	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings		\$193.37	\$2,105.04
			\$193.37	\$2,105.04

Receipt Summaries for :		806	STATE	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings		\$468.04	\$4,936.54
			\$468.04	\$4,936.54

Receipt Summaries for :		807	COUNTY	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
400	Payroll Withholdings		\$287.04	\$3,019.70
			\$287.04	\$3,019.70

Receipt Summaries for :		809	Other	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
1000	VOID			\$0.00
				\$0.00

Receipt Summaries for :		810	Transfer Fund	
<i>Account</i>			<i>This Month</i>	<i>YTD</i>
701	INTERFUND TRANSFER		\$9,110.12	\$9,110.12
702	INTERBANK TRANSFER		\$17,732.00	\$20,051.35
			\$26,842.12	\$29,161.47

Approved by the State Board Of Accounts for Monon Town & Township Public Library on 1/1/98.

Printed On Friday, December 2, 2022

Transfer

Confirmation #:

9058223

Date:

11/28/2022 2:37:43 PM

Description:

Moved from LIRF to cover overage in employee benefits.-Internet Transfer From CHK 3556 To CHK 0926
9058223

From:

Checking - *3556

Amount:

- \$1,844.00

To:

Checking - *0926

Amount:

+ \$1,844.00

Librarian's Report – December 12, 2022

The shed should be here about the time of next month's meeting.

Stanley Minnick will be appointed to the library board at tonight's school board meeting. His first meeting will be in January.

Tonight is Michele Buswell's last board meeting after 16 years. Thank you for all of your time and service to the library!

For next month, you'll want to think about the 2023 board officers as well as if we want to keep our board meetings at 4PM on the 2nd Monday of each month.

Austin shared that our expenditures per capita went up by about 90 cents for this past year. We're required to up our non-resident fee to at least \$75.90. Austin is proposing that we increase it to \$76, but we could increase it more since it could increase again next year. Austin will include a letter explaining this to the township trustees, so hopefully everything works out in that regard.

On the 2023 cleaning contract, Austin is proposing that we increase this at least 5% to match the growth quotient as well as to keep up with the rising costs of everything. He has proposed paying \$80/week, or \$160 bi-weekly up from \$75/week or \$150 bi-weekly for the current year.

We discussed this last month, but we need to appoint someone to the park board for the town.

We need to have a Board of Finance meeting to close out the 2022 budget, so Austin is proposing to hold it immediately after the regular 4PM meeting in January.

Collection Area	November 2022 Circulation	November 2021 Circulation	November 2020 Circulation
Adult Fiction	206	176	131
Adult Non-Fiction	35	26	25
Adult/Juvenile DVDs/Videos	200	117	99
Adult/Juvenile Audiobooks	3	0	8
Magazines	50	41	34
Juvenile Fiction	159	110	79
Juvenile Non-Fiction	18	7	15
Young Adult/Teen	5	12	5
Video Games	13	5	3
Hoopla	30	29	0
Overdrive (ebooks/e-audio)	212	154	164
Hotspots	30	7	0
Library of Things	4	0	0
Total Circulation (# of checkouts)	965	684	563

CONTRACTUAL AGREEMENT FOR LIBRARY SERVICE

The Board of Trustees of the Monon Town and Township Public Library, County of White, State of Indiana, and the Honey Creek Township trustee, acting on the consent of the Township Board, mutually agree that:

1. The term of this Agreement shall be the 1st day of January, 2023 through the 31st day of December, 2023, during which term the Monon Town and Township Public Library shall furnish library services to the residents of Honey Creek Township without any special charge therefore other than the amount agreed upon herein.
2. The Monon Town and Township Public Library will make its library available to residents of Honey Creek Township to the extent permitted by Indiana State Law and the policies of the Evergreen Indiana Consortium.
3. Honey Creek Township and each individual will pay to the Monon Town and Township Public Library the previously agreed individual fee for each non-resident card as established by the Monon Town and Township Public Library Board of Trustees. For 2023, this is \$76. A total of \$66 is paid by the township for each card, and \$10 is paid by the individual upon registering for or renewing a library card.
4. For each Honey Creek Township resident applying for a non-resident card, residency shall be verified and approved by the Honey Creek Township Trustee.
5. Payments to the Monon Town and Township Public Library for issuance of individual non-resident library cards shall be made annually by the Honey Creek Township Trustee.
6. This Agreement may be renewed from year to year by the mutual written agreement of the Monon Town and Township Public Library and the Honey Creek Township Trustee.
7. This Agreement may be changed by mutual consent upon written notice.
8. This Agreement may be terminated by either the Monon Town and Township Public Library or the Honey Creek Township Trustee.
9. This Agreement shall be binding upon the successors in office of the parties hereto.

IN WITNESS WHEREOF, the parties to the Agreement have set their hands and seals this ___ 12th ___ day of December, 2022.

MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES

HONEY CREEK TOWNSHIP TRUSTEE

HONEY CREEK TOWNSHIP BOARD



CONTRACTUAL AGREEMENT FOR LIBRARY SERVICE

The Board of Trustees of the Monon Town and Township Public Library, County of White, State of Indiana, and the Liberty Township trustee, acting on the consent of the Township Board, mutually agree that:

1. The term of this Agreement shall be the 1st day of January, 2023 through the 31st day of December, 2023, during which term the Monon Town and Township Public Library shall furnish library services to the residents of Liberty Township without any special charge therefore other than the amount agreed upon herein.
2. The Monon Town and Township Public Library will make its library available to residents of Liberty Township to the extent permitted by Indiana State Law and the policies of the Evergreen Indiana Consortium.
3. Liberty Township will pay to the Monon Town and Township Public Library the previously agreed individual fee (\$76.00) for each non-resident card as established by the Monon Town and Township Public Library Board of Trustees.
4. For each Liberty Township resident applying for a non-resident card, residency shall be verified and approved by the Liberty Township Trustee.
5. Payments to the Monon Town and Township Public Library for issuance of individual non-resident library cards shall be made annually by the Liberty Township Trustee.
6. This Agreement may be renewed from year to year by the mutual written agreement of the Monon Town and Township Public Library and the Liberty Trustee.
7. This Agreement may be changed by mutual consent upon written notice.
8. This Agreement may be terminated by either the Monon Town and Township Public Library or the Liberty Township Trustee.
9. This Agreement shall be binding upon the successors in office of the parties hereto.

IN WITNESS WHEREOF, the parties to the Agreement have set their hands and seals this 12th day of December, 2022.

MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES

LIBERTY TOWNSHIP TRUSTEE

LIBERTY TOWNSHIP BOARD



Monon Town and Township Public Library

Cleaning Service Contract Requirements

Scope of Work

(January 1 – December 31, 2023)

OVERVIEW

- The cleaning contract for the Monon Town and Township Public Library is in the 8,000 sq. ft. building located at 427 North Market Street in Monon.
- Cleaning is to be done on a routine schedule weekly during or after business hours. This schedule may need adjusted if the Library is having or participating in a special event that falls outside of the normal library schedule
- Cleaning supplies and equipment are provided by the Library, and the contractor should notify the Library Director when more supplies are needed.
- Cleaning service contractors are expected to be able to read and interpret labels on cleaning products and observe safe use and handling of cleaning products.
- Cleaning service contractors should not enter the Library except to perform their work and should not bring non-personnel or family members into the library during their contract work hours. Cleaning service contractors may subcontract as needed with the Library Director's approval. Cleaning service contractors are to secure the building when they leave the premises.
- Cleaning service contractors are not to bother private areas such as desk tops, drawers, lockers, food or mail slots, etc. except as needed to perform their work. Cleaning service contractors are not expected to tidy up after staff – arranging papers, turning off computers, or washing dishes.
- Library management would expect and appreciate notification of building problems such as leaks or needed repairs. However, it is up to the Library Director to call in outside assistance unless the cleaning service contractor is notified otherwise in an emergency.
- If unable to make it to the Library due to illness, vacation, an emergency, or dangerous weather, cleaning service contractors are expected to notify the Library Director as soon as possible. The hours may be made up in the same week, or a decrease in pay can be worked around (i.e. if working three weeks of the month, the monthly pay would decrease to \$240 instead of \$320 for four weeks of work with a rate of pay at \$80/week).

Cleaning Service Contract Requirements

STAFF & PUBLIC AREAS

WEEKLY

- Sweep downstairs children's area
- Sweep Breakroom & Program room
- Mop entry way & bathrooms, children's employee bathroom
- Sweep upstairs back half, including behind desk
- Clean upstairs front half, including offices & stairs
- Clean women's bathroom & upstairs bathroom
- Clean men's bathroom

AS NEEDED OR MONTHLY

- Dust Upstairs and Downstairs
- Pour water down drains
- Dust in window frames
- Clean glass entry doors upstairs
- Clean glass entry doors downstairs
- Sweep outside stairways

QUALITY STANDARDS

1. **Frequency:** Frequency requirements are minimum requirements. All tasks to be performed as frequently as specified and as needed to maintain a clean condition. For example, tasks that are designated "WEEKLY" are to be performed at each visit.
2. **General Standards:** The achievement of the desired standard of cleanliness will result in an almost complete absence of visible soil. In order to maintain the facilities in this condition, Contractor will remove any visible soil which is found as a result of inspection.
3. **Solid waste collection:** All solid waste in the building shall be collected and removed to designated disposal areas. Library staff will remove the waste from the building as needed.
4. **Wet mopping:** Floors shall be free of streaks, mop strand marks, and skipped areas. Walls, baseboards, and other surfaces shall be free of splash stains and markings from the equipment. Mops and buckets will be emptied and thoroughly rinsed immediately after use in restrooms and before use in any other area.
5. **Spot cleaning:** Smudges, marks or spots shall be removed without causing discoloration of the surface.
6. **Dusting:** Corners, crevices, moldings, and ledges shall be free of dirt, debris, and dust. Furniture will be dusted around computers.
7. **Maintenance Closet:** Closet shall be maintained in a clean, orderly and safe condition at all times.

- 8. **Materials and Equipment:** The Contractor shall use cleaning products and equipment which are effective and safe for fixtures, furnishings, and finishes in their particular applications. Cleaning products should be in clearly marked containers.
- 9. **Level of care:** Contractor shall exercise due care at all times to ensure that cleaning products and practices do not cause damage to finishes, furnishings, or fixtures.

LIABILITY

As a contractor that is issued a 1099, you are not covered by the library’s insurance policy for workplace injuries, accidents, etc. It is expected that you will obtain your own coverage to meet your needs in this regard.

RATE OF PAY

For the 2023 Budget Year (January 1, 2023 – December 31, 2023), the Monon Town and Township Public Library Board of Trustees has set the flat rate of pay as \$80/week with the expectation of working 5 hours/week. If electing to be paid monthly, payment is to be made to the contractor on the last day of each month for \$320. If electing to be paid semi-monthly, payment is to be made to the contractor on the 15th day of the month and the last day of the month for \$160 each time. Please select the pay frequency you prefer for 2023 below by initialing in one of the fields:

_____ I want to be paid monthly. _____ I want to be paid semi-monthly.

AGREEMENT TO SCOPE OF WORK/CONTRACT FOR 2023

By signing below, you agree to the terms of this scope of work and contract for the 2023 budget year at the Monon Town and Township Public Library. If at any time you wish to cancel your contract with the library, please inform the Library Director in writing as soon as possible. By signing, you also understand that this contract is reviewed annually by the Monon Town and Township Public Library Board of Trustees, and renewal and budget amounts will be decided upon by the Board.

Contractor Signature Date _____
Library Director Signature Date

2023 Holiday Schedule

New Year's Day – Monday, January 2 (Observed)

Spring Holiday – Friday, April 7 (Closed for Annual Staff Training – Good Friday)

Memorial Day – Monday, May 29

Independence Day – Tuesday, July 4

Labor Day – Monday, September 4

Thanksgiving Day – Thursday, November 23

Day after Thanksgiving – Friday, November 24

Saturday after Thanksgiving – Saturday, November 25 (unpaid/library closed)

Christmas Eve – Tuesday, December 26 (observed)

Christmas Day – Monday, December 25

2023 Pay Schedule

Pay dates fall on the 15th and last day of each month.

Sunday, January 15

Tuesday, January 31

Wednesday, February 15

Tuesday, February 28

Wednesday, March 15

Friday, March 31

Saturday, April 15

Sunday, April 30

Monday, May 15

Wednesday, May 31

Thursday, June 15

Friday, June 30

Saturday, July 15

Monday, July 31

Tuesday, August 15

Thursday, August 31

Friday, September 15

Saturday, September 30

Sunday, October 15

Tuesday, October 31

Wednesday, November 15

Thursday, November 30

Friday, December 15

Sunday, December 31

2023 Fee Schedule

Black and White Computer Printouts or Copies	\$0.10 per page
Color Computer Printouts or Copies	\$0.25 per page
Faxes	\$0.50 per page sent/received
Laminating	\$0.50 per page for small docs \$1 per page for large docs
Notary	\$2 per transaction
Library Card Replacement	\$2
Overdue Charges	\$0 for Monon Library Items
Lost Items	Cost of item Or patron may purchase replacement
Non-resident Card	\$76
Liberty Township Card	\$0 - Paid by Trustee
Honey Creek Township Card	\$10 – Rest paid by Trustee

**MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
2023 Salary Resolution**

WHEREAS, it has been determined that it is now necessary to set salaries for 2023 for the staff of the Monon Town and Township Public Library;

NOW, THEREFORE BE IT RESOLVED that the staff of the Monon Town and Township Public Library will be paid according to the attached 2023 salary schedule.

Presented to the Monon Town and Township Public Library Board of Trustees and adopted this 12th day of December, 2022 by the following Aye and Nay vote:

AYE

NAY

ATTEST:

Secretary



Howe Insurance Agency

www.howeinsuranceagency.com

12/07/2022

Quotes for Monon Town and Township Public Library

Tailored Protection Policy with Auto Owners Insurance (Superior Rating A++)

Quote #1

- Building Value with Replacement Cost \$4,168,871 Coinsurance 80% \$3,335,097
- Business Personal Property with Replacement Cost \$686,000
- Liability Each Occurrence \$1,000,000
- General Aggregate \$2,000,000
- Damage to Premises Rented to You \$300,000 Any One Premises
- Medical Payments \$10,000 Any One Person
- Hired Auto and Non-Owned Autos Each Occurrence \$1,000,000
- Annual Premium \$4,907
- Annual Premium if Paid in Full \$4,456

Quote #2

- Building Value with Actual Cost Value \$1,459,105 Coinsurance 100%
- Business Personal Property with Replacement Cost \$686,000
- Liability Each Occurrence \$1,000,000
- General Aggregate \$2,000,000
- Damage to Premises Rented to You \$300,000 Any One Premises
- Medical Payments \$10,000 Any One Person
- Hired Auto and Non-Owned Autos Each Occurrence \$1,000,000
- Annual Premium \$2,865
- Annual Premium if Paid in Full \$2,598

Work Comp Quote with Auto Owners Insurance (Superior Rating A++)

- Bodily Injury by Accident \$100,000 each accident
- Bodily Injury by Disease \$100,000 each employee
- Bodily Injury by Disease \$500,000 Policy Limit
- Annual Premium \$366
- Annual Premium if Paid in Full \$350

P.O. Box 304
104 West 4th Street
Monon, IN 47959

Office: 1.800.253.8012

Fax: 219.253.6712

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

Quote #1

Commercial Building Valuation Summary Property-Owners Insurance Company

Date: 12/07/2022

Location # 1	
427 N MARKET ST MONON, IN 47959-9799	
Location # 1	Building # 1
Program:	Institutional - Other
Business Description:	Libraries
Zip Code:	47959-9799
Square Footage:	8,221
Construction Type:	Joisted Masonry
Construction Year:	1914
	Building Insurance to Value Limit: \$4,168,871
	Coinsurance Selected: 80%
	Estimated Building Insurance to Value Limit: \$3,335,097
	Estimated Building Insurance-to-Value Identifier: 5498388



LIFE • HOME • CAR • BUSINESS

Property-Owners Insurance Company
Tailored Protection Policy New Business Proposal

Date: 12/07/2022

Agency Code: 02-0329-00

CLIENT:
MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
PO BOX 305
MONON, IN 47959-0305
Phone: (219) 253-6517

AGENCY:
HOWE INSURANCE AGENCY
PO BOX 304
MONON, IN 47959-0304
Phone: (219) 253-6285
E-Mail: alicia@howeins.net

Proposed premium is: \$4,907.00 (Annual Term)
Proposed premium if Paid In Full Discount Applies: \$4,456.00

The Paid in Full Discount is not Available for Escrow Direct Bill or Agency Bill

Company Bill Option	Required Deposit	Remaining Installments	Installment Amount
Full Pay	\$4,456.00	0	\$0.00
Semi-Annual	\$2,453.50	1	\$2,453.50
Quarterly	\$1,226.75	3	\$1,226.75
Monthly	\$408.99	11	\$408.91

Installment amounts do not include billing fees.

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

Property-Owners Insurance Company Indiana Tailored Protection Policy (TPP) New Business Proposal

Date: 12/07/2022

Proposal ID: MONONTOWNANDTOWNSHIP-4521567

CLIENT AGENCY

Client: **MONON TOWN AND TOWNSHIP PUBLIC LIBRARY** Agency Code: **02-0329-00**
Contact/Producer: **AUDRA S ALMA**
Agency: **HOWE INSURANCE AGENCY**

Address: **PO BOX 305
MONON, IN 47959-0305**

Address: **PO BOX 304
MONON, IN 47959-0304**

Phone: **(219) 253-6517**

Phone: **(219) 253-6285**

Website: **<https://www.monon.lib.in.us/>**

Email: **alicia@howeins.net**

PROPOSAL INFORMATION

Proposal Effective Date: **01/01/2023 - 01/01/2024**
Rate Effective Date: **12/12/2022**
Proposal Started: **12/07/2022**
Entity Type of Primary Named Insured: **Nonprofit Organization**

PREMIUM OVERVIEW

Total Commercial Property Premium	\$4,497.00
Total Commercial General Liability Premium	\$410.00
Total Proposed Premium	\$4,907.00
Total Premium if Paid in Full	\$4,456.00

Premiums quoted are subject to change based upon the actual coverages requested and completed underwriting information provided. All terms, conditions, coverages and premiums are subject to underwriting acceptance and approval.

PREMIUM ADJUSTMENTS

Cumulative Multi Policy Discount (CMPD): **5% (TPP)**
Workers Compensation: **5%**

Policy Tier:

Commercial Property: **360** (Confirmation # **222874749**)
General Liability: **348** (Confirmation # **222874749**)

Individual Risk Premium Modification Factor Applies:

Commercial General Liability **40% credit**
Commercial Property **40% credit**

Package Modification Factor Applies

Commercial Property

NOTICE: Acceptability of all proposed applicants will be subject to approval by our Underwriting Department.

THIS PROPOSAL IS VALID FOR 60 DAYS

**Location 1 427 N MARKET ST
MONON, IN 47959-9799**

Program:	Institutional - Other	Deductible:	\$1,000
County/City:	091 - White	Theft Deductible:	\$1,000
Territory:	Group I - 910 - WHITE	Windstorm/Hail Deductible:	\$1,000
	Group II - 001 - NORTHERN COUNTIES		
Protection Class:	06		

Building 1 1051 Libraries

Construction: **Joisted Masonry**
 Square Footage: **8,221**
 Estimated Building Insurance to Value Limit: **\$3,335,097**
 Exclude Windstorm/Hail Coverage: **No**
 Sprinklered: **No**

BUILDING **\$3,301.00**

Limit of Insurance: **\$3,335,097** **Replacement Cost**
 Cause of Loss: **Special With Theft**
 Coinsurance: **80%**
 Inflation Guard: **Automatic**

BUSINESS PERSONAL PROPERTY - INSURED **\$439.00**

Limit of Insurance: **\$686,000** **Replacement Cost**
 Cause of Loss: **Special With Theft**
 Coinsurance: **100%**
 Inflation Guard: **Automatic**

BUILDING ORDINANCE OR LAW **Included**

Coverage A (Loss of value)	(Included in the Building Limit of Insurance)	Included
Coverage D (Tenants Improvements and Betterments)	\$160,000	Included

EQUIPMENT BREAKDOWN **\$113.00**

Property Plus Coverage Package: Premier Option **\$599.00**

Without Refrigerated Products
 Business Income Waiting Period: 0 Hours

Terrorism - Certified Acts **\$45.00**

Total Commercial Property Building 1 Premium **\$4,497.00**

Total Commercial Property Location 1 Premium **\$4,497.00**

Total Commercial Property Premium **\$4,497.00**

Commercial General Liability

Limits of Liability – Including CGL Plus Endorsement

General Aggregate	
(Other than Products-Completed Operations):	\$2,000,000
Products-Completed Operations Aggregate:	\$1,000,000
Each Occurrence:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Damage to Premises Rented to You:	\$300,000 Any One Premises
Medical Payments:	\$10,000 Any One Person
Hired Auto and Non-Owned Auto:	\$1,000,000 Each Occurrence

Twice the "General Aggregate Limit" shown above is provided at no additional charge for each 12 month period. Products-Completed Operations Aggregate is automatically reinstated once.

Optional Coverages:

Commercial General Liability Plus Endorsement	Included
Included at a percentage of the Premises-Operations Premium	
Applies to all Locations (see coverage package supplemental for details)	
 Hired Auto and Non-Owned Auto Liability	 Included

Location 1 - 427 N MARKET ST MONON, IN 47959-9799

Program: **Institutional - Other**

County: **White**

Territory: **6 - REMAINDER OF STATE**

CLASSIFICATIONS:	CGL Base Rate	CGL Final Rate	Premium
66309 - Libraries			
Exposure: 8,140			
Premium Basis: Area			
Premises-Operations:	73.630	48.787	\$397.00
Products-Completed Operations:	1.750	1.063	\$9.00
 Terrorism - Certified Acts			 \$4.00

Total Commercial General Liability Location 1 Premium	\$410.00
--	-----------------

Total Commercial General Liability Premium	\$410.00
---	-----------------

PREMIUM RECAP

Total Commercial Property Premium	\$4,497.00
Total Commercial General Liability Premium	\$410.00
	Total Proposed Premium
	\$4,907.00
	Total Premium if Paid in Full
	\$4,456.00

THIS PROPOSAL IS VALID FOR 60 DAYS

Premiums quoted are subject to change based upon the actual coverages requested and completed underwriting information provided. All terms, conditions, coverages and premiums are subject to underwriting acceptance and approval.

We are required to notify you of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act). Please refer to form 59345 IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE and REJECTION OF TERRORISM RISK INSURANCE COVERAGE, attached to this proposal. When coverage for certified acts of terrorism is elected, the premium for the coverage is shown in this proposal. If coverage for certified acts of terrorism is rejected, an additional premium charge may be made after 12-31-2020 if the Act is not extended or revised in any way. It will not apply if the Act is simply extended.

ADDITIONAL DISCOUNTS AVAILABLE

An additional 2% discount may apply if the business owner, a partner, or a corporate officer has one of the following policies with Auto-Owners Life Insurance Company:

- Life Insurance policy - \$100,000 or greater face amount
- Disability policy - \$1,000 or greater monthly benefit
- Annuity policy - combined cash value exceeding \$10,000
- Annuity policy or Retirement Plan - combined cash value exceeding \$10,000 written in the name of the business
- Simplified Issue Life policy with a face amount of \$50,000
- Long Term Care policy

This discount is not available in all states.
Please ask your agent for details.

Equipment Breakdown Endorsement

The Equipment Breakdown endorsement provides coverage for physical loss or damage to a variety of types of electronic and mechanical equipment resulting from mechanical breakdown, electrical or electronic breakdown and electronic equipment deficiency, or rupture, bursting, bulging, implosion or steam explosion.

The Equipment Breakdown endorsement also provides the following additional coverages for covered property as the result of an Equipment Breakdown loss:

Pollutant Clean-up and Removal
 Electronic Data Restoration
 Expediting Expenses
 Refrigerant Contamination
 Spoilage Coverage
 CFC Refrigerants
 Computer Equipment
 Business Interruption, Extra Expense, Electronic Data and Service Interruption
 Temperature Fluctuation
 Unauthorized Instruction
 Risk Improvement
 Off Premises Coverage

Commercial General Liability Plus Endorsement

Commercial General Liability Plus Endorsement applies to the Commercial General Liability coverage form

- Extended Watercraft - less than 50 feet in length
- Hired Auto and Non-Owned Auto Liability
- Broadened Supplementary Payments
 - Loss of Earnings - \$400
- Additional Products-Completed Operations Aggregate
- Personal Injury Extension
- Broadened Knowledge of Occurrence
- Damage to Premises Rented to You -
 - (Fire, Lightning, Explosion, Smoke, or Water Damage) - up to \$300,000
- Medical Payments Amendment - \$10,000
- Blanket Additional Insured – Lessor of Leased Equipment
- Blanket Additional Insured – Managers or Lessors of Premises
- Newly Formed or Acquired Organizations Extension
- Blanket Waiver of Subrogation

Property Plus Coverage Package

<u>COVERAGE</u>	<u>STANDARD OPTION LIMIT OF INSURANCE</u>	<u>ENHANCED OPTION LIMIT OF INSURANCE</u>	<u>PREMIER OPTION LIMIT OF INSURANCE</u>
Accounts Receivable	\$100,000	\$150,000	\$200,000
Bailees	\$5,000 per occurrence / \$2,500 per item	\$10,000 per occurrence / \$5,000 per item	\$15,000 per occurrence / \$10,000 per item
Business Income & Extra Expense w/Rental Value, including Newly Acquired Locations	\$50,000	\$100,000	\$150,000
Debris Removal	\$25,000	\$50,000	\$100,000
Electronic Data Processing Equipment	\$25,000	\$50,000	\$100,000
Employee Dishonesty	\$15,000	\$25,000	\$50,000
Fine Arts, Collectibles and Memorabilia	\$10,000 per occurrence / \$2,500 per item	\$25,000 per occurrence / \$5,000 per item	\$50,000 per occurrence / \$10,000 per item
Fire Department Service Charge	\$5,000	\$10,000	\$25,000
Forgery or Alteration	\$10,000	\$25,000	\$50,000
Money and Securities	\$15,000 inside premises / \$15,000 outside premises	\$25,000 inside premises / \$25,000 outside premises	\$50,000 inside premises / \$50,000 outside premises
Newly Acquired Business Personal Property	\$500,000 for 90 days	\$500,000 for 90 days	\$500,000 for 90 days
Newly Acquired or Constructed Property	\$1,000,000 for 90 days	\$1,000,000 for 90 days	\$1,000,000 for 90 days
Ordinance or Law	Included in Building Limit - Coverage A	Included in Building Limit - Coverage A	Included in Building Limit - Coverage A
	\$50,000 - Coverage B	\$100,000 - Coverage B	\$150,000 - Coverage B
	\$50,000 - Coverage C	\$100,000 - Coverage C	\$150,000 - Coverage C
	\$50,000 - Coverage D	\$100,000 - Coverage D	\$150,000 - Coverage D

<u>COVERAGE</u>	<u>STANDARD OPTION LIMIT OF INSURANCE</u>	<u>ENHANCED OPTION LIMIT OF INSURANCE</u>	<u>PREMIER OPTION LIMIT OF INSURANCE</u>
Outdoor Property	\$15,000 for fences, trees, shrubs, plants	\$20,000 for fences, trees, shrubs, plants	\$25,000 for fences, trees, shrubs, plants
	\$1,000 limitation trees shrubs, plants only	\$1,000 limitation trees shrubs, plants only	\$1,000 limitation trees shrubs, plants only
	\$10,000 for radio or television antennas	\$15,000 for radio or television antennas	\$20,000 for radio or television antennas
Personal Effects and Property of Others	\$15,000	\$25,000	\$50,000
Pollutant Clean Up and Removal	\$25,000	\$50,000	\$100,000
Property in Transit	\$25,000	\$50,000	\$100,000
Property Off-Premises	\$25,000	\$50,000	\$100,000
Refrigerated Products	\$10,000	\$15,000	\$25,000
Salesperson's Samples	\$10,000	\$15,000	\$25,000
Utility Services Failure	\$50,000	\$100,000	\$150,000
Valuable Papers and Records	\$50,000 on premises / \$10,000 off premises	\$100,000 on premises / \$20,000 off premises	\$150,000 on premises / \$25,000 off premises
Water Back-Up from Sewers or Drains	\$15,000	\$25,000	\$50,000

Deductible: No deductible applies for the coverage listed above, up to the limit shown in the Property Plus Declarations.

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Quote # 2

Commercial Building Valuation Summary **Property-Owners Insurance Company**

Date: 12/07/2022

Location # 1

**427 N MARKET ST
MONON, IN 47959-9799**

Location # 1 Building # 1

Program: **Institutional - Other**
Business Description: **Libraries**
Zip Code: **47959-9799**
Square Footage: **8,221**
Construction Type: **Joisted Masonry**
Construction Year: **1914**

Building Insurance to Value Limit: \$1,459,105

Coinsurance Selected: 100%

Estimated Building Insurance to Value Limit: \$1,459,105

Estimated Building Insurance-to-Value Identifier: 5498388

Date: 12/07/2022

Agency Code: 02-0329-00

CLIENT:
 MONON TOWN AND TOWNSHIP PUBLIC LIBRARY
 PO BOX 305
 MONON, IN 47959-0305
 Phone: (219) 253-6517

AGENCY:
 HOWE INSURANCE AGENCY
 PO BOX 304
 MONON, IN 47959-0304
 Phone: (219) 253-6285
 E-Mail: alicia@howeins.net

Proposed premium is: \$2,865.00 (Annual Term)
 Proposed premium if Paid In Full Discount Applies: \$2,598.00

The Paid in Full Discount is not Available for Escrow Direct Bill or Agency Bill

Company Bill Option	Required Deposit	Remaining Installments	Installment Amount
Full Pay	\$2,598.00	0	\$0.00
Semi-Annual	\$1,432.50	1	\$1,432.50
Quarterly	\$716.25	3	\$716.25
Monthly	\$238.75	11	\$238.75

Installment amounts do not include billing fees.

Date: 12/07/2022

Proposal ID: MONONTOWNANDTOWNSHIP-4521567

CLIENT	AGENCY
---------------	---------------

Client: **MONON TOWN AND TOWNSHIP PUBLIC LIBRARY** Agency Code: **02-0329-00**
Contact/Producer: **AUDRA S ALMA**
Agency: **HOWE INSURANCE AGENCY**

Address: **PO BOX 305
MONON, IN 47959-0305** Address: **PO BOX 304
MONON, IN 47959-0304**

Phone: (219) 253-6517

Phone: (219) 253-6285

Website: <https://www.monon.lib.in.us/>

Email: alicia@howeins.net

PROPOSAL INFORMATION

Proposal Effective Date: **01/01/2023 - 01/01/2024**
Rate Effective Date: **12/12/2022**
Proposal Started: **12/07/2022**
Entity Type of Primary Named Insured: **Nonprofit Organization**

PREMIUM OVERVIEW

Total Commercial Property Premium	\$2,455.00
Total Commercial General Liability Premium	\$410.00
Total Proposed Premium	\$2,865.00
Total Premium if Paid in Full	\$2,598.00

Premiums quoted are subject to change based upon the actual coverages requested and completed underwriting information provided. All terms, conditions, coverages and premiums are subject to underwriting acceptance and approval.

PREMIUM ADJUSTMENTS

Cumulative Multi Policy Discount (CMPD): 5% (TPP)
Workers Compensation: 5%

Policy Tier:

Commercial Property: **359** (Confirmation # **222874749**)
General Liability: **348** (Confirmation # **222874749**)

Individual Risk Premium Modification Factor Applies:

Commercial General Liability **40% credit**
Commercial Property **40% credit**

Package Modification Factor Applies

Commercial Property

NOTICE: Acceptability of all proposed applicants will be subject to approval by our Underwriting Department.

THIS PROPOSAL IS VALID FOR 60 DAYS

**Location 1 427 N MARKET ST
MONON, IN 47959-9799**

Program:	Institutional - Other	Deductible:	\$1,000
County/City:	091 - White	Theft Deductible:	\$1,000
Territory:	Group I - 910 - WHITE	Windstorm/Hail Deductible:	\$1,000
	Group II - 001 - NORTHERN COUNTIES		
Protection Class:	06		

Building 1 1051 Libraries

Construction: **Joisted Masonry**
 Square Footage: **8,221**
 Estimated Building Insurance to Value Limit: **\$1,459,105**
 Exclude Windstorm/Hail Coverage: **No**
 Sprinklered: **No**

BUILDING **\$1,604.00**

Limit of Insurance: **\$1,459,105** **Actual Cash Value**
 Cause of Loss: **Special With Theft**
 Coinsurance: **100%**
 Inflation Guard: **Automatic**

BUSINESS PERSONAL PROPERTY - INSURED **\$439.00**

Limit of Insurance: **\$686,000** **Replacement Cost**
 Cause of Loss: **Special With Theft**
 Coinsurance: **100%**
 Inflation Guard: **Automatic**

BUILDING ORDINANCE OR LAW **Included**

Coverage A (Loss of value)	(Included in the Building Limit of Insurance)	Included
Coverage D (Tenants Improvements and Betterments)	\$160,000	Included

EQUIPMENT BREAKDOWN **\$61.00**

Property Plus Coverage Package: Premier Option **\$327.00**

Without Refrigerated Products
 Business Income Waiting Period: 0 Hours

Terrorism - Certified Acts **\$24.00**

Total Commercial Property Building 1 Premium **\$2,455.00**

Total Commercial Property Location 1 Premium **\$2,455.00**

Total Commercial Property Premium **\$2,455.00**

Commercial General Liability

Limits of Liability – Including CGL Plus Endorsement

General Aggregate	
(Other than Products-Completed Operations):	\$2,000,000
Products-Completed Operations Aggregate:	\$1,000,000
Each Occurrence:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Damage to Premises Rented to You:	\$300,000 Any One Premises
Medical Payments:	\$10,000 Any One Person
Hired Auto and Non-Owned Auto:	\$1,000,000 Each Occurrence

Twice the "General Aggregate Limit" shown above is provided at no additional charge for each 12 month period. Products-Completed Operations Aggregate is automatically reinstated once.

Optional Coverages:

Commercial General Liability Plus Endorsement	Included
Included at a percentage of the Premises-Operations Premium	
Applies to all Locations (see coverage package supplemental for details)	
 Hired Auto and Non-Owned Auto Liability	 Included

Location 1 - 427 N MARKET ST MONON, IN 47959-9799

Program: **Institutional - Other**

County: **White**

Territory: **6 - REMAINDER OF STATE**

CLASSIFICATIONS:	CGL Base Rate	CGL Final Rate	Premium
66309 - Libraries			
Exposure: 8,140			
Premium Basis: Area			
Premises-Operations:	73.630	48.787	\$397.00
Products-Completed Operations:	1.750	1.063	\$9.00
 Terrorism - Certified Acts			 \$4.00
Total Commercial General Liability Location 1 Premium			\$410.00

Total Commercial General Liability Premium	\$410.00
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PREMIUM RECAP

Total Commercial Property Premium	\$2,455.00
Total Commercial General Liability Premium	\$410.00
<hr/>	
Total Proposed Premium	\$2,865.00
Total Premium if Paid in Full	\$2,598.00

THIS PROPOSAL IS VALID FOR 60 DAYS

Premiums quoted are subject to change based upon the actual coverages requested and completed underwriting information provided. All terms, conditions, coverages and premiums are subject to underwriting acceptance and approval.

We are required to notify you of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act). Please refer to form 59345 IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE and REJECTION OF TERRORISM RISK INSURANCE COVERAGE, attached to this proposal. When coverage for certified acts of terrorism is elected, the premium for the coverage is shown in this proposal. If coverage for certified acts of terrorism is rejected, an additional premium charge may be made after 12-31-2020 if the Act is not extended or revised in any way. It will not apply if the Act is simply extended.

ADDITIONAL DISCOUNTS AVAILABLE

An additional 2% discount may apply if the business owner, a partner, or a corporate officer has one of the following policies with Auto-Owners Life Insurance Company:

- Life Insurance policy - \$100,000 or greater face amount
- Disability policy - \$1,000 or greater monthly benefit
- Annuity policy - combined cash value exceeding \$10,000
- Annuity policy or Retirement Plan - combined cash value exceeding \$10,000 written in the name of the business
- Simplified Issue Life policy with a face amount of \$50,000
- Long Term Care policy

This discount is not available in all states.
Please ask your agent for details.

Equipment Breakdown Endorsement

The Equipment Breakdown endorsement provides coverage for physical loss or damage to a variety of types of electronic and mechanical equipment resulting from mechanical breakdown, electrical or electronic breakdown and electronic equipment deficiency, or rupture, bursting, bulging, implosion or steam explosion.

The Equipment Breakdown endorsement also provides the following additional coverages for covered property as the result of an Equipment Breakdown loss:

Pollutant Clean-up and Removal
Electronic Data Restoration
Expediting Expenses
Refrigerant Contamination
Spoilage Coverage
CFC Refrigerants
Computer Equipment
Business Interruption, Extra Expense, Electronic Data and Service Interruption
Temperature Fluctuation
Unauthorized Instruction
Risk Improvement
Off Premises Coverage

Commercial General Liability Plus Endorsement

Commercial General Liability Plus Endorsement applies to the Commercial General Liability coverage form

- Extended Watercraft - less than 50 feet in length
- Hired Auto and Non-Owned Auto Liability
- Broadened Supplementary Payments
 - Loss of Earnings - \$400
- Additional Products-Completed Operations Aggregate
- Personal Injury Extension
- Broadened Knowledge of Occurrence
- Damage to Premises Rented to You -
 - (Fire, Lightning, Explosion, Smoke, or Water Damage) - up to \$300,000
- Medical Payments Amendment - \$10,000
- Blanket Additional Insured – Lessor of Leased Equipment
- Blanket Additional Insured – Managers or Lessors of Premises
- Newly Formed or Acquired Organizations Extension
- Blanket Waiver of Subrogation

Property Plus Coverage Package

<u>COVERAGE</u>	<u>STANDARD OPTION LIMIT OF INSURANCE</u>	<u>ENHANCED OPTION LIMIT OF INSURANCE</u>	<u>PREMIER OPTION LIMIT OF INSURANCE</u>
Accounts Receivable	\$100,000	\$150,000	\$200,000
Bailees	\$5,000 per occurrence / \$2,500 per item	\$10,000 per occurrence / \$5,000 per item	\$15,000 per occurrence / \$10,000 per item
Business Income & Extra Expense w/Rental Value, including Newly Acquired Locations	\$50,000	\$100,000	\$150,000
Debris Removal	\$25,000	\$50,000	\$100,000
Electronic Data Processing Equipment	\$25,000	\$50,000	\$100,000
Employee Dishonesty	\$15,000	\$25,000	\$50,000
Fine Arts, Collectibles and Memorabilia	\$10,000 per occurrence / \$2,500 per item	\$25,000 per occurrence / \$5,000 per item	\$50,000 per occurrence / \$10,000 per item
Fire Department Service Charge	\$5,000	\$10,000	\$25,000
Forgery or Alteration	\$10,000	\$25,000	\$50,000
Money and Securities	\$15,000 inside premises / \$15,000 outside premises	\$25,000 inside premises / \$25,000 outside premises	\$50,000 inside premises / \$50,000 outside premises
Newly Acquired Business Personal Property	\$500,000 for 90 days	\$500,000 for 90 days	\$500,000 for 90 days
Newly Acquired or Constructed Property	\$1,000,000 for 90 days	\$1,000,000 for 90 days	\$1,000,000 for 90 days
Ordinance or Law	Included in Building Limit - Coverage A	Included in Building Limit - Coverage A	Included in Building Limit - Coverage A
	\$50,000 - Coverage B	\$100,000 - Coverage B	\$150,000 - Coverage B
	\$50,000 - Coverage C	\$100,000 - Coverage C	\$150,000 - Coverage C
	\$50,000 - Coverage D	\$100,000 - Coverage D	\$150,000 - Coverage D

<u>COVERAGE</u>	<u>STANDARD OPTION LIMIT OF INSURANCE</u>	<u>ENHANCED OPTION LIMIT OF INSURANCE</u>	<u>PREMIER OPTION LIMIT OF INSURANCE</u>
Outdoor Property	\$15,000 for fences, trees, shrubs, plants \$1,000 limitation trees shrubs, plants only \$10,000 for radio or television antennas	\$20,000 for fences, trees, shrubs, plants \$1,000 limitation trees shrubs, plants only \$15,000 for radio or television antennas	\$25,000 for fences, trees, shrubs, plants \$1,000 limitation trees shrubs, plants only \$20,000 for radio or television antennas
Personal Effects and Property of Others	\$15,000	\$25,000	\$50,000
Pollutant Clean Up and Removal	\$25,000	\$50,000	\$100,000
Property in Transit	\$25,000	\$50,000	\$100,000
Property Off-Premises	\$25,000	\$50,000	\$100,000
Refrigerated Products	\$10,000	\$15,000	\$25,000
Salesperson's Samples	\$10,000	\$15,000	\$25,000
Utility Services Failure	\$50,000	\$100,000	\$150,000
Valuable Papers and Records	\$50,000 on premises / \$10,000 off premises	\$100,000 on premises / \$20,000 off premises	\$150,000 on premises / \$25,000 off premises
Water Back-Up from Sewers or Drains	\$15,000	\$25,000	\$50,000

Deductible: No deductible applies for the coverage listed above, up to the limit shown in the Property Plus Declarations.



Agency Information

**HOWE INSURANCE
 AGENCY**

02-0329-00

Agency Contact

102 W 4TH ST, MONON, IN 47959
 219.253.6285
 alicia@howeins.net
<https://www.howeinsuranceagency.com>

Customer Information

**MONON TOWN AND
 TOWNSHIP PUBLIC LIBRA**

Customer Contact

PO BOX 305, MONON, IN 47959-0305

<https://www.monon.lib.in.us/>

Proposal Name

**WORKERS COMPENSATION
 & EMPLOYERS LIABILITY**

Proposed Premium

\$366.00

Your skilled team is important to your business. Make sure they are protected from injuries on the job with a workers compensation policy. With award-winning claim service and value-added services, such as loss control, Auto-Owners will look out for you and your professionals.

Paid-in-Full Discount

\$16.00

Proposed Paid-in-Full Premium

\$350.00

The paid in full discount is not available for agency bill business.

POLICY INFORMATION

Employers Liability Limits

Bodily Injury by Accident	\$100,000	Each Accident
Bodily Injury by Disease	\$100,000	Each Employee
Bodily Injury by Disease	\$500,000	Policy Limit

RATING INFORMATION (POLICY)

Rating Adjustments Premium Adjustment Premium

Expense Constant	\$160.00	\$325.00
Terrorism	\$19.00	\$344.00
Catastrophe	\$19.00	\$363.00
0.895% IN Second Injury Fund Surcharge	\$3.00	\$366.00

RATING INFORMATION (STATE - IN)

Rating Adjustments

Balance To Minimum

Classification Description Code Payroll Rate Per \$100

PUBLIC LIBRARY OR MUSEUM - PROFESSIONAL EMPLOYEES & CLERICAL	8810	133,504	0.12
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Billing Options

POLICY PAYMENT OVERVIEW

Company Bill Option	Required Deposit	Remaining Installments	Installment Amount
Full Pay	\$350.00	0	\$0.00
Semi-Annual	\$183.00	1	\$183.00
Quarterly	\$91.50	3	\$91.50
Monthly	\$30.50	11	\$30.50

Installment amounts do not include billing fees.

Proposed Premium

\$366.00

Paid-in-Full Discount

\$16.00

Proposed Paid-in-Full Premium

\$350.00

Valid
60 Days

Start Date
12/07/2022

Offer Expires
02/05/2023

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Insurance Renewal for

MONON TOWN & TOWNSHIP PUBLIC LIBRARY

Austin Stroud
427 N Market Street
PO Box 305
Monon, IN 47959
astroud@monon.lib.in.us

January 1, 2023

Presented by

Matthew Hittle
Account Executive

574.722.1776 phone
574.722.7216 fax
800.886.7106 toll free

CONSOLIDATED  UNION

Insurance Services
504 High Street
Logansport, IN 46947

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Disclaimer: Please read your policies carefully, as they will be binding and will supersede any statements and coverages within this proposal.

CONSOLIDATED UNION

MISSION STATEMENT

Our Staff is dedicated to providing professional insurance and risk management services to our clients.

We strive to be considered as an employee, hired by the client to act as a mediator in the negotiation and selection of custom insurance products.

As a part of the Client's Senior Management Team, we will provide advice and guidance focused on the long-term objectives and needs of the Client.

GOALS

At Consolidated Union, we see providing our clients with insurance coverage as a "process" that goes far beyond merely the delivery of an insurance policy. This process involves the careful review of the current insurance programs, a continual analysis of the exposures and needs of the client, and finally active participation in all areas of the clients' business that relates to insurance.

In the last 10 years, the insurance market place has seen wide and violent swings in pricing levels, the availability of coverages and the flexibility that is required to provide for our clients' needs. We, at Consolidated Union, see it as our major responsibility to balance these various issues from year to year. By providing our clients with the most comprehensive coverage and the most aggressive risk management techniques, we achieve the most comprehensive insurance program available at any price.

We measure our success with our clients by the degree with which we are treated as employees of the corporation rather than independent contractors. We believe our commitment to servicing your insurance needs will be second to none.

CONSOLIDATED UNION

ABOUT US

Consolidated Union is an insurance agency made up of several organizations. We have combined into one to provide better services and opportunities to our clients. We have been active in all areas of insurance since 1951 and have continually expanded our staff to reflect the needs of our clients. We have specifically organized our agency to provide expert advice and services.

- * Our sales staff consists of eight (8) Account Executives, with total experience in excess of 250 years.
- * We have a consultant/risk management capacity that is available to all of our insureds regarding matters of insurance.
- * Consolidated Union is an independent agency with access to over twenty (20) companies. This enables us to secure the most comprehensive coverage with some of the industry's strongest carriers.
- * With a total office staff of twenty (20) people.

STAFF ATTENDING TO MONON TOWN & TOWNSHIP PUBLIC LIBRARY

At Consolidated Union, we believe our job is just beginning when we are hired by a client to provide for their insurance needs. We view insurance as a process that is managed by a highly skilled staff of individuals who are specially trained in their field to provide expert advice. To this end, we have dedicated the following people to provide for your service needs:

Matthew R Hittle, Account Executive
mhittle@consolidatedunion.com

Jessica Grisez, CIC, Asst. Commercial Lines Manager
jgrisez@consolidatedunion.com

Conni Oldham, Underwriting Services Manager
coldham@consolidatedunion.com

PREMIUM SUMMARY*

Line of Business	Selective Expiring	Auto-Owners Proposed	Selective Renewal
PROPERTY	\$2,843	\$2,867	\$2,930
CRIME	\$60	Included	\$60
CYBER LIABILITY	\$200	\$853	\$200
GENERAL LIABILITY	\$295	\$528	\$286
COMMERCIAL AUTO	\$52	Included	\$196
WORKERS COMPENSATION	\$384	\$442	\$411
TOTAL PREMIUM	\$3,834	\$4,690	\$4,083

*Auto-Owners quote is subject to inspection and underwriting approval.

I wish to have my policies delivered in the following manner:

Electronically Paper Copy

Payment Plan
 Annual

OPTIONAL COVERAGES*

Coverage	Description	Premium	Yes	No
Umbrella Liability	Add coverage \$1,000,000 limit	\$500		
Employment Practices	Wrongful Employment Practices Such As: Wrongful Termination * Sexual Harassment * Sexual Discrimination* Racial Discrimination * Age Discrimination	Approx \$500		
Fiduciary Responsibility	<ol style="list-style-type: none"> 1. A class of beneficiaries of a self-insured pension fund. The Department of Labor files a suit against you alleging that negligent investment practices depleted plan assets. 2. A beneficiary of a terminated plan claims you were negligent in identifying liabilities of the trust that caused the beneficiary to be excluded from the distribution of assets. 3. A beneficiary sued you in attempt to recover a benefit lost because of your failure to enroll the participant in a plan. 4. Employees of your company file suit against you claiming personal liability as the result of a negligent amendment to the plan. The Department of Labor claims that you failed to sell the employer/sponsor stock causing depletion of plan assets. 5. An employee files suit against your company alleging they were dismissed because of the employee's high health insurance claim costs. 	Approx \$750		

*Subject to completed application and underwriting approval.

I, the undersigned authorized person, elect to accept/reject the above described options as I have indicated above.

 Austin Stroud Date

INSURANCE HISTORY

Property and General Liability

Year	Property Limit	Number	Losses	Premium	Loss Ratio
2022	\$2,179,137	0	\$0	\$3,138	0%

Auto

Year	Units	Number	Losses	Premium	Loss Ratio
2022	0	0	\$0	\$52	0%

Worker's Compensation

Year	Payroll	Number	Losses	Premium	Loss Ratio
2022	\$133,504	0	\$0	\$384	0%

PROPERTY

Coverage Summary	Proposed
Building Limit	\$1,553,795
Business Personal Property	\$712,507
Agreed Value	Included
Deductible	\$1,000
Special Policy Conditions	
Replacement Cost	Included
Special Form	Included
Coinsurance 100%	Included
Automatic Inflation Guard	4%

PROPERTY SCHEDULE

Loc #	Bldg #	Address
I	I	427 N Market Street Monon, IN 47959

Loc #	Bldg #	Subject	Amount	Val	Co-Ins %	Cause of Loss	Ded
I	I	Building	\$1,553,795	RC	100	Special	\$1,000
I	I	Business Personal Property	\$712,507	RC	100	Special	\$1,000

- ALS = Actual Loss Sustained for Business Income coverage
- Val = Valuation
- RC = Replacement Cost Loss Settlement
- ACV = Actual Cash Value
- Co-Ins% = Coinsurance Percentage. This is only for rating purposes.
- Causes of Loss = The category of claims that are covered,
 - Special = All risk of loss except those excluded
 - Basic = Fire, Lightning, Explosion, Wind, Hail, Smoke, Aircraft, Vehicles, Riot, Civil Commotion, Vandalism, Sprinkler Leakage, Sinkhole Collapse, Volcanic Action.
 - Broad = All perils covered by Basic plus; Falling Objects, Weight of Snow, Ice or Sleet, and Water Damage
- Ded = Deductible

SELECTIVE ELITEPAC PROPERTY EXTENSION

Description	Limit
Additonal Costs	\$25,000
Additional Property Covered:	
The cost of excavations, grading, backfilling or filling	Included in Building Limit
Foundations of buildings, structures, machinery or boilers	Included in Building Limit
Personal property while airborne or waterborne	Included in BPP Limit
Underground pipes, flues or drains	Included in Building Limit
Arson, Theft and Vandalism Rewards	\$25,000
Back-Up of Sewers and Drains	\$100,000
Brands and Labels	Included in BPP Limit
Building Owner – Tenant Move Back Expense	\$25,000
Business Income Additional Coverages	
Auto Physical Damage Business Income	\$25,000
Back Up of Sewer, Drain or Sump – Business Income	\$100,000
Building Owner – Lessor’s Leasehold Interest	\$25,000
Contractual Penalties	\$25,000
Denial of Service	\$25,000
Dependent Properties	\$100,000
Extended Period of Indemnity	180 days
Extra Expense	\$50,000
Food Contamination Shutdown	\$25,000
Increased Realty Tax Assessment	\$25,000
Ingress or Egress	\$50,000
Newly Acquired Premises	\$250,000
Pollutant Clean-Up and Removal	\$25,000
Project R & D Documentation and Prototypes Business Income	Included in BI Limit
Transit Business Income	\$25,000
Unnamed Premises – Business Income	\$10,000
Utility Services – Time Element	\$25,000
Business Personal Property – Seasonal Increase	\$10%
Change of Temperature and Humidity	Included

Description	Limit
Claim Expenses	\$25,000
Consequential Loss to Stock	Included
Debris Removal – Additional Limit	\$25,000
Deductible (Waiver of multiple property deductibles)	Included
Deferred Payments	\$25,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Systems Recharge Expense	Actual Loss
Inland Marine Related Coverages:	
Accounts Receivable	\$100,000
Electronic Information Systems	\$50,000
Fine Arts	\$25,000
Installation Property	\$25,000
Mobile Equipment	\$25,000
Personal Effects – Within the Coverage Territory	\$5,000 Per Person \$25,000 Per Occurrence
Personal Effects – Outside the Coverage Territory	\$5,000 Per Person \$25,000 Per Occurrence
Property in Transit – Within the Coverage Territory	\$25,000
Property in Transit – Outside the Coverage Territory	\$10,000
Refrigerated Property - In Transit	\$25,000
Salesperson’s Samples – Within the Coverage Territory	\$25,000
Salesperson’s Samples – Outside the Coverage Territory	\$10,000
Tools and Equipment	\$10,000
Valuable Papers and Records	\$100,000
Lock Replacement	\$10,000
Marring and Scratching	\$Included
Members’ and Guests’ Property	\$1,000 Per Person \$25,000 Per Occurrence
Newly Acquired or Constructed Property – Building Per Location	\$1,000,000
Newly Acquired or Constructed Property – Business Personal Property Per Location	\$500,000
Non-Owned Detached Trailers	\$10,000
Ordinance or Law Coverage:	

Description	Limit
Coverage A – Undamaged Parts of a Building	Included in Building Limit
Coverage B – Demolition Cost	\$500,000
Coverage C – Increased Cost of Construction	\$500,000
Coverage D – Tenants’ Improvements and Betterments	\$25,000
Outdoor Property	\$100,000
Outdoor Trees, Shrubs and Plants (\$2,500 any one item)	\$25,000
Personal Property at Unnamed Premises – Within the Coverage	\$50,000
Personal Property at Unnamed Premises – Outside the Coverage	\$10,000
Personal Property of Others	Included in BPP Limit
Pollutant Clean-up and Removal	\$25,000
Premises Boundary Increased Distance	1,000 feet
Preservation of Property	60 days
Replacement Cost Valuation for Personal Property of Others	Included
Selling Price Valuation	Included
Spoilage (Formerly Refrigerated Property)	\$25,000
Tenant Building/Business Personal Property Coverage Required by Lease	\$25,000
Tenant’s Building Glass Liability	Included in BPP Limit
Tenant Lease Agreement	\$5,000
Tenant Leasehold Improvements	\$25,000
Theft Damage to Building	Included in BPP Limit
Theft Limitation Amendments:	
Furs	\$5,000
Patterns, Dies, Molds and Forms	Included in BPP Limit
Precious Metals	\$10,000
Utility Service – Direct Damage	\$25,000
Voluntary Parting by Trick, Scheme or Device	Included

SELECTIVE CRIME ELITEPAC COVERAGES

Description	Proposed
Employee Theft	\$25,000
Forgery or Alteration	\$25,000
Theft of Money & Securities – Inside Premises	\$25,000
Robbery or Safe Burglary of Other Property – Inside Premises	\$25,000
Outside Premises	\$25,000
Computer Fraud	\$10,000
Theft of Residents’ or Clients’ Money & Securities - \$500 per Person	\$5,000

TREASURER BOND AUTO-OWNERS, EFF. 01/01/23-12/31/23

Description	Proposed
Bond Limit	\$15,000
Annual Premium	\$150

PROPERTY NOT INCLUDED*

Coverage	Options
Earthquake	Available as an Option
Animals	Available as an Option
Automobiles and Trailers	Available in Automobile Section
Contraband	Not insurable
Foundations below the lowest basement floor or below the ground if there is no basement; Underground Pipes, Flues & Drains	Available as an Option
Flood	Available as an Option
Damage from Artificially Generated Electrical Current	Available as an Option
Paved Surfaces	Available as an Option
Pilings, Piers, Bulkheads, Wharves, or Docks	Available as an Option
Waterborne or Airborne Property	Available as an Option
Contingent Business Income	Available as an Option
Mail / Fed Ex / UPS Shipping	Available as an Option
Damage due to Mold & Fungi	Available as an Option
Cyber Property and Business Income Loss	Available as an Option

* This is not a complete list of exclusions. Please read your policy carefully for details.

GENERAL LIABILITY

Description	Proposed
General Aggregate	\$3,000,000
Products & Completed Operations	\$3,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any One Occurrence)	\$500,000
Medical Expense (Any One Person)	\$5,000
Form	Occurrence
Contractual Liability	\$1,000,000
Independent Contractors Liability	\$1,000,000
Defense Costs	Unlimited
Limited Worldwide Products(refer to policy for coverage details)	\$1,000,000
Incidental Medical Malpractice	\$1,000,000
Host Liquor Liability	\$1,000,000
Non-Owned Watercraft	\$1,000,000
Additional Insureds	\$1,000,000
Automatic Coverage	\$1,000,000
Broad Form Property Damage	\$1,000,000

Loc	Classification	Code	Basis	Exposure
I	Libraries	66309	A	8,221

"Basis" Legend

A	Area (of a building, for example)	O	Operating Expenses
C	Total Cost	S	Sales
M	Admissions (number of)	T	Each (number of or count of....)
P	Payroll	U	Units (much like "T" above)

This policy will be audited annually at the end of the policy year.

SELECTIVE GENERAL LIABILITY EXTENSION ENDORSEMENT

Coverage	Limit
Additional Insured – Primary and Non-Contributory Provision	Included
Blanket Additional Insureds – As Required by Contract	Included
Broad Form Vendors Coverage	Included
Damage to Premises Rented to You (Including Fire, Lightning or Explosion)	\$500,000
Electronic Data Liability	\$100,000
Employee Definition Amended	Included
Employees As Insureds Modified	Included
Employer’s Liability Exclusion Amended (N/A in New York)	Included
Incidental Malpractice Exclusion Modified	Included
Knowledge of Occurrence, Claim, Suit or Loss	Included
Liberalization Clause	Included
Medical Payments Amendments Any Insured Amendment Products Amendment	Included
Mental Anguish Amendment (N/A in New York)	Included
Newly Formed or Acquired Organizations	Included
Non-Accumulation of Limits (N/A in New York)	Included
Non-Owned Aircraft	Included
Non-Owned Watercraft (under 60 feet)	Included
Not-for-Profit Organization members as Additional Insureds	Included
Personal and Advertising Injury – Discrimination Amendment (N/A in New York)	Included
Supplementary Payments Amended	Included
Bail Bonds	\$5,000
Loss of Earnings	\$1,000
Unintentional Failure to Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery (subrogation)	Included

SELECTIVE CYBER LIABILITY & DATA BREACH RESPONSE

Description	Limit	Deductible
Policy Aggregate Limit	\$100,000	
Information Security & Privacy Liability	\$100,000	
Privacy Breach Response Services	\$50,000	
Maximum Notified Individuals	10,000	
Regulatory Defense and Penalties	\$25,000	
Website Media and Content Liability	\$100,000	
PCI Fines, Expenses and Costs	\$25,000	
Cyber Extortion	\$20,000	\$2,500
First Party Data Protection	\$20,000	\$2,500
First Party Data Protection Business Interruption	\$20,000	\$2,500
Fraudulent Instruction	\$10,000	\$2,500
Electronic Crime	\$10,000	\$2,500

LIABILITY NOT INCLUDED*

Coverage	Option
Employment Practices	Available as an Option
Director's & Officer's	Available as an Option
Fellow Employee Liability	Available as an Option
Autos and Trailers	Available in Automobile Section
Property In Your Care Custody and Control	Available as an Option
Pollution	Available as an Option
Liquor (Host Liquor Included)	Available as an Option
Aircraft	Available as an Option
Workmanship	Available as an Option
Professional (Incl. Error or Omission)	Available as an Option
Products Recall	Available as an Option
Foreign Products Liability	Available as an Option
Warranty	Available as an Option

* This is not a complete list of exclusions. Please read your policy carefully for details.

AUTOMOBILE

Proposed	Description
\$1,000,000	Non-Owned Auto Liability – Employees
\$1,000,000	Hired & Borrowed Auto Liability

AUTOMOBILE NOT INCLUDED*

Coverage	Option
Scheduled Autos	Available as an Option
Personal Auto Liability	Available as an Option
Rental Reimbursement	Available as an Option
Garage Liability	Available as an Option
Garage Keepers Liability	Available as an Option

* This is not a complete list of exclusions. Please read your policy carefully for details.

WORKER'S COMPENSATION

Coverage Summary	
Employers Liability	\$500,000 Each Accident \$1,000,000 Disease Policy – Limit \$500,000 Disease – Each Employee
Workers Compensation	Statutory Benefits

Loc	St	Code	Description	Payroll	Old Rate	New Rate	Premium
I	IN	8810	Public Library or Museum Prof	\$133,504	0.14	0.09	\$120
Premium							\$120
Increased Limits							\$102
Expense Constant							\$160
Foreign Terrorism							\$13
Domestic Terrorism							\$13
Indiana 2 nd Injury Fund							\$3
Total Modified Premium							\$411

This coverage will be audited annually. Estimated payrolls will be compared to actual payrolls. If actual is greater than estimated, additional premium will be due. If actual is less than estimated, premium will be returned.

WORK COMP NOT INCLUDED*

Coverage	Option
Foreign Worker's Compensation	Available as an Option
Repatriation	Available as an Option
US Longshoremen's	Available as an Option
Indian and US Treaty Territories	Available as an Option
Fellow Employees	Available as an Option
Volunteers	Available as an Option

* This is not a complete list of exclusions. Please read your policy carefully for details.

PREMIUM SUMMARY*

Line of Business	Selective Expiring	Auto-Owners Proposed	Selective Renewal
PROPERTY	\$2,843	\$2,867	\$2,930
CRIME	\$60	Included	\$60
CYBER LIABILITY	\$200	\$853	\$200
GENERAL LIABILITY	\$295	\$528	\$286
COMMERCIAL AUTO	\$52	Included	\$196
WORKERS COMPENSATION	\$384	\$442	\$411
TOTAL PREMIUM	\$3,834	\$4,690	\$4,083

*Auto-Owners quote is subject to inspection and underwriting approval.

I wish to have my policies delivered in the following manner:

Electronically Paper Copy

Payment Plan
 Annual

OPTIONAL COVERAGES*

Coverage	Description	Premium	Yes	No
Umbrella Liability	Add coverage \$1,000,000 limit	\$500		
Employment Practices	Wrongful Employment Practices Such As: Wrongful Termination * Sexual Harassment * Sexual Discrimination* Racial Discrimination * Age Discrimination	Approx \$500		
Fiduciary Responsibility	<ol style="list-style-type: none"> 1. A class of beneficiaries of a self-insured pension fund. The Department of Labor files a suit against you alleging that negligent investment practices depleted plan assets. 2. A beneficiary of a terminated plan claims you were negligent in identifying liabilities of the trust that caused the beneficiary to be excluded from the distribution of assets. 3. A beneficiary sued you in attempt to recover a benefit lost because of your failure to enroll the participant in a plan. 4. Employees of your company file suit against you claiming personal liability as the result of a negligent amendment to the plan. The Department of Labor claims that you failed to sell the employer/sponsor stock causing depletion of plan assets. 5. An employee files suit against your company alleging they were dismissed because of the employee's high health insurance claim costs. 	Approx \$750		

*Subject to completed application and underwriting approval.

I, the undersigned authorized person, elect to accept/reject the above described options as I have indicated above.

Austin Stroud

Date

