

Lake Forest Library Board of Trustees
360 East Deerpath Road, Lake Forest Illinois 60045
Regular Meeting Minutes
7:30 p.m., April 12, 2022

CALL TO ORDER

In the absence of President John F. Johnson, Vice President Bryan Bertola welcomed and called the meeting to order at 7:32 p.m.

ROLL CALL

Trustees Present: Germaine Arnson, Bryan Bertola, Jim Clifton, JoAnn Desmond, Elizabeth Grob, Andrea Lemke, Sue Shattock, and Heather Strong.

President John F. Johnson was absent.

8 trustees in attendance, a quorum was present.

Staff Present: Catherine Lemmer, Executive Director; Ed Finn, Director of Operations.

CALL FOR ADDITIONS TO THE AGENDA

None

OPPORTUNITY FOR THE PUBLIC TO ADDRESS THE BOARD

No members of the public addressed the Board.

CORRESPONDENCE REPORT

There were no comments on the Correspondence Report.

APPROVAL OF THE CONSENT AGENDA

Consent Agenda (omnibus vote on matters 6(a)-6(d)):

- a. Approval of the April 12, 2022 Agenda
- b. Approval of March 8, 2022 Regular Meeting Minutes
- c. Approval of the March 2022 Financial Report
- d. Authorize the Library Director to execute contract with Author Unbound Agency for Fall 2022 Lake Forest Reads program

Questions and comments on the individual items are as follows:

Trustee Desmond commented on the meeting minutes from March 2022. The March 8th Board Meeting minutes as written-

President Johnson asked to amend the minutes to remove the following text on page 5, "when no action was taken by the Friends by March 2021 and on the understanding that the Friends would fund a gift to the Library for capital improvements. A capital improvement pledge was approved in April 2021 (as publicly announced) but the Friends have not yet executed a pledge agreement nor delivered any funds under the Friends' Board approved \$800,000 pledge" because the Friends of the Library report to the Library

Board will reflect that the Friends have not sent any contributions to the Library for FY2022.

Trustee Desmond stated that she believes that the Friends of Lake Forest Library did not contribute funds to the Library for FY2022 because the request for funds was removed and, the Friends of Lake Forest Library would have contributed \$800,000 to the Library but did not do so because the Capital Improvement Project did not move forward in FY2022.

Trustee Lemke made a motion, seconded by Trustee Shattock, for the Approval of the Consent Agenda as presented. 8 yeas votes. Motion passed unanimously on a roll call vote.

COMMITTEE REPORTS

Trustee Bertola gave an update on the Building Committee. At the May 10 Regular Board Meeting, Wiss, Janney, Elstner Associates, Inc. will present their findings and recommendations for the next steps in the project. Their presentation will be an opportunity to ask any questions on the progress.

DISCUSSION AND APPROVAL OF FY2023 INSURANCE COVERAGE

George Hill and Debbie Christiansen from Hill & Stone Insurance Agency presented insurance coverage recommendations for FY2023. Mr. Hill shared information on the history of the insurance company. He presented a packaged proposal with Cincinnati Insurance and Hartford Insurance providing coverage. He discussed Commercial Property and Liability Locations, Commercial General Liability, Cyber Liability, Workers Compensation, and Umbrella Liability Proposals.

Trustee Grob asked if the amount of coverage was sufficient at \$2,000,000 for the Directors & Officers Liability coverage and if coverage extends to past, present, and future Trustees. Mr. Hill commented that it covers this range of Trustees, and he will provide premium information for an increase in the limit and report back to the board. Trustee Desmond asked if the Library is protected against lawsuits because of the high standards needed to prove "willful and wanton" conduct by volunteers in a non-profit. Mr. Hill said it would be best to ask an attorney, but the Trustees are covered for alleged wrongful acts. Trustee Desmond asked why many insurance companies declined covering the Library. Mr. Hill responded that insurance companies look at the age of the building, property limits, and the class of business. Insurance companies understand the risk and they cannot meet the low premiums or do not want to write the class of a library. Trustee Strong mentioned the claims against the Library over the past years. Mr. Hill said the Library will manage risk better in the future. Trustee Grob asked what Professional Liability is and why it is listed as None-Available. Mr. Hill stated that this insurance covers lawyers or doctors making mistakes in their profession, and he believes that the library staff does not need this coverage. It is uncommon for libraries to carry this coverage.

Trustee Grob asked about the Extortion coverage under Cyber Liability. Director Lemmer responded there is limited risk as the financial and employee records reside within the City of

Lake Forest operations. The Library does not retain any patron private personally identifiable information on its servers. The Library does not require Driver's License information, SSN, or birthdates for patrons, so there is low risk for the Library. Any information that the Library has regarding patrons is in the provider databases and it is the responsibility of the provider to report to the CCS consortium their data management every year.

Mr. Hill suggested he may investigate a Cyber Liability Policy for the Friends of Lake Forest Library. Trustee Clifton asked if the Friends are a legal entity covered under the Library's policy. Mr. Hill responded yes, and that the Friends also have their own Directors and Officer (D&O) liability policy. He will also investigate a general liability policy for the Friends and removing it from the Library's policy. Trustee Desmond asked if the Library's policy covers the Lake Forest Library Foundation. Mr. Hill responded that the Foundation has its own D&O policy. Trustee Strong inquired about patron usage of the Library's computers. Director Lemmer responded that the Library has an outside MSP service that constantly monitors the computers. Mr. Hill stated that if the computers were involved in a ransomware attack, then it would be covered under the Cyber Liability policy. Coverage costs are increasing in this area. Mr. Hill discussed the premium summary and the coverage of the Library being in an Historic District and the age of the Library building. He believes that the policy the Board is considering is quite comprehensive.

Trustee Arnson made a motion, seconded by Trustee Desmond, to approve the purchase of the Insurance Policy presented by Hill and Stone for \$46,812. 8 yea votes. Motion passed unanimously on a roll call vote.

UPDATE OF FY2023 LIBRARY BUDGET

Trustee Lemke, Chair of the Finance Committee, presented the final report on the FY2023 Library budget. The following discusses the significant changes to the FY2023 Budget from the version previously reviewed at the March 8, 2022, Board meeting. The members of the Finance Committee have reviewed the changes with the Library. The changes to the FY2023 budget are as follows.

On April 2, 2022, the Friends of Lake Forest Library announced approval of the following amounts towards Library programs and projects in FY2023. The Friends have reinstated a reimbursement method. The funds will be paid to the Library on a quarterly basis upon submission of receipts and evidence of payment. The full award document is attached to the budget in the Board Meeting Packet. The Library will acknowledge the grant funds in marketing materials.

- \$12,000 for Media Lab furniture
- \$20,000 for the 10th annual *Lake Forest Reads* in October 2022
- \$15,000 for the 5th annual *Read Between the Ravines* in March/April 2023
- \$8,260 for the digitization of the historic Lake Forester
- \$20,000 for live Children's programming in the summer of 2022
- \$7,500 towards archivist fees; and
- \$40,000 towards an art expert to catalog and value the Library's art collection.

A \$60,260 Friends revenue line has been added to the FY2023 budget. The full amount of the approved funding is not reflected in the revenue line for two reasons. First, the Library is working closely with Jan Gibson, Chair of the Friends grant committee, to determine if it would be easier for the Friends to contract with and pay the archivist and art expert directly. Jan Gibson has graciously agreed to help the Library coordinate these projects and work closely with any retained consultants. Second, only a portion of the \$20,000 for live programming has been added to the budget for programming as it is unlikely that at this late date in the planning cycle this amount can be expended. Many summer program performers have already committed to dates. The Library will work with the Friends to determine if the time period to expend the funds may also include the fall months. Inputting the full amount would not present an accurate picture of planned expenses.

Other changes to the draft of the FY2023 Budget last presented include:

On the Revenue side:

- The total revenue line increases from \$4,478,400 to \$4,538,660.

On the Expenditure side:

- Collections: Print, A/V, E-resources increase from \$617,000 to \$625,260 due to the \$8,260 grant for the continued digitation of the Lake Forester.

- Special Projects: Increase from \$70,000 to \$82,000 due to the \$12,000 grant for Media Lab furniture

- Programming: Increase from \$127,000 to \$137,000 to accommodate an additional \$5,000 for children's programming and \$5,000 for the signature programs. *Read Between the Ravines* and *Lake Forest Reads* were already in the budget.

The ending difference between revenues and expenses is \$31,970.

Not related to the Friends gift, the Library increased the Capital Improvement account to \$70,000 to be available to address additional projects that may arise in the coming year as the Board looks at different strategies to address issues in the building. Additional funds may also be drawn down from the capital reserves.

Trustee Grob made a motion, seconded by Trustee Shattock, to approve the FY 2023 budget. 8 yea votes. Motion passed unanimously on a roll call vote.

LIBRARY OPERATIONS REPORT

Director Lemmer commented on the success of *Read Between the Ravines*. Over 125 people attended the in-person presentation at the Gordon Center for the discussion with author, Maxine Bédard on her book, *Unraveled: The Life and Death of a Garment*. The Library is starting to use of the building for more elegant presentations in the Reading Room, the Foyer, and the Rotunda. The Library hosted Margot McMahon on Sunday, April 10. Her artwork was on display in the Foyer, and she graciously signed books for those in attendance after her presentation. Paul

Bergmann will be presenting his book, *The Architecture of Stanley D. Anderson*, on May 20. She feels that the community is happy to be back to in-person programs and events.

Trustee Arnson asked about the reception and usage of the patrons of the self-check. Director Lemmer reported that patrons are using the system and like it. The staff is considering eliminating barriers to using the self-checkout such as removing security cases around the movie collection and unlocking the orange cases for the Children's computers. The self-checkout can be used with your physical library membership card, an image of the card on your phone, or by supplying your name in the system. Trustee Lemke inquired about the library conferences that some staff attend. Director Lemmer explained the Public Library Association (PLA) conferences are held every other year and this year three junior Librarians attended. They returned very excited and enthusiastic about the experience and the professional educational opportunity.

UNFINISHED BUSINESS

None

NEW BUSINESS

None

ADJOURNMENT

Trustee Desmond made a motion, seconded by Trustee Shattock, to adjourn the meeting. Vice President Bertola adjourned the meeting by a visual vote at 8:27 p.m.

Upcoming Meeting: Regular Board Meeting, May 10, 2022

/s/ Elizabeth Grob, Secretary (signed electronically due to COVID-19 Pandemic)

Elizabeth Grob, Secretary

Minutes approved by the Board on May 10, 2022.