The Richards Library

Board of Trustees Meeting Agenda

Tuesday, April 4, 2023 @ 10:00 AM

In the Jeffrey M. Levine Community Room

I Call to Order and Roll Call of Members

II Consent Agenda
- Approval of Mtg. Agenda
- Approval of Prior Mtg. Minutes
- Treasurer's Report: Financials

III Period of Public Expression: 15 minutes total for comments

IV Correspondence: FitzGerald Morris Baker Firth Attorneys & Counselors

V Director's Report: *See attached*

VI Committee Reports

a. Personnel: *n/a*
b. Budget & Finance: n/a
c. Building & Grounds: *John & Shelby – picture hanging planning*
d. Ad Hoc: n/a
e. Outreach: *John*
f. Policy: Developed outline/draft *Emergency Preparedness Policy*

VII Old Business
- NBT Copier purchase – *installed*
- Trustee term dates
- WCSD Board of Education Meeting – *3/13*

VIII New Business
- 2022 Tax return & annual financials

IX Other Business
- Town Board Meetings
  - Report from Mary for Thurman meeting (3/16 @ 5:00p).
  - Sue attending Warrensburg meeting (4/12 @ 7:00p).
  - Need volunteer for Thurman meeting (5/18 @ 5:00p).
- SALS Annual Trustee Meeting
- Quotes from Carpenter Insurance for Cowbell Cyber Insurance

X Period of Public Expression: 15 minutes total for comments

XI Next Committee Workshop: Tuesday, April 18, 2023 **@ 9:00a - Annual Sexual Harassment Prevention Training**

XII Next Board Meeting: Tuesday, May 2, 2023 @ 10:00a

XIII Adjournment

The Richards Library
Board of Trustees Meeting Minutes
Tuesday, March 7, 2023

Present: Esther McTague, John Schroeter, Sarah Gebbie-Measeck, Susan Matzner, Gina Colburn, Mary Beadnell, Becky Lawler, and Shelby Burkhardt, Library Director.

Excused: Suzanne Glebus

Meeting called to order at 10:03am

Consent agenda approved. Motion made by John and seconded by Mary and approved by board.

Education: Duties of Trustees focusing on care, loyalty and obedience.

Correspondence: Save the date received from SALS for annual meeting in May.

Director's report:

- Library passed annual sprinkler inspection
- Additional work is needed to pass the biannual elevator maintenance inspection
- OATS Training started
- Opened at 1:00pm on 2/23 due to weather conditions
- NYS Annual Report submitted to SALS
- Monthly statistic discussed
- February programs and upcoming programs and events discussed

Committee Reports:

- Personnel Committee: n/a
- Ad Hoc: n/a
- Budget and Finance: n/a
- Building and Grounds: n/a
- Outreach: outreach is going well
- Policy: n/a

Old Business

- SALS Construction Challenge Grant 2023 discussed
    - can use the grant to help defray cost of consultant. Max amount is $5000
- Library Advocacy Day
    - Sarah and Shelby reached out to our state legislators, Matt Simpson and Dan Stec, via Zoom with SALS staff.

New Business

- 2022 Annual Report
    - Discussed aligning of board terms
    - Motion by John to approve report, seconded by Susan and approved
- NBT Copier Purchase
    - Discussed how purchase of copier will be less costly than leasing

- Motion by John to approved purchase using funds from operating savings, seconded by Susan and approved by board.

Other Business:

- Susan attended the February Warrensburg Town meeting and updated town on library programs
- Mary will attend March Thurman town meeting
- Susan will attend April Warrensburg town meeting
- Shelby and Sarah will attend the WCSD Board of Education meeting in March
- Annual Sexual Harassment Prevention training will be Aril 18 at 9:00am

Public Expression: none

Next Board Workshop will be March 21: workshop on Emergency Preparedness Policy

Next Board Meeting : Tuesday, April 4, 2023 at 10:00am

Meeting adjourned at 11:09 following a motion by John, seconded by Sarah and approved.

Approved by The Richards Library Board of Trustees on

Richards Library
Monthly Statement of Revenues & Expenses
Accrual Basis — **March 2023**

	Mar 23
Ordinary Income/Expense	
Income	
OPERATING RECEIPTS	223
NON-OPERATING RECEIPTS	5
Total Income	228
Gross Profit	228
Expense	
OPERATING EXPENSES	2,560
PAYROLL, WAGES, BENEFITS & EX...	11,527
COLLECTION & OTHER CAPITAL EX...	725
Total Expense	14,812
Net Ordinary Income	-14,584
Other Income/Expense	
Other Expense	
DESIGNATED FUNDS EXPENDED	8,168
Total Other Expense	8,168
Net Other Income	-8,168
Net Income	**-22,752**

Richards Library
Monthly Funds Activity Report
March 2023

Accrual Basis

Type	Date	Num	Name	Memo	Debit	Credit
GFNB #--6131 -Operat & DF						
Operating Account - GFNB						
Deposit	03/05/2023			Deposit	87.16	
Bill Pmt -Check	03/07/2023	6574	BRALEY & NOXON			162.90
Bill Pmt -Check	03/07/2023	6575	EAST WEST BOOKS	BOOKS		714.23
Bill Pmt -Check	03/07/2023	6576	GREENWOOD INDUSTRIES	ROOF GUTTERS		475.00
Bill Pmt -Check	03/07/2023	6577	HOMETOWN OIL	ACCOUNT 235010		657.76
Bill Pmt -Check	03/07/2023	6578	MODERN MARKETING	SUMMER READING		409.16
General Journal	03/10/2023	PAYROLL		-MULTIPLE-		5,295.84
Deposit	03/12/2023			Deposit	45.55	
Check	03/15/2023	A/W	VERIZON	02/22/23-03/21/23		34.24
Check	03/15/2023	A/W	SPECTRUM ENTERPRISE #142279801	2/25/22-3/24/23		95.71
Check	03/15/2023	A/W	NATIONAL GRID	2/7/22-3/6/23		798.51
Check	03/15/2023	A/W	SPECTRUM ENTERPRISE #143161701	03/04/2023-04/03/2023		129.98
Bill Pmt -Check	03/17/2023	6579	BRALEY & NOXON			51.96
Bill Pmt -Check	03/17/2023	6580	COMMERCE BANK	#--1705		424.74
Deposit	03/19/2023			Deposit	27.00	
Bill Pmt -Check	03/20/2023	6581	AMERICAN LIBRARY ASSOCIATION	NON PROFIT ORGANIZATION BASIC DUES		150.00
Bill Pmt -Check	03/20/2023	6582	BAKER & TAYLOR	BOOKS & AUDIO		608.83
Bill Pmt -Check	03/20/2023	6583	BRALEY & NOXON			29.57
Bill Pmt -Check	03/20/2023	6584	SCHUYLERVILLE PUBLIC LIBRARY			3.00
Bill Pmt -Check	03/20/2023	6585	SOUTHERN ADIRONDACK LIBRARY SYSTEM	FEBRUARY 2023 AUTOMATION FEES		383.15
Check	03/21/2023	A/W	SPECTRUM ENTERPRISE #142279801	3/25/22-4/24/23		95.71
General Journal	03/24/2023	PAYROLL		-MULTIPLE-		6,113.12
Deposit	03/26/2023			Deposit	66.00	
Bill Pmt -Check	03/27/2023	6586	CINTAS	JANITORIAL		46.36
Total Operating Account - GFNB					225.71	16,679.77
Designated Copier Purchase						
Bill Pmt -Check	03/07/2023	6571	NATIONAL BUSINESS TECHNOLOGIES*	KYOCERA ECOSYS M8124ciden		7,816.25
Deposit	03/07/2023	TRANSFER	RICHARDS LIBRARY	COPIER PURCHASE PER BOARD DIRECTIVE	7,816.25	
Total Designated Copier Purchase					7,816.25	7,816.25
OATS Grant Funds						
General Journal	03/10/2023	OATS P/R		-MULTIPLE-		224.88
General Journal	03/24/2023	OATS P/R		-MULTIPLE-		126.85
Total OATS Grant Funds					0.00	351.73
Total GFNB #--6131 -Operat & DF					8,041.96	24,847.75
OPERATING SAVINGS #9012						
Non-Designated Operating Saving						
Deposit	03/07/2023	TRANSFER	RICHARDS LIBRARY	COPIER PURCHASE PER BOARD DIRECTIVE		7,816.25
Total Non-Designated Operating Saving					0.00	7,816.25
Total OPERATING SAVINGS #9012					0.00	7,816.25

Richards Library
Monthly Funds Activity Report
March 2023

Accrual Basis

Type	Date	Num	Name	Memo	Debit	Credit
RESTRICTED FUNDS						
TEMPORARY - RESTRICTED BY BOARD						
Special Acc't #5976 - GFNB						
Non-Designated Funds - S/A						
Deposit	03/19/2023			Deposit	5.00	
Total Non-Designated Funds - S/A					5.00	0.00
Total Special Acc't #5976 - GFNB					5.00	0.00
Total TEMPORARY - RESTRICTED BY BOARD					5.00	0.00
Total RESTRICTED FUNDS					5.00	0.00
TOTAL					**8,046.96**	**32,664.00**

The Richards Library

Director's Report

March 31, 2023

- Closed Saturday, 3/4, and Tuesday, 3/14, due to weather conditions.
- NYS Annual Report submitted to NYS
- SALS Construction Challenged Grant – *submitted 4/3*
- *Girl with Pearls* – hanging in Adult Room
- Community Puzzle Corner
- Received Birding Backpack from Southern Adirondack Audubon Society
- Shifting Adult non-fiction section to accommodate music and more Large type books
- Community Room – Head Start Parenting Group (6 Fri classes from March-May)
- Programs:
    - The Richards Library Book Club
    - Read at Small Tales
    - Presentation: Adirondack Black Bears in Winter
    - Intro to Tech Talk

Upcoming Events & Programs

** Events can be found on The Richards Library website, our Facebook page, or at the Library. **

- Tech Help, Tuesdays & Thursdays, 2:00-5:00p
- New *Take and Make Crafts* each Friday
- Reading at Small Tales (4/20)
- Technology Classes in Partnership with Senior Planet from AARP (see flyer attch.)

****See attached April calendar for full list of upcoming programs****

Statistics for the Year

See attached *2023 Monthly Statistics*.

Respectfully submitted,

Shelby Burkhardt

Library Director

SENIOR PLANET FROM AARP

FREE Technology Classes!

The Richards Library is partnering with Senior Planet from AARP to help older adults use technology to learn new skills, save money, get in shape, and make new friends.

Classes are hosted in the Jeffrey M. Levine Community Room at the Richards Library in Warrensburg, NY, and are intended for adults 60 and over.

Upcoming Topics:

5/9 Benefits of Connecting to the Internet @ 10:30 (Lecture)

5/16 Affordable Home Internet @ 10:30 (Lecture)

5/18 Affordable Connectivity Program @ 10:30 (Workshop)

Sign Up Today!

Call: [518] 623-3011

Email: lkeith@sals.edu

OATS | OLDER ADULTS TECHNOLOGY SERVICES FROM AARP

Senior Planet Participant Interest Survey

Please fill out this survey and help us shape the type of programming we bring to you!

Questions

1. On a scale of 1-5, how interested are you in technology classes?

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

2. Please indicate your level of interest in technology programs that build **foundational skills**. Some examples are *Computer Basics*, *Protecting Your Personal Information Online*, and *Cloud Storage*.

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

3. Please indicate your level of interest in **Financial Security Programs**. Some examples are *Online Banking*, *Online Shopping*, and *Job Searching in the Digital Age.*

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

4. Please indicate your level of interest in **Health and Wellness Programs**. Some examples are *Online Health Resources*, *Telemedicine*, and *MyChart*.

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

5. Please indicate your level of interest in **Creative Expression Programs**. Some examples are *Google Photos*, *YouTube*, and *Smartphone Photography*.

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

6. Please indicate your level of interest in **Civic Engagement and Advocacy Programs**. Some examples are *How to Spot Fake News*, *Crowdfunding for a Cause*, and *Online Tools for Contacting Your Lawmakers*.

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

7. Please indicate your level of interest in **Social Engagement Programs**. Some examples are *All Things Zoom*, *Social Media*, and *Messaging Apps*.

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

8. How comfortable are you using technological device, such as a Smartphone, tablet, and/or computer?

	1	2	3	4	5	
Not interested	☐	☐	☐	☐	☐	Very interested

9. In the past month, how often did you access the internet using a computer, smartphone, or tablet?

______ Every day or almost every day
______ A few times a week
______ Once a week
______ Once or twice a month
______ Never

10. Please indicate the best days and times that meet your schedule. Please check all that apply.

	Morning	**Afternoon**	**Evening**
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

11. Senior Planet offers the following programs:

- ***Lectures:*** *Lectures introduce popular tech topic and themes in a clear and concise manner. Lectures do not offer hands-on exposure but instead aim to explain the general purpose of a device or concept, its usefulness, and important tips and tricks.*

- ***Workshops:*** *Workshops are interactive and designed to give participants the chance to practice using a website or app that has already been introduced in a lecture.*

- ***Courses:*** *Courses typically meet twice a week for either five or ten weeks, and each session lasts 75 minutes. Class sessions involve a combination of discussion of new topics and hands-on, practical application of technology skills.*

Based on these descriptions, please indicate which type of program you would be interested in attending. Check all that apply.

______ Lectures
______ Workshops
______ Courses

THE RICHARDS LIBRARY UPCOMING EVENTS & PROGRAMS APRIL 2023

SUN	MON	TUE	WED	THU	FRI	SAT
						1 Felt Victorian Eggs Craft, 10:00a-12:00p
2	3	4 TRL Board Meeting @ 10:00a	5	6 Story time & activity @ 10:00a TRL Book Club @ 4:00p Lego Day, 3:00- 6:30p	7 **Closed for Good Friday**	8 Online Shopping Basics & Safety, 10:00-11:00a
9	10	11 Children's STEM Project, 3:30-4:30p	12	13 Lego Day, 3:00- 6:30p	14	15
16	17	18 **Library will open at 11:00am, due to staff training.**	19	20 Story time & activity @ 2:00p Lego Day, 3:00- 6:30p	21	22
23 / 30	24	25 Microsoft Office Basics, 2:00-3:00p	26	27 Lego Day, 3:00- 6:30p	28	29

- Felt Victorian Eggs Craft with Filomena for ages 12+. **Limited to 10 participants. Pre-registration required by contacting Circulation Desk, (518) 623-3011.**
- Story time & activity will focus on children ages 3-5. Other ages welcome. Child supervision required. **Only 2 story times for April.**
- Lego Day open to all ages. Free build or theme.
- Children's STEM project focused for ages 7-13.

2023 Monthly Statistics

Month	Att Adult	Att Juv	Comp Use Ad	Comp Use Juv	Circ.	Ref	Holds Placed	Holds Sat	Items W/D	Items Acc	WiFi Conn
January	592	112	112	30	1255	27	522	452	31	129	190
February	545	101	55	18	1201	14	286	329	2	94	199
March	683	112	89	22	1415	23	399	393	63	149	202
April											
May											
June											
July											
August											
September											
October											
November											
December											
2023 TOTALS	**1820**	**325**	**256**	**70**	**3871**	**64**	**1207**	**1174**	**96**	**372**	**591**

O/A Att	O/A Comp	O/A Circ.
2145	**326**	**3871**

Name	Term Start (Month)	Term Start (Year)	Term End (Month)	Term End (Year)	Notes	Revised Term End (Month)	Revised Term End (Year)
Sarah Gebbie-Measeck	July	2019	July	2024	Board President	December	2024
Becky Smith-Lawler	January	2021	December	2025	Financial Officer	December	2025
Susan Matzner	December	2021	December	2026	Secretary	December	2025
John Schroeter	January	2021	December	2025		December	2026
Suzanne Glebus	January	2022	December	2026		December	2026
Esther McTague	April	2022	April	2027		December	2027
Mary Beadnell	January	2022	December	2026	Vice President	December	2027

CHS Wealth Management & CPAs
463 Mountain View Dr., Suite 205
Colchester, VT 05446
866-247-6800

March 30, 2023

CONFIDENTIAL

RICHARDS LIBRARY
36 ELM STREET
WARRENSBURG, NY 12885

Dear :

We have prepared the following returns from information provided by you without verification or audit.

We suggest that you examine these returns carefully to fully acquaint yourself with all items contained therein to ensure that there are no omissions or misstatements. Attached are instructions for signing and filing each return. Please follow those instructions carefully.

Enclosed is any material you furnished for use in preparing the returns. If the returns are examined, requests may be made for supporting documentation. Therefore, we recommend that you retain all pertinent records for at least seven years.

In order that we may properly advise you of tax considerations, please keep us informed of any significant changes in your financial affairs or of any correspondence received from taxing authorities.

If you have any questions, or if we can be of assistance in any way, please call.

Sincerely,

CHS Wealth Management & CPAs

Filing Instructions

RICHARDS LIBRARY

Exempt Organization Tax Return

Taxable Year Ended December 31, 2022

Date Due: May 15, 2023

Remittance: None is required. Your Form 990 for the tax year ended 12/31/22 shows no balance due.

Signature: You are using a Personal Identification Number (PIN) for signing your return electronically. Form 8879-TE, IRS *e-file* Signature Authorization for an Exempt Organization should be signed and dated by an authorized officer of the organization and returned to:

CHS Wealth Management & CPAs
463 Mountain View Dr., Suite 205
Colchester, VT 05446

Important: **Your return will not be filed with the IRS until the signed Form 8879-TE has been received by this office.**

Other: Your return is being filed electronically with the IRS and is not required to be mailed. If you Mail a paper copy of your return to the IRS it will delay the processing of your return.

Form **8879-TE**

Department of the Treasury
Internal Revenue Service

IRS *e-file* Signature Authorization for a Tax Exempt Entity

For calendar year 2022, or fiscal year beginning ...., 2022, and ending ...., 20 ......

Do not send to the IRS. Keep for your records.
Go to *www.irs.gov/Form8879TE* for the latest information.

OMB No. 1545-0047

2022

Name of filer: RICHARDS LIBRARY

EIN or SSN: 14-1364588

Name and title of officer or person subject to tax: SARAH GEBBIE-MEASECK
PRESIDENT

Part I Type of Return and Return Information

Check the box for the return for which you are using this Form 8879-TE and enter the applicable amount, if any, from the return. Form 8038-CP and Form 5330 filers may enter dollars and cents. For all other forms, enter whole dollars only. If you check the box on line **1a, 2a, 3a, 4a, 5a, 6a, 7a, 8a, 9a,** or **10a** below, and the amount on that line for the return being filed with this form was blank, then leave line **1b, 2b, 3b, 4b, 5b, 6b, 7b, 8b, 9b,** or **10b,** whichever is applicable, blank (do not enter -0-). But, if you entered -0- on the return, then enter -0- on the applicable line below. **Do not** complete more than one line in Part I.

1a	**Form 990** check here	X	**b Total revenue,** if any (Form 990, Part VIII, column (A), line 12)	**1b**	226,219
2a	**Form 990-EZ** check here		**b Total revenue,** if any (Form 990-EZ, line 9)	**2b**	
3a	**Form 1120-POL** check here		**b Total tax** (Form 1120-POL, line 22)	**3b**	
4a	**Form 990-PF** check here		**b Tax based on investment income** (Form 990-PF, Part V, line 5)	**4b**	
5a	**Form 8868** check here		**b Balance due** (Form 8868, line 3c)	**5b**	
6a	**Form 990-T** check here		**b Total tax** (Form 990-T, Part III, line 4)	**6b**	
7a	**Form 4720** check here		**b Total tax** (Form 4720, Part III, line 1)	**7b**	
8a	**Form 5227** check here		**b FMV of assets at end of tax year** (Form 5227, Item D)	**8b**	
9a	**Form 5330** check here		**b Tax due** (Form 5330, Part II, line 19)	**9b**	
10a	**Form 8038-CP** check here		**b Amount of credit payment requested** (Form 8038-CP, Part III, line 22)	**10b**	

Part II Declaration and Signature Authorization of Officer or Person Subject to Tax

Under penalties of perjury, I declare that [X] I am an officer of the above entity or [ ] I am a person subject to tax with respect to (name of entity) ____________, (EIN) ________ and that I have examined a copy of the 2022 electronic return and accompanying schedules and statements, and, to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the electronic return and, if applicable, the consent to electronic funds withdrawal.

PIN: check one box only

[X] I authorize CHS WEALTH MANAGEMENT & CPAS (**ERO firm name**) to enter my PIN 12885 as my signature (**Enter five numbers, but do not enter all zeros**)

on the tax year 2022 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I also authorize the aforementioned ERO to enter my PIN on the return's disclosure consent screen.

[ ] As an officer or person subject to tax with respect to the entity, I will enter my PIN as my signature on the tax year 2022 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I will enter my PIN on the return's disclosure consent screen.

Signature of officer or person subject to tax ____________ Date 04/15/23

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit electronic filing identification number (EFIN) followed by your five-digit self-selected PIN. 03086020171

Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2022 electronically filed return indicated above. I confirm that I am submitting this return in accordance with the requirements of **Pub. 4163,** Modernized e-File (MeF) Information for Authorized IRS *e-file* Providers for Business Returns.

ERO's signature CATHERINE HARRIS Date 04/15/23

ERO Must Retain This Form — See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to *www.irs.gov/Form990* for instructions and the latest information.

OMB No. 1545-0047
2022
Open to Public Inspection

A For the 2022 calendar year, or tax year beginning , and ending

B Check if applicable:
- [ ] Address change
- [ ] Name change
- [ ] Initial return
- [ ] Final return/ terminated
- [ ] Amended return
- [ ] Application pending

C Name of organization: RICHARDS LIBRARY
Doing business as:
Number and street (or P.O. box if mail is not delivered to street address): 36 ELM STREET — Room/suite:
City or town, state or province, country, and ZIP or foreign postal code: WARRENSBURG NY 12885

D Employer identification number: 14-1364588
E Telephone number:
G Gross receipts$ 226,219

F Name and address of principal officer:
SARAH GEBBIE-MEASECK
36 ELM STREET
WARRENSBURG NY 12885

H(a) Is this a group return for subordinates? [ ] Yes [X] No
H(b) Are all subordinates included? [ ] Yes [ ] No
If "No," attach a list. See instructions
H(c) Group exemption number

I Tax-exempt status: [X] 501(c)(3) [ ] 501(c) ( ) (insert no.) [ ] 4947(a)(1) or [ ] 527
J Website: THERICHARDSLIBRARY.COM
K Form of organization: [X] Corporation [ ] Trust [ ] Association [ ] Other
L Year of formation: 1901
M State of legal domicile: NY

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities:
NOT-FOR-PROFIT FREE PUBLIC LIBRARY.

2 Check this box [ ] if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	8
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	8
5	Total number of individuals employed in calendar year 2022 (Part V, line 2a)	5	12
6	Total number of volunteers (estimate if necessary)	6	7
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	0
b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	256,051	231,006
	9	Program service revenue (Part VIII, line 2g)	2,723	924
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	2,636	-5,711
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		0
	12	Total revenue – add lines 8 through 11 (must equal Part VIII, column (A), line 12)	261,410	226,219
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)		0
	14	Benefits paid to or for members (Part IX, column (A), line 4)		0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	120,782	147,613
	16a	Professional fundraising fees (Part IX, column (A), line 11e)		0
	b	Total fundraising expenses (Part IX, column (D), line 25) 0		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	118,692	122,763
	18	Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	239,474	270,376
	19	Revenue less expenses. Subtract line 18 from line 12	21,936	-44,157
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	1,458,552	1,417,101
	21	Total liabilities (Part X, line 26)	2,738	5,444
	22	Net assets or fund balances. Subtract line 21 from line 20	1,455,814	1,411,657

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here
Signature of officer — Date
SARAH GEBBIE-MEASECK PRESIDENT
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check [ ] if self-employed	PTIN
CATHERINE HARRIS	CATHERINE HARRIS	03/30/23		P01036323

Firm's name: CHS WEALTH MANAGEMENT & CPAS — Firm's EIN: 46-1785698
Firm's address: 463 MOUNTAIN VIEW DR., SUITE 205, COLCHESTER, VT 05446 — Phone no. 866-247-6800

May the IRS discuss this return with the preparer shown above? See instructions [X] Yes [ ] No

Part III **Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:

NOT-FOR-PROFIT FREE PUBLIC LIBRARY.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 237,970 including grants of $) (Revenue $ 226,219)

THE PURPOSE OF THIS NOT FOR PROFIT FREE PUBLIC LIBRARY IS TO PROVIDE FREE LOAN OF PRINT AND NON-PRINT MATERIALS TO PERSONS IN THE AREA, TO STORE PUBLIC INFORMATION, TO PROVIDE GENERAL INFORMATION AND READING PROGRAMS FROM PRESCHOOL TO ADULTS AND PROVIDE FREE USE OF COMPUTERS.

4b (Code:) (Expenses $ including grants of $) (Revenue $)

N/A

4c (Code:) (Expenses $ including grants of $) (Revenue $)

N/A

4d Other program services (Describe on Schedule O.)

(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses 237,970

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors?* See instructions	2		X
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8	X	
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? *If "Yes," complete Schedule D, Part V*	10		X
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments—other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b		X
c	Did the organization report an amount for investments—program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e		X
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f		X
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a		X
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		X
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21		X

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23		X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	29		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O.	38		X

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

					Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	0			
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c		

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

				Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a 12			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?		2b	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?		3a		X
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*		3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		4a		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).				
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		6b		
7	**Organizations that may receive deductible contributions under section 170(c).**				
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?		7a		
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		7c		
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		7e		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		7f		
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		7h		
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		8		
9	**Sponsoring organizations maintaining donor advised funds.**				
a	Did the sponsoring organization make any taxable distributions under section 4966?		9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		9b		
10	**Section 501(c)(7) organizations.** Enter:				
a	Initiation fees and capital contributions included on Part VIII, line 12	10a			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b			
11	**Section 501(c)(12) organizations.** Enter:				
a	Gross income from members or shareholders	11a			
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?		12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**				
a	Is the organization licensed to issue qualified health plans in more than one state? **Note:** See the instructions for additional information the organization must report on Schedule O.		13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b			
c	Enter the amount of reserves on hand	13c			
14a	Did the organization receive any payments for indoor tanning services during the tax year?		14a		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*		14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.		15		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.		16		X
17	**Section 501(c)(21) organizations.** Did the trust, any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.		17		

Part VI Governance, Management, and Disclosure *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI .... [X]

Section A. Governing Body and Management

			Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year ... 1a 8 If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.			
b	Enter the number of voting members included on line 1a, above, who are independent ... 1b 8			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5		X
6	Did the organization have members or stockholders?	6		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:			
a	The governing body?	8a	X	
b	Each committee with authority to act on behalf of the governing body?	8b	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9		X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14		X
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a		X
b	Other officers or key employees of the organization If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.	15b		X
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed NONE

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[ ] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

GINA COLBURN 25 KING STREET
WARRENSBURG NY 12885 518-623-3011

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position: Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) SHELBY BURKHARDT DIRECTOR	40.00 0.00	X		X		X		43,427	0	0
(2) MARY BEADNELL VICE-PRESIDENT	2.00 0.00	X		X				0	0	0
(3) GINA COLBURN TREASURER	5.00 0.00	X		X				0	0	0
(4) SARAH GEBBIE-MEASECK PRESIDENT	2.00 0.00	X		X				0	0	0
(5) SUZANNE GLEBUS TRUSTEE	2.00 0.00	X						0	0	0
(6) SUSAN MATZNER SECRETARY	2.00 0.00	X		X				0	0	0
(7) ESTHER MCTAGUE TRUSTEE	2.00 0.00	X						0	0	0
(8) JOHN SCHROETER TRUSTEE	2.00 0.00	X						0	0	0
(9) BECKY SMITH-LAWLER FINANCIAL OFFICER	2.00 0.00	X		X				0	0	0
(10)										
(11)										

DAA

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/ 1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/ 1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations

	(D)	(E)	(F)
1b Subtotal	43,427		
c Total from continuation sheets to Part VII, Section A			
d Total (add lines 1b and 1c)	43,427		

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization 0

			Yes	No
3	Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4		X
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization 0

Part VIII **Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII ☐

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e	214,030				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	16,976				
	g Noncash contributions included in lines 1a-1f	1g	$				
	h **Total.** Add lines 1a–1f			231,006			
Program Service Revenue		Business Code					
	2a FEES/FINES/LIBRARY SERVICES	519100		924	924		
	b						
	c						
	d						
	e						
	f All other program service revenue						
	g **Total.** Add lines 2a–2f			924			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			-5,711	-5,711		
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
		(i) Real	(ii) Personal				
	6a Gross rents 6a						
	b Less: rental expenses 6b						
	c Rental inc. or (loss) 6c						
	d Net rental income or (loss)						
		(i) Securities	(ii) Other				
	7a Gross amount from sales of assets other than inventory 7a						
	b Less: cost or other basis and sales exps. 7b						
	c Gain or (loss) 7c						
	d Net gain or (loss)						
	8a Gross income from fundraising events (not including $ of contributions reported on line 1c). See Part IV, line 18	8a					
	b Less: direct expenses	8b					
	c Net income or (loss) from fundraising events						
	9a Gross income from gaming activities. See Part IV, line 19	9a					
	b Less: direct expenses	9b					
	c Net income or (loss) from gaming activities						
	10a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b					
	c Net income or (loss) from sales of inventory						
Miscellaneous Revenue		Business Code					
	11a						
	b						
	c						
	d All other revenue						
	e **Total.** Add lines 11a–11d						
	12 **Total revenue.** See instructions			226,219	-4,787	0	0

DAA

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	43,427	27,129	16,298	
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	90,252	90,252		
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes	13,934	12,511	1,423	
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting	4,975		4,975	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)				
12 Advertising and promotion				
13 Office expenses	5,810	5,383	427	
14 Information technology				
15 Royalties				
16 Occupancy	27,761	24,985	2,776	
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	53,440	53,440		
23 Insurance	6,319		6,319	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a LIBRARY OPERATING EXPENSE	16,282	16,282		
b AUTOMATION FEES	4,424	4,424		
c MISC EXPENSE	3,752	3,564	188	
d				
e All other expenses				
25 **Total functional expenses.** Add lines 1 through 24e	270,376	237,970	32,406	0
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing		172,298	1	174,343
	2	Savings and temporary cash investments		25,000	2	25,000
	3	Pledges and grants receivable, net			3	
	4	Accounts receivable, net			4	
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net			7	
	8	Inventories for sale or use			8	
	9	Prepaid expenses and deferred charges		2,783	9	2,986
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 2,033,979			
	b	Less: accumulated depreciation	10b 888,126	1,203,155	10c	1,145,853
	11	Investments—publicly traded securities		55,316	11	46,784
	12	Investments—other securities. See Part IV, line 11			12	
	13	Investments—program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11			15	22,135
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		1,458,552	16	1,417,101
Liabilities	17	Accounts payable and accrued expenses		2,738	17	5,444
	18	Grants payable			18	
	19	Deferred revenue			19	
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D			21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties			23	
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D			25	
	26	**Total liabilities.** Add lines 17 through 25		2,738	26	5,444
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** ☒ **and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		1,400,498	27	1,364,873
	28	Net assets with donor restrictions		55,316	28	46,784
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		1,455,814	32	1,411,657
	33	Total liabilities and net assets/fund balances		1,458,552	33	1,417,101

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	226,219
2	Total expenses (must equal Part IX, column (A), line 25)	2	270,376
3	Revenue less expenses. Subtract line 2 from line 1	3	-44,157
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	1,455,814
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	1,411,657

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII ☐

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other ______ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b		X
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c		
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a		
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b		

SCHEDULE A (Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

Attach to Form 990 or Form 990-EZ.

Go to *www.irs.gov/Form990* for instructions and the latest information.

OMB No. 1545-0047

2022

Open to Public Inspection

Name of the organization RICHARDS LIBRARY

Employer identification number 14-1364588

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 ☐ A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**

2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)

3 ☐ A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state:

5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)

6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)

9 ☐ An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:

10 ☐ An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 331/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)

11 ☐ An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**

12 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a ☐ **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**

b ☐ **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**

c ☐ **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**

d ☐ **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**

e ☐ Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1–10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
(A)						
(B)						
(C)						
(D)						
(E)						
Total						

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**
(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	32,346	20,907	15,517	42,021	231,006	341,797
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	141,000	152,130	178,025	214,030		685,185
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	173,346	173,037	193,542	256,051	231,006	1,026,982
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 **Public support.** Subtract line 5 from line 4						1,026,982

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
7 Amounts from line 4	173,346	173,037	193,542	256,051	231,006	1,026,982
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	2,865	2,006	2,502	2,636		10,009
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
11 **Total support.** Add lines 7 through 10						1,036,991

12 Gross receipts from related activities, etc. (see instructions) — 12 — -2,064

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2022 (line 6, column (f) divided by line 11, column (f)) — 14 — 99.03 %

15 Public support percentage from 2021 Schedule A, Part II, line 14 — 15 — 98.71 %

16a **33 1/3% support test—2022.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☒

b **33 1/3% support test—2021.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

17a **10%-facts-and-circumstances test—2022.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

b **10%-facts-and-circumstances test—2021.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

Part III Support Schedule for Organizations Described in Section 509(a)(2)
(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) 2022	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

15	Public support percentage for 2022 (line 8, column (f), divided by line 13, column (f))	15	%
16	Public support percentage from 2021 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17	Investment income percentage for **2022** (line 10c, column (f), divided by line 13, column (f))	17	%
18	Investment income percentage from **2021** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests—2022.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

b **33 1/3% support tests—2021.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV Supporting Organizations

(Complete only if you checked a box on line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in **Part VI** how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in **Part VI** how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in **Part VI** when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in **Part VI** what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in **Part VI** how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in **Part VI** what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in **Part VI,** including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in **Part VI.***	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in **Part VI.***	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in **Part VI.***	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in **Part VI.***	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	11a		
b	A family member of a person described on line 11a above?	11b		
c	A 35% controlled entity of a person described on line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* ***Part VI.***	11c		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* ***Part VI*** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	1		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* ***Part VI*** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	2		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* ***Part VI*** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	1		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	1		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* ***Part VI*** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	2		
3	By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* ***Part VI*** *the role the organization's supported organizations played in this regard.*	3		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (**see instructions**).*

a ☐ The organization satisfied the Activities Test. *Complete **line 2** below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete **line 3** below.*

c ☐ The organization supported a governmental entity. *Describe in **Part VI** how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. ***Answer lines 2a and 2b below.***			
a	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? *If "Yes," then in* ***Part VI identify those supported organizations and explain*** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	2a		
b	Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* ***Part VI*** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	2b		
3	Parent of Supported Organizations. ***Answer lines 3a and 3b below.***			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? *If "Yes" or "No," provide details in* ***Part VI.***	3a		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? *If "Yes," describe in* ***Part VI*** *the role played by the organization in this regard.*	3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in **Part VI***). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A – Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	8		

Section B – Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in **Part VI***):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 **Minimum Asset Amount** (add line 7 to line 6)	8		

Section C – Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D – Distributions		Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	1	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4 Amounts paid to acquire exempt-use assets	4	
5 Qualified set-aside amounts (prior IRS approval required—*provide details in **Part VI***)	5	
6 Other distributions (*describe in **Part VI***). See instructions.	6	
7 **Total annual distributions.** Add lines 1 through 6.	7	
8 Distributions to attentive supported organizations to which the organization is responsive (*provide details in **Part VI***). See instructions.	8	
9 Distributable amount for 2022 from Section C, line 6	9	
10 Line 8 amount divided by line 9 amount	10	

Section E – Distribution Allocations (see instructions)	**(i)** Excess Distributions	**(ii)** Underdistributions Pre-2022	**(iii)** Distributable Amount for 2022
1 Distributable amount for 2022 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2022 (reasonable cause required–*explain in **Part VI***). See instructions.			
3 Excess distributions carryover, if any, to 2022			
a From 2017			
b From 2018			
c From 2019			
d From 2020			
e From 2021			
f **Total** of lines 3a through 3e			
g Applied to underdistributions of prior years			
h Applied to 2022 distributable amount			
i Carryover from 2017 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2022 from Section D, line 7: $			
a Applied to underdistributions of prior years			
b Applied to 2022 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2022, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in **Part VI.*** See instructions.			
6 Remaining underdistributions for 2022. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in **Part VI.*** See instructions.			
7 **Excess distributions carryover to 2023.** Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2018			
b Excess from 2019			
c Excess from 2020			
d Excess from 2021			
e Excess from 2022			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

SCHEDULE D (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
Attach to Form 990.
Go to *www.irs.gov/Form990* for instructions and the latest information.

OMB No. 1545-0047
2022
Open to Public Inspection

Name of the organization	Employer identification number
RICHARDS LIBRARY	14-1364588

Part I — Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.
Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II — Conservation Easements.
Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education) ☐ Preservation of a historically important land area
☐ Protection of natural habitat ☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included in (a)	2c	
d	Number of conservation easements included in (c) acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year

4 Number of states where property subject to conservation easement is located

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III — Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.
Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1 $

(ii) Assets included in Form 990, Part X $

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $

b Assets included in Form 990, Part X $

Part III **Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

- a ☐ Public exhibition
- b ☐ Scholarly research
- c ☐ Preservation for future generations
- d ☐ Loan or exchange program
- e ☐ Other ....

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☒ No

Part IV **Escrow and Custodial Arrangements.**
Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V **Endowment Funds.**
Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment .... %

b Permanent endowment .... %

c Term endowment .... %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations	3a(i)		
(ii) Related organizations	3a(ii)		
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI **Land, Buildings, and Equipment.**
Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		50,000		50,000
b Buildings				
c Leasehold improvements				
d Equipment		1,983,979	888,126	1,095,853
e Other				
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, column (B), line 10c.)*				1,145,853

Part VII Investments – Other Securities.
Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 12.)*		

Part VIII Investments – Program Related.
Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 13.)*		

Part IX Other Assets.
Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 15.)*	

Part X Other Liabilities.
Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, col. (B) line 25.)*	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ☐

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return. Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a			
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return. Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

DAA

Part XIII Supplemental Information *(continued)*

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to *www.irs.gov/Form990* for the latest information.

OMB No. 1545-0047
2022
Open to Public Inspection

Name of the organization	Employer identification number
RICHARDS LIBRARY	14-1364588

FORM 990, PART III - ADDITIONAL INFORMATION

PART 111, LINE 4 - DESCRIPTION OF ORGANIZATION COLLECTIONS & HOW FURTHERS EXEMPT PURPOSE:

DONATED LOCAL HISTORICAL ARTIFACTS ARE DISPLAYED FOR EDUCATIONAL PURPOSES AND MAINTAINED FOR PRESERVATION FOR FUTURE GENERATIONS.

FORM 990, PART VI - ADDITIONAL INFORMATION

FORM 990, PART VI, LINE 12C - EXPLANATION OF MONITORING AND ENFORCEMENT OF CONFLICTS:

ANNUALLY, DISCLOSURE OF INTEREST THAT COULD GIVE RISE TO CONFLICTS OF INTEREST ARE DISCLOSED IN WRITING AND UPDATED IN THERE INTERIM, IF APPLICABLE. ANY ACTION TAKEN BY THE LIBRARY, WHETHER CONTRACTS OF SERVICE OR OTHERWISE, ARE BROUGHT BEFORE THE BOARD FOR APPROVAL. IF THE POSSIBLITY OF A CONFLICT(S) EXISTS, THAT MEMBER(S) OF THE BOARD IS PRECLUDED FROM A VOTE OF APPROVAL, ABSTAINING FROM ANY VOTE.

FORM 990, PART VI, LINE 19 -- OTHER ORGANIZATION DOCUMENTS PUBLICLY AVAILABLE:

THE LIBRARY MAKES THE RELATED DOCUMENTS AVAILABLE IF REQUESTED BY THE PUBLIC.

FORM 990, PART VI LINE 11B -- FORM 990 REVIEW PROCESS:

FORM 990 IN ITS ENTIRETY, TOGETHER WITH ALL SUPPORTING STATEMENTS IS MADE AVAILABLE TO THE BOARD OFFICERS, LIBRARY DIRECTOR AND THE BOARD TRUSTEES. THE REVIEW OF FORM 990 IS CONDUCTED AT A REGULARLY SCHEDULED BOARD MEETING.

FORM 990, PART VI, LINE 11B - ORGANIZATION'S PROCESS TO REVIEW FORM 990

Name of the organization: RICHARDS LIBRARY

Employer identification number: 14-1364588

NO REVIEW WAS OR WILL BE CONDUCTED.

FORM 990, PART VI, LINE 12C - ENFORCEMENT OF CONFLICTS POLICY

ANNUALLY, DISCLOSURE OF INTEREST THAT COULD GIVE RISE TO CONFLICTS OF INTEREST ARE DISCLOSED IN WRITING AND UPDATED IN THE INTERIM, IF APPLICABLE.

ANY ACTION TAKEN BY THE LIBRARY, WHETHER CONTRACTS OF SERVICE OR OTHERWISE, ARE BROUGHT BEFORE THE BOARD FOR APPROVAL. IF THE POSSIBILITY OF A CONFLICT(S) EXISTS, THAT MEMBER(S) OF THE BOARD IS PRECLUDED FROM A VOTE.

FORM 990, PART VI, LINE 19 - GOVERNING DOCUMENTS DISCLOSURE EXPLANATION

THE LIBRARY MAKES THE RELATED DOCUMENTS AVAILABLE IF REQUESTED BY THE PUBLIC.

Form **4562**

Department of the Treasury
Internal Revenue Service

Depreciation and Amortization
(Including Information on Listed Property)
Attach to your tax return.
Go to *www.irs.gov/Form4562* for instructions and the latest information.

OMB No. 1545-0172
2022
Attachment Sequence No. **179**

Name(s) shown on return	Identifying number
RICHARDS LIBRARY	14-1364588

Business or activity to which this form relates
INDIRECT DEPRECIATION

Part I Election To Expense Certain Property Under Section 179
Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	1,080,000
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	2,700,000
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	

6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost

7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the **smaller** of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2021 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5. See instructions	11	
12	Section 179 expense deduction. Add lines 9 and 10, but don't enter more than line 11	12	
13	Carryover of disallowed deduction to 2023. Add lines 9 and 10, less line 12	13	

Note: Don't use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Don't include listed property. See instructions.)

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year. See instructions	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Don't include listed property. See instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2022	17	52,498
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here ☐		

Section B—Assets Placed in Service During 2022 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only–see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs.		S/L	
h Residential rental property			27.5 yrs.	MM	S/L	
			27.5 yrs.	MM	S/L	
i Nonresidential real property			39 yrs.	MM	S/L	
				MM	S/L	

Section C—Assets Placed in Service During 2022 Tax Year Using the Alternative Depreciation System

20a Class life		18,273	7.0	HY	S/L	942
b 12-year			12 yrs.		S/L	
c 30-year			30 yrs.	MM	S/L	
d 40-year			40 yrs.	MM	S/L	

Part IV Summary (See instructions.)

21	Listed property. Enter amount from line 28	21	
22	**Total.** Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations—see instructions	22	53,440
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

For Paperwork Reduction Act Notice, see separate instructions.
DAA

THERE ARE NO AMOUNTS FOR PAGE 2

CHS Wealth Management & CPAs
463 Mountain View Dr., Suite 205
Colchester, VT 05446
866-247-6800

CLIENT NAME: RICHARDS LIBRARY
TAX YEAR END: 2022

We appreciate the opportunity to provide our services. This letter is used to specify the terms of our engagement with you and to clarify the nature and extent of the services we provide. In order to ensure an understanding of our mutual responsibilities, we ask you to confirm the following:

1. **Scope of Engagement:** CHS Wealth Management and CPAs, LLC has been engaged by you, the client, to prepare the federal income tax (and state income tax returns, if any) for you for the tax year(s) listed above. We will advise you, for an additional fee, on tax matters as to which you specifically request our advice. This firm is responsible for preparing only the return(s) listed above. We have not audited or verified the data you submit, although we may have asked you to clarify it, or furnish us with additional data. You are also confirming that you will willingly furnish us with all the information required for preparing the returns. We cannot provide you with complete and accurate tax returns without your full cooperation. We have provided you with questionnaires or worksheets to guide you in gathering the necessary information. The use of these forms assists us in keeping pertinent information from being overlooked. It is the client's obligation to inform us of any individual state or multi-state nexus liability that the client may have, regardless of type of state tax matter. The client acknowledges that they understand that there can be a variety of state tax matters, which are not limited to only income tax, and the client understands that is their responsibility to understand fully all the types of tax that they may be subject to and liable for. It is also the client's responsibility to maintain records to support such state or multi-state related liabilities as may be reportable to the taxing authorities. CHS is not responsible for advising the client on nexus in other state, multi-state, or interstate taxing matters unless specifically engaged to do so. Non-profits can also be subject to certain types of federal taxation, such as UBTI, and it is the client's responsibility to understand the rules and their obligations with respect to such matters. Tax planning services are not included as part of the tax return engagement but can be provided pursuant to a separate engagement if requested by the client. The firm's responsibilities under this engagement letter end with the electronic filing of the tax return(s) listed above (and subsequent acknowledgment by the taxing authorities). For paper-filed returns, it is the client's obligation to mail the returns, and the firm's responsibilities to the client end when the packaged returns have been provided to the client for mailing.

2. **Filing Deadline:** The filing deadline for calendar year non-profit and private foundation tax returns is May 15. The filing deadline for fiscal year non-profit and private foundation tax returns is the 15th day of the 5th month after the end of the organization's fiscal tax year. In order to meet these filing deadlines, any missing information needed to complete the return should be received in this

office no later than three weeks prior to these deadlines, or it may be necessary for us to place your return(s) on extension. **Extensions are only an extension to <u>file</u> a tax return; an extension to pay the related taxes owed does not exist. Although non-profits generally pay no tax, this is not always the case if there is unrelated business taxable income (UBTI) involved, or in certain other circumstances.** If an extension of the filing time is required, any tax due with your return(s) must be paid with that extension. Any amounts not paid by the filing deadline will likely be subject to interest and late payment penalties. The law also provides various penalties that may be imposed when taxpayers understate their tax liability. Taxpayers may seek to avoid all or part of the penalty by showing (1) that they acted in good faith and there was reasonable cause for the understatement, (2) that the understatement was based on substantial authority, or (3) that the relevant facts affecting the item's tax treatment were adequately disclosed on the return. You agree to advise us if you wish disclosure to be made in your returns or if you desire us to identify or perform further research with respect to any material tax issues for the purposes of ascertaining whether, in our opinion, there is "substantial authority" for the position proposed to be taken on such issues in your returns.

3. **<u>Client's Duty to Provide Documentation:</u>** It is your responsibility to provide all the information required for the preparation of complete and accurate returns. If we do not receive your documentation in accordance with the above, we will be unable to timely prepare your returns or other various statements, which may subject you to late filing penalties. **It is also your responsibility to retain all the documents, canceled checks and other data that form the basis of income and deductions.** These may be necessary to prove the accuracy and completeness of your returns to a taxing authority. CHS provides clients with certain tax related intake forms, questionnaires, and data summary documents for client completion and/or verification of data in an effort to assist CHS with the accurate preparation of client tax return(s). You as the client confirm that the information you have provided or confirmed/verified on these various intake forms, questionnaires, and data summary documents used as tax return preparation aides is accurate as they relate to the tax returns referenced above. **You have the final responsibility for your income tax returns, and by signing this Engagement Agreement, you confirm you have carefully reviewed them prior to signing and filing them.** We have provided you with one copy of each of the tax returns that we have completed on your behalf for your records; <u>additional copies of your returns are available for $25 each</u>. **By signing this Agreement, you acknowledge you have already received one copy of your return(s) and confirm that we have returned to you all the original source documents you provided us to use in preparation of your tax return(s).**

4. **<u>Client Acknowledgement:</u>** By your signature below, you are confirming to us that unless we are otherwise advised, any donations, travel, meals, gifts, and other business-related expenses are supported by the necessary records

required under Section 274 of the Internal Revenue Code. If you have any questions as to the type of records required, please ask us for advice in that regard.

By your signature below, you acknowledge that you are responsible for the decisions and functions relating to the above tax return(s). That responsibility includes designating qualified individuals with the necessary expertise to be responsible and accountable for overseeing all the specific services we perform as part of this engagement, as well as evaluating the adequacy and results of the services performed. In relation to any business tax returns, you acknowledge that you are responsible for establishing and maintaining internal controls, including monitoring ongoing business activities.

5. **Professional Judgment:** We have used professional judgment in resolving questions where the tax law is unclear, or where there may be conflicts between taxing authority interpretations of the law and other supportable positions. Whenever we were aware that a possibly applicable tax law was unclear or that there were conflicting interpretations of the law by authorities (e.g., tax agencies and courts), we have explained the possible positions that may be taken on your return. In accordance with our professional standards, we have followed whatever position you requested, as long as it was consistent with the codes, regulations, and interpretations that have been promulgated. If any taxing authority should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. We assume no liability for any such additional penalties or assessments. In the event, however, that you ask us to take a tax position that in our professional judgment will not meet the applicable laws and standards as promulgated, we reserve the right to stop work and terminate our professional relationship with you as a client of this firm and shall not be liable to you for any damages that occur as a result of our firm ceasing to render services.

6. **Attorney-Client Privilege:** Federal law has extended the attorney-client privilege to some, but not all, communications between a client and the client's CPA. The privilege applies in limited situations to non-criminal tax matters that are before the IRS or brought by or against the U.S. government in a federal court. Communications solely concerning the preparation of a tax return are not privileged. In addition, the confidentiality privilege can be inadvertently waived if the contents of any privileged communication are discussed with a third party, such as a lending institution, a friend, or business associate. We recommend that you contact us before releasing any privileged information to a third party. If a communication is made in the presence of an employee who is not authorized to act or speak for your business in relation to the communication's subject matter, then the communication will be deemed to be made in the presence of a third party and any privilege will be waived. Unless we are required to disclose the communication by law, we will not provide such disclosure until you have had an opportunity to argue communication privilege in court at your own expense. If you chose to do so, you agree to notify our firm accordingly in advance.

7. **Scope of Work, Fees and Billing:** Unless you have a separate Engagement Agreement in place with our firm for additional services beyond the scope of tax preparation, ***our work in connection with the preparation of your income tax returns does not include any work beyond the scope of preparation of the tax return(s) relating to the tax year ending period noted at the top of the first page of this Engagement Agreement, nor does this engagement include any procedures designed to discover fraud, defalcations, or other***

irregularities, should any exist. Accounting/Bookkeeping services are not part of the standard tax return preparation service, but can be provided under separate fee agreement if requested. Our fees have been computed at our standard rates. Prompt payment is required at the time services are rendered, and our invoices are due and payable upon presentation. If payment is not made, all work may be suspended until your account is brought current.

8. **Retention of Records:** It is our policy to keep records related to this tax return engagement for three (3) years. However, we do not keep any original client records; instead, we have returned those to you upon completion of the services rendered under this engagement and have only retained electronic copies of any necessary evidence used to support the tax return calculations. When records are returned to you, it is your responsibility to retain and protect them for possible future use including potential examination by taxing or regulatory authorities. By your signature below, you acknowledge and agree that upon the expiration of the three (3) year retention period, we shall be free to destroy our records related to this engagement without providing additional notice to you beyond that provided in this Engagement Agreement.

9. **Indemnification:** You hereby agree to hold harmless and indemnify our firm for any and all liability, damages, costs or expenses which are sustained, incurred or required arising out of the actions of the undersigned or reliance by third parties in the course of our preparation of the subject financial documents/statements.

10. **Limitation of Liability:** You hereby agree that, to the fullest extent permitted by law, our firm shall not be liable to you for any special, indirect or consequential damages whatsoever, whether caused by our firm's own negligence, errors, omissions, strict liability, breach of contract, breach of warranty or other cause or causes whatsoever including, but not limited to, loss of interest or revenue. Any claim of loss or damage suffered as a result of, arising from, or in connection with services provided from this Tax Engagement Agreement whether in contract or tort or under statute or otherwise, must be made in the jurisdiction where services have been delivered, within one year of the date of the engagement completion which will be evidenced by the signing of the completed tax return or electronic tax filing documents.

11. **Limitation of Disclosure:** We are affiliated with Cetera Financial Specialists ("CFS") for the purpose of providing securities investments and financial planning solutions. We may use your tax return information in conjunction with financial planning and/or analysis software to provide you with financial plans, investment solutions and/or recommendations, and any information disclosed to CFS may be used by us or CFS in providing investment products or services to you. We may disclose your tax return information to Cetera Financial Specialists ("CFS") and other third parties affiliated with CFS, or who provide services to CFS, for the purpose of providing financial planning, investment ideas or recommendations, and that information will be retained by CFS as well as our offices.

12. **Arbitration:** If any dispute arises among the parties hereto in relation to this Engagement Agreement, all actions, disputes, claims and controversies under common law, statutory law or in equity of any type or nature whatsoever, whether arising before or after the date of this Engagement Agreement, and whether directly or indirectly relating to: (a) this Engagement Agreement and/or any amendments and addenda hereto, or the breach, invalidity or termination hereof; (b) any previous or subsequent Agreement between the parties; and/or

(c) any other relationship, transaction or dealing between the parties (collectively the "Disputes"), will be subject to and resolved by binding arbitration pursuant to the Arbitration Rules of U.S. Arbitration & Mediation, Rules for Professional Accounting and Related Services Disputes. Any award or order rendered by the arbitrator may be confirmed as a judgment or order in any state or federal court of competent jurisdiction, which includes within the federal judicial district of the residence of the party against whom such award or order was entered. The parties agree that costs related to arbitration shall be shared equally between both parties regardless of outcome.

13. **Audits:** Your returns may be selected for review by tax authorities. Our fees do **not** include responding to tax authority inquiries or representation before tax authorities. We are not responsible for IRS or state disallowance of deductions that do not have adequate supporting documentation nor for resulting taxes, penalties, and interest. We will be available, upon request, to represent you under a separate written engagement agreement for audit services, and additional fees for our services will apply.

14. **Entire Agreement:** This agreement contains the entire agreement of the parties. No other agreement, statement, or promise made on or before the effective date of this agreement will be binding on the parties.

15. **Modification:** This agreement may be modified by subsequent agreement of the parties only in writing.

16. **Effective Date:** This agreement becomes effective upon the date of the last signature.

CLIENT PRIVACY POLICY

CPAs, like all providers of personal financial services, are now required by law to inform their clients of their policies regarding privacy of client information. CPAs have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your prior authorization.

Parties to Whom We Disclose Information

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees for use in completing client related projects and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared. However, in most legal environments, CPA confidentiality is not afforded the same level of protection as that of attorney-client privilege.

Confidentiality of Current and Former Clients' Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards. Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are extremely important to us.

We want to express our sincere appreciation for this opportunity to work with you.

The foregoing is agreed to by:

_ Catherine Harris______________________ Dated: March 30, 2023 _________
[Accountant]

____________________________________ Dated: _________________________
[Client]

____________________________________ Dated: _________________________
[Client]

RICHARDS LIBRARY

Financial Statements

December 31, 2022

RICHARDS LIBRARY
TABLE OF CONTENTS
December 31, 2022

63 Putnam Street, Ste. 204
Saratoga Springs, NY 12866
(866) 247-6800

INDEPENDENT ACCOUNTANT'S REVIEW REPORT

The Board of Trustees
The Richards Library
Warrensburg, NY

We have reviewed the accompanying financial statements of **The Richards Library** (a non-profit organization), which comprise the statement of financial position as of **December 31, 2022**, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of entity management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

Accountant's Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

We are required to be independent of The Richards Library and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our review.

Accountant's Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

Catherine Harris, CPA
& Wealth Management Services, PLLC

Saratoga Springs, NY

March 9, 2023

RICHARDS LIBRARY
STATEMENT OF FINANCIAL POSITION
December 31, 2022

	2022
ASSETS	
Current Assets	
Cash, Unrestricted	$ 126,625
Cash, Temporarily Restricted	47,718
Certificates of Deposit	25,000
Accounts Receivable	-
Prepaid Expenses	2,986
Total Current Assets	202,329
Property & Equipment	
Land	50,000
Building & Improvements	1,501,981
Furniture, Fixtures & Equipment	138,327
Books & Periodicals	343,671
Artifacts & Paintings	22,135
	2,056,114
Less Accumulated Depreciation	(888,126)
	1,167,988
Other Assets Whose Use is Restricted	
Investments	46,784
Total Assets	1,417,101
LIABILITIES & NET ASSETS	
Current Liabilities	
Accounts Payable	1,101
Accrued Expenses	4,343
Current Portion Long-Term Debt	-
Total Current Liabilities	5,444
Long-Term Liabilities	
Notes Payable	-
Long-Term debt, Less Current Portion	-
Total Long-Term Liabilities	-
Total Liabilities	5,444
Commitments & Contingent Liabilities	-
Net Assets	
Without Donor Restrictions	1,364,873
With Donor Restrictions	46,784
Total Net Assets	1,411,657
	$ 1,417,101

See accompanying notes to financial statements

RICHARDS LIBRARY

STATEMENT OF ACTIVITIES & CHANGE IN NET ASSETS

Year Ended December 31, 2022

	2022
Revenues & Other Support	
Contributed Support	214,030
Grants	9,857
Donations	3,836
Fees	924
Investment Income (loss), net	(5,711)
Other Income	3,283
Total Revenues & Other Support	226,219
Expenses	
Library Services	237,970
Support Services - Management & General Support	32,406
Total Expenses	270,376
Change in Net Assets	(44,157)
Net Assets, Beginning of Year	1,455,814
Net Assets, End of Year	1,411,657

See accompanying notes to financial statements

RICHARDS LIBRARY
STATEMENT OF FUNCTIONAL EXPENSES
Year Ended December 31, 2022

	2022		
	Program Services	Management & General	Total
Salaries & Wages	$ 117,381	$ 16,298	$ 133,679
Payroll Taxes & Benefits	12,511	1,423	13,934
Utilities	12,506	1,389	13,895
Professional Fees	-	4,975	4,975
Insurance	-	6,319	6,319
Automation Fees	4,424	-	4,424
Building Repairs & Maintenance	12,479	1,387	13,866
Telephone	1,536	-	1,536
Office Expenses	3,847	427	4,274
Library Operating Expenses	16,282	-	16,282
Miscellaneous	3,564	188	3,752
Depreciation	53,440	-	53,440
Total Expenses	237,970	32,406	270,376

See accompanying notes to financial statements

RICHARDS LIBRARY
STATEMENT OF CASH FLOWS
Year Ended December 31, 2022

		2022
Cash Provided From (Used For) Operating Activities:		
Change in Net Assets	$	(44,157)
Adjustments To Reconcile Change In Net		
Assets To Cash Provided By Operating Activities		
Depreciation		53,440
Net (Gain) Loss on Investments		8,532
Changes In Operating Assets & Liabilities		
Accounts Receivable		-
Prepaid Expenses		(201)
Accounts Payable And Accrued Expenses		2,704
Cash From Operating Activities		20,318
Cash Used For Investing Activities:		
Net (Gain) Loss on Asset Disposition		(2,233)
Acquisition Of Property, Plant & Equipment		(16,039)
Cash From Investing Activities		(18,272)
Cash From (Used For) Financing Activities		
Proceeds From Short-Term Borrowings		-
Payments On Short-Term Borrowings		-
Proceeds From Long-Term Borrowing		-
Payments On Long-Term Borrowing		-
Cash (Used For) Financing Activities		-
Increase (Decrease) In Cash		
Unrestricted		(8,181)
Temporarily Restricted		10,227
Net Change		2,046
Cash & Equivalents, Beginning Of Year		172,297
Cash & Equivalents, End of Year	$	174,343
Supplemental Information:		
Interest Paid	$	-

See accompanying notes to financial statements

(1) Nature of Activities and Summary of Significant Accounting Policies

(a) Organization

Richards Library, located in Warren County, New York, was founded by a large individual gift. Miss Clara King Richards of Warrensburg and her sister, Mrs. Mary Richards Kellogg who resided in Elizabethtown, presented this as a free gift to the town. Richards Library was chartered in 1901. The purpose of Richards Library is to provide free loans of print and non-print materials to the public and to provide reading programs from pre-school to adult. The library is primarily supported by property taxes.

(b) Basis of Accounting

The financial statements have been prepared on the accrual basis of accounting and reflect all significant receivables, payables, and other liabilities.

(c) Basis of Presentation

Financial statement presentation follows the recommendation of the Financial Accounting Standards Board (FASB) in its Accounting Standards Codification (ASC). Richards Library is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions, and net assets with donor restrictions (in accordance with donor-imposed restrictions on the use of net assets).

(d) Cash and Cash Equivalents

Richards Library defines cash and cash equivalents as amounts readily convertible into cash and includes deposit accounts with banks.

(e) Income Taxes

Richards Library is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code, is classified as an organization that is not a private foundation, and qualifies for the charitable contribution deduction for individual donors. Management believes there are no sources of unrelated business taxable income and no uncertain tax positions. Richards Library is required to file Federal Form 990 “Return of Organization Exempt from Income Tax”.

(f) Assets Whose Use is Limited - Investments

Investments consist of mutual funds which are carried at fair value. Fair value is determined based on quoted market prices. Investment gains and losses are recognized in the statement of activities.

(1) Nature of Activities and Summary of Significant Accounting Policies (*cont.*)

(g) Property and Equipment

Property and equipment are recorded at cost at date of acquisition or estimated fair value at date of donation. Depreciation is computed under the straight-line method over the estimated useful lives of property and equipment. Richards Library has a policy to capitalize fixed asset expenditures with a unit value greater than $1,000 and a useful life greater than one year. Expenditures for normal repairs and maintenance are charged to operations as incurred.

(h) Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ.

(i) Revenue Recognition

Property Taxes

Property tax revenue is based upon an annual tax levy on properties within the Warrensburg Central School District. The Library recognizes this revenue over its calendar fiscal year. Amounts received prior to the library's fiscal year are recorded as deferred revenue on the statement of financial position.

(j) Contributions and Investment Income

Contributions and investment income are recorded as without donor restrictions or with donor restrictions depending on the existence and/or nature of donor restrictions. When a restriction expires (i.e., when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Restrictions imposed that are met in the same year they are received are included in net assets without donor restrictions. Contributions of non-cash items are recorded at fair value at the date of donation. The accompanying statement of activities includes non-cash donations of $2,165.

(k) Contributed Services

No amounts have been reflected in the financial statements for contributed services. Richards Library generally pays for services requiring specific expertise. However, many individuals volunteer their time and perform tasks that assist Richards Library with its activities.

(1) Nature of Activities and Summary of Significant Accounting Policies (*cont.*)

(l) Financial Assets - Liquidity and Availability

Richards Library has $199,343 of financial assets available within one year of the statement of financial position date to meet cash needs for general expenditures consisting of cash and cash equivalents of $174,343 and certificates of deposit of $25,000. None of these financial assets are subject to donor or contractual restrictions that make them unavailable for general expenditures within one year of the statement of financial position date. Richards Library also has investments of $46,784 at December 31, 2022. These investments are donor restricted. The dividend earnings are able to be utilized within one year of the statement of financial position date, but any market gains or losses are unavailable to be utilized. As part of its liquidity management, Richards Library has a policy to structure its financial assets to be available as general expenditures, liabilities and other obligations become due.

(2) Investments

A summary of investments (whose use is restricted) at December 31, 2022, is as follows:

Mutual Funds	$46,784

Investment income for the year ended December 31, 2022 is recorded in the statement of activities as follows:

Net assets without donor restrictions:	
Interest and dividends	$132
Net assets with donor restrictions:	
Loss on investments	$8,541

(3) Functional Reporting of Expenses

Richards Library is required to present its expenses by functional classification, which shows the amount spent for program and support services. Expenses that can be specifically identified as a program or support service are charged directly to program or support services. Costs common to both functions have been allocated among the functions benefitted.

(4) Restriction on Net Assets

The restriction on net assets relates to donations received to be held for the purpose of providing income to be used for the continued operation of the library. The funds are maintained in a separate brokerage investment account. Income earned on these invested funds is utilized currently for the operation of the library. The principal amount of the donations, including any market appreciation, is recorded as net assets with donor restrictions in the statement of financial position.

(5) Fair Value Measurements

FASB “Accounting Standards Codification 820" establishes a framework for measuring fair value. That framework provides a hierarchy that prioritizes inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

The asset or liabilities fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

Assets and liabilities measured at fair value on a recurring basis recognized in the statement of financial position at December 31, 2022, and the level within the fair value hierarchy is as follows:

	Level 1
Investments - Mutual funds	$46,784

Cash and cash equivalents and current liabilities - carrying amounts reported in the statement of financial position approximate fair values because of the short maturities of those instruments.

(7) Contingent Liability

Grant Programs

Richards Library periodically receives grants. These grants are sometimes subject to financial and compliance audits by the grantors or their representatives. Accordingly, Richards Library’s compliance with applicable grant and contract requirements may be established at some future date. The amount, if any, of expenditures or funding which may be disallowed by the granting agencies cannot be determined at this time although management expects such amounts, if any, to be immaterial.

(8) Coronavirus (COVID-19)

The United States is undergoing a protracted national health pandemic due to the Coronavirus (COVID-19). The overall consequences of COVID-19 are unknown but have the potential to result in significant and extended economic impacts. The impact of this on Richards Library and its future results and financial positions is not presently determinable.

(9) Concentration of Credit Risk

Financial instruments that potentially subject Richards Library to concentrations of credit risk consist of cash account balances in a financial institution which, from time to time, may exceed FDIC insured coverage limits.

(10) Subsequent Events

Management has evaluated subsequent events through the report date, and determined that there have been no subsequent events that have occurred that would modify our report or require adjustments to our disclosures in the financial statements.

JOIN US FOR

65th Annual Trustee Meeting

Monday, May 15, 2023 | 5 - 9 PM
Excelsior Springs Event Center
47 Excelsior Avenue
Saratoga Springs, NY 12866
Reservation Deadline: Friday, April 28

5:00 PM | Meet & Greet

6:00 PM | Plated dinner

6:30 PM | Business Meeting

Roll Call of Member Libraries

SALS Service Awards

Library Programs of the Year Awards

Library Trustees of the Year Awards

Election of Trustees

Central Library Report

Director's Report

7:30 PM | Program

Regents Advisory Council on Libraries—Vision for Libraries
Charting the course for libraries in New York State.

Lauren Moore is a New York State Librarian and the New York State Education Department's Assistant Commissioner for Libraries. In that role, she oversees the New York State Library, which works through its Regent Joseph E. Bowman, Jr. Research Library, NYS Talking Book and Braille Library, and Division of Library Development to ensure every New Yorker has access to excellent library services. She loves opportunities to visit with New York's library community and is looking forward to a conversation with her amazing SALS colleagues.

Meet & Greet will be held in the Excelsior Foyer. All other events held in the Excelsior Ballroom.

Reservation Deadline: Friday, April 28th

65th Annual Trustee Meeting

Monday, May 15, 2023 | 5:00 - 9:00 PM
Excelsior Springs Event Center
47 Excelsior Avenue
Saratoga Springs, NY 12866
Reservation Deadline: Friday, April 28th

Please return this form by FRIDAY April 28

I (We) plan to attend the SALS business meeting and dinner at the Excelsior Springs Event Center in Saratoga Springs, New York on Monday, May 15th. A check for **$30 per person** is enclosed. Each library is eligible for a complimentary meal for one Trustee.

Library: ____

Attendee	Dinner Choice

DINNER OPTIONS

Rosemary Chicken - Grilled Skinless Chicken Breast, Roasted Leek, Grilled Apple, Fresh Rosemary Ragu

Vegetable Napoleon - Grilled Vegetables, Stacked with Feta Cheese, Roasted Red Pepper Coulis, Olive Tapenade

Please return this form to:

Pamela DelSignore
Southern Adirondack Library System
22 Whitney Place
Saratoga Springs, NY 12866

Checks payable to "Southern Adirondack Library System"

Reservation Deadline: Friday, April 28

SOUTHERN ADIRONDACK
LIBRARY SYSTEM

65th Annual Trustee Meeting

Monday, May 15, 2023 | 5 - 9 PM
Excelsior Springs Event Center
47 Excelsior Avenue
Saratoga Springs, NY 12866
Reservation Deadline: Friday, April 28

Directions to the Excelsior Springs Event Center

47 Excelsior Avenue, Saratoga Springs, NY 12866
Limited On-site parking available.

Directions From the North

- Merge onto Interstate 87 South
- Take EXIT 15 and bear RIGHT onto Route 50 South toward downtown Saratoga Springs
- Turn LEFT onto East Ave
- Turn RIGHT onto Excelsior Ave
- End at 47 Excelsior Ave, Saratoga Springs, NY 12866
- **Parking located at the Event Center, on the street or up at the Courtyard Marriott Hotel**

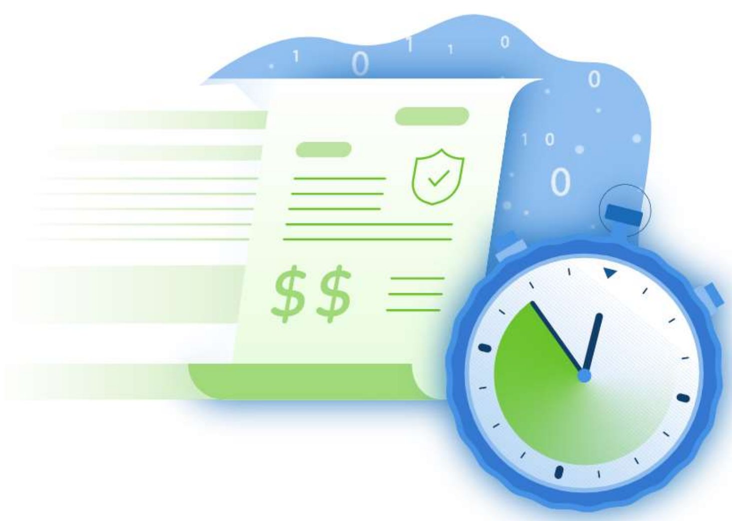
Directions From the South

- Merge onto Interstate 87 North
- Take EXIT 15 and turn LEFT onto Route 50 South toward downtown Saratoga Springs
- Turn LEFT onto East Ave
- Turn RIGHT onto Excelsior Ave
- End at 47 Excelsior Ave, Saratoga Springs, NY 12866
- **Parking located at the Event Center, on the street or up at the Courtyard Marriott Hotel**

support@cowbellcyber.ai cowbell.insure

CYBER COVERAGE WITH CLOSED LOOP RISK MANAGEMENT

Get peace of mind with a Cowbell cyber insurance policy. Cowbell Prime, our standalone cyber insurance program is delivered on an admitted or surplus basis depending on the state and is backed by top global reinsurers.



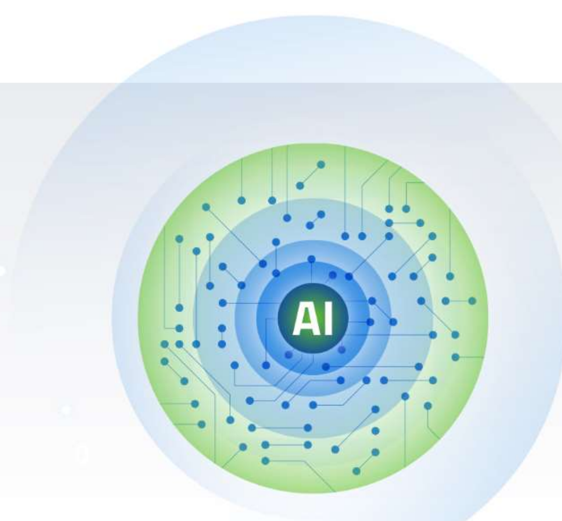
CYBER INSURANCE MADE EASY

A pioneer in cyber insurance, Cowbell innovates to make cyber insurance easy and brings clarity to cyber coverage for organizations like yours:

- Get limits and coverages dedicated solely to cyber events
- Get coverage for multiple categories of cyber threats – not just data breaches
- Cowbell cyber policies are not “one size fits all” – they are matched to your needs and unique risk exposure

THE UNIQUE COWBELL APPROACH

Gain complete insight into your organization’s risk exposure using Cowbell Cyber’s early warning system. From risk discovery to remediation, our AI-powered risk resources help you improve your risk profile.



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Cowbell Cyber Insurance Quote - Prime 100

NAMED INSURED	**Richards Library**	AGENCY NAME	**Carpenter & Associates Insuring ...**
REVENUE	**$200,000.00**	QUOTE NUMBER	**QCB-100-FIYPNNBP**
# OF EMPLOYEES	**3**		
YEAR ESTABLISHED	**1901**	EXPIRES ON	**2023-04-12 (12:01 AM)** Insured Local Time
INSURED STATE	**NY**		

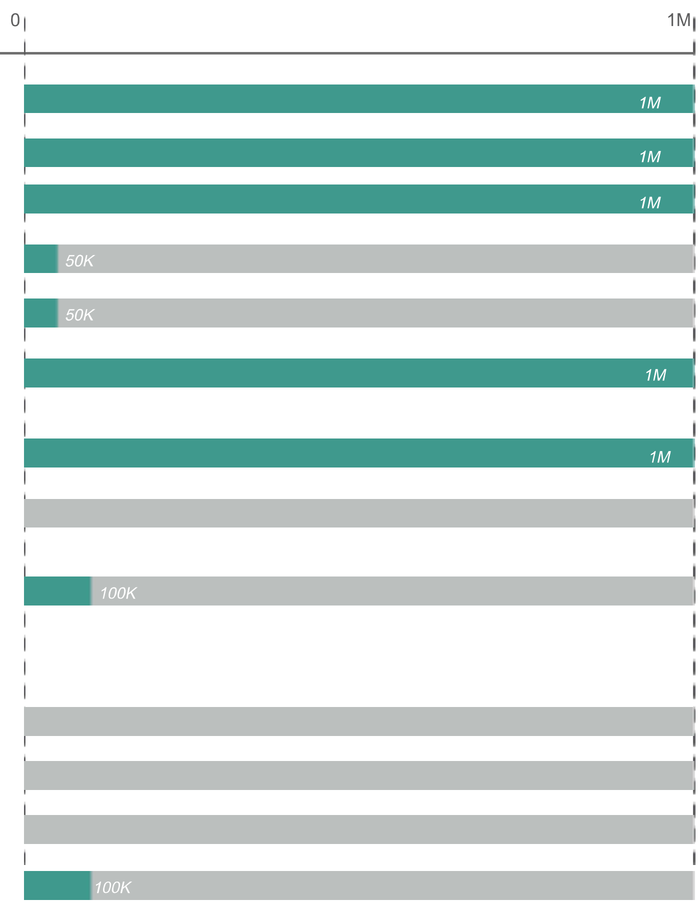
Thank you for trusting Cowbell for your cyber coverage. Below is the detail of your quoted cyber policy based on the truthfulness and accuracy of the information provided to Cowbell in response to the questions on the insurance application entered into our underwriting system. After quote expiration date, underwriters generally reserve the right to revise the offered quotes. All quotes are subject to signed Cowbell application and confirmation of loss history.

PROPOSED POLICY DETAILS

AGGREGATE LIMIT	**$1,000,000**	POLICY PERIOD	**03/22/2023 to 03/22/2024**
DEDUCTIBLE	**$2,500**	ESTIMATED ANNUAL PREMIUM	**$1,189.00**
WAITING PERIOD	**6 Hrs**	BROKER FEES	**$100.00**
RETROACTIVE PERIOD	**Full Prior Acts**	TOTAL AMOUNT	**$1,289.00**

COVERAGES

- Security Breach Expense
- Security Breach Liability
- Restoration of Electronic Data
- Extortion Threats
- Public Relations Expense
- Business Income & Extra Expense
  Sublimit **$1M**
- Computer & Funds Transfer Fraud
- Ransom Payment
  Limit
- Social Engineering
  Limit **$100K**
  Deductible **$10K**
- Hardware Replacement Costs
- Telecommunications Fraud
- Post Breach Remediation Coverage
- Website Media Liability



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Cowbell Factors ™

We included below your Cowbell Factors rating which gives you visibility into your security posture, how you compare to peers, and where to improve your security. Cowbell's platform assesses your threats and risk exposure using Cowbell Factors and automatically tailors the coverage offered to your specific business needs. Scores range from 0 to 100, 100 being the highest and representing the lowest level of risk.

AGGREGATE COWBELL FACTORS

68 **COMPANY AGGREGATE**

Richards Library

Average of all the various Cowbell Factors for this company. This score ranges from 0 to 100, 100 being the highest. A company with a score of 85 represents less risk than one with a score of 64. This ACF is a good metric to benchmark a company against peers, but it is not used for underwriting.

57 **INDUSTRY AGGREGATE (519120)**

Information, Libraries and Archives

Measures an industry overall cyber risk factor. This is calculated from the pool of organizations in the Cowbell database for the specific industry. This score ranges from 0 to 100, 100 being the best. An industry with a score of 80 represents less risk than one with a score of 56.

INDIVIDUAL COWBELL FACTORS

67 **NETWORK SECURITY**

Measures the strength of the organization's network infrastructure and whether security best practices are deployed such as use of encryption, secure protocols, patching frequency, and use of threat mitigation tools. This factor also checks for vulnerabilities, malware, misconfigurations and other weaknesses.

69 **FUNDS TRANSFER**

This factor tracks risk markers related to hacking of email and phishing that commonly leads to nefarious activities such as funds transfer.

70 **CLOUD SECURITY**

Measures the strength of an organization's cloud security based on its security practices and footprint on commonly used public clouds and cloud storage (i.e. AWS, Azure, GCP, Box). This factor incorporates configuration for security best practices such as the use of multi-factor authentication.

67 **CYBER EXTORTION**

Measure of an organization's potential exposure to extortion related attacks such as ransomware. This factor shares some data sources with network security and endpoint security presence of malware on the network, patching cadence, use of encryption and more.

70 **ENDPOINT SECURITY**

Measure of endpoints preparedness (servers, mobile devices, IoT endpoints) towards cyberattacks. This factor incorporates the number of endpoints as well as the level of security hygiene applied to them - patching cadence and presence of vulnerabilities or malware.

56 **COMPLIANCE**

Measures an organization's level of compliance to security standards such as CIS (Center of Internet Security) benchmarks, NIST CSF (Cyber Security Framework), CSC-20 (Critical Security Controls), HIPAA, PCI, EU GDPR and CCPA (future).

68 **DARK INTELLIGENCE**

Measure of an organization's exposure to the darknet, taking into account the type and volume of data exposed and its value for criminal activity (examples: stolen credentials, PII).

Cowbell Cyber Coverages - Prime 100

☑ SECURITY BREACH EXPENSE

Coverage for losses and expenses directly associated with recovery activities in the aftermath of a cyber incident. This can include investigation and forensic services, notification to customers, call center services, overtime salaries, post-event monitoring services such as credit monitoring for impacted customers and more.

☑ SECURITY BREACH LIABILITY

Coverage for third party liability directly due to a cyber incident and that the insured becomes legally obligated to pay. This includes defense expenses, compensatory damages, and settlement amounts, and fines or penalties assessed against the insured by a regulatory agency or government entity, or for non-compliance with the Payment Card Industry Data Security Standards.

☑ RESTORATION OF ELECTRONIC DATA

Coverage for the costs to replace or restore electronic data or computer programs in the aftermath of an incident. This can also include the cost of data entry, reprogramming and computer consultation services to restore lost assets.

☑ EXTORTION THREATS

Coverage for loss resulting from an extortion threat that is discovered during the policy period. This can include approved firms and resources that determine the validity and severity of threat, interest costs associated with borrowing for the ransom demand, reward payment that leads to conviction and arrest of party responsible, the ransom payment and other reasonable expenses.

☑ PUBLIC RELATIONS EXPENSE

Coverage for the fees and costs to restore reputation in response to negative publicity following a cyber incident or a security breach. This includes, for example, the fees associated with the hiring of a public relations firm that handles external communications related to the breach.

☑ COMPUTER AND FUNDS TRANSFER FRAUD

Coverage for the losses due to a fraudulent computer operation that causes money (or other property) to be transferred from an insured's account. This also covers losses incurred by a fraudulent instruction directing a financial institution to debit money from the insured's transfer account.

☑ BUSINESS INCOME AND EXTRA EXPENSE

Coverage for the losses and costs associated with the inability to conduct business due to a cyber incident or an extortion threat. Business income includes net income that would have been earned or incurred. Note that business interruptions due to system failure or voluntary shutdown are not covered.

☑ SOCIAL ENGINEERING

Coverage for a loss resulting from a social engineering incident where the insured is intentionally misled to transfer money to a person, place or account directly from good faith reliance upon an instruction transmitted via email by an imposter. A documented verification procedure requirement needs to have been completed in order to be provided coverage.

☐ RANSOM PAYMENTS

Coverage for the reimbursement of the monetary value of any ransom payment made by the insured to a third party in response to a ransom demand to resolve an extortion threat.

☐ HARDWARE REPLACEMENT COSTS

Coverage for the cost to replace computers or any associated devices or equipment operated by the insured that are unable to function as intended due to corruption or destruction of software or firmware, resulting from a cyber incident.

☐ TELECOMMUNICATIONS FRAUD

Coverage for the cost of unauthorized calls or unauthorized use of the insured's telephone system's bandwidth, including but not limited to phone bills.

☐ POST BREACH REMEDIATION COVERAGE

Coverage for labor costs incurred to resolve vulnerabilities or weaknesses in the insured's computer system that are identified by an independent security firm after a cyber incident. Identified upgrades or improvements must reduce the probability or potential damage of a future incident to qualify.

☑ WEBSITE MEDIA LIABILITY

Coverage for a loss and defense expenses from intellectual property infringement, other than patent infringement, related to media content on the company website or its social media accounts only.

Cowbell Insurance Agency LLC, State Licenses: https://cowbell.insure/state-licenses/
Policies underwritten by Cowbell Insurance Agency are written by Spinnaker Insurance Company NAIC #24376, AM Best "A-" (Excellent) Rated.

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support@cowbellcyber.ai cowbell.insure

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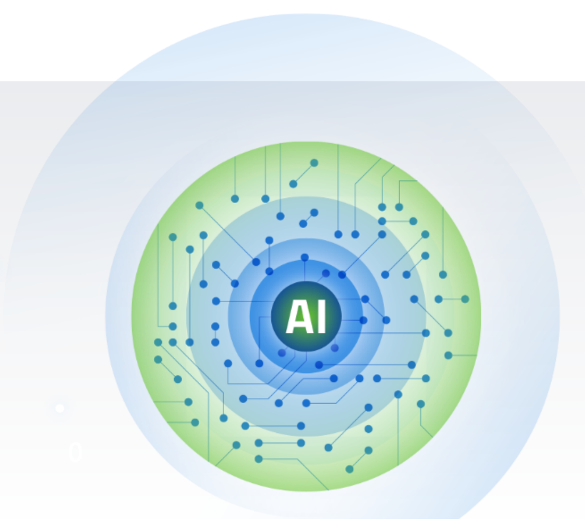

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REVENUE	**$200,000.00**	QUOTE NUMBER	**QCB-100-ON2GC1VP**
# OF EMPLOYEES	**3**		
YEAR ESTABLISHED	**1901**	EXPIRES ON	**2023-04-06 (12:01 AM)** Insured Local Time
INSURED STATE	**NY**		

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PROPOSED POLICY DETAILS

AGGREGATE LIMIT	**$1,000,000**	POLICY PERIOD	**03/16/2023 to 03/16/2024**
DEDUCTIBLE	**$2,500**	ESTIMATED ANNUAL PREMIUM	**$1,531.00**
WAITING PERIOD	**6 Hrs**	BROKER FEES	**$100.00**
RETROACTIVE PERIOD	**Full Prior Acts**	TOTAL AMOUNT	**$1,631.00**

COVERAGES

	0 – 1M
Security Breach Expense	1M
Security Breach Liability	1M
Restoration of Electronic Data	1M
Extortion Threats	50K
Public Relations Expense	50K
Business Income & Extra Expense Sublimit **$1M**	1M
Computer & Funds Transfer Fraud	1M
Ransom Payment Limit **$1M**	1M
Social Engineering Limit **$250K** Deductible **$10K**	250K
Hardware Replacement Costs	50K
Telecommunications Fraud	50K
Post Breach Remediation Coverage	50K
Website Media Liability	1M

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