

THE RICHARDS LIBRARY



Board of Trustees Meeting Agenda Tuesday, September 12, 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: n/a
- V Director's Report: *see attached*
- VI Committee Reports
 - a. Personnel: n/a
 - b. Budget & Finance: n/a
 - c. Building & Grounds: n/a
 - d. Ad Hoc: n/a
 - e. Outreach: *John*
 - f. Policy: n/a
- VII Old Business
 - Cyber Insurance – *2 quotes*
 - Project Planning prep – *long-range plan*
- VIII New Business
 - Library Fines
- IX Other Business
 - Town Board Meetings
 - o Report from Susan for Warrensburg meeting (8/9 @ 7:00p).
 - o Sarah attending WCSD BOE meeting (9/11 @ 6:00p).
 - o Need volunteer for Thurman meeting (10/19 @ 4:30p).
 - o *Website updated*
- X Period of Public Expression: 15 minutes total for comments
- XI Next Committee Workshop: Tuesday, September 19, 2023 @ 10:00a with Paul Mays
- XII Next Board Meeting: Tuesday, October 3, 2023 @ 10:00a
- XIII Adjournment

The Richards Library
Board of Trustees Meeting Minutes
Tuesday, August 1, 2023

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

Meeting called to order at 10:11am

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

Period Of Public Expression: None
Board education on budgeting webinar.

Correspondence:

- Contacted by Adirondack Explorer editor
- Hometown Oil regarding billing options

Director's report:

- Northern Mechanical Services checked air intake for HVACs – OK, no water damage
- Barrier Free Elevators came to fix the door protection – also need an interface panel installed, elevators are still out of service
- Received a check for aid from Warren County
- Received a new router from SALS that should improve wifi
- Programs in July were discussed as were upcoming programs and events
- Statistics for the month through 7/27 were presented

Committee Reports:

- Personnel Committee: n/a
- Ad Hoc: n/a
- Budget and Finance: reviewed funds available for capital projects
 - need to do project planning for long range projects and review the Strategic Plan
- Building and Grounds: July 18th workshop was held with Mays and Rowland
- Outreach: outreach is going well despite construction.
- Policy: n/a

Old Business

- Cyber Insurance through Cowbell
 - Still awaiting additional quote
- Barrier Free Elevators – there is no interface panel in the elevator
 - Received quote, deposit sent and work has started for door protection
- Project Planning prep on the long range plan needs to continue

New Business

- Prepaid heating fuel
 - Will change to Bove Fuel and prepay
 - Motion by Sue, seconded by Mary to move funds to cover, approved by board

- Motion by Sue, seconded by John to designate funds to cover the cost of fuel

Other Business:

- Town Board Meetings
 - Esther attended the July Thurman Town meeting - it was a public hearing
 - Susan will attend the Warrensburg town meeting in August
 - Danielle and Sarah will attend the WCSD BOE meeting in September

Public Expression: none

Next Board Workshop set for August 15 with Paul Mays

Next Board Meeting : Tuesday, September 12, 2023 at 10:00am

Meeting adjourned at 11:10 following a motion by Danielle, seconded by Susan and approved.

Approved by The Richards Library Board of Trustees on

Richards Library
Monthly Statement of Revenues & Expenses
August 2023

Accrual Basis

	Aug 23
Ordinary Income/Expense	
Income	
OPERATING RECEIPTS	210
NON-OPERATING RECEIPTS	135
Total Income	345
Gross Profit	345
Expense	
OPERATING EXPENSES	4,099
PAYROLL, WAGES, BENEFITS & EX...	12,351
COLLECTION & OTHER CAPITAL EX...	464
Total Expense	16,914
Net Ordinary Income	-16,569
Net Income	-16,569

Richards Library

Monthly Funds Activity Report

August 2023

Accrual Basis

Type	Date	Num	Name	Memo	Debit	Credit
GFNB #--6131 -Operat & DF						
Operating Account - GFNB						
Check	08/01/2023	#6649 E-PAY	G A BOVE & SONS, INC	ACCOUNT #10010793		7,098.00
General Journal	08/01/2023	TRANSFER		PER 8/1/23 BOARD APPROVAL-TRANSFER TO COVER PREPAID HEATI...	798.00	
Bill Pmt -Check	08/03/2023	AUTO-PAY	NYSIF - DISABILITY	7/1/22-7/1/23 AUDIT PREMIUM ADJUSTMENT		317.18
Deposit	08/06/2023			Deposit	30.00	
Bill Pmt -Check	08/09/2023	6650	BAKER & TAYLOR	PRINTED BOOKS		32.16
Bill Pmt -Check	08/09/2023	6651	BRALEY & NOXON	grass seed and fertilizer		75.97
Bill Pmt -Check	08/09/2023	6652	SOUTHERN ADIRONDACK LIBRARY SYSTEM	JUIY 2023 AUTOMATION FEES		383.15
Bill Pmt -Check	08/10/2023	AUTO PAY	NYSIF - WORKER'S COMP	ESTIMATED AUDIT PREMIUM ADJUSTMENT 2022/2023		766.07
General Journal	08/11/2023	PAYROLL		-MULTIPLE-		5,635.68
General Journal	08/12/2023	STALE CKS		-MULTIPLE-	11.69	
Check	08/12/2023	6656	TEMPLETON, ANDREW	REPLACE STALE CHECK #6279		4.61
Check	08/12/2023	6657	WHITFORD, BARBARA L	REPLACE STALE CHECK #6442		5.38
Check	08/12/2023	6658	SHELBY BURHARDT	REPLACE STALE CHECK #6535		1.70
Deposit	08/14/2023			Deposit	45.00	
Bill Pmt -Check	08/14/2023	6659	BAKER & TAYLOR	PRINTED BOOKS		357.08
Bill Pmt -Check	08/14/2023	6660	BARRIER FREE ELEVATOR SALES & SERVIC...	CONTRACT 6 MONTHS FROM DATE OF INVOICE		900.00
Bill Pmt -Check	08/14/2023	6661	BRALEY & NOXON			79.95
Bill Pmt -Check	08/14/2023	6662	BRIGGS CARPET & UPHOLSTERY CLEANING	CARPETS CLEANED		485.00
Bill Pmt -Check	08/14/2023	6663	CINTAS	JANITORIAL		49.93
Bill Pmt -Check	08/14/2023	6664	CRANDALL LIBRARY	sounder		7.00
Bill Pmt -Check	08/14/2023	6665	NATIONAL BUSINESS TECHNOLOGIES*	7/9/23-8/8/23 + OVERAGE		58.14
Check	08/14/2023	6667	COMMERCE BANK	#--1705		428.94
Check	08/15/2023	A/W	SPECTRUM ENTERPRISE #142279801	7/25/23-8/24/23		94.63
Bill Pmt -Check	08/15/2023	6646	L&S ENERGY SERVICES	ASHRAE LEVEL 1+ENERGY STUDY		100.00
Bill Pmt -Check	08/15/2023	6647	NEW YORK FIRE & SECURITY	ALARM MONITORING		359.40
Check	08/15/2023	A/W	SPECTRUM ENTERPRISE #143161701	08/04/2023-09/03/2023		129.98
Bill Pmt -Check	08/15/2023	6668	BRALEY & NOXON	DRILL BIT, UTILITY BLADE		20.58
Bill Pmt -Check	08/15/2023	6669	CURTIS LUMBER	SHEET ROCK COMPOUND,TAPING KNIFE, DRYWALL		43.57
Bill Pmt -Check	08/15/2023	6670	NORTHERN MECHANICAL SERVICES	SHEET ROCK COMPOUND,TAPING KNIFE, DRYWALL		287.50
Check	08/16/2023	A/W	VERIZON	7/22/23-8/21/23		33.94
Check	08/16/2023	A/W	NATIONAL GRID	7/7/23-8/7/23		884.83
Deposit	08/20/2023			Deposit	47.00	
General Journal	08/25/2023	PAYROLL		-MULTIPLE-		5,980.38
Deposit	08/27/2023			Deposit	32.00	
Bill Pmt -Check	08/28/2023	6671	BAKER & TAYLOR	PRINTED BOOKS		26.00
Bill Pmt -Check	08/28/2023	6672	BRALEY & NOXON	flashlight, drop cloth		153.80
Total Operating Account - GFNB					963.69	24,800.55
Total GFNB #--6131 -Operat & DF					963.69	24,800.55
OPERATING SAVINGS #9012						
Non-Designated Operating Saving						
General Journal	08/01/2023	TRANSFER		PER 8/1/23 BOARD APPROVAL-TRANSFER TO COVER PREPAID HEATI...		798.00
Total Non-Designated Operating Saving					0.00	798.00
Total OPERATING SAVINGS #9012					0.00	798.00
RESTRICTED FUNDS						
TEMPORARY - RESTRICTED BY BOARD						
Special Acc't #5976 - GFNB						
Non-Designated Funds - S/A						
Deposit	08/14/2023			Deposit	95.00	

Richards Library

Monthly Funds Activity Report

August 2023

Accrual Basis

Type	Date	Num	Name	Memo	Debit	Credit
Deposit	08/14/2023			Deposit	40.00	
Total Non-Designated Funds - S/A					135.00	0.00
Total Special Acc't #5976 - GFNB					135.00	0.00
Total TEMPORARY - RESTRICTED BY BOARD					135.00	0.00
Total RESTRICTED FUNDS					135.00	0.00
TOTAL					1,098.69	25,598.55

THE RICHARDS LIBRARY



Director's Report

September 8, 2023

- Barrier Free Elevators completed door protection maintenance
- NYS Green Energy Study completed - *awaiting report*
- Adirondack Explorer - *Library article in latest magazine*
- Approached by teachers at "In the Zone" – *scheduled programs for October and January*
- Painting and pictures returned by Bev Saunders – *also given lead for appraisal*
- World's Largest Garage Sale – *confirmed locations with Suzanne*
- Programs:
 - The Richards Library Book Club
 - OATS: Smartphones at a glance, Staying safe online, Protecting your personal info.
 - Read at Small Tales
 - Summer Story Hour – *3 sessions*
 - Origami Day – *2 sessions*
 - STEM Bristle Bots – *full*
 - Artisans Festival
 - School Supplies Drive
 - Summer Reading Program ended 8/25 – *16 completed, total 674 books read*

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 (9/21)
- Technology Classes in Partnership with Senior Planet from AARP (see flyers attch.)
- Riverside Farmers' Market – 6 festivals June to October

Full September & October Events Calendar attached

Statistics for the Year

See attached *2023 Monthly Statistics*.

Respectfully submitted,

Shelby Burkhardt

Library Director

THE RICHARDS LIBRARY UPCOMING EVENTS & PROGRAMS SEPTEMBER 2023

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3 	4 Closed for Labor Day	5 OATS: All Things Zoom @ 2:00p	6	7 OATS: Getting Started w/Zoom @ 2:00p TRL Book Club @ 4:00p Origami Day, 3:00- 6:30p	8	9
10	11	12 TRL Board Meeting @ 10:00a	13	14 Origami Day, 3:00- 6:30p	15 Children's Craft at Riverside Farmers' Market, 3:00- 6:00p	16 Felt Critters w/Filomena, 10:00a- 12:00p
17	18	19 OATS: Being News Savvy Online @ 2:00p	20	21 Origami Day, 3:00- 6:30p	22	23
24	25	26 Intro to Tech-Talk @ 2:00p	27	28 Origami Day, 3:00- 6:30p	29 Open 9AM to Noon for Garage Sale Weekend	30 Closed for Garage Sale Weekend

- Origami Day open to all ages. Self-guided, paper and instruction books provided. In YA Room.
- Free Children's Craft, Sept. 15, Apple Festival at Riverside Farmers' Market in Warrensburg, NY.
- Felt Critters w/Filomena for ages 12+. **Limited to 10 participants, pre-registration required.**
- OATS: All Things Zoom, Lecture, pre-registration recommended.
- OATS: Getting Started w/Zoom, Workshop, pre-registration recommended.
- OATS: Being News Savvy Online, Lecture, pre-registration recommended.
- Intro to Tech-Talk w/Logan. Learn to use this self teaching resource. Open to all ages.
- Outdoor StoryWalk at the library, *The Moose and the Goose* by Sean McKenna. Self-guided.
 - Story Time & Activity for ages 3-5 will resume Wednesdays in November.

To pre-register for programs, contact the Circulation Desk at 518-623-3011.



THE RICHARDS LIBRARY UPCOMING EVENTS & PROGRAMS OCTOBER 2023

SUN	MON	TUE	WED	THU	FRI	SAT
1 	2	3 TRL Board Meeting @ 10:00a	4	5 TRL Book Club @ 4:00p Building Blocks, 3:00- 6:30p	6 Children's Craft at Riverside Farmers' Market, 3:00- 6:00p	7
8	9 Closed for Columbus Day	10 OATS: Chrome Essentials @ 2:00p Understanding Medicare Presentation @ 5:30p	11	12 OATS: Chrome Essentials @ 2:00p Building Blocks, 3:00- 6:30p	13	14 Sewing with Sarah 10:00-11:30AM
15	16	17 OATS: Chrome Essentials @ 2:00p	18	19 OATS: Chrome Essentials @ 2:00p Building Blocks, 3:00- 6:30p Monster Balls w/Filomena, 3:30- 6:30p	20	21
22	23	24 OATS: Chrome Essentials @ 2:00p Sewing with Sarah 5:00-6:30p	25	26 OATS: Chrome Essentials @ 2:00p Building Blocks, 3:00- 6:30p	27 Children's Film @ 2:30p	28
29	30	31 OATS: Chrome Essentials @ 2:00p				

- Building Blocks free build for any ages. Using Magna tiles, Keva planks, or Tegu magnetic blocks, to build solo or with others. In YA Room.
- Free Children's Craft, Oct. 6, Garlic Festival at Riverside Farmers' Market in Warrensburg, NY.
- Needle Felt Monster Balls w/Filomena for ages 14+. **Limited to 8 participants, pre-registration required.** Light snacks provided.
- OATS: Chrome Essentials, 5 week Course, meets twice a week, 10/10 - 11/9. **Limited to 6 participants, pre-registration required.**
- Understanding Medicare Presentation w/ William Henderson. Free, information only. Light snacks provided.
- Sewing with Sarah, hands on help with sewing machine projects. See flyer for more info.
- Children's Film, TBA, Halloween theme. Bring water and comfy blankets. Popcorn provided.
- Two outdoor StoryWalks at the library, *The Listening Walk* by Paul Showers, and then, *The Gruffalo* by Julia Donaldson. Self-guided.
 - Story Time & Activity for ages 3-5 will resume Wednesdays in November.

To pre-register for programs, contact the Circulation Desk at 518-623-3011.





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:

9/5 All Things Zoom @ 2:00 PM (Lecture)

9/7 Getting Started With Zoom @ 2:00 PM (Workshop)

9/19 Being News Savvy Online @ 2:00 PM (Lecture)

Sign Up Today!

Call: [518] 623-3011

Email: lkeith@sals.edu

Felt Critters w/Filomena



Saturday, September 16
10:00AM to 12:00PM

in the Jeffrey M. Levine Community Room
at the Richards Library, Warrensburg, NY

Participants can choose to make a Pig, Cow or Mouse. Using felt, twine, beads and other embellishments, they will cut felt using a paper pattern, stuff and stitch together one 5" critter. All materials provided. Workshop paid for by the Richards Library.

Recommended age is 12 and up.

Limit 10, please pre-register with the Circulation Desk at 518-623-3011.

To contact Filomena, email, fofo58@yahoo.com

MEDICARE EDUCATIONAL PRESENTATION



Here is what you will learn in this 30 minute presentation:

- What do Medicare Parts A, B, C and D mean?
- Is Original Medicare enough health coverage for me?
- If not, what is available for additional coverage?
- Will my doctors & prescriptions be covered?
- Can I get help to pay for premiums, copays and medications?
- Do I have deadlines for enrolling in a Medicare plan?
- What about all those Medicare commercials on TV?

October 10, 2023

5:30PM-6:30PM

The Richards Library-Warrensburg



WILLIAM HENDERSON

Licensed Agent

Williamh6872@gmail.com

(518) 222-4628

Disclaimer: If I do not offer every plan available in your area, any information that I provide is limited to those plans that I do offer in your area. You can contact Medicare.gov or 1-800-Medicare to get information on all of your options. I am always happy to assist you with this as well.

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	638	100	91	12	1224	13	292	256	6	86	248
May	690	95	116	14	1266	19	360	349	20	91	267
June	671	138	70	18	1474	17	408	397	11	234	327
July	782	138	73	6	1521	22	391	385	4	145	367
August	817	165	119	7	1757	17	398	391	10	127	306
September											
October											
November											
December											
2023 TOTALS	5418	961	725	127	11113	152	3056	2952	147	1055	2106
	O/A Att 6379		O/A Comp 852		O/A Circ. 11113						



Cowbell Cyber Insurance Quote - Prime 100

NAMED INSURED	Richards Library	AGENCY NAME	Carpenter & Associates Insuring ...
REVENUE	\$200,000.00	QUOTE NUMBER	QCB-100-54VA5OGE
# OF EMPLOYEES	3		
YEAR ESTABLISHED	1901	EXPIRES ON	2023-09-06 (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	08/30/2023 to 08/30/2024
DEDUCTIBLE	\$2,500	ESTIMATED ANNUAL PREMIUM	\$1,344.00
WAITING PERIOD	6 Hrs	BROKER FEES	\$100.00
RETROACTIVE PERIOD	Full Prior Acts	TOTAL AMOUNT	\$1,444.00

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 \$100K	100K	
✓ Computer & Funds Transfer Fraud		1M
✓ Ransom Payment Limit \$50K	50K	
✓ Social Engineering Limit \$250K Deductible \$10K	250K	
✓ Hardware Replacement Costs	50K	
☐ Telecommunications Fraud		
☐ Post Breach Remediation Coverage		
✓ Website Media Liability		1M



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.



NetGuard® Plus
Cyber Liability Insurance

Professional Risk Solutions

APPLICANT

The Richards Library ✓

STATE

New York

REFERENCE #

13027780

COVERAGE/POLICY TYPE

NetGuard Policy NGP 1000 (4.2020)

CARRIER

Houston Casualty Company (A++ "Superior")

RETROACTIVE DATE

None; Full Prior Acts Coverage

KNOWLEDGE DATE

Inception

POLICY TERM

One Year ✓



Professional Risk Solutions, LLC (NJ)

37 Mountain Blvd, Suite 3
Warren, NJ 07059

Date Prepared: 8/7/2023

Broker: Eric Leibowitz

Phone: (609) 922-1453

Fax:

Email: Eric@prsbrokers.com

Cyber Liability Quote Cover Note

Contact: Kevin O'Brien

Agency: Upstate Agency, LLC

Address: 20 South Street
Glen Falls, NY 12801-

Phone: (518) 792-5841

Fax:

Insured: **The Richards Library**

Address: 36 ELM STREET
WARRENSBURG, NY 12885

Effective Date: 9/7/2023

Expiration Date: 9/7/2024

Quoted: **Houston Casualty Company Non-Admitted**

Please review the attached quote for policy terms, conditions, and subjectives as offered by the carrier we approached on your behalf. During our brokerage process, we may have had to make some adjustments to the requested coverage, terms, conditions and exclusions from that which were part of your original submission. This quote is intended as an indication of the coverages and associated costs of such.

Please review the carriers subjectivities or request for additional information closely and send such information to us PRIOR TO BINDING via email or Fax them to me at (908) 834-8411. This is a quote/indication only.

This is a quote/indication only. No coverage is being placed at this time.

Premiums

	Cyber Liability
Term Premium:	1,400.00
Terrorism:	Included
Other Filing Fee *:	25.00
Filing Fee *:	325.00
Surplus Lines:	50.40
Stamping Fee:	2.10
Total:	1,802.50
Commission:	10.00%

* Fees are Fully Earned

Terms, Conditions and Additional Information

SEE QUOTE BELOW FOR TERMS & CONDITIONS

The attached is being offered on the basis shown on the attached quote. It does not necessarily provide the terms and/or coverages originally requested. This is intended as an indication only. No coverage is provided

NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING INDICATION

Date: August 07, 2023

	Option 1	Option 2
Maximum Policy Aggregate Limit	\$1M	\$2M
Premium	\$1,400	\$2,000
Policy Fee (fully earned at inception)	\$0	\$0
Total Payable Premium	\$1,400	\$2,000

Plus: 3.6% Surplus Lines Tax, 0.15% Stamping Fee, \$325.00 Filing Fee, \$25.00 Other Filing Fee

LIMITS PER INSURING AGREEMENT

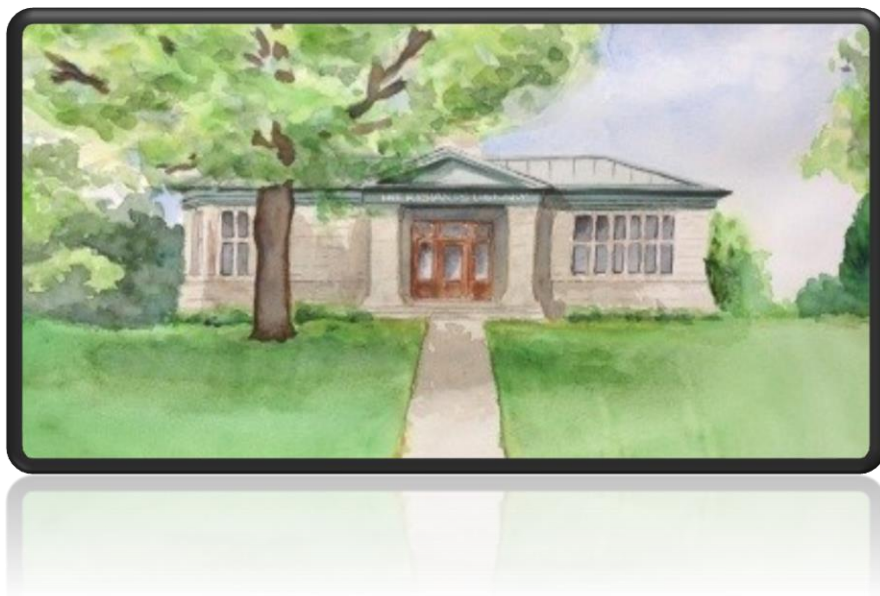
"NIL" or "N/A" indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)		
Multimedia Liability Coverage	\$1M/\$1M	\$2M/\$2M
Security and Privacy Liability Coverage	\$1M/\$1M	\$2M/\$2M
Privacy Regulatory Defense and Penalties Coverage	\$1M/\$1M	\$2M/\$2M
PCI DSS Liability Coverage	\$1M/\$1M	\$2M/\$2M
Bodily Injury Liability Coverage	\$250K/\$250K	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K	\$50K/\$50K
First Party Insuring Agreements (Event Discovered and Reported Coverage)		
Breach Event Costs Coverage	\$1M/\$1M	\$2M/\$2M
Post Breach Remediation Costs Coverage	\$25K/\$25K	\$25K/\$25K
BrandGuard™ Coverage	\$1M/\$1M	\$2M/\$2M
System Failure Coverage	\$1M/\$1M	\$2M/\$2M
Dependent System Failure Coverage	\$1M/\$1M	\$2M/\$2M
Cyber Extortion Coverage	\$1M/\$1M	\$2M/\$2M
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$250K/\$250K	\$250K/\$250K
B. Telecommunications and Utilities Fraud Sublimit	\$250K/\$250K	\$250K/\$250K
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$250K/\$250K	\$250K/\$250K
2. Client Phishing Fraud Loss Sublimit	\$50K/\$50K	
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250K	\$250K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250K	\$250K
Bricking Loss Coverage	\$1M/\$1M	\$2M/\$2M
Property Damage Loss Coverage	\$50K/\$50K	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL	NIL
Breach Event Costs Outside the Limit Enhancement:	INCLUDED	INCLUDED



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	Option 1	Option 2
Aggregate Deductible	\$7,500	\$15,000
DEDUCTIBLE PER INSURING AGREEMENT		
Deductibles shown below apply to each claim		
Multimedia Liability Coverage	\$2,500	\$5,000
Security and Privacy Liability Coverage	\$2,500	\$5,000
Privacy Regulatory Defense and Penalties Coverage	\$2,500	\$5,000
PCI DSS Liability Coverage	\$2,500	\$5,000
Bodily Injury Liability Coverage	\$2,500	\$5,000
Property Damage Liability Coverage	\$2,500	\$5,000
TCPA Defense Coverage	\$2,500	\$5,000
Breach Event Costs Coverage	\$2,500	\$5,000
Post Breach Remediation Costs Coverage	\$2,500	\$5,000
BrandGuard™ Coverage		
Waiting Period	2 weeks	2 weeks
Period of Indemnity	6 months	6 months
System Failure Coverage		
A. Data Recovery Deductible	\$2,500	\$5,000
B. Non-Physical Business Interruption		
Waiting Period	8 hours	8 hours
Period of Restoration	6 months	6 months
Dependent System Failure Coverage		
A. Data Recovery Deductible	\$2,500	\$5,000
B. Non-Physical Business Interruption		
Waiting Period	12 hours	12 hours
Period of Indemnity	4 months	4 months
Cyber Extortion Coverage	\$2,500	\$5,000
Cyber Crime Coverage	\$2,500	\$5,000
Bricking Loss Coverage	\$2,500	\$5,000
Property Damage Loss Coverage	\$2,500	\$5,000
Reward Expenses Coverage	\$2,500	\$5,000
Court Attendance Costs Coverage	None	None



The Richards Library

36 Elm Street

Warrensburg, NY 12885

(518) 623-3011

STRATEGIC PLAN FOR **2021-2024**

10 OCTOBER 2019

1 Introduction

1.1 PLANNING SUMMARY

To assure our library is meeting the needs of our chartered communities, The Richards Library Board of Trustees and Director met with Erica Freudenberger of the Southern Adirondack Library System in November 2018 and our Strategic Action Committee was formed.

Work immediately began and in January 2019 the Director noted in the Annual New York State Library Report that The Richards Library Strategic Plan was in development and was to be completed and approved by 31 December 2019. The plan is to be implemented in January 2020.

The Strategic Action Committee consists of Director Michael Sullivan, Board of Trustees President Esther McTague, Board of Trustees Vice-President Bridgette Connelly-Howe, Board of Trustees Financial Officer John Gitto and Board of Trustees Secretary Elaine Cowin. This committee met biweekly throughout 2019 and was responsible for conducting the communities-wide forum, and survey analysis as well as crafting this final document.

Upon completion of the DRAFT plan, it was shared with the staff and Erica Freudenberger for input. The plan was revised accordingly, voted and approved by the Board of Trustees of The Richards Library on 10 October 2019.

Unfortunately, due to the outbreak of the COVID-19 Coronavirus in March of 2020, all libraries and staff were declared as non-essential personnel by an Executive Order given by Governor Andrew Cuomo. Since the Richards Library was closed for 3 months during 2020, and gatherings of any type have been discouraged, it was agreed by the Board of Trustees of the Richards Library to adjust the Strategic Plan by 1 year at the 5 January 2021 Board meeting.

1.2 HISTORY OF THE RICHARDS LIBRARY

The Richards Library's history begins with the model generosity of iron magnate Andrew Carnegie. Although his largesse did not extend to the town of Warrensburgh, you may say he did, however, inspire, in a roundabout way, two sisters, Miss Clara Richards of Warrensburgh and Mrs. Mary Richards Kellogg of Elizabethtown to gift the town of Warrensburgh a library.

The sisters started with organizing and establishing a small lending library made up of books from the churches located in Warrensburgh and donations from others, including Stewart A. Farrar. In 1890, the Warrensburgh Circulating Library was established in the Church of the Holy Cross, the local Episcopal Church. A one dollar annual fee was instituted for the use of the library.

The sisters eventually felt that the library, although popular, did not meet the requirements of the town, so they were determined to change the current situation and install within the town The

Richards Library. A charter was granted by the University of the State of New York on 1 July 1901. The cost for the land and building was \$15,000 with an added endowment of \$40,000, the total cost to the sisters was \$55,000 (Approximately \$1,650,000 in 2019 money). The library was built of granite (dolomitic limestone) native to the area and was quarried from David Brown & Sons near the county home. Jonah Hess of Johnstown did the construction and David VanNess, also of Johnstown, did the stonework. A.W. Fuller of Albany was the chosen architect. At the time, funding for the library came from the State of New York and the town, each contributing \$100 per year (\$3000 each in 2019 money) and the remainder coming from profits supplied by investments through the endowment.

The original Board of Trustees was comprised of Miss Richards, Mrs. Kellogg, Dr. Daniel Brown, MD, Ezra Wilkins Benedict, Principal of the High School and Rev. Harte Purdy, Rector of the Church of the Holy Cross. The members were to serve 5 year terms, each member electing their own replacements, with the sisters being on the Board for life. The only change is that now the Board of Trustees can be comprised of 5-15 members.

The library collection was initially catalogued by Miss Bartlett of the Pratt Institute and the first librarian was Miss Mary S. Crandall who assumed her duties on 1 September 1901. The library continued to expand when the sisters financed and had built an addition in May of 1911. The stone, once again, came from the quarries of David Brown & Sons. In December 1914, a fire destroyed the interior of the library leaving only the walls and chimney standing. The sisters announced at a Board meeting that they would pay for the reconstruction but the town would have to replace the books. The library was rebuilt and reopened in 1915, having been rebuilt by R.H. Rheinlander.

In 1943, Miss Crandall retired due to illness and Mrs. Jennie Cameron was selected to succeed Miss Crandall, having served as an assistant since 1933. Mrs. Cameron served until 1974, when Sarah Farrar assumed her duties until her retirement in December of 2013. The current Director/Librarian is Michael Sullivan who assumed the duties in January of 2014.

During the years the library continued to expand. In 1963 a children's room was added and in 1964 the Albert Emerson Wing was built. However, as the years went by, the library became more and more in need of rehabilitation and expansion. In 2003, funds were again raised to accommodate an expansion of the building. Local entrepreneur/philanthropist Charles A. Wood donated \$50,000 and Mrs. Grace Hastings bequeathed \$100,000 to the library and a building fund was commenced. Assistance also came from then-Assemblywoman Betty O'C. Little and the good people of Warrensburg. To ensure the completion of the expansion and rehabilitation, the Board secured a Library Construction Grant from the New York State Department of Library Development and secured renewable funding from the town in the way of an annual tax levy which would supply operational/administrative support. The Richards Library "re-opened" in October 2013.

*This narrative was written from facts contained in an article in the Warrensburgh Historical Society newsletter, Vol. 2, Issue 2, dated March 1998, by Sarah Farrar entitled, "*The Founding and Early History of The Richards Library*".

2. DEMOGRAPHICS

It is important to understand the needs and interests of the members of both communities, Warrensburg and Thurman, so we can obtain materials and offer programs to better serve them. The demographic data, listed below, is gathered from the most recent U.S. Government Census in 2010 and from the 2018 Annual New York State Library Report.

Warrensburg Population: 4,602

Thurman Population: 1,219

Total Population of Both Chartered Communities: 5,821

Population under 5 years old (Both Communities): 309

School Age Population (5-19; Both Communities): 1,051

Adult (20-59; Both Communities): 3,025

Seniors (60-85+; Both Communities): 1,436

Hours Open per Week: 42

Library Materials Circulated in 2018: 24,604

Interlibrary Loan, Materials Borrowed from Other Libraries-2018: 5,154

Interlibrary Loan, Materials Loaned to Other Libraries-2018: 4,295

Programs Held: 195

Program Attendees: 3,047

Funding for Fiscal Year 2018 came from the following sources:

Total:	\$159,751
Ed. Law, Sect. 259 Tax Levy	\$141,000
Warren Co. Aid	\$4,375
LLSA	\$1,557
Add'l State Aid-SALS	\$2,500
Cash Grants	\$5,000
Library Charges	\$2,048
Other	\$3,271

3. VISION STATEMENT

The Richards Library provides opportunities for its patrons to develop as global citizens, where all are welcome to learn, discuss, explore, share and grow. We empower our patrons to make a positive difference in their lives by building partnerships, sharing ideas, and championing the cultural lives of the communities we serve.

4. MISSION STATEMENT

The Richards Library provides a wide-range of unbiased sourced materials and utilizes traditional and modern methods that will educate, inform, entertain and provide the basis for a life-long learning experience. We offer the communities of Warrensburg and Thurman a safe space that encourages inquiries, free thought, an exchange of ideas and a forum for discussion. As we strive to expand the communities' global knowledge, we also endeavor to expand and preserve its cultural and historical uniqueness within that global setting and to ensure that The Richards Library remains forever relevant.

5. GOALS

5.1 Goal 1: Raise the Library's profile within the Chartered communities of Warrensburg and Thurman.

The Director, Staff and Board of Trustees will work to raise the profile of The Richards Library within the communities it is chartered to serve. Recognizing the diverse needs of these communities, the focus will address the unique needs of each community.

Objective 1:

Establish an ongoing presence in Thurman.

Plan of Action:

- Attend monthly Town of Thurman Board Meetings.
- Acquire space in the Town of Thurman Town Hall for promoting upcoming events at The Richards Library.
- Establish a Richards Library presence at various Thurman town-wide events.

Objective 1A:

Raise the profile of The Richards Library in Warrensburg.

Plan of Action:

- Increase the number of Facebook "Likes" and/or Followers by 5% annually.
- Increase the number of visits to the web page by 1% annually.
- Attend monthly Town of Warrensburg Board Meetings.
- Increase presence at Warrensburg town-wide events.

Resources: Thurman

- The Richards Library will donate and install a bulletin board for promotion of upcoming events.
- The Board of Trustees will create a schedule for attendance at Thurman Town Hall meetings that alternates with Warrensburg Town Hall meetings on a monthly basis.
- The Board of Trustees will acquire a space at town-wide events providing their own materials, such as a portable canopy, table and chairs from which to pass out information concerning

upcoming events and/or fundraising programs.

Resources: Warrensburg

- The Board of Trustees will create a schedule for attendance at Warrensburg Town Hall meetings that alternates with Thurman Town Hall meetings on a monthly basis.
- The Board of Trustees will acquire a space at town-wide events providing their own materials, such as a portable canopy, table and chairs from which to pass out information concerning upcoming events and/or fundraising programs.

Measure and Evaluate Goal 1:

The primary indicator of success or achievement of raising the Library's presence/profile, i.e., Goal 1 and 1A would be a marked increase in the attendance of any and all Library sponsored events/programs. The various actions of attending Town Board meetings, having a promotion space, and being present at town-wide events in both chartered communities would reinforce the planned actions and utilized resources as being successful. As for measuring an increase in the number of "Likes", Followers and web page hits, as specified in the Plan of Action for Objective 1A, the Director can monitor any increase from Facebook generated statistics and for increases in web page activities, through the yearly data supplied by SALS.

5.2 Goal 2: Attract more Young Adult Patrons.

The Director and Staff will investigate and implement opportunities for Young Adults (YA) to interact and engage in services unique to their interests and increase their presence in the library.

Objective:

Establish physical space within the library dedicated to YA interests and concerns and increase the number of YA visits and utilization of the library by 2%.

Plan of Action:

- Clearly communicate to visitors the area for YAs (signage) and create an appealing atmosphere for these patrons.
- Create a survey of YA (Grades 5-11) to create a library wish list for services that will attract them to the library.
- Develop a 'Geek Squad' to assist senior patrons with tech issues.
- Provide a dedicated area for podcasting, streaming, etc.

Resources:

-Acquire:

- *Appropriate furniture, internet connections (Wi-Fi already available) and tech charging stations.
- *Enhancement to the YA collection, i.e., books, CDs, DVDs and games with gaming stations.
- *Presenting YA-centric programming that reflects their interests.

-Source:

- *Gradual increase in yearly budgets focusing on books, CDs, DVDs, programming, etc.

- *Utilizing grants through SALS, NYS Senate Bullet Grants, and available grants through Professional Library Organizations and/or local organizations.
- *Utilizing current available space in new ways.

Measure and Evaluate Goal 2:

This portion of the community is difficult for any library to attract. Recognizing them and inquiring about their needs directly is a major step in attracting them to the library. A simple accumulation of daily, monthly and yearly tallies is the most effective way to measure the success of the Plan of Action and reach our goal of a 2% increase in YA attendance and interaction with the library. This tracking is already accomplished by the Director and Staff as a normal part of daily duties.

5.3 Goal 3: Increase Programming.

The Director and Staff will work toward increasing the number and content of programs to benefit all age levels with special attention given to the enrichment of our communities.

Objective:

Programs will be available throughout the year.

Plan of Action:

- Partner with the community.
- Increase programming for senior patrons.
- Increase adult programming.
- Partner with the Cornell Co-operative Extension.
- Partner with members of the community that have certain skills and expertise in varied interests who would be invited to present programs.
- Monthly Thematic Book Displays will be featured tying in with scheduled programming.
- Game/Movie Nights.
- Partnering with LARAC.
- Increase Summer Reading Program by creating a partnership with TD Bank.

Resources:

- Planned Programming Budget increase for FY 2021.
- Extend community network of experts by asking them to volunteer to present programs.
- Continue movie licensing with SWANK.
- Utilize Staff for creation of monthly themed book displays with possible tie-ins with projected programs.

Measure and Evaluate Goal 3:

The measurement and evaluation of this goal can be simply accounted by an increase in programming and program attendance which is currently monitored for inclusion into the Annual New York State Library Report.

Goal 5.4: Change Hours of Operation.

In order to provide the communities with a workable availability that meets their day-to-day schedule, the Director and the Board of Trustees feels that a change to the Hours of Operation will meet this goal.

Objective:

To meet the patrons need for access to their library, the hours of operation will be adjusted.

Plan of Action:

- Advertise to patrons the change of Hours of Operation and when it is to take effect.
- Explain change is due to results of Community-wide Survey.

Resources:

- Library Facebook page, Library web site, postings in library and throughout Warrensburg and Thurman.
- Placement of notice in The Sun and The Chronicle local newspapers.

Measure and Evaluate Goal 4:

This portion will be handled by keeping statistics for attendance during the later hours the Library is open and they will be compared to an earlier statistic that showed that later hours versus earlier hour attendance, near closing times, was virtually the same.

6. Conclusion:

The Richards Library Strategic Planning Committee has formulated a viable and attainable set of goals for the Library to serve the communities of Warrensburg and Thurman. These goals will not only raise the profile of the Richards Library, but also enhance the communities the library serves.

SALS Fine Free Libraries

1. ARG – Argyle Free Library
2. BAL – Ballston Spa Public Library
3. BOL – Bolton Free Library
4. BRL – Horicon Free Public Library (fine free on children's materials only)
5. BUR – Ballston Community Library
6. CAM – Cambridge Public Library
7. CHT – Town of Chester Public Library
8. COR – Corinth Free Library
9. EAS – Easton Library
10. FTE – Fort Edward Free Library
11. GAL – Galway Public Library
12. GLE – Crandall Public Library (fine free on all but museum passes, disc golf, electronics and ILL items)
13. GRA – Pember Library & Museum
14. GRN – Greenwich Free Library
15. HUD – Hudson Falls Free Library
16. ILT – Town of Inlet Public Library
17. IND – Town of Indian Lake Library
18. JBG – Town of Johnsburg Library
19. LGL – CVW Long Lake Library (fine free on all but videos)
20. LKG – Caldwell-Lake George Library
21. LUZ – Rockwell Falls Public Library (fine free on all books)
22. MEC – Mechanicville District Public Library (fine free on books and audiobooks only)
23. RAQ – Raquette Lake Free Library
24. RDL/MAL – Round Lake Library/Malta branch (fine free on everything except New/Popular items)
25. SAR – Saratoga Springs Public Library
26. SLM – Bancroft Public Library
27. STI – Stillwater Public Library
28. STO – Stony Creek Free Library
29. SVL – Schuylerville Public Library
30. WAT – Waterford Public Library (fine free on children's items only)

Remaining fine charging libraries: CPH, LKP, WAR, WHI

Fine Codes for SALS Libraries

Clifton Park-Halfmoon Public Library (CPH)

Art, Equipment, Kit - Audiovisual \$1.00 per day max \$5.00

Audiobook, book, children's audiobook/book/music/video, magazine, map, music, video
\$0.10 per day max \$5.00

Kit – Realia, new/popular book/video, rental \$0.25 per day max \$5.00

Museum pass \$5.00 per day max \$35.00]

Crandall Public Library (Glens Falls) (GLE) – fine free except for:

Equipment \$1.00 per day max \$25.00

Museum Pass \$0.25 per day max \$7.00

Rental \$0.25 per day max \$12.00

Horicon Free Public Library (Brant Lake) (BRL) – fine free on children's materials only, others:

Art, Audiobook, book, Kit – Audiovisual/Realia, magazine, map, museum pass, music,
new/popular book/video, rental - \$0.05 per day max \$3.00

Equipment - \$5.00 per day max \$10.00

Video - \$1.00 per day max \$3.00

Town of Lake Pleasant Public Library (LKP)

Art, Audiobook, book, Children's audiobook/book/music, Equipment, Kit
Audiovisual/Realia, magazine, map, museum passes, music, new/popular books/video,
rental - \$0.25 per day max \$5.00

Children's video, video - \$1.00 per day max \$5.00

Long Lake Library (LKL) – fine free on all but videos

Children's video, video - \$1.00 per day max \$5.00

Rockwell Falls Public Library – (fine free on all books and magazines)

Art, audiobooks, Children's audiobook/music, Kit Audiovisual/Realia, map, Museum
pass, Music, new/popular video, rental, - \$0.10 per day max \$5.00

Children's Video, Video - \$1.00 per day max \$5.00

Equipment - \$2.00 per day max \$12.00

Mechanicville District Public Library (MEC) – fine free on books and audiobooks only

Art, Children's music/video, Equipment, Kit Audiovisual/Realia, Map, Museum Pass, Music, New/popular Video, Video - \$1.00 per day max \$25.00

Magazine, Rental - \$0.15 per day max \$25.00

Round Lake Library (RDL) – fine free on everything except New/Popular items

New/Popular Book - \$0.20 per day max \$5.00

New/Popular Video - \$1.00 per day max \$10.00

Waterford Public Library (WAT) – fine free on children's items, Books, Magazines, New/popular Books/Videos

Audiobook - \$0.10 per day max \$5.00

Equipment - \$5.00 per day max \$50.00

Kit Audiovisual/Realia - \$0.25 per day max \$5.00

Museum Pass, Video – \$1.00 per day max \$10.00

Music - \$0.50 per day max \$10.00

Whitehall Free Library (WHI)

Art, Audiobook, Book, Children's Audiobook/Book/Music, Kit Audiovisual/Realia, Magazine, Map, Museum Pass, Music, New/Popular Book/Video, Rental - \$0.10 per day max \$3.00

Children's Video, Equipment, Video - \$1.00 per day max \$5.00

Richards Library (Warrensburg) (WAR)

*We charge fines based on patron code.

Patron Codes: *Juvenile and Staff/Board - \$0.05 per day max \$2.00 (except for videos)

*Regular - \$0.10 per day max \$5.00 (except for videos)

Art, Audiobook, Book, Children's Audiobook/Book/Music, Kit Audiovisual/Realia, Magazine, map, Museum Pass, Music, New/Popular Book/Video - \$0.10 per day max \$5.00

Children's Video, Video - \$1.00 per day max \$5.00

Equipment - \$5.00 per day max \$25.00

Rental - \$0.10 per day max \$10.00 (we do not rent materials anymore)