



Bloomfield Township Public
Library

**Bloomfield Township Public Library
Board of Trustees**

Library Board Meeting
December 18, 2018
7:00 p.m.
John Rumsey Board Room

Trustees:
libraryboard@btpl.org

Judy Lindstrom, President
Grant Gerhart, Vice President
Sandra Edwards, Secretary
Tom Deska
Eli Greenbaum
Joan Luksik

Director:
muellerc@btpl.org
Carol Mueller

All meetings are open to the public.
We invite you to attend a meeting or watch it online at www.btpl.org

1099 Lone Pine Road, Bloomfield Township, MI 48302 248.642.5800

THE PLACE TO
DISCOVER

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEE MEETING**

LIBRARY BOARD INFORMATION PACKETS

List of Contents

Items included in pre-board delivery for the REGULAR BOARD MEETING SCHEDULED
For Tuesday, December 18, 2018
7:00 p.m.

<u>#</u>	<u>NUMBERED ITEMS</u>	<u>DATE DELIVERED</u>
1	Agenda	12/14/2018
2a	Request to remove items from the Consent Agenda for Discussion	12/14/2018
2b	Motion to approve the order of items for the regular and consent agendas	12/14/2018
5	Motion to approve remaining Consent Agenda items 6-8d	12/14/2018
6	Regular Board Meeting Minutes of 11/20/2018	12/14/2018
7a	Cash Disbursements	12/14/2018
7b	Revenues/Expenditures Budget Report	12/14/2018
7c	Energy Report	12/14/2018
8a	President's Report– no report	
8b	Director's Report	12/14/2018
8c	Art Committee –no report	
8c	Bloomfield Township Liaison – no report	
8c	Building, Grounds, Landscaping, Interiors Committee –no report	
8c	Cranbrook –no report	
8c	Development Committee –no report	
8c	Finance Committee – 12/11/2018	12/14/2018
8c	Friends of the Library Liaison – no report	
8c	Jeanette P. Myers Scholarship Committee – no report	
8c	Investment Committee – no report	
8c	Personnel Committee – 12/6/2018	12/14/2018
8c	Policy Committee –no report	
11a	PA 202	12/14/2018
11b	PA 152	12/14/2018
11c	Director Evaluation	12/14/2018
13	Motion to approve any items removed from the Consent Agenda	12/14/2018
<u>UNNUMBERED ITEMS</u>		<u>DATE DELIVERED</u>
Strategic Plan Update		12/14/2018
Space Needs and Wayfinding Update		12/14/2018
Calendar		12/14/2018

AGENDA
BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES
Tuesday, December 18, 2018
Regular Board Meeting
7:00 P.M.

REGULAR AGENDA ITEMS #1-5

1. Call to order of regular meeting
- 2a. Request to remove items from the Consent Agenda for Discussion
- 2b. MOTION to approve the order of items for the Regular and Consent Agendas
3. President's Verbal Report
4. Director's Verbal Report
5. MOTION to approve the remaining Consent Agenda items 6-8d

CONSENT AGENDA ITEMS #6-8d
Items removed will be discussed under Item #12

6. Regular Board meeting minutes of November 20, 2018
7. Budget
 - a. Cash Disbursements
 - b. Monthly Revenues & Expenditures
 - c. Energy Report
8. Written Reports:
 - a. President: *Judy Lindstrom
 - b. Director: *Carol Mueller
 - c. Committee: *Art Committee *Ad Hoc*
*Bloomfield Township Liaison
*Building, Grounds, Landscaping, Interiors
*Cranbrook
*Development
*Finance
*Friends of the Library Liaison
*Investment
*Jeanette P. Myers Scholarship Selection
*Personnel
*Policy

REGULAR AGENDA ITEMS

9. Call to the public, communications
10. Unfinished Business
11. New Business
 - a. PA 202
 - b. PA 152
 - c. Director Evaluation
12. Discussion of items removed from the Consent Agenda
13. MOTION to approve any items removed from the Consent Agenda
14. Other
15. Next scheduled meeting: Tuesday, January 15, 2019
16. Adjournment

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY

**REQUEST TO REMOVE ITEMS FROM THE CONSENT AGENDA
FOR DISCUSSION**

I REQUEST THAT ITEM (S):

**BE REMOVED FROM THE CONSENT AGENDA FOR DISCUSSION
DURING REGULAR AGENDA ITEM 12.**

If amended, CONSENT AGENDA items will be moved to REGULAR AGENDA ITEM #12 for discussion and REGULAR AGENDA ITEM #13 for approval.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY

**MOTION TO APPROVE THE ORDER OF ITEMS FOR THE REGULAR
AND CONSENT AGENDAS**

OPTION - NO AMENDMENT NEEDED:

I move to approve the order of items as listed on the REGULAR and CONSENT AGENDAS as presented.

OPTION - AMENDMENT TO AGENDA:

I move to approve the order of items as listed on the AGENDAS, with the following items to be moved from

the **REGULAR AGENDA** as follows:

the **CONSENT AGENDA** as follows:

If amended, CONSENT AGENDA items will be moved to REGULAR AGENDA ITEM #12 for discussion and REGULAR AGENDA ITEM #13 for approval.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY

CONSENT AGENDA ITEMS MOTION

I move to approve the remaining items on the consent agenda.

**MINUTES OF THE BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES**

Bloomfield Township Public Library
Oakland County, Michigan
Tuesday, November 20, 2018

At 7:00 p.m. the Regular Meeting of the Bloomfield Township Public Library Board of Trustees was called to order by President Eli Greenbaum.

Present: Trustees: Sandra Edwards, Eli Greenbaum, Judy Lindstrom, and Joan Luksik.

Administration: Director Carol Mueller, Assistant Director Tera Moon, and Administrative Assistant Linden Godlove

Guests: Anna Pelepchuk, Circulation Department Head and Staff Organization Committee Representative **(SOC)**; Adult Services Department Head Laura Kraly; student Christina Yu and her mother

Upon discussion, a motion was made by Judy Lindstrom, seconded by Sandy Edwards **TO APPROVE THE ORDER OF ITEMS FOR THE REGULAR AND CONSENT AGENDAS.**

A vote was taken for approval of the motion.

Ayes: Edwards, Greenbaum, Lindstrom, and Luksik

Nays: None

MOTION CARRIED

President's Verbal Report:

President Greenbaum will share his report at the end of the meeting.

Director's Verbal Report:

Director Carol Mueller introduced the new Adult Services Department Head, Laura Kraly. The Library is very pleased to have her here. Laura Kraly originally comes from Davisberg and recently left the Laidit Library in Grand Haven. There she served as the Adult Services Department Head, and was also in charge of Local History and Genealogy, and Public Computing

Congratulations to Sandy Edwards on her election to the Library Board of Trustees. Tonight, other trustees are also being celebrated. This is the five year anniversary of Eli Greenbaum serving on the Board of Trustees and ten year anniversaries of Judy Lindstrom and Joan Luksik serving on the Board of Trustees. Director Mueller expressed congratulations to all and thanked the Trustees for being on the Library Board and for all that they do.

An update on the renovations: the bathrooms are once again open and the meeting rooms have been completed. The Library has received many wonderful compliments on the improvements. There are some details to take care of, but generally everything is done and the Director is pleased.

Just a month ago, there was a Michigan Library Association conference in Novi. Quinn Evans staff Jim Mumby and Geraldine Drake, as well as Tera Moon and Carol Mueller, spoke about

space planning and change management. Youth Services Librarian Jen Taggart was a speaker on special needs. Board Members Grant Gerhart and Sandy Edwards attended for one day.

Carol Mueller showed the board sets of alphabet blocks in different languages which are a lovely new gift funded by the Friends of the Library for Youth Services. These can be found in the Youth Services room. The Friends recently had a record second Saturday sale raising \$4,700.

REGULAR AGENDA:

Call to the Public: Student Christina Yu was attending for her government project. Anna Pelepchuk, representing the SOC, said there was nothing to report. Enthusiasm was expressed for the upcoming Library Holiday party.

UNFINISHED BUSINESS:

No unfinished business.

NEW BUSINESS:

11a. Election of Officers

The Trustees elected the following Officers to serve the 2018-19 term: Judy Lindstrom, President; Grant Gerhart, Vice President; Sandy Edwards, Secretary.

A committee has been formed to elect the best candidate for each Library Board office. Joan Luksik, chair of the nominations committee, reported that the committee met and has chosen their slate of officers after speaking with various members of the Board. Judy Lindstrom is nominated as is the new president of the Board. The Board appreciates Judy taking on a great task in office once again. Grant Gerhart is nominated as the new vice president. The secretary nominated is the newly elected Sandy Edwards. Two of these officers are new and it is anticipated that they will provide a fresh view and different ideas.

A vote was taken for approval of the motion.

Ayes: Deska, Edwards, Gerhart, Greenbaum, Lindstrom, and Luksik

Nays: None

MOTION CARRIED

New officers for the Library Board of Trustees: Judy Lindstrom as President of the Library Board of Trustees, Grant Gerhart as Vice President of the Library Board of Trustees, and Sandy Edwards as Secretary of the Library Board of Trustees.

11b. Board of Trustees Standing Committees

Judy Lindstrom announced that there will be an appointment of committees, which will be delayed until January. Each board member should review the committees that they are on and decide if they wish to remain on these committees, or join a different committee.

11c. Strategic Plan Review

Director Carol Mueller extended her thanks to Assistant Director Tera Moon for all of her hard work on the Strategic Plan.

Assistant Director Tera Moon repeated her thanks to the Library Board for all their efforts in

serving the Library and the community. The Strategic Plan has received great support from Director Mueller. Tera Moon reviewed that the plan is about 2.5 years old. She reviewed the plan and the accomplishments achieved towards it. Tera Moon reviewed what was worked on and reviewed the questions that were in the board packet. The marketing plan was formed, the newsletter was redesigned, a video tour of the library was created and now in-person tours are provided. Communication between departments was improved with weekly staff huddles, Senior meetings, and a weekly email update, and all of these have improved communication, working between departments, and consistent service and enforcement of rules. Interdepartmental collaboration was increased, and the "One World Many Stories" program was a great example of that. The space needs assessment project was the biggest piece of the strategic plan. This came out of the goals to revise the Library to meet changing needs of community. Technology and community needs have shifted since the Library was last renovated ten years ago. Space will be provided for a more flexible area for the community to interact, meet, create projects, and other needs. There had been feedback from the community on the space needs project and it is a great process that continues to move the Library ahead in many ways.

The Board discussed the strategic plan and considered ideas for the future.

OTHER:

Sandy Edwards reported that the Friends of the Library met on November 14. They had a presentation by Kim Hoke, who will meet with local PTAs and reach out to them regarding the book sales. There is a discussion of special benefits for teachers. The treasurer is going to go to a quarterly report, rather than a monthly. The Vice President is going to start a committee to review positions on the Friends Board, and a new position needs to be created for Eve Parsons, who manages the Facebook promotion.

Carol Mueller updated the Board about PA202. The next Library Board meeting in December will bring forward several important trust documents to ensure funding is secured for the future for other post-employment benefits (OPEB).

Next Library Board Meeting will be Tuesday, December 18 at 7 p.m.

President Eli Greenbam gave his verbal report. He thanked everyone on the board, the staff, and the public. He has felt privileged to serve as president and is very proud of this library.

At 7:57 p.m. President Eli Greenbaum adjourned the meeting.

Submitted by:

A handwritten signature in black ink that reads "Tom Deska". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Tom Deska, Secretary

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY

Cash Disbursements Comments

December 2018

New Vendors:

Amy Emberling is a new vendor for a library program.

Collection HQ is a new vendor for library software.

Frank Carollo is a new vendor for a library program.

Jan Bills is a new vendor for a library program.

Eddy Katkowsky is a new vendor for a library program.

KTD is a new vendor for library printing.

Landscape Construction, LLC is a new vendor for brick paver repairs.

Melissa Baril is a new vendor for a library program.

TMP is a new vendor for lobby flooring assistance.

General Fund Advance

- Check #19167 payable to 3Form in the amount of \$3,416.80 is final payment for the Library's welcome panels.
- Check #19170 payable to Vigilante Security in the amount of \$1,616.50 is partial payment for a lower level water detection system.
- Check #19171 payable to the Bloomfield Township in the amount of \$3,565.88 is payment for the water and sewer bill for 9/18 – 10/18.
- Check #19192 payable to Quinn Evans Architects in the amount of \$5,500.00 is payment for a deposit to start our roof project.

General Fund

- Check #19205 payable to Bloomfield Township in the amount of \$401,375.71 is payment for three payrolls, including FICA, HRA contributions, pension, etc. as usual.
- Check #19208 payable to the Cengage Learning/Gale in the amount of \$13,934.46 is payment for several databases.
- Check #19210 payable to the Charter Township of Bloomfield in the amount of \$20.00 is payment for a library program DVDs.
- Check #19213 payable to Du All Cleaning in the amount of \$10,862.52 is payment for cleaning services and carpet cleaning in November, 2018.
- Check #19221 payable to Innovative Choices, LTD, Inc. in the amount of \$63,157.34 is payment for our integrated library system annual renewal.
- Check #19226 payable to Midwest Collaborative for Library Services in the amount of \$5,423.17 is payment for a workshop and one database.
- Check #19227 payable to Metronet Library Consortium in the amount of \$15,399.81 is payment for ebooks and several databases.
- Check #19239 payable to Proquest- CSA LLC. in the amount of \$10,781.50 is payment for an annual subscription to the New York Times online.
- Check #19243 payable to Secant in the amount of \$5,493.75 is payment for telephone consulting work and systems assistance.
- Check #19247 payable to The Library Network (TLN) in the amount of \$4,000.00 is payment for Symantec security software.

Gift Fund

- Check #5002 payable to Charter Township of Bloomfield in the amount of \$50.00 is payment for DVDs of a library program.
- Check #5008 payable to The Library Network (TLN) in the amount of \$1,879.38 is payment for a library computer.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY

CHECK REGISTERS

FOR THE MONTH OF NOVEMBER 2018

Check #	Date	Payee	Cash Account	Amount
General Fund				
ADVANCE CHECKS:				
19167	11/13/18	3FORM	106.01	3,416.80
19168	11/13/18	XFINITY	106.01	85.56
19169	11/13/18	PITNEY BOWES RESERVE ACCOUNT	106.01	1,500.00
19170	11/13/18	VIGILANTE SECURITY	106.01	1,616.50
19171	11/15/18	BLOOMFIELD TOWNSHIP	106.01	3,565.88
19172	11/15/18	FLAGSTAR BANK	106.01	3,116.58
19173	11/15/18	Nicole Gillies	106.01	93.54
19174	11/15/18	VERIZON WIRELESS	106.01	202.68
19175	11/15/18	VIGILANTE SECURITY	106.01	1,950.00
19176	11/20/18	APPLIED IMAGING	106.01	84.32
19177	11/20/18	CDW GOVERNMENT, INC.	106.01	97.66
19178	11/20/18	DTE ENERGY	106.01	16,157.32
19179	11/20/18	APPLIED IMAGING	106.01	608.60
19180	11/28/18	AMAZON.COM	106.01	3,799.54
19181	11/28/18	LAURIE BLUME	106.01	1,100.00
19182	11/28/18	PETTY CASH - BTPL	106.01	117.48
19183	11/28/18	XFINITY	106.01	80.95
19184	11/28/18	PRINCIPAL LIFE INS CO-SBD GRANDE ISLAND	106.01	760.24
19185	12/4/18	AT&T	106.01	473.87
19186	12/4/18	CAR TRUCKING, INC.	106.01	199.50
19187	12/4/18	Elizabeth Clauder	106.01	102.71
19188	12/4/18	CONSUMERS ENERGY	106.01	4,449.79
19189	12/4/18	Andrea Lebeck	106.01	34.05
19190	12/4/18	Martha McGee	106.01	35.51
19191	12/4/18	Edward Niemchak	106.01	31.87
19192	12/4/18	QUINN EVANS ARCHITECTS	106.01	5,500.00
19193	12/4/18	T MOBILE	106.01	29.40
Total				<u>44,207.99</u>
REGULAR CHECKS:				
19194	12/7/18	ABDO-SPOTLIGHT-MAGIC WAGON	106.01	2,203.40
19195	12/7/18	ACE LAWN CARE & SNOW REMOVAL	106.01	3,446.25
19196	12/7/18	AERO FILTER, INC	106.01	200.88
19197	12/7/18	ALL-CITY REFRIGERATION	106.01	379.00
19198	12/7/18	APPLE BOOKS	106.01	19.99
19199	12/7/18	ARBOR OAKLAND GROUP	106.01	4,113.00
19200	12/7/18	ASSA ABLOY ENTRANCE SOLUTIONS	106.01	61.15
19201	12/7/18	BAKER & TAYLOR, INC.	106.01	15,095.89
19202	12/7/18	MELISSA BARIL	106.01	175.00
19203	12/7/18	BELIGHTFUL YOGA, LLC	106.01	640.00
19204	12/7/18	BLACKSTONE AUDIO, INC.	106.01	472.47
19205	12/7/18	BLOOMFIELD TOWNSHIP	106.01	401,375.71
19206	12/7/18	BOOKS GALORE INC.	106.01	3,852.91
19207	12/7/18	CDW GOVERNMENT, INC.	106.01	303.00
19208	12/7/18	CENGAGE LEARNING/GALE	106.01	13,934.46
19209	12/7/18	CENTRAL BUSINESS SYSTEMS, INC.	106.01	462.45
19210	12/7/18	CHARTER TOWNSHIP OF BLOOMFIELD	106.01	20.00
19211	12/7/18	BRIDGEALL LIBRARIES LIMITED	106.01	11,250.00
19212	12/7/18	DEMCO, INC.	106.01	317.59
19213	12/7/18	DU ALL CLEANING, INC	106.01	10,862.52
19214	12/7/18	ELM USA, Inc.	106.01	620.00
19215	12/7/18	FINANCIAL INFORMATION, INC.	106.01	3,850.00
19216	12/7/18	GOLDNER WALSH NURSERY, INC.	106.01	3,685.35
19217	12/7/18	GRAINGER, INC	106.01	1,086.09
19218	12/7/18	GREY HOUSE PUBLISHING	106.01	265.50
19219	12/7/18	VOID	106.01	
19220	12/7/18	INGRAM LIBRARY SERVICES	106.01	1,067.01

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
CHECK REGISTERS
FOR THE MONTH OF NOVEMBER 2018**

Check #	Date	Payee	Cash Account	Amount
19221	12/7/18	INNOVATIVE CHOICES LTD., INC.	106.01	63,157.34
19222	12/7/18	J W PEPPER & SON, INC	106.01	127.95
19223	12/7/18	LJ ROLLS REFRIGERATION CO., INC	106.01	2,988.33
19224	12/7/18	LAKE SHORE LEARNING MATERIALS	106.01	30.98
19225	12/7/18	LANDSCAPE CONSTRUCTION L.L.C.	106.01	963.79
19226	12/7/18	MIDWEST COLLABORATIVE for LIB. SVCS	106.01	5,423.17
19227	12/7/18	METRONET LIB. CONSORT.	106.01	15,399.81
19228	12/7/18	MICROMARKETING LLC	106.01	760.97
19229	12/7/18	MIDWEST TAPE	106.01	3,590.37
19230	12/7/18	MIKERO MOH	106.01	500.00
19231	12/7/18	MULTICULTURAL BOOKS & VIDEOS	106.01	1,000.00
19232	12/7/18	NICHOLS/NETWORK SERVICES CO	106.01	943.96
19233	12/7/18	OMNIGRAPHICS	106.01	144.60
19234	12/7/18	OVERDRIVE	106.01	7,842.71
19235	12/7/18	OXFORD UNIVERSITY PRESS USA	106.01	1,420.00
19236	12/7/18	PENGUIN RANDOM HOUSE LLC	106.01	603.12
19237	12/7/18	PLUNKETT RESEARCH, LTD.	106.01	379.99
19238	12/7/18	POSEIDON LAWN SPRINKLERS	106.01	220.00
19239	12/7/18	PROQUEST-CSA LLC	106.01	10,781.50
19240	12/7/18	RECORDED BOOKS, LLC	106.01	208.55
19241	12/7/18	ROSEN PUBLISHING	106.01	106.20
19242	12/7/18	THE ROWMAN & LITTLEFIELD PUBLISHING GRP	106.01	508.54
19243	12/7/18	SECANT	106.01	5,493.75
19244	12/7/18	SQBOX SOLUTIONS LTD.	106.01	3,090.00
19245	12/7/18	SUMMIT ELECTRIC, INC.	106.01	225.00
19246	12/7/18	TEL SYSTEMS	106.01	1,645.00
19247	12/7/18	THE LIBRARY NETWORK	106.01	4,000.00
19248	12/7/18	THOMSON REUTERS	106.01	91.00
19249	12/7/18	THOMSON REUTERS	106.01	129.21
19250	12/7/18	TMP ARCHITECTURE	106.01	2,225.00
19251	12/7/18	UNIQUE MANAGEMENT SERVICES, INC.	106.01	161.10
19252	12/7/18	US GOVERNMENT PRINTING OFFICE	106.01	58.00
19253	12/7/18	WALLACEBURG BOOKBINDING & MFG	106.01	229.00
19254	12/7/18	WEISS RATINGS INC	106.01	478.05
19255	12/7/18	WESCO DISTRIBUTION	106.01	2,748.00
19256	12/7/18	WOLTERS KLUWER	106.01	135.23
19257	12/7/18	WT COX INFORMATION SERVICES	106.01	23.75
19258	12/7/18	HEALEY FIRE PROTECTION, INC	106.01	790.00

Total				<u><u>618,383.59</u></u>
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Gift Fund

ADVANCE CHECKS:

4997	11/15/18	FLAGSTAR BANK	102.03	90.49
4998	11/28/18	AMAZON.COM	102.03	<u>685.12</u>

Total				<u><u>775.61</u></u>
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REGULAR CHECKS:

4999	12/7/18	ACCUCUT	102.03	687.50
5000	12/7/18	JAN BILLS	102.03	300.00
5001	12/7/18	FRANK CAROLLO	102.03	375.00
5002	12/7/18	CHARTER TOWNSHIP OF BLOOMFIELD	102.03	50.00
5003	12/7/18	AMY EMBERLING	102.03	375.00
5004	12/7/18	GOLDNER WALSH NURSERY, INC.	102.03	3,725.00
5005	12/7/18	EDDY KATKOWSKY	102.03	600.00
5006	12/7/18	LANDSCAPE CONSTRUCTION L.L.C.	102.03	3,036.21
5007	12/7/18	SCHOLASTIC INC	102.03	139.10
5008	12/7/18	THE LIBRARY NETWORK	102.03	<u>1,879.38</u>

Total				<u><u>11,167.19</u></u>
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Bloomfield Township Public Library
2018-2019 General Fund Budget
 PRESENTED: DECEMBER 18, 2018 FOR THE MONTH OF: NOVEMBER, 2018

7b

Eight Months 67%

		2018-2019	2018-2019				Eight Months 67%
ACCOUNT	ACCOUNT	ADOPTED BUDGET	AMENDED BUDGET	REVENUE/EXPENSE	REVENUE/	% OF	
NUMBER	NAME	AS OF	AS OF	CURRENT	EXPENSE	BUDGET	
		MARCH 20, 2018	MARCH 20, 2018	MONTH	YTD	YTD	VARIANCE
<u>Revenues</u>							
410.01	Taxes	\$7,095,067	\$7,095,067	\$0	(\$3,267)	-0.05%	(\$7,098,334)
420.01	Penal Fines	\$85,021	\$85,021	\$0	\$85,883	101.01%	\$862
422.01	State Aid	\$26,860	\$26,860	\$0	\$30,118	112.13%	\$3,258
430.01	Circulation Fines & Fees	\$100,000	\$100,000	\$5,927	\$56,267	56.27%	(\$43,733)
	Charges for Services	\$13,800	\$13,800	\$906	\$10,123	73.35%	(\$3,677)
	Investment earnings	\$79,000	\$79,000	\$42,791	\$124,439	157.52%	\$45,439
	Miscellaneous	\$13,497	\$13,497	\$3,445	\$16,044	118.87%	\$2,547
Total Revenues		\$7,413,245	\$7,413,245	\$53,070	\$319,606	4.31%	(\$7,093,639)
<u>Expenditures</u>							
	Personnel	\$4,119,114	\$4,119,114	\$401,103	\$2,650,775	64.35%	(\$1,468,339)
	Library Services	\$875,133	\$875,133	\$107,519	\$553,341	63.23%	(\$321,792)
	Facilities & Equipment	\$1,109,615	\$1,109,615	\$129,647	\$691,017	62.28%	(\$418,598)
	Other Operating Expenditures	\$3,022,865	\$3,022,865	\$29,427	\$373,464	12.35%	(\$2,649,401)
Total Expenditures		\$9,126,727	\$9,126,727	\$667,696	\$4,268,597	46.77%	(\$4,858,130)
	Fund Balance - Beginning	\$12,889,674	\$12,889,674		\$12,889,674		
	Net revenue (expenditure)	(\$1,713,482)	(\$1,713,482)		(\$3,948,991)		
	Fund Balance - Ending	\$11,176,192	\$11,176,192		\$8,940,683		

Amendments to the budget:
None

Changes made to the line items:
None

Fund Balance Designations

Nonspendable-Prepaid Expense	\$32,613	\$32,613
Committed Fund Balance (is 8-months of operational expenditures amount)	\$4,230,951	\$4,230,951
Assigned Fund Balance (is \$453,182 the 3/31/18 compensated absences accrual, plus \$6,328,395 the 3/31/18 OPEB obligation plus \$31,051 for capital improvements)	\$6,812,628	\$6,812,628
Unassigned Fund Balance (is the unplanned emergency amount)	\$100,000	\$100,000

Bloomfield Township Public Library
2018-2019 Gift Fund Budget

PRESENTED: DECEMBER 18, 2018 FOR THE MONTH OF: NOVEMBER, 2018

Eight Months 67%

ACCOUNT NUMBER	ACCOUNT NAME	2018-2019 ADOPTED BUDGET AS OF MAR 20, 2018	2018-2019 AMENDED BUDGET AS OF DEC 18, 2018	REVENUE/ EXPENSE CURRENT MONTH	REVENUE/ EXPENSE YTD	% OF BUDGET YTD	VARIANCE
	<u>Revenues</u>						
	Gift Income	\$500	\$53,771	\$450	\$53,771	100.00%	\$0
454.03	Investment Earnings	\$200	\$200	\$12	\$116	57.90%	(\$84)
460.03	Miscellaneous Revenue	\$0	\$0	\$0	\$0	0.00%	\$0
	Total Revenues	\$700	\$53,971	\$462	\$53,887	99.84%	(\$84)
	<u>Expenditures</u>						
	Library Services	\$56,425	\$75,622	\$2,739	\$39,120	51.73%	(\$36,502)
	Facilities & Equipment	\$30,202	\$46,017	\$8,641	\$27,168	59.04%	(\$18,850)
	Other Operating Expenditures	\$98,891	\$117,150	\$564	\$21,823	18.63%	(\$95,327)
	Total Expenditures	\$185,518	\$238,789	\$11,943	\$88,111	36.90%	(\$150,678)
	Fund Balance - Beginning	\$90,305	\$90,305		\$90,305		
	Reserved Fund Bal.	\$94,713	\$94,713		\$94,713		
	Net revenue (expenditures)	(\$184,818)	(\$184,818)		(\$34,224)		
	Fund Balance - Ending	\$200	\$200		\$150,794		

Bloomfield Township Public Library
Asset Allocation Summary
November 2018

Fund	Type	Annual Yield	Date	Amount on Hand
General Fund				
	5th 3rd Checking (Ecommerce)	0.00%	11/30/2018	\$61,583.96
	Flagstar Public Funds Savings	1.40%	11/30/2018	\$190,887.66
	Flagstar Premier Public Entities Checking	0.70%	11/30/2018	\$21,724.48
	RBC Capital Cash/Money Market	0.11%	11/30/2018	\$34.44
	RBC Capital - Investments	2.72%	11/30/2018	\$9,291,692.86
Total General Fund				\$9,504,339.44
Please see General Fund budget for notes on how this amount is earmarked				
Gift Fund				
	Huntington Public Fund Business Interest Checking	0.15%	11/30/2018	\$95,471.48
	Huntington CD (Charnov gift) - matures 02/04/2019	0.45%	11/30/2018	\$50,000.00
	Fifth Third Bank Business Standard Checking	0.00%	11/30/2018	\$8,855.22
Total Gift Fund				\$154,326.70

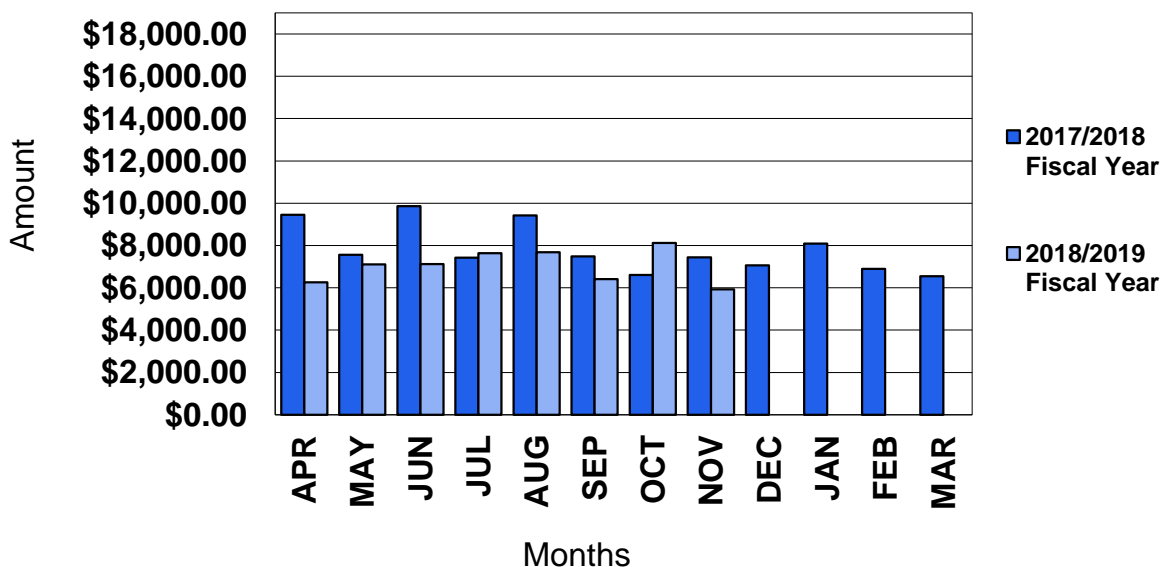
CFSEM The following endowment funds are administered by the Community Foundation for Southeast Michigan (CFSEM). CFSEM maintains unilateral variance power and legal ownership of the endowment funds, and therefore, principal is not available to BTPL. Earnings are available for distribution to the Library for its operations at the discretion of CFSEM.

	<i>Updated 3/2018</i>	
Jeanette P. Myers Memorial Scholarship Fund	12/31/2017	\$15,231.00
Yvonne T. Atkinson Fund	12/31/2017	\$30,453.00
Lawrence Smith and Isabel Francis Smith Challenge Grant Fund	12/31/2017	\$34,092.42
BTPL Endowment Fund	12/31/2017	\$35,593.58
Fair Radom Garden Endowment Fund	12/31/2017	\$15,511.00
BTPL Director's Legacy Fund	12/31/2017	\$16,333.00
Total CFSEM holdings		\$147,214.00

FINES AND FEES - TWO-YEAR COMPARISON

Month	2017/2018 Fiscal Year	2018/2019 Fiscal Year	Difference
APR	\$9,449.79	\$6,256.90	(\$3,192.89)
MAY	\$7,559.45	\$7,103.51	(\$455.94)
JUN	\$9,866.26	\$7,120.68	(\$2,745.58)
JUL	\$7,426.47	\$7,638.21	\$211.74
AUG	\$9,421.94	\$7,679.75	(\$1,742.19)
SEP	\$7,488.29	\$6,412.82	(\$1,075.47)
OCT	\$6,607.58	\$8,128.01	\$1,520.43
NOV	\$7,444.84	\$5,927.20	(\$1,517.64)
DEC	\$7,059.80		(\$7,059.80)
JAN	\$8,097.85		(\$8,097.85)
FEB	\$6,896.75		(\$6,896.75)
MAR	\$6,549.10		(\$6,549.10)
			YTD Difference
TOTAL	\$93,868.12	\$56,267.08	(\$37,601.04)

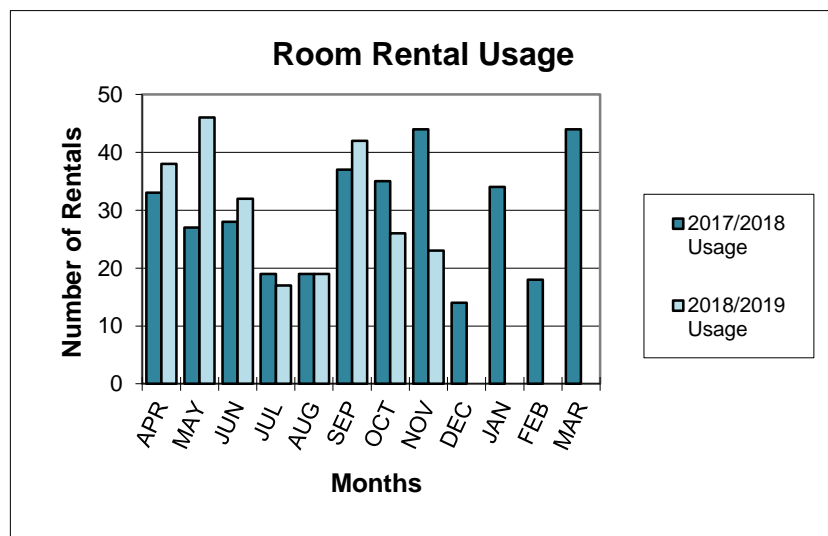
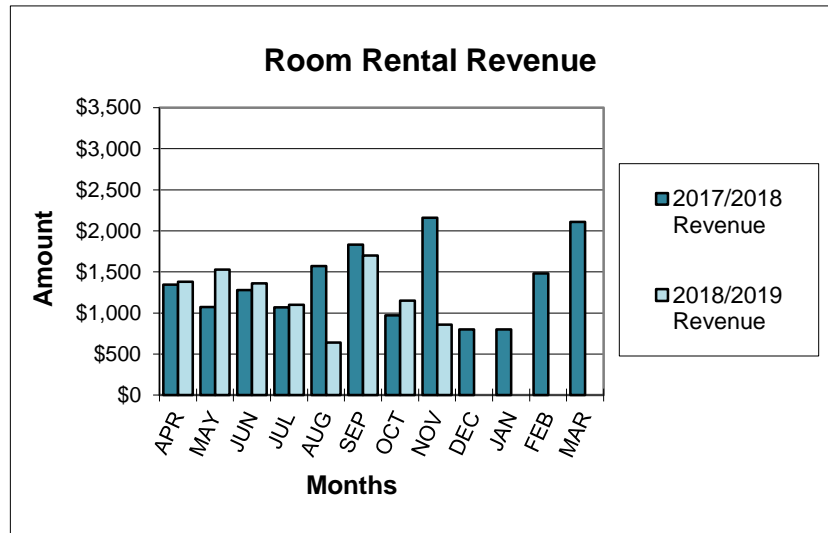
Fines and Fees Two-Year Comparison



ROOM RENTAL - TWO-YEAR COMPARISON

7b

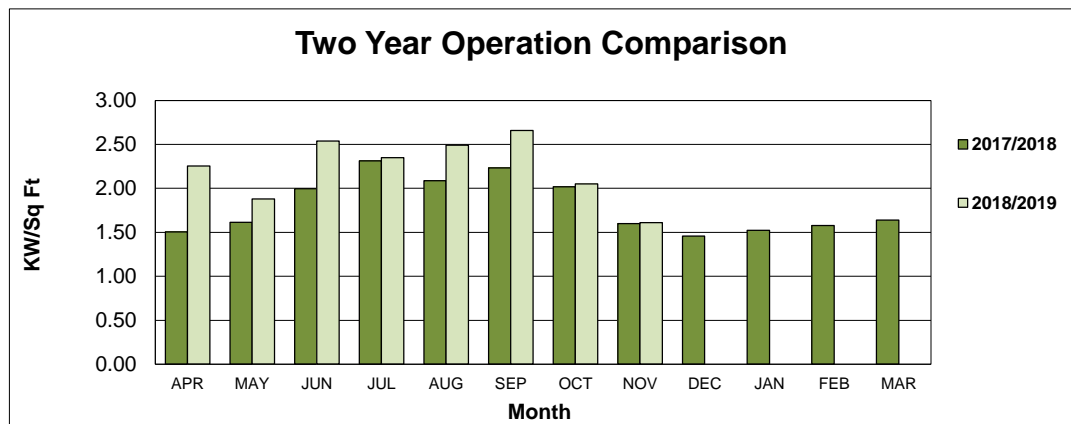
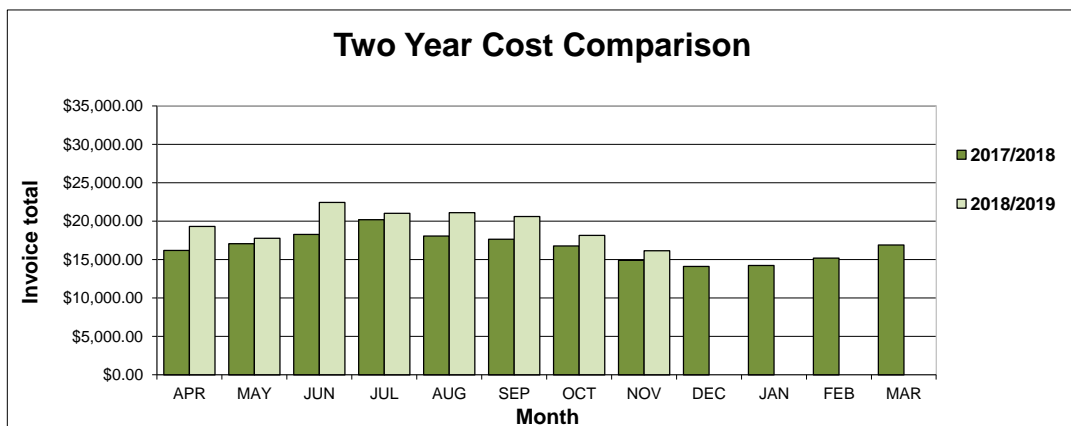
<u>Month</u>	2017/2018 <u>Revenue</u>	2018/2019 <u>Revenue</u>	<u>Difference</u>	2017/2018 <u>Usage</u>	2018/2019 <u>Usage</u>	<u>Month</u>
APR	\$1,345.50	\$1,380.00	\$34.50	33	38	APR
MAY	\$1,074.00	\$1,530.00	\$456.00	27	46	MAY
JUN	\$1,281.00	\$1,360.00	\$79.00	28	32	JUN
JUL	\$1,070.00	\$1,100.00	\$30.00	19	17	JUL
AUG	\$1,570.00	\$640.00	(\$930.00)	19	19	AUG
SEP	\$1,833.00	\$1,700.00	(\$133.00)	37	42	SEP
OCT	\$970.00	\$1,150.00	\$180.00	35	26	OCT
NOV	\$2,160.00	\$860.00	(\$1,300.00)	44	23	NOV
DEC	\$800.00		(\$800.00)	14		DEC
JAN	\$800.00		(\$800.00)	34		JAN
FEB	\$1,480.00		(\$1,480.00)	18		FEB
MAR	\$2,110.00		(\$2,110.00)	44		MAR
			YTD Difference			
TOTAL	\$16,493.50	\$9,720.00	(\$6,773.50)	352	243	



Bloomfield Township Public Library Electricity Analysis

Building Area = 101,023 Sq ft.

TWO YEAR COST COMPARISON				CURRENT YEAR OPERATION					
Month	2017/2018	2018/2019	Difference	TOTAL KWH	COST/KWH	KWH/HR (24 x no. days per month)	KWH/SQ FT 101,023	COST/HR (24 x no. days per month)	COST/SQ FT. 101,023
APR	\$16,181.75	\$19,326.66	\$3,144.91	227,710	\$0.08	316.26	2.25	\$26.84	\$0.19
MAY	\$17,048.76	\$17,765.47	\$716.71	189,770	\$0.09	255.07	1.88	\$23.88	\$0.18
JUN	\$18,251.58	\$22,441.79	\$4,190.21	256,550	\$0.09	356.32	2.54	\$31.17	\$0.22
JUL	\$20,183.10	\$21,003.42	\$820.32	237,370	\$0.09	319.05	2.35	\$28.23	\$0.21
AUG	\$18,042.04	\$21,106.71	\$3,064.67	251,650	\$0.08	338.24	2.49	\$28.37	\$0.21
SEP	\$17,640.48	\$20,598.04	\$2,957.56	268,590	\$0.08	373.04	2.66	\$28.61	\$0.20
OCT	\$16,784.00	\$18,134.07	\$1,350.07	207,060	\$0.09	278.31	2.05	\$24.37	\$0.18
NOV	\$14,899.46	\$16,157.32	\$1,257.86	162,750	\$0.10	226.04	1.61	\$22.44	\$0.16
DEC	\$14,103.39		(\$14,103.39)		#DIV/0!	0.00	0.00	\$0.00	\$0.00
JAN	\$14,243.92		(\$14,243.92)		#DIV/0!	0.00	0.00	\$0.00	\$0.00
FEB	\$15,178.78		(\$15,178.78)		#DIV/0!	0.00	0.00	\$0.00	\$0.00
MAR	\$16,912.49		(\$16,912.49)		#DIV/0!	0.00	0.00	\$0.00	\$0.00
	YTD Difference								
TOTAL	\$199,469.75	\$156,533.48	(\$42,936.27)						



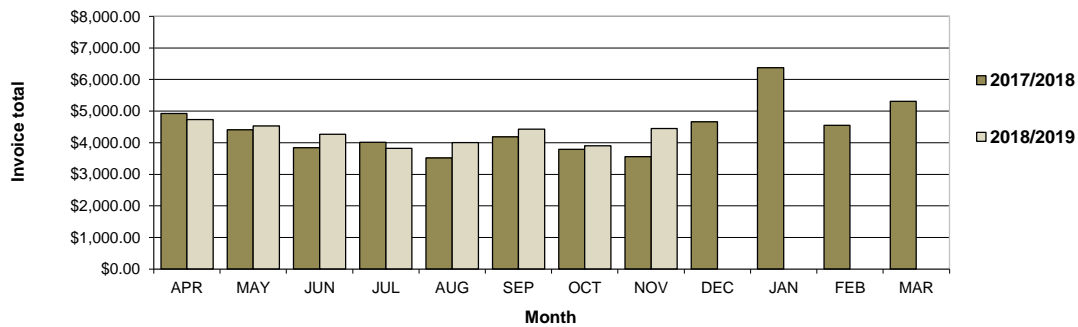
Bloomfield Township Public Library Natural Gas Analysis

Building Area = 101,023

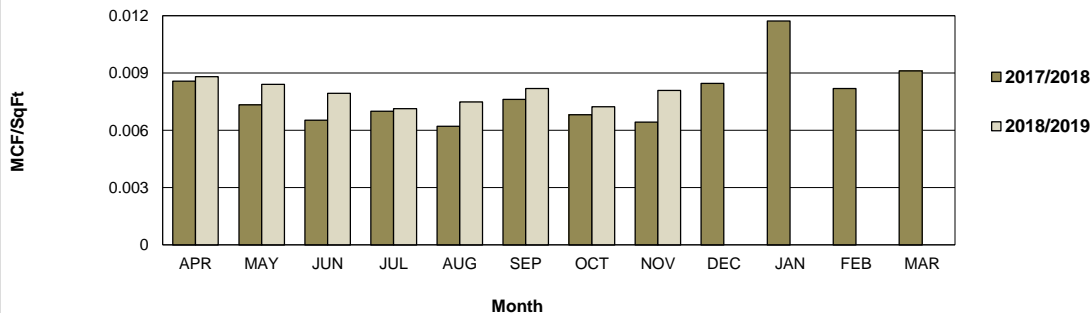
1 Cu. Ft. = 1000 BTU

TWO YEAR COST COMPARISON				OPERATION						
Month	2017/2018	2018/2019	Difference	MCF	COST/MCF	HOURS (24 x no. days per month)	MCF/HR	MCF/SqFt	\$/HR	\$/SqFt
APR	\$4,929.25	\$4,735.91	(\$193.34)	890.7	\$5.32	720	1.24	0.009	6.58	0.046
MAY	\$4,411.34	\$4,527.01	\$115.67	849.6	\$5.33	744	1.14	0.008	6.08	0.044
JUN	\$3,842.61	\$4,270.19	\$427.58	802.7	\$5.32	720	1.11	0.008	5.93	0.042
JUL	\$4,009.40	\$3,820.68	(\$188.72)	721.7	\$5.29	744	0.97	0.007	5.14	0.037
AUG	\$3,514.92	\$4,002.67	\$487.75	756.6	\$5.29	744	1.02	0.007	5.38	0.039
SEP	\$4,181.90	\$4,426.73	\$244.83	827.2	\$5.35	720	1.15	0.008	6.15	0.043
OCT	\$3,793.70	\$3,905.80	\$112.10	730.8	\$5.34	744	0.98	0.007	5.25	0.038
NOV	\$3,552.74	\$4,449.79	\$897.05	817.7	\$5.44	720	1.14	0.008	6.18	0.043
DEC	\$4,656.43		(\$4,656.43)		#DIV/0!	744	0.00	0.000	0.00	0.000
JAN	\$6,369.63		(\$6,369.63)		#DIV/0!	744	0.00	0.000	0.00	0.000
FEB	\$4,551.76		(\$4,551.76)		#DIV/0!	696	0.00	0.000	0.00	0.000
MAR	\$5,313.49		(\$5,313.49)		#DIV/0!	744	0.00	0.000	0.00	0.000
			YTD Difference							
TOTAL	\$53,127.17	\$34,138.78	(\$18,988.39)							

Two Year Cost Comparison



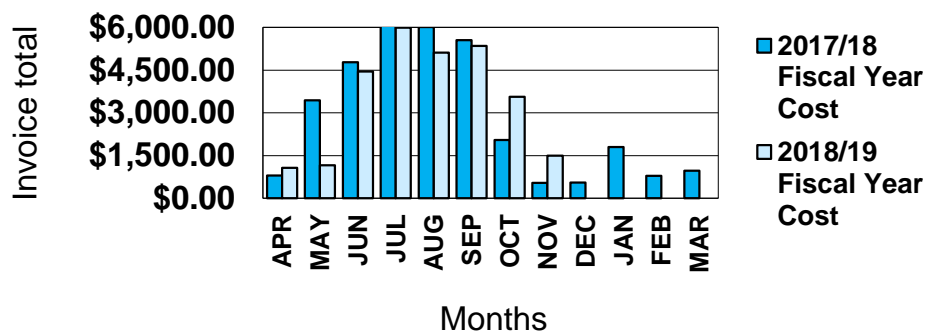
Two Year Operation Comparison



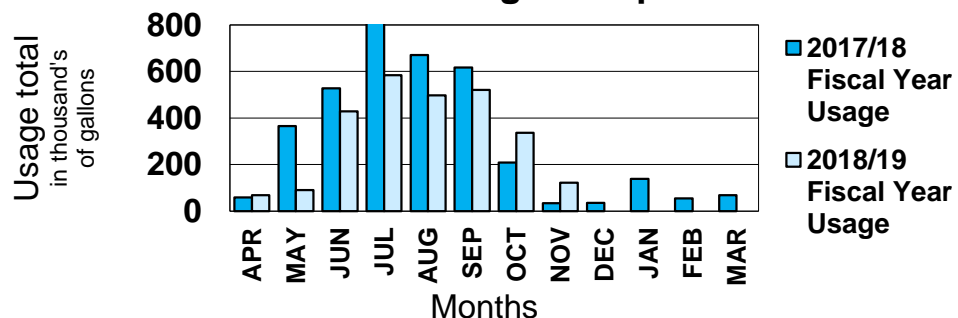
Bloomfield Township Public Library Water Analysis

Month	2017/18 Fiscal Year Cost	2018/19 Fiscal Year Cost	Difference	2017/18 Fiscal Year Usage	2018/19 Fiscal Year Usage	Difference
APR	\$803.09	\$1,070.69	\$267.60	59	68	9
MAY	\$3,440.06	\$1,159.66	(\$2,280.40)	365	90	(275)
JUN	\$4,772.76	\$4,448.57	(\$324.19)	528	429	(99)
JUL	\$7,363.60	\$5,988.08	(\$1,375.52)	829	584	(245)
AUG	\$6,010.12	\$5,110.72	(\$899.40)	670	497	(173)
SEP	\$5,554.34	\$5,347.24	(\$207.10)	617	521	(96)
OCT	\$2,046.74	\$3,565.88	\$1,519.14	209	337	128
NOV	\$540.76	\$1,491.00	\$950.24	34	122	88
DEC	\$552.89		(\$552.89)	35		(35)
JAN	\$1,802.28		(\$1,802.28)	138		(138)
FEB	\$783.36		(\$783.36)	54		(54)
MAR	\$965.31		(\$965.31)	69		(69)
			YTD Difference			YTD Difference
TOTAL	<u>\$34,635.31</u>	<u>\$28,181.84</u>	<u>(\$6,453.47)</u>	<u>3,607</u>	<u>2,648</u>	<u>(959)</u>

Two-Year Cost Comparison



Two-Year Usage Comparison



BLOOMFIELD TOWNSHIP PUBLIC LIBRARY**LIBRARY BOARD OF TRUSTEES
MONTHLY DIRECTOR'S REPORT****December, 2018**

What fun we had at the annual Library Holiday Party on December 2! It is wonderful for us all - Library Trustees, Friends Board, Library staff and volunteers – to come together outside of the Library and get to know each other a little better. It is our only opportunity to do so. Our sincere thanks to SOC for their hard work planning such a wonderful event and to our Friends for their generous financial support of the evening.

As you know, the Library's Grounds Maintenance and Snow Removal bid expires on March 31, 2019. On December 5, a mandatory walk through was held for potential proposers. Two company representatives attended this walk through. The deadline for proposals is December 21, 2018 at 3:00pm with a public bid opening to follow immediately thereafter. Bid awards for both grounds maintenance and snow removal will take place at the February 19, 2019 Library Board meeting.

Just a reminder that the Library is closed on Monday, December 24 and Tuesday, December 25 and closes at 5:30pm on Monday, December 31 and is closed all day on Tuesday, January 1, 2019.

Warm Wishes this holiday season and all year long!

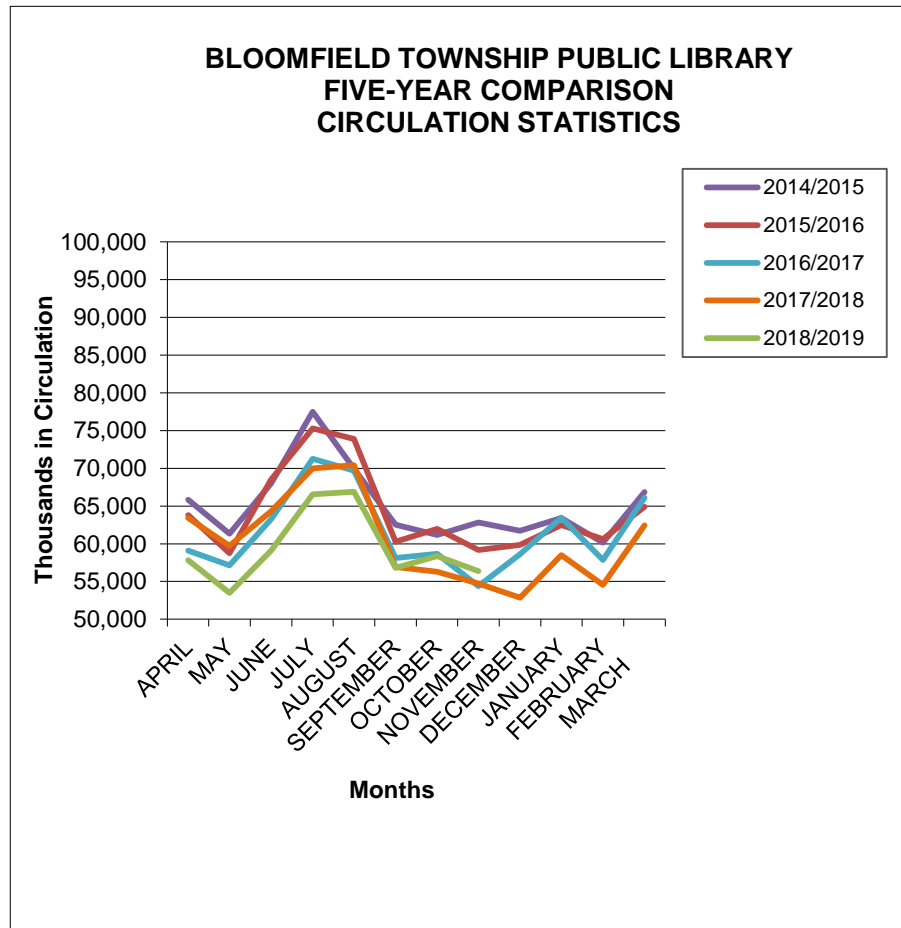
Respectfully Submitted,

Carol Mueller
Director

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
FIVE YEAR CIRCULATION**

12/10/2018

	<u>2014/2015</u>	<u>2015/2016</u>	<u>2016/2017</u>	<u>2017/2018</u>	<u>2018/2019</u>
APRIL	65,851	63,783	59,090	63,413	57,829
MAY	61,347	58,740	57,125	59,745	53,493
JUNE	67,987	68,518	63,243	64,319	59,101
JULY	77,485	75,304	71,265	70,006	66,539
AUGUST	69,931	73,868	69,676	70,391	66,907
SEPTEMBER	62,536	60,292	58,100	56,939	56,817
OCTOBER	61,177	61,960	58,678	56,291	58,359
NOVEMBER	62,815	59,157	54,362	54,703	56,357
DECEMBER	61,726	59,871	58,628	52,859	
JANUARY	63,404	62,491	63,455	58,510	
FEBRUARY	60,140	60,612	57,856	54,554	
MARCH	66,845	64,896	66,071	62,452	
TOTAL	781,244	769,492	737,549	724,182	475,402



	2017		2018	
COLLECTION				
Book Collection:	270,805		251,761	
Media Collection:	61,023		60,683	
Total e-books:	32,132		15,533	
Overdrive	9,488		11,072	
EBSCOhost	19,196		0	
Total downloadable audiobooks:	5,306		5,889	
Materials Total:	369,266		333,866	
CIRCULATION				
Circulation Total:	54,703		56,357	
Bloomfield Township Circulation:	50,869		52,337	
Virtual Circulation Total	7,952		11,130	
Circulation of Youth materials:	19,920		19,824	
Circulation of Media:	16,749		15,309	
Circulation of Cranbrook passes:	161		168	
Self-checkout machine use:	21,066	38.5%	20,086	35.6%
Library by Mail:	52	30 patrons	41	26 patrons
BUILDING & EQUIPMENT USAGE				
Door Count:	18,425 *		16,381 *	
Gate Count:	25,337		24,854	
Meeting rooms by public:	44		23	
Meeting rooms by staff:	82		87	
VIRTUAL USE				
Home page hits:	28,348		27,135	
e-book access:	2,198		2,716	
Overdrive	2,182		2,713	
EBSCOhost	16		3	
Audiobook access: (Overdrive)	1,092		1,488	
Freegal music download access:	1,111		869	
Freegal music streaming:	1,260		2,218	
Magazine download access:	677		1,769	
Hoopla access:	1,614		2,070	
Tutor.com sessions:	58		83	
Library Computer Use				
Resident Use	1,289		1,184	
Guest Use	621		518	
*Library closed at 5:30pm Thanksgiving Eve and all day Thanksgiving				

	2017		2018	
OUTREACH & PROGRAMS				
<i>New Patrons and Accounts</i>				
Township:	142		160	
Cranbrook:	1		2	
Total new patrons:	215		211	
<i>Adult Program Attendance</i>				
Staff-led:	16 events	187 attended	8 events	131 attended
Speaker-led:	9 events	169 attended	10 events	217 attended
Book clubs:	6 events	70 attended	7 events	52 attended
Tours/visits on-site:	0	0	1 event	8 attended
Tours/visits off-site:	0	0	5 events	82 attended
Chamber Music Concert	1 event	91 attended	1 event	93 attended
<i>Systems Program Attendance</i>				
Staff-led:	6 events	45 attended	9 events	83 attended
<i>Teen Program Attendance</i>				
Staff-led:	2 events	2 attended	1 event	0 attended
<i>Youth Program Attendance</i>				
Staff-led:	28 events	498 attended	29 events	798 attended
Speaker-led:	0	0	0	0
Tours/visits on-site:	0	0	2 events	20 attended
Tours/visits off-site:	3 events	86 attended	2 events	63 attended
TOTAL:	71 events	1,148 attended	75 events	1,547 attended
<i>Volunteers:</i>				
	25 people	216.75 hours	26 people	175.50 hours
	Shop: 10	105.5	Shop: 11	89.75
	Court: 1	30	Court: 1	5.5
	Students: 5	22.5	Students: 6	19.5
	Dept. Vol: 9	58.75	Dept. Vol: 8	60.75
<i>Patron Remarks</i>				
Patron Comments:	4		13	
Ask BTPL:	2		1	
Ask Us:	26		44	
DISPLAYS				
Lobby	Items from Armenian Women's Club			
Media	Adult: Quilt/Crafts; Movie Night & Comedies; Remember Stan Lee			
	Youth: Gobble Up Good Audiobooks			
Local History	Electronic Databases			

MINUTES OF THE BLOOMFIELD TOWNSHIP PUBLIC LIBRARY FINANCE COMMITTEE

The Finance Committee meeting of the Bloomfield Township Public Library Board was held in the Library on Tuesday, December 11, 2018 at 11:00 a.m.

Trustees: Grant Gerhart, Joan Luksik

Administration: Library Director, Carol Mueller; Assistant Library Director, Tera Moon; Finance Coordinator, Sandi Bird

Old Business:

PA 152 2018

Each December the Library Board must make a decision about which of the available options for funding health care costs the Library will follow for the coming fiscal year. The Personnel Committee supports the recommendation to adopt the 80/20 option. After discussion, the Finance Committee also supports this recommendation for the 2019/2020 fiscal year. This decision will be on the agenda for the regular monthly Library Board of Trustees meeting on December 18, 2018.

PA 202

Carol shared information about a new Michigan law – PA 202- which requires local units of governments to put 40% of funding for Other Post-Employment Benefits (OPEB) into a qualified trust. Administration has been working on being compliant with this law. The deadline for submission of documentation is December 26, 2018. This information was presented to the Personnel Committee at their meeting on December 6, 2018 and will be presented to the entire Board of Trustees at the regular monthly meeting on December 18, 2018.

Next meeting: Budget Review Session TBD

MINUTES OF THE BLOOMFIELD TOWNSHIP PUBLIC LIBRARY PERSONNEL COMMITTEE

The meeting of the Bloomfield Township Public Library Board of Trustees Personnel Committee was held in the Library on Thursday, December 6, 2018 at 11:00 a.m.

Present: Trustees Sandy Edwards, Eli Greenbaum, Judy Lindstrom

Administration: Library Director Carol Mueller; Assistant Director Tera Moon; Finance Coordinator Sandi Bird

PA 152

Each December the Library Board must make a decision about which of the available options for funding health care costs the Library will follow for the coming fiscal year. After discussion, the Personnel Committee recommends choosing the 80/20 option for the 2019/2020 fiscal year. This decision will be on the agenda for the regular monthly Library Board of Trustees meeting on December 18, 2018.

Preliminary Personnel Budget FY 2019/2020

Carol shared some assumptions we have made in order to draft our preliminary budget. There is still some work being done on this part of the budget, including a salary survey which compares our salaries with libraries of similar size in our region.

PA 202

Carol shared information about a new Michigan law which requires local units of governments to put 40% of funding for Other Post-Employment Benefits (OPEB) into a qualified trust. Administration has been working on being compliant with this law. The deadline for submission of documentation is December 26, 2018. This information will be presented at the meeting of the Finance Committee and the entire Board of Trustees at the regular monthly meeting on December 18, 2018.

Director's Evaluation

The committee discussed the timeline for the Director's Evaluation. The current committee will continue to oversee this process through February 19, 2019 when the performance appraisal will be presented to the Director and a recommendation will be made about renewing the Director's contract.

Other

The group discussed the possibility of drafting a naming policy.

No future meeting is scheduled at this time.

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM**

TO: Trustees

FROM: Carol Mueller

DATE: December 18, 2018

SUBJECT: Establishing a Section 115 Trust

The Government Accounting Standards Board (GASB) 74 and 75 rules require local units of government to report on funding committed to pay for retiree health care liabilities (OPEB) in annual audits. The state of Michigan now provides oversight of funding for retiree health care benefits in the form of Public Act 202 of 2017– Protecting Local Government Retirement and Benefits Act.

Last August, I discussed with you the need for the Library to prepare a corrective action plan responding to the state of Michigan regarding funding for our Other Post-Employment Benefits (OPEB) liabilities as required under PA 202. This law requires an annual report regarding the funding status of pension and OPEB funds. At that time, I shared a copy of our corrective action plan and all Trustees signed a resolution in support of our plan. This was then submitted to the state. On Friday, October 26, 2018 we received notification from the state of Michigan Department of Treasury that our corrective action plan was not approved as it did not document when our OPEB obligations would reach 40% funding status. While the Library has fully funded its OPEB obligations and set funding aside in its assigned fund balance, this is not considered to be fully funded by the state of Michigan as these funds are not in a qualified trust account. We now have until December 26, 2018 to submit a revised corrective action plan.

It is my recommendation, with the support of the Personnel Committee and Finance Committee, that the Library Board considers for approval the attached corrective action plan and establishes a Section 115 trust to fund the Library's 40% OPEB liability. Attached are the following documents required to do so for your review and approval:

- Attachment #1 – Updated Corrective Action Plan and Resolution
- Attachment #2 – Actuary Report Summary for Funding 40% OPEB
- Attachment #3 – Section 115 Trust Agreement and Resolution
- Attachment #4 – Section 115 Trust Investment Policy
- Attachment #5 – Budget Amendment for OPEB Trust Funding

Ed Schwartz and Matt Whitty, Schwartz and Co., will be present to answer any questions you may have regarding the Trust Investment Policy and investment strategy.

Our next steps include scheduling the first Trust meeting to appoint Trust Trustees and authorize bank signatories for the Trust checking account. We propose scheduling this meeting on Tuesday, January 15, 2019 immediately following the regular meeting of the Library Board of Trustees.

Thank you for your review and consideration.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM

TO: Library Board of Trustees
FROM: Carol Mueller, Library Director
DATE: December 18, 2018
SUBJECT: Attached Revised 2017 Corrective Action Plan

At the August, 2018 Special Board meeting for the preliminary FY 2019-2020 budget, I brought to the Library Board our state of Michigan required 2017 Corrective Action Plan for our underfunded Other Post Employment Benefits (OPEB), which was submitted to the state thereafter. In October, 2018 the Library received a letter from the state of Michigan disapproving our 2017 Corrective Action Plan as our OPEB funds are not in a qualified trust. We were given 60 days to respond with a revised correction action plan.

The attached Revised 2017 Correction Action Plan needs to be approved by the Library Board of Trustees and submitted to the state by December 26, 2018.

If you approve the Revised 2017 Corrective Action Plan, the following action is needed:

ACTION: I move to approve the Revised 2017 Corrective Action Plan, as presented, and request each Trustee to sign the attached resolution.

The Board of Trustees at the December 18, 2018 meeting has approved the 2017 Corrective Action Plan, as revised December, 2018.

Library Board President

Library Board Secretary

Protecting Local Government Retirement and Benefits Act Corrective Action Plan: Retirement Health Benefit Systems

Issued under authority of Public Act 202 of 2017.

1. MUNICIPALITY INFORMATION

Local Unit Name: Bloomfield Township Public Library Six-Digit Muni Code: 638006

Retirement Health Benefit System Name: Bloomfield Township Other Post-Employment Benefits Program

Contact Name (Administrative Officer): Sandra Bird

Title if not Administrative Officer: Finance Coordinator

Email: birdsand@btpl.org Telephone: (248) 642-5800

2. GENERAL INFORMATION

Corrective Action Plan: An underfunded local unit of government shall develop and submit for approval a corrective action plan for the local unit of government. The local unit of government shall determine the components of the corrective action plan. This Corrective Action Plan shall be submitted by any local unit of government with at least one retirement health benefit system that has been determined to have an underfunded status. Underfunded status for a retirement health system is defined as being less than 40% funded according to the most recent audited financial statements, and, if the local unit of government is a city, village, township, or county, the annual required contribution (ARC) for all of the retirement health systems of the local unit of government is greater than 12% of the local unit of government's annual governmental fund revenues, based on the most recent fiscal year.

Due Date: The local unit of government has **180 days from the date of notification** to submit a corrective action plan to the Municipal Stability Board. The Board may extend the 180-day deadline by up to an additional 45 days if the local unit of government submits a reasonable draft of a corrective action plan and requests an extension.

Filing: Per Sec. 10(1) of the Act, this Corrective Action Plan must be approved by the local government's administrative officer and its governing body. ***You must provide proof of your governing body approving this Corrective Action Plan and attach the documentation as a separate PDF document.*** Per Sec. 10(4) of the Act, failure to provide documentation that demonstrates approval from your governing body will result in a determination of noncompliance by the Board.

The submitted plan must demonstrate through distinct supporting documentation how and when the local unit will reach the 40% funded ratio. Or, if the local unit is a city, village, township, or county, the submitted plan may demonstrate how and when the ARC for all of the retirement healthcare systems will be less than 12% of annual governmental fund revenues, as defined by the Act. Supporting documentation for the funding ratio and/or ARC must include an actuarial projection, an actuarial valuation, or an internally developed analysis. The local unit must project governmental fund revenues using a reasonable forecast based on historical trends and projected rates of inflation.

The completed plan must be submitted via email to Treasury at LocalRetirementReporting@michigan.gov for review by the Board. ***If you have multiple underfunded retirement systems, you are required to complete separate plans and send a separate email for each underfunded system.*** Please attach each plan as a separate PDF document in addition to all applicable supporting documentation.

The subject line of the email(s) should be in the following format: **Corrective Action Plan-2017, Local Unit Name, Retirement System Name** (e.g. Corrective Action Plan-2017, City of Lansing, Employees' Retirement System OPEB

Plan). Treasury will send an automatic reply acknowledging receipt of the email. Your individual email settings must allow for receipt of Treasury's automatic reply. This will be the only notification confirming receipt of the application(s).

Municipal Stability Board: The Municipal Stability Board (the Board) shall review and vote on the approval of a corrective action plan submitted by a local unit of government. If a corrective action plan is approved, the Board will monitor the corrective action plan for the following two years, and the Board will report on the local unit of government's compliance with the Act not less than every two years.

Review Process: Following receipt of the email by Treasury, the Board will accept the corrective action plan submission at the next scheduled meeting of the Board. The Board shall then approve or reject the corrective action plan within 45 days from the date of the meeting.

Considerations for Approval: A successful corrective action plan will demonstrate the actions for correcting underfunded status as set forth in Sec. 10(7) of the Act (listed below), as well as any additional solutions to address the underfunded status. Please also include steps already taken to address your underfunded status, as well as the date prospective actions will be taken. A local unit of government may also include in its corrective action plan a review of the local unit of government's budget and finances to determine any alternative methods available to address its underfunded status. A corrective action plan under this section may include the development and implementation of corrective options for the local unit of government to address its underfunded status. The corrective options as described in Sec. 10(7) may include, but are not limited to, any of the following:

(i) Requiring cost sharing of premiums and sufficient copays.

(ii) Capping employer costs.

Implementation: The local unit of government has up to 180 days after the approval of a corrective action plan to begin to implement the corrective action plan to address its underfunded status. The Board shall monitor each underfunded local unit of government's compliance with this act and any corrective action plan. The Board shall adopt a schedule, not less than every 2 years, to certify that the underfunded local unit of government is in substantial compliance with the Act. If the Board determines that an underfunded local unit of government is not in substantial compliance under this subsection, the Board shall within 15 days provide notification and report to the local unit of government detailing the reasons for the determination of noncompliance with the corrective action plan. The local unit of government has 60 days from the date of the notification to address the determination of noncompliance.

3. DESCRIPTION OF PRIOR ACTIONS

Prior actions are separated into three categories below: System Design Changes, Additional Funding, and Other Considerations. Please provide a brief description of the prior actions implemented by the local government to address the retirement system's underfunded status within the appropriate category section. Within each category are sample statements that you may choose to use to indicate the changes to your system that will positively affect your funded status. For retirement systems that have multiple divisions, departments, or plans within the same retirement system, please indicate how these changes impact the retirement **system** as a whole.

- **Please Note:** If applicable, prior actions listed within your waiver application(s) may also be included in your corrective action plan.

Please indicate where in the attached supporting documentation these changes are described and the impact of those changes (i.e. what has the local unit of government done to improve its underfunded status, and where can we find the proof of these changes in the supporting documentation?).

Note: Please provide the name of the system impacted, the date you made the change, the relevant page number(s) within the supporting documentation, and the resulting change to the system's funded ratio.

Category of Prior Actions:

- ☒ **System Design Changes** - System design changes may include the following: Changes to coverage levels (including retiree co-payments, deductibles, and Medicare eligibility), changes to premium cost-sharing, eligibility changes, switch to defined contribution retiree health care plan, changes to retiree health care coverage for new hires, etc.

Sample Statement: *Benefit levels of the retired membership mirrors the current collective bargaining agreement for each class of employee. On **January 1, 2017**, the local unit entered into new collective bargaining agreements with the **Command Officers Association** and **Internal Association of Firefighters** that increased employee co-payments and deductibles for healthcare. These coverage changes resulted in an improvement to the retirement system's funded ratio. Please see page **12** of the attached actuarial analysis that indicates the system is **40% funded as of June 30, 2017**.*

Cost sharing changes were made to the active employees' plan under PA 152, reducing the total ann'l operating health care costs. Retiree health care plan design changes incl. requiring the use of mail order for certain high cost RX drugs and Medicare as primary ins. for age 65 & older. The OPEB Plan was closed to employees hired after 5/2011, who get a Retiree Health Savings Account, w/ fixed emplr. ann'l contrib. of \$2,500 & req 2% employee contrib.

- ☒ **Additional Funding** – Additional funding may include the following: paying the annual required contribution in addition to retiree premiums, voluntary contributions above the annual required contribution, bonding, millage increases, restricted funds, etc.

Sample Statement: *The local unit created a qualified trust to receive, invest, and accumulate assets for retirement healthcare on **June 23, 2016**. The local unit of government has adopted a policy to change its funding methodology from Pay-Go to full funding of the Annual Required Contribution (ARC). Additionally, the local unit has committed to contributing **\$500,000** annually, in addition to the ARC for the next five fiscal years. The additional contributions will increase the retirement system's funded ratio to **40%** by **2022**. Please see page **10** of the attached resolution from our governing body demonstrating the commitment to contribute the ARC and additional **\$500,000** for the next five years.*

100% of the UAAL is reported in the Assigned Fund Balance, which is maintained through budget and accounting entries. In each of the past 3 years, the size of the employer's required contributions to increase the Assigned Fund Balance was determined by the actuaries through actuarial valuations. Increases have historically been budgeted pursuant to a biennial actuarial valuation, and in non-valuation years UAAL contributions are estimated using census data, premiums paid, discount rate, and contributions paid. Budgets are approved in August and adopted in March.

- ☒ **Other Considerations** – Other considerations may include the following: outdated Form 5572 information, actuarial assumption changes, amortization policy changes, etc.

Sample Statement: *The information provided on the Form 5572 from the audit used actuarial data from **2015**. Attached is an updated actuarial valuation for **2017** that shows our funded ratio has improved to **42%** as indicated on page **13**.*

Attached is our recent actuarial report for 2018 showing how our funded ratio will improve if 40% is funded in a qualified trust, as indicated on page 3. Based on the actuarial report, we worked with an investment advisor to develop an investment strategy, and therefore, we are using the actuarial proposed 6% discount rate. The attached Investment Policy Statement was reviewed and approved at the December 18, 2018 regular board meeting.

4. DESCRIPTION OF PROSPECTIVE ACTIONS

The corrective action plan allows you to submit a plan of prospective actions which are separated into three categories below: System Design Changes, Additional Funding, and Other Considerations. Please provide a brief description of the prospective actions implemented by the local government to address the retirement system's underfunded status within the appropriate category section. Within each category are sample statements that you may choose to use to indicate the changes to your system that will positively affect your funded status. For retirement systems that have multiple divisions, departments, or plans within the same retirement system, please indicate how these changes impact the retirement **system** as a whole.

Please indicate where in the attached supporting documentation these changes are described and the impact of those changes (i.e. what will the local unit of government do to improve its underfunded status, and where can we find the proof of these changes in the supporting documentation?).

Category of Prospective Actions:

- ☒ **System Design Changes** - System design changes may include the following: Changes to coverage levels (including retiree co-payments, deductibles, and Medicare eligibility), changes to premium cost-sharing, eligibility changes, switch to defined contribution retiree health care plan, changes to retiree health care coverage for new hires, etc.

Sample Statement: *The local unit will seek to align benefit levels for the retired membership with each class of active employees. Beginning with **summer 2018** contract negotiations, the local unit will seek revised collective bargaining agreements with the **Command Officers Association** and **Internal Association of Firefighters** to increase employee co-payments and deductibles for healthcare. These coverage changes would result in an improvement to the retirement system's funded ratio. Please see page **12** of the attached actuarial analysis that indicates the system would be **40%** funded by **fiscal year 2020** if these changes were adopted and implemented by **fiscal year 2019**.*

The beneficial financial impact of past changes will continue to compound over time. Incr. retiree cost sharing and reduced benefit costs will continue through future time periods. The financial impact from the 2011 closing of the OPEB plan (and the switch to retiree HSA) will increase over time as the existing pool of employees is replaced. The ave. age of these employees is 52.4 = 9.1 years (as of the 4/17 val.) it is exp. all active empl. will be HSA participants.

- ☒ **Additional Funding** – Additional funding may include the following: meeting the annual required contribution in addition to retiree premiums, voluntary contributions above the annual required contribution, bonding, millage increases, restricted funds, etc.

Sample Statement: *The local unit will create a qualified trust to receive, invest, and accumulate assets for retirement healthcare by **December 31, 2018**. The local unit of government will adopt a policy to change its funding methodology from Pay-Go to full funding of the Annual Required Contribution (ARC) by **December 31, 2018**. Additionally, beginning in fiscal year 2019, the local unit will contribute **\$500,000** annually in addition to the ARC for the next five fiscal years. The additional contributions will increase the retirement system's funded ratio to **40%** by **2022**. Please see page **10** of the attached resolution from our governing body demonstrating the commitment to contribute the ARC and additional **\$500,000** for the next five years.*

At a regular board meeting held on December 18, 2018, the local unit approved to create a qualified trust to receive, invest and accumulate assets for retirement healthcare by the fiscal year end 3/31/19. The local unit of government approved to change its funding methodology from Pay-As-You-Go basis to 40% funding of the healthcare liability by resolution of this Corrective Action Plan, dated 12/18/18.

- ☒ **Other Considerations** – Other considerations may include the following: outdated Form 5572 information, actuarial assumption changes, amortization policy changes, etc.

Sample Statement: *Beginning in **fiscal year 2019**, the local unit will begin amortizing the unfunded portion of the healthcare liability using a **level-dollar amortization method over a closed period of 10 years**. This will allow the health system to reach a funded status of **42%** by **2022** as shown in the attached actuarial analysis on page **13**.*

Beginning in FY 2019, the local unit will fund 40% of the healthcare liability in a qualified Section 115 Trust and will continue to maintain a 40% funded level, as periodically determined by the actuary.

5. CONFIRMATION OF FUNDING

Please check the applicable answer:

Do the corrective actions listed in this plan allow for (insert local unit name) Bloomfield Township Public Librar to make, at a minimum, the retiree premium payment, as well as the normal cost payments for all new hires (if applicable), for the retirement health benefit system according to your long-term budget forecast?

☒ Yes

☐ No

If No, Explain

6. DOCUMENTATION ATTACHED TO THIS CORRECTIVE ACTION PLAN

Documentation should be attached as a .pdf to this corrective action plan. The documentation should detail the corrective action plan that would be implemented to adequately address the local unit of government's underfunded status. Please check all documents that are included as part of this plan and attach in successive order as provided below:

Naming convention: when attaching documents please use the naming convention shown below. If there is more than one document in a specific category that needs to be submitted, include a, b, or c for each document. For example, if you are submitting two supplemental valuations, you would name the first document "Attachment 2a" and the second document "Attachment 2b".

Naming Convention

☒ Attachment – I

☒ Attachment – 1a

☒ Attachment – 2a

☐ Attachment – 3a

☐ Attachment – 4a

☐ Attachment – 5a

☒ Attachment – 6a

Type of Document

This Corrective Action Plan (Required)

Documentation from the governing body approving this Corrective Action Plan (Required)

An actuarial projection, an actuarial valuation, or an internally developed analysis, which illustrates how and when the local unit will reach the 40% funded ratio. Or, if the local unit is a city, village, township, or county, ARC will be less than 12% of governmental fund revenues, as defined by the Act. (Required)

Documentation of additional payments in past years that is not reflected in your audited financial statements (e.g. enacted budget, system provided information).

Documentation of commitment to additional payments in future years (e.g. resolution, ordinance)

A separate corrective action plan that the local unit has approved to address its underfunded status, which includes documentation of prior actions, prospective actions, and the positive impact on the system's funded ratio

Other documentation, not categorized above

7. CORRECTIVE ACTION PLAN CRITERIA

Please confirm that each of the four corrective action plan criteria listed below have been satisfied when submitting this document. Specific detail on corrective action plan criteria can be found in the Corrective Action Plan Development: Best Practices and Strategies document.

Corrective Action Plan Criteria

Description

- | | |
|--|---|
| <input checked="" type="checkbox"/> Underfunded Status | Is there a description and adequate supporting documentation of how and when the retirement system will reach the 40% funded ratio? Or, if your local unit is a city, village, township, or county, how and when the ARC of all retirement healthcare systems will be less than 12 percent of governmental fund revenues? |
| <input checked="" type="checkbox"/> Reasonable Timeframe | Do the corrective actions address the underfunded status in a reasonable timeframe (<u>see CAP criteria issued by the Board</u>)? |
| <input checked="" type="checkbox"/> Legal and Feasible | Does the corrective action plan follow all applicable laws? Are all required administrative certifications and governing body approvals included? Are the actions listed feasible? |
| <input checked="" type="checkbox"/> Affordability | Do the corrective action(s) listed allow the local unit to make the retiree healthcare premium payment, as well as normal cost payment for new hires now and into the future without additional changes to this corrective action plan? |

8. LOCAL UNIT OF GOVERNMENT'S ADMINISTRATIVE OFFICER APPROVAL OF CORRECTIVE ACTION PLAN

I, Sandra Bird, as the government's administrative officer (insert title)
Finance Coordinator (Ex: City/Township Manager, Executive director, and Chief Executive Officer, etc.) approve this Corrective Action Plan and will implement the prospective actions contained in this Corrective Action Plan.

I confirm to the best of my knowledge that because of the changes listed above, one of the following statements will occur:

- ☒ The Bloomfield Twp. OPEB Program-Library Div (**Insert Retirement Healthcare System Name**) will achieve a funded status of at least 40% by Fiscal Year 2019 as demonstrated by required supporting documentation listed in section 6.

OR, if the local unit is a city, village, township, or county:

- ☐ The ARC for all of the retirement healthcare systems of _____ (**Insert local unit name**) will be less than 12% of the local unit of government's annual governmental fund revenues by Fiscal Year _____ as demonstrated by required supporting documentation listed in section 6.

Signature _____

Date _____

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
BOARD OF TRUSTEES**

**Bloomfield Township Public Library
Oakland County, Michigan
December 18, 2018**

**Bloomfield Township Public Library
Resolutions**

- WHEREAS,** Public Act 202 of 2017 requires local units of government that have established, maintain, or participate in and provide retirement pension benefits or retirement health benefits, or both, to comply with certain reporting and other requirements as specified in the Act; and
- WHEREAS,** The State Department of Treasury notified the Bloomfield Township Public Library that its "Application for Waiver and Plan" was denied, thereby triggering a determination of underfunded status pursuant to Section 3 of the Act; and
- WHEREAS,** The Board is now required pursuant to Section 10 of the Act to review and vote on the approval of a corrective action plan, prior to its submission by the Bloomfield Township Public Library to the Municipal Stability Board;
- WHEREAS,** The Finance Coordinator and the Library Director of the Bloomfield Township Public Library have submitted a proposed corrective action plan to the Board, a copy of which is attached hereto, the Board has reviewed the proposed corrective action plan at length;
- WHEREAS,** The Board changes its funding methodology from a Pay-As-You-Go basis to 40% funding of the healthcare liability, and now, therefore, let it be
- RESOLVED,** The Bloomfield Township Public Library Board of Trustees hereby approves the corrective action plan attached hereto and made a part of the record.
- IT IS FURTHER
RESOLVED,** That the Bloomfield Township Public Library Board of Trustees hereby authorizes the Finance Coordinator and the Library Director to take all actions necessary in connection with the submission of the corrective action plan to the Municipal Stability Board and any subsequent follow-up actions required or deemed desirable to help ensure compliance with the Act.

These Resolutions are hereby adopted by the Trustees, as of the date set forth above:

Tom Deska

Sandra Edwards

Grant Gerhart

Eli Greenbaum

Judy Lindstrom

Joan Luksik

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM

TO: Library Board of Trustees

FROM: Carol Mueller, Library Director

DATE: December 18, 2018

SUBJECT: Actuarial Report for Revised 2017 Corrective Action Plan

Milliman is the firm we hired to provide actuarial services for our Revised 2017 Corrective Action Plan and to calculate the Other Post Employment Benefits (OPEB) liability for a 40% funding scenario in a qualified trust.

The following is a summary of the report highlights:

- 1) The actuary calculated the accrued liability using a 6% discount rate (investment rate of return).
- 2) In order to reach the target funding ratio of 40% the Library would contribute \$2,084,000 in January 2019.
- 3) After 2019, the Library would pay all benefits from funds outside of the Trust (pay-as-you-go monthly retiree health insurance premiums from the General Fund) until 100% funded ratio is achieved. Once the funded ratio is 100%, benefit payments will be paid from the Trust.
- 4) The plan would reach a funded ratio of 100% in 2040.
- 5) The total FY 2018-2019 OPEB liability will decrease by \$1.4 million dollars, from \$6.3 million dollars to \$4.9 million dollars. \$2,084,000 (40%) will be transferred from the General Fund to the Trust Fund, and \$2,940,000 (60%) will be retained in the General Fund Assigned Fund Balance reserves.

Their report does not need to be approved by the Library Board of Trustees. The report is an attachment to the Revised 2017 Corrective Action Plan, and will be submitted to the State by December 26, 2018. A copy of this report will be available at the December 18 Library Board meeting for your review and in the Library Director's office, thereafter.

ACTION: No action is required. The report, as presented, will be placed on file.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM

TO: Library Board of Trustees

FROM: Carol Mueller, Library Director

DATE: December 18, 2018

SUBJECT: Attached Section 115 Retiree Health Care (OPEB) Trust Agreement

Upon the recommendation of our Attorney, Butzel Long, the attached Section 115 Retiree Health Care (OPEB) Trust Agreement is required as a part of establishing a Section 115 Trust to fund retiree health care benefits. Lynn McGuire from Butzel Long reviewed this Agreement, and it is being presented for your review and approval.

If you approve the attached Section 115 Retiree Health Care (OPEB) Trust Agreement, the following action is needed:

ACTION: I move to approve the Section 115 Retiree Health Care (OPEB) Trust Agreement, as presented, and request each Trustee to sign the attached resolution.

The Board of Trustees at the December 18, 2018 meeting has approved the Section 115 Trust Agreement.

Library Board President

Library Board Secretary

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
RETIREE HEALTH CARE BENEFITS TRUST**

TRUST AGREEMENT made this 18th day of December, 2018 between the Bloomfield Township Public Library (the "Library") and the duly serving members of the Trust Board of Trustees (the "Trust Trustees").

WITNESSETH:

WHEREAS, the Library has established certain Other Post-Employment Benefits ("OPEB"), other than pensions, for eligible former employees of the Library; and

WHEREAS, the Library wishes to establish an irrevocable trust (hereinafter the "Trust") for the purpose of funding OPEB obligations as required to be reported under General Accounting Standards Board ("GASB") statements in relation to OPEB; and

WHEREAS, the Trust is established by the Library with the intention that it qualify as a tax-exempt trust performing an essential governmental function within the meaning of Section 115 of the Internal Revenue Service Code and Regulations issued thereunder and as a trust for OPEB under Michigan Compiled Laws Act Section 202 ("PA 202").

NOW, THEREFORE, in consideration of the foregoing promises and the mutual covenants hereinafter set forth, Library and the Trust Trustees hereby agree as follows.

**ARTICLE I
DEFINITIONS**

As used herein, the following terms shall have the following meanings:

- 1.1. "Code" means the Internal Revenue Code of 1986, as amended from time to time.
- 1.2. "GASB 74 and 75," shall mean Government Accounting Standards Board, Statement No. 74 and Statement No. 75, Accounting and Financial Reporting by Employers for Post-Employment Benefits Other Than Pensions.
- 1.3. "Other post-employment benefits" or "OPEB," shall mean post-employment benefits other than pensions as that term is defined in GASB 74 and 75 (and/or including relative revisions or rescissions to those specific statements, and subsequently issued GASB statements applicable to OPEB administration, management, and reporting) including post-employment healthcare benefits, regardless of the type of plan that provides them, and all post-employment benefits provided separately from a pension plan, excluding benefits defined as termination offers and benefits.

1.4. "Retired Employee" means those persons who have retired from employment with the Library and who are qualified to receive retirement benefits pursuant to PA 202 or as otherwise provided by law.

1.5. "Trust" means the Bloomfield Township Public Library Retiree Health Care Benefits Trust as hereby established.

1.6. "Trust Trustees" mean the duly serving members of the Trust Board of Trustees, and any successor Trust Trustee appointed as provided pursuant to Article 5.

1.7. "Trust Fund" means all the money and property, of every kind and character, including principal and income, held by the Trust Trustees under the Trust.

1.8. "Library" means the Bloomfield Township Public Library. Article 1 Section 2 of the Library Bylaws provides the Library Board of Trustees with exclusive control of the Library. Article 5 Section 2 of the Library Bylaws provides the Library Director with the executive officer role who shall have sole charge of the administration of the Library under the direction and review of the Library Board of Trustees.

ARTICLE 2 PURPOSE

2.1. The Trust is created for the sole purpose of providing funding for OPEB, as determined by the Library, or as may be required by collective bargaining agreement, or by any general or special law providing for such benefits, for the exclusive benefit of the Library's Retired Employees and their eligible dependents and for defraying the reasonable administrative, legal, actuarial and other expenses of the Trust. The assets held in the Trust shall not be used for or diverted to any other purpose, except as expressly provided herein.

2.2. It is intended that the Trust shall constitute a so called "Qualified OPEB Trust" according to the standards set forth in GASB 74 and 75 and that it further qualify as an Integral Part Trust for all purposes under PA 202 or under any comparable provision of future legislation that amends, alters, or supersedes the Code.

ARTICLE 3 ESTABLISHMENT OF TRUST

3.1. In order to implement and carry out the provisions of PA 202, the Library hereby establishes this Qualified OPEB Trust which shall be known as the "Bloomfield Township Public Library Retiree Health Care Benefits Trust."

3.2. The Trust shall be irrevocable, and no Trust funds shall revert to the Library until all benefits owed to Retired Employees have been satisfied or released.

3.3. The principal location of the Trust shall be the office of the Library Director, located at Bloomfield Township Public Library, 1099 Lone Pine Road, Bloomfield Township, Michigan 48302.

3.4. The Trust Trustees hereby accept the duties imposed upon them by this Trust Agreement and agree to perform said duties as a fiduciary duty in accordance with the terms and conditions of this Trust Agreement.

3.5. The Trust Trustees shall hold legal title to all property of the Trust and neither the Library, nor any employee, official, or agent of the Library, nor any individual, shall have any right title or interest to the Trust.

3.6. The Trust shall consist of such sums of money as shall from time to time be paid or delivered to the Trust Trustees by the Library, which together with all earnings, profits, increments and accruals thereon, without distinction between principal and income, shall constitute the Trust hereby created and established. Nothing in this Agreement requires the Library to make contributions to the Trust to fund OPEB. Any obligation of the Library to pay or fund benefits shall be determined in accordance with applicable law and any agreement to provide OPEB.

ARTICLE 4 TRUST FUNDING

4.1. The Trust Fund shall be credited with all amounts appropriated or otherwise made available by the Library and employees of the Library as a contribution to the Trust for the purposes of meeting the current and future OPEB costs payable by the Library, or any other funds donated or granted specifically to the Library for the Trust, or to the Trust directly.

4.2. The Trust Trustees shall be accountable for all delivered contributions but shall have no duty to determine that the amounts received are adequate to provide the OPEB Benefits determined by the Library.

4.3. The Trust Trustees shall have no duty, expressed or implied, to compel any contribution to be made by the Library, but shall be responsible only for property received by the Trust Trustees under this Trust Agreement.

4.4. The Library shall have no obligation to make contributions to the Trust to fund OPEB, and the size of the Trust may not be sufficient at any one time to meet the Library's OPEB liabilities. This Trust Agreement shall not constitute a pledge of the Library's full faith and credit or taxing power for the purpose of paying OPEB, and no retiree or beneficiary may compel the exercise of taxing power by the Library for such purposes.

The obligation of the Library to pay or fund OPEB obligations, if any, shall be determined by the Library or applicable law. Distributions of assets in the Trust are not debts of the Library within the meaning of any constitutional or statutory limitation or restriction.

4.4. Earnings or interest accruing from investment of the Trust shall be credited to the Trust. Amounts in the Trust Fund, including earnings or interest, shall be held for the exclusive purpose of, and shall be expended only for, the payment of the costs payable by the Library for OPEB obligations to Retired Employees and their dependents, and defraying the reasonable expenses of administering any plan providing OPEB Benefits as provided for in this Trust Agreement.

4.6. Amounts in the Trust Fund shall in no event be subject to the claims of the Library's general creditors. The Trust Fund shall not in any way be liable to attachment, garnishment, assignment or other process, or be seized, taken, appropriated or applied by any legal or equitable process, to pay any debt or liability of the Library, or of retirees or dependents who are entitled to OPEB.

ARTICLE 5 TRUST TRUSTEES

5.1. The Trust shall be administered by a Board of Trustees consisting of five (5) members, who shall include:

- current President of the Library
- current Member of the Personnel Committee of the Library
- current Member of the Finance Committee of the Library
- current Library Director of the Library
- current Finance Coordinator of the Library

5.2. The Library Board of Trustees shall call for the first meeting of the Trust Board of Trustees and the current President of the Library Board of Trustees shall serve as the initial Chairperson to facilitate the organization of the Trust Board of Trustees. Immediately upon organization of the Trust Board of Trustees, and thereafter, a Chairperson shall be appointed from amongst the members of the Trust Board of Trustees.

5.3. In the event a Trust Trustee resigns, is removed or is otherwise unable to serve, the President of the Library Board of Trustees shall appoint a new Trust Trustee to fill the vacancy, which can be a Library Board Trustee or successor Library Director or successor Finance Coordinator of the Library.

5.4. Whenever a change occurs in the membership of the Board of Trustees, the legal title to property held by this Trust shall automatically pass to those duly appointed successor Trust Trustees.

5.5. Each future Trust Trustee shall accept the office of Trust Trustee and the terms and conditions of this Trust Agreement in writing.

5.6. Upon leaving office, a Trust Trustee shall promptly and without unreasonable delay, deliver to the Trust's principal office any and all records, documents, or other documents in his possession or under his control belonging to the Trust.

5.7. The Trust Trustees shall be special municipal employees for purposes of PA 202 and shall be subject to the restrictions and prohibitions set forth therein.

ARTICLE 6

POWERS OF THE TRUST TRUSTEES

6.1. The Trust Trustees shall have the power to control and manage the Trust and the Trust Fund and to perform such acts, enter into such contracts, engage in such proceedings, and generally to exercise any and all rights and privileges, although not specifically mentioned herein, as the Trust Trustees may deem necessary or advisable to administer the Trust and the Trust Fund or to carry out the purposes of this Trust. In addition to the powers set forth elsewhere in this Agreement, the powers of the Trust Trustees, in connection with their managing and controlling the Trust and the Trust Fund, shall include, but shall not be limited to, the following:

6.1.1. To enter into an administrative services contract or other contracts with consultants, accountants, actuaries and attorneys.

6.1.2. To pay retiree premiums on policies of insurance or reinsurance.

6.1.3. To receive, hold, manage, invest and reinvest all monies which at any time form part of the Trust, whether principal or income, provided however that there shall be no investment directly in mortgages or in collateral loans and further provided that the Trust Trustees shall comply with the provisions of Article 7 of this Trust Agreement, applicable law and any investment policy adopted by the Trust Trustees concerning the investment and management of the Trust Funds.

6.1.4. To borrow or raise money for the purposes of the Trust, in such amount, and upon such terms and conditions as the Trust Trustees shall deem advisable, subject to applicable law and statutes; and for any sum so borrowed to issue the promissory note of the Trust, and to secure the repayment thereof by creating a security interest in all or any part of the Trust or the Trust Fund; and no person lending such money shall be obligated to see that the money lent is applied to Trust purposes or to inquire into the validity, expedience or propriety of any such borrowing.

6.1.5. To hold cash, uninvested, for such length of time as the Trust Trustees may determine without liability for interest thereon.

6.1.6. To employ suitable agents, advisors and counsel as the Trust Trustees may deem necessary and advisable for the efficient operation and administration of the Trust, to delegate duties and powers hereunder to such agents, advisors and counsel, and to charge the expense thereof to the Trust. The Trust Trustees are entitled to rely upon and may act upon the opinion or advice of any attorney approved by the Trust Trustees in the exercise of reasonable care. The Trust Trustees shall not be responsible for any loss or damage resulting from any action or non-action made in good faith reliance upon such opinion or advice. All delegated authority shall be specifically defined in any by-laws adopted by the Trust Trustees or the written minutes of the

Trust Trustees' meetings.

6.1.7. To hire employees or independent contractors as the Trust Trustees may deem necessary or advisable to render the services required and permitted for the proper operation of the Trust, and to charge the expense thereof to the Trust Fund.

6.1.8. To continue to have and to exercise, after the termination of the Trust and until final distribution, all of the title, powers, discretions, rights and duties conferred or imposed upon the Trust Trustees hereunder, by any by-laws adopted by the Trust Trustees or by law.

6.1.9. To construe and interpret this Trust Agreement and other documents related to the purposes of the Trust.

6.1.10. To maintain bank accounts for the administration of the Trust and the Trust Fund and to authorize certain Trust Trustees or other appropriate persons to make payments from any appropriate account for purposes of the Trust.

6.1.11. To receive and review reports of the financial condition and of the receipts and disbursements of the Trust and the Trust Fund.

6.1.12. To adopt by-laws, rules, regulations, formulas, actuarial tables, forms, and procedures by resolution from time to time as they deem advisable and appropriate for the proper administration of the Trust, including participation criteria, provided the same are consistent with the terms of this Trust Agreement.

6.1.13. To purchase as a general administrative expense of the Trust so-called director's liability insurance and other insurance for the benefit of the Trust and/or the protection of the Trust Trustees, Trust officers, employees, or agents against any losses by reason of errors or omissions or breach of fiduciary duty or negligence.

6.1.14. To enter into any and all contracts and agreements for carrying out the terms of this Trust Agreement and for the administration and operation of the Trust and to do all acts as they, in their discretion, may deem necessary or advisable. Except as otherwise directed by the Trust Trustees, all such contracts and agreements, or other legal documents herein authorized, shall be executed by the Chairperson, or Secretary as may be voted by the Trust Trustees.

6.1.15. To receive contributions or payments from any source whatsoever but such contributions or payments may not be utilized for any purpose unrelated to the provision of OPEB as herein provided or properly authorized expenses.

6.1.16. To pay taxes, assessments, and other expenses incurred in the collection, care, administration, and protection of the Trust.

6.1.17. To do all acts, whether or not expressly authorized herein, which the Trust Trustees may deem necessary or proper in connection with the administration of the Trust, although the power to do such acts is not specifically set forth herein.

6.1.18. To compromise, settle or arbitrate any claim, debt, or obligation of or against the Trust or Trust Fund; to enforce or abstain from enforcing any right, claim, debt or obligation, and to abandon any shares of stock, bonds, or other securities, or interests determined by it to be worthless; to prosecute, compromise and defend lawsuits, but without the obligation to do so, all at the risk and expense of the Trust;

6.1.19. To hire one or more consultants, actuaries, accountants, attorneys or other professionals to assist with the administration of the Trust Fund and to pay such amounts that the Trust Trustees deem to be reasonable, including, without limiting the generality of the foregoing, third party firms to provide legal, tax, accounting and audit services to the Trust.

6.1.20. To comply with all requirements imposed by applicable provisions of law.

ARTICLE 7

LIMITATION OF TRUST TRUSTEES' POWERS, DUTIES AND RESPONSIBILITIES

7.1 Nothing contained in the Trust Agreement, either expressly or by implication, shall be deemed to impose any powers, duties or responsibilities on the Trust Trustees other than those set forth in this Trust Agreement.

7.2. The Trust Trustees shall have such rights, powers and duties as are provided to a named fiduciary for the investment of assets under Michigan's PA 314 (The Public Employee Retirement System Investment Act). The Trust Trustees shall not be liable for the making, retention or sale of any investment or reinvestment made by the Trust Trustees as herein provided or for any loss to or diminution of the Trust Fund or for anything done or admitted to be done by the Trust Trustees with respect to the Trust Agreement or the Trust Fund except as and only to the extent that such action constitutes a violation of the law or gross negligence.

7.3. The Trust Trustees, in their discretion, may purchase as an expense of the Trust Fund such liability insurance for themselves or any other fiduciary selected by the Trust Trustees as may be reasonable. The Library, in its discretion, may also purchase liability insurance for the Trust Trustees, and as the Library may select, for any person or persons who serve in a fiduciary capacity with respect to the Trust.

7.4. The Library shall not assume any obligation or responsibility to any person for any act or failure to act of the Trust Trustees, any insurance company, or any beneficiary of the Trust Fund. The Trust Trustees shall have no obligation or responsibility with respect to any action required by this Trust Agreement to be taken by the Library, any insurance company, or any other person, or for the result or the failure of any of the above to act or make any payment or contribution, or to otherwise provide any benefit contemplated by this Trust Agreement.

7.5. Neither the Trust Trustees nor the Library shall be obliged to inquire into or be responsible for any action or failure to act on the part of the other. No insurance company shall be a party to this Trust Agreement, for any purpose, or be responsible for the validity of this Trust Agreement, it being intended that such insurance company shall be liable only for the obligations set forth in the policy or contract issued by it.

7.6. The Trust Trustees shall invest and manage Trust assets as a prudent investor would, using the judgment and care under the circumstances then prevailing that persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not in regard to speculation but in regard to the permanent disposition of their funds, considering the probable income as well as the probable safety of their capital, pursuant to the Investment Policy.

ARTICLE 8 ACTIONS BY THE TRUST TRUSTEES

8.1 A majority of Trust Trustees may exercise any or all of the powers of the Trust Trustees hereunder and may execute on behalf of the Trust Trustees any and all instruments with the same effect as though executed by all the Trust Trustees.

8.2. The Trust Trustees may, by instrument executed by all of the Trust Trustees, delegate to any attorney, agent or employee such other powers and duties as they deem advisable, including the power to execute, acknowledged or deliver instruments as fully as the Trust Trustees might themselves and to sign and endorse checks for the account of the Trustees of the Trust.

8.3. No Trust Trustee shall be required to give bond.

ARTICLE 9 LIABILITY OF THE TRUST TRUSTEES

9.1. A Trust Trustee shall not be liable for any mistake of judgment or other action made, taken or omitted by the Trust Trustee in good faith, nor for any action taken or omitted by any other Trust Trustee or any agent or employee selected with reasonable care, and the duties and obligations of the Trust Trustees hereunder shall be expressly limited to those imposed upon them by this Trust Agreement.

9.2. No successor Trust Trustee shall be held responsible for an act or failure of a predecessor Trust Trustee.

9.3. Trust Trustees are public employees for purposes of PA 202, and shall be indemnified by the Library against any civil claim, action, award, compromise, settlement or judgment by reason of an intentional tort to the same extent and under the same condition as other public employees of the Library.

9.4. A Trust Trustee shall not be indemnified for violation of the civil rights of any person if acted in a grossly negligent, willful or malicious manner, or in connection with any matter where it is shown to be a breach of fiduciary duty, an act of willful dishonesty or an intentional violation of law by the Trust Trustee.

ARTICLE 10
MEETINGS OF THE TRUST TRUSTEES

10.1. The Board of Trust Trustees may meet at such times and at such places as the Trust Trustees shall determine.

10.2 The Trust Trustees shall comply with the Open Meetings Act, Michigan Legislature-State of Michigan and its implementing regulations.

10.2. A quorum at any meeting shall be a majority of the Trust Trustees then in office.

ARTICLE 11
TAXES, EXPENSES, AND COMPENSATION

11.1. It is intended that the Trust will be an Internal Revenue Code Section 115 Trust. As such, it is expected that there will be no income taxes owed by the Trust. To the extent that any taxes are imposed on the Trust, the Trust Trustees shall use the assets of the Trust Fund to pay for any taxes owed.

11.2. All reasonable costs and expenses of managing and administering the Trust and the Trust Fund, including such compensation for the Trust Trustees as may be approved by a Trust meeting from time to time, and reimbursement for reasonable fees incurred through the use of third party vendors or agents, shall be paid from the Trust unless the Bloomfield Township Public Library chooses to pay the expenses directly.

ARTICLE 12
ACCOUNTS

12.1. The Trust Trustees shall keep complete and accurate accounts of all of the Trust's receipts, investments and disbursements under this Trust Agreement. Such records, as well as all other Trust records, shall be retained and made available for public inspection and or copying in accordance with the requirements of the Public Records Law, Michigan Legislature-State of Michigan and their implementing regulations. The person or persons designated by the Library shall be entitled to inspect such records upon request at any reasonable time.

12.2. The books and records of the Trust shall be audited annually by an independent auditor in accordance with accepted accounting practices. The results of the audit shall be provided to the Library at the same time as it is presented to the Trust Trustees.

ARTICLE 13
ANNUAL REPORTS

13.1. The Trust Trustees shall furnish to the Library annually, or more frequently if the Library so requests, a statement of account showing the condition of the Trust Funds and all investments, sales, income, disbursements and expenses of the Trust and the Trust Fund and a written report containing such information as the Employer-retained actuary requires in order

to prepare actuarial reports in furtherance of the Employer's compliance with Public Act 202 of 2017, as it may be subsequently amended.

ARTICLE 14 INVESTMENT OF TRUST FUNDS

14.1. The Trust Trustees hereby authorize and direct the Library Director to invest and reinvest the amounts in the Trust Fund not needed for current disbursement, consistent with the prudent investor rule, and as provided in the Trust Investment Policy.

14.2. In no event shall the funds be invested directly in mortgages or in collateral loans.

ARTICLE 15 CUSTODY OF THE TRUST FUNDS

15.1. The Trust Trustees hereby appoint the Library Director as custodian of the Trust Fund. The Library Director, with the authorization of the Trust Trustees, may employ an outside custodial service to maintain custody of the Trust Funds. All funds in the Trust Fund shall be accounted for separately from all other funds of the Library.

15.2. The Library Director, with the authorization of the Trust Trustees, shall establish one or more checking accounts, which may be interest bearing or non-interest bearing accounts. Such checking account or accounts shall be funded solely from the Trust Funds, and the Trust Trustees may authorize the Library Director to draw on such checking accounts for the payment of OPEB and for the administrative expenses of the Trust.

ARTICLE 16 TERMINATION OF TRUST

16.1. The Trust shall continue unless and until terminated pursuant to law or by an instrument in writing signed by at least three Trust Trustees, provided, however, that continuance of the Trust shall not be deemed to be a contractual obligation of the Library.

16.2. Upon termination of the Trust, subject to the payment of or making provision for the payment of all obligations and liabilities of the Trust and the Trust Trustees, the net assets of the Trust shall be transferred to the Library and held by the Library Director to be used exclusively for providing OPEB to Retired Employees and their eligible dependents and for no other purpose.

16.3. The powers of the Trust Trustees shall continue until the affairs of the Trust are concluded.

ARTICLE 17 AMENDMENTS

17.1. The Trust may only be amended as set forth herein. The Library may amend the Trust at any time as may be necessary to comply with the requirements for tax exemption under Section 115 of the Code, to conform the Trust to the laws of the State of Michigan and to meet the standards set forth in GASB statements concerning OPEB Trust funds to be treated as funded through a qualifying trust or equivalent arrangement.

17.2. This Trust Agreement may be amended, but not revoked, from time to time by the Library, subject to the following limitations:

17.2.1. The assets of the Trust may not be used for or diverted to any other purposes prior to satisfaction of the Library's OPEB obligations, and reasonable expenses of administering the Trust.

17.2.2. The duties and liabilities of the Trust Trustees cannot be substantially changed without their written consent.

17.3 Any amendment to this Trust shall be executed in writing.

ARTICLE 18 MERGER

18.1. The Library may provide for the merger of the Trust with one or more other trusts established by the Library or other government entities for similar purposes as may be provided by law.

ARTICLE 19 SEVERABILITY OF INVALID PROVISIONS

19.1. If any provision of this Trust Agreement is determined invalid, illegal, or unenforceable for any reason, then the provision shall be severed from the remaining provisions of the Trust Agreement for any reason, and the remaining parts of the Agreement shall be construed to give the maximum practical effect to the purposes stated herein, as if the invalid, illegal, or unenforceable provision was never a part.

ARTICLE 20 MISCELLANEOUS

20.1. This Trust Agreement shall be interpreted, construed and enforced, and the Trust hereby created shall be administered in accordance with and governed by the laws of the United States and of the State of Michigan.

20.2. The titles to Articles of this Trust Agreement are placed herein for convenience of reference only, and the Trust Agreement is not to be construed by reference thereto.

20.3. No person shall be obliged to see to the application of any money paid or property delivered to the Trust Trustees, or as to whether or not the Trust Trustees have acted pursuant to any authorization herein required, or as to the terms of this Trust Agreement. In general, each person dealing with the Trust Trustees may act upon any advice, request or representation in writing by the Trust Trustees, or by the Trust Trustee's duly authorized agent, and shall not be liable to any person in so doing. The certification of the Trust Trustees that they are acting in accordance with this Trust Agreement shall be conclusive in favor of any person relying thereon.

20.4. This Trust Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original but all of which together shall constitute but one instrument, which may be sufficiently evidenced by any counterpart.

20.5. Until advised to the contrary, the Trust Trustees may assume this Trust is entitled to exemption from taxation under Code Section 115 of the Internal Revenue Code of 1986 or under any comparable section or sections of future legislation that amend, supplement or supersede one or both of those sections of the Internal Revenue Code.

IN WITNESS WHEREOF, the parties hereto have caused this Trust Agreement to be executed in their respective names by their duly authorized officers as of the day and year first above written.

(Signature Page Follows)

Witnessed By:

LIBRARY BOARD OF TRUSTEES:

Library Director

President

Finance Coordinator

Vice President

Date:

Secretary

Trustee

Trustee

Trustee

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM**

TO: Library Board of Trustees
FROM: Carol Mueller, Library Director
DATE: December 18, 2018
SUBJECT: Attached Section 115 Trust Investment Policy Statement

Upon the recommendation of our Attorney, Butzel Long and Investment Advisor, Schwartz & Company, the attached Trust Investment Policy Statement is required as a part of establishing a Section 115 Trust. A copy of this statement is attached for your review. Ed Schwartz and Matt Whitty from Schwartz and Company will attend the December 18, 2018 Library Board meeting to answer any questions you may have.

If you approve the Section 115 Trust Investment Policy Statement for the Bloomfield Township Public Library Health Care Benefits Trust, the following action is needed:

ACTION: I move to approve the Section 115 Trust Investment Policy Statement for the Bloomfield Township Public Library Health Care Benefits Trust, as presented.

The Board of Trustees at the December 18, 2018 meeting has approved the Section 115 Trust Investment Policy Statement.

Library Board President

Library Board Secretary

INVESTMENT POLICY STATEMENT

FOR

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
RETIREE HEALTH CARE BENEFITS TRUST
December 2018

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Bloomfield Township Public Library ("BTPL") has established the Bloomfield Township Public Library Retiree Health Care Benefits Trust Agreement (the "Trust"). The Trust is a tax exempt trust intended to provide funding for non-pension post-employment benefits ("OPEB") for those employees who meet the age and service requirements outlined in the plan document, the Bloomfield Township Other Post-Employment Benefits Program. The Trustees of the Trust ("Trust Trustees") hereby adopt this Investment Policy Statement ("Policy Statement") for the following purposes.

Purpose

The main investment objective of the Trust is to achieve long-term growth of Trust assets by maximizing the long-term rate of return on investments and minimizing risk of loss to help meet BTPL's current and long-term OPEB obligations.

The purpose of this Investment Policy Statement is to achieve the following:

1. Document investment objectives, performance expectations and investment guidelines for Trust assets.
2. Establish an appropriate investment strategy for the management and investment of Trust assets consistent with those under Michigan's PA 314 (The Public Employee Retirement System Act), including an investment time horizon, risk tolerance ranges and asset allocation to provide sufficient diversification and overall return over the long-term time horizon of the Trust.
3. Establish investment guidelines to control overall risk and liquidity.
4. Establish periodic performance reporting requirements to monitor investment results and confirm that the investment policy is being followed.
5. Comply with fiduciary, prudence, due diligence and legal requirements for Trust assets.

Investment Authority

The Trust Trustees have authority to implement investment policies and guidelines in the best interest of the Trust, in furtherance of the purposes of the Trust. In implementing this Investment Policy Statement, the Trustees may delegate certain functions to:

1. An investment advisor ("Advisor") to assist in the investment process and to maintain compliance with this Investment Policy Statement. The Advisor will be a fiduciary to the Trust, and must act with the same care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a similar capacity and familiar with those matters would use in the conduct of a similar enterprise with

similar aims. The Advisor must act with due regard for the management, reputation, and stability of the issuer and the character of the particular investments being considered. The Advisor must make investments for the exclusive purposes of providing benefits through the Trust assets and defraying reasonable expenses of investing the Trust assets. The Advisor must give appropriate consideration to those facts and circumstances that they know or should know are relevant to the particular investment or investment course of action involved, including the role the investment or investment course of action plays in that portion of the Trust's investments for which the Advisor has responsibility, and act accordingly. Appropriate consideration includes, but is not limited to, a determination by the Advisor that a particular investment or investment course of action is reasonably designed to further the purposes of the Trust, taking into consideration the risk of loss and the opportunity for gain or other return associated with the investment or investment course of action; and consideration of the following factors as they relate to the investment or investment course of action:

- (i) The diversification of the investments of the Trust.
- (ii) The liquidity and current return of the investments of the Trust relative to the anticipated cash flow requirements of the system.
- (iii) The projected return of the investments of the Trust relative to the funding objectives of the Trust.

The Advisor will provide periodic advice on establishing investment policy objectives and guidelines. The Advisor will adjust the asset allocation of investments within the Trust subject to the guidelines and limitations set forth in this Investment Policy Statement. The Advisor will also select investment managers ("Managers") and strategies consistent with its role as a fiduciary for the Trust. The investment vehicles allowed may include mutual funds, commingled trusts, separate accounts, limited partnerships and other investment vehicles deemed to be appropriate for the investment of Trust assets by the Advisor, in compliance with this Investment Policy Statement. The Advisor is also responsible for monitoring and reviewing investment managers; measuring and evaluating performance; and other tasks as deemed appropriate in its role as Advisor for Trust assets. The Advisor may also select investments with discretion to purchase, sell, or hold specific securities, such as Exchange Traded Funds, that will be used to meet the Trust's investment objectives. The Advisor shall never take possession of securities, cash or other assets of the Trust, all of which shall be held by the Trust's custodian. The Advisor must be registered with the Securities and Exchange Commission.

2. A custodian (currently "Royal Bank of Canada" or "RBC") selected by the Trustees will maintain possession of physical securities and records of street name securities owned by the Trust, collect dividend and interest payments, redeem maturing securities, and effect receipt and delivery following purchases and sales. The custodian will also maintain and provide accounting for all assets owned, purchased, or sold, as well as movement of assets into and out of the Trust, following Generally Accepted Accounting Principles and Governmental Accounting Standards Board guidance.

3. A Directed Trustee appointed by the Trust Trustees, such as a bank trust department, to assume responsibility for the administration of Trust assets; provided, however, that any Directed Trustee appointed under this paragraph shall have no authority with respect to selection of investments.
4. Specialist such as attorneys, auditors, actuaries and, retirement plan consultants to assist the Trust Trustees in meeting its responsibilities and obligations to administer Trust assets prudently.

Statement of Investment Objectives

The investment objectives of the Trust are as follows:

1. To invest assets of the Trust in a manner consistent with the following fiduciary standards: (a) all transactions undertaken must be for the sole interest of Trust beneficiaries, and (b) assets are to be diversified in order to minimize the impact of large losses from individual investments.
2. To provide for funding and anticipated withdrawals on a continuing basis for payment of benefits and reasonable expenses of operation of the Trust.
3. To enhance the value of Trust assets in real terms over the long-term through asset appreciation and income generation, while maintaining a reasonable investment risk profile.
4. Subject to performance expectations over the long-term, to minimize principal fluctuations over the Time Horizon (as defined below).
5. To achieve a long-term level of return commensurate with contemporary economic conditions and equal to or exceeding the investment objective set forth in this Investment Policy Statement under the section labeled "Performance Expectations."

Investment Guidelines

The following descriptions are meant to be general, and may apply to investments otherwise considered to be in the same asset class:

"Growth Assets" – a collection of investments and/or asset classes whose primary risk and return characteristics are focused on capital appreciation. Investments within the Growth Assets category can include income and risk mitigating characteristics, so long as the predominant investment risk and return characteristic is capital appreciation. Examples of such investments or asset classes are: domestic and international equities or equity funds, private or leveraged equity, certain real estate investments.

“Income Assets” – a collection of investments and/or asset classes whose primary risk and return characteristics are focused on income generation. Investments within the Income Asset category can include capital appreciation and risk mitigating characteristics, so long as the primary investment risk and return characteristic is income generation. Examples of such investments or asset classes are: fixed income securities, guaranteed investment contracts, and certain real estate investments.

“Real Return Assets” – a collection of investments and/or asset classes whose primary risk and return characteristics are focused on real returns after inflation. Investments within the Real Return category can include inflation protected securities, commodities, and certain real estate investments.

Time Horizon

The Trust’s investment objectives are based on a long-term investment horizon (“Time Horizon”) of five years or longer. Interim fluctuations should be viewed with appropriate perspective. The risks and duration of investment losses must be carefully weighed against the long-term potential for appreciation of assets.

Liquidity and Diversification

In general, the Trust may hold some cash, cash equivalent, and/or money market funds in the Liquidity Account in the amount needed for anticipated costs for the next month as determined by the Trust Trustees. Remaining assets will be invested in longer-term investments and shall be diversified with the intent to minimize the risk of long-term investment losses. Consequently, the total portfolio will be constructed and maintained to provide diversification with regard to the concentration of holdings in individual issues, issuers, countries, governments or industries.

Asset Allocation

Assets will be invested in accordance with the targets for each asset class as follows, to achieve an average total annual rate of return that is equal to or greater than the Trust’s target rate of return over the long-term, as described in the section titled “Performance Expectations.”

INVESTMENT ACCOUNT

<u>Asset Classes</u>	<u>Asset Weightings</u>	
	<u>Range</u>	<u>Target</u>
Growth Assets		
Domestic Equity	20% - 70%	45%
International Equity	0% - 30%	15%
Other	0% - 20%	0%

Income Assets		
Fixed Income	20% - 80%	40%
Other	0% - 20%	0%
Real Return Assets		
	0% - 20%	0%
Cash Equivalents		
	0% - 20%	0%

LIQUIDITY ACCOUNT

<u>Asset Classes</u>	<u>Asset Weightings</u>	
	<u>Range</u>	<u>Target</u>
Cash Equivalents	0% - 100%	100%

The Trustees' intention is to systematically migrate the asset allocation of the Trust's initial portfolio composition toward a targeted overall asset allocation of 60 percent equities and 40 percent fixed income over a one-year period commencing with the adoption of this Investment Policy Statement or earlier depending on market conditions. The targets and ranges for the various sub-classes shown above may be adjusted periodically upon the advice of the Advisor.

The performance of Advisor and each Manager will be evaluated against that of their peers and against appropriate benchmarks.

Rebalancing Philosophy

The asset allocation range established by this Investment Policy Statement represents a long-term perspective. As such, rapid unanticipated market shifts or changes in economic conditions may cause the asset mix to fall outside stated ranges. When that occurs, the Advisor will rebalance the assets within the specified ranges no less frequently than quarterly, unless market conditions militate against rebalancing.

Risk Tolerance

Subject to its investment objectives and performance expectations, the Trust assets should be managed in a manner that seeks to minimize principal fluctuations over the established Time Horizon.

Performance Expectations

Over the Time Horizon, it is expected that the annual rate of return on Trust assets will be commensurate with the then prevailing investment environment. Measurement of this return expectation will be judged by reviewing returns in the context of industry standard benchmarks, peer universe comparisons for individual Trust investments and blended benchmark comparisons for the Trust in its entirety.

Selection of Investment Managers

The Advisor shall prudently select appropriate Managers to invest the assets of the Trust. Managers must meet the following criteria:

- The Manager must provide historical quarterly performance data compliant with Securities & Exchange Commission ("SEC"), Financial Industry Regulatory Agency ("FINRA") or industry recognized standards, as appropriate.
- The Manager must provide detailed information on the history of the firm, key personnel, support personnel, key clients, and fee schedule or expense ratio.
- The Manager must clearly articulate the investment strategy that will be followed and document that the strategy has been successfully adhered to over time.
- The investment professionals making the investment decisions must have a minimum of three (3) years of experience managing similar strategies either at their current firm or at previous firms.
- Where other than common funds such as mutual funds or commingled trusts are utilized, the Manager must confirm receipt, understanding and adherence to this Policy Statement and any investment specific policies.

Guidelines for Portfolio Holdings

Direct Investments by Advisor

The Advisor is responsible, to the extent practical, prudent and appropriate, for selecting investments that have investment objectives and policies that are consistent with this Investment Policy Statement (as outlined in the following sub-sections of the "Guidelines for Portfolio Holdings"). However, given the nature of the investments, it is recognized that there may be deviations between this Policy Statement and the objectives of these investments.

Limitations on Managers' Portfolios

EQUITIES

No more than the greater of 5% or weighting in the relevant index (Russell 3000 Index for U.S. issues and MSCI ACWI ex-U.S. for non-U.S. issues) of the total equity portfolio valued at market may be invested in the common equity of any one corporation; ownership of the shares of one company shall not exceed 5% of those outstanding; and not more than 40% of equity valued at market may be held in any one sector.

Domestic Equities. Other than the above constraints, there are no quantitative guidelines as to issues, industry or individual security diversification. However, prudent diversification standards should be developed and maintained by the Manager.

International Equities. The overall non-U.S. equity allocation should include a diverse global mix that is comprised of the equity of companies from multiple countries, regions and sectors.

FIXED INCOME

Fixed income securities of any one issuer shall not exceed 5% of the total bond portfolio at time of purchase. The 5% limitation does not apply to issues of the U.S. Treasury or other Federal Agencies.

OTHER ASSETS (ALTERNATIVES)

Real Estate: Consists of publicly traded Real Estate Investment Trust ("REIT") securities and shall be diversified across a broad array of property types and geographic locations. Investments of this type are designed to provide a stable level of income combined with potential for price appreciation, particularly in periods of unexpected inflation. For private real estate, the illiquid, long-term nature should be considered. For purposes of asset allocation targets and limitations, publicly traded REITs will be categorized as "Other" under the Growth Assets category. Depending on the investment characteristics of a private real estate fund, the fund will be categorized as "Other" under either the Income Assets category, for example, a core real estate fund, or under the Growth Assets category, for example, an opportunistic real estate fund where capital gains are expected to make up a significant portion of the total return.

Inflation Hedge: Shall consist of pooled vehicles holding among other assets: Treasury Inflation Protected Securities ("TIPS"), commodities pooled funds, certain real estate or real property funds and the equity of companies in businesses thought to hedge inflation. Inflation hedge assets will be reported in the Real Return Assets category.

CASH EQUIVALENTS

Cash equivalents shall be held in funds complying with Rule 2(a)-7 of the Investment Company Act of 1940.

Portfolio Risk Hedging

Portfolio investments designed to hedge various risks including volatility risk, interest rate risk, etc. are allowed to the extent that the investments are not used for the sole purpose of leveraging Trust assets.

Prohibited Investments

Except for purchase within authorized investments, securities violating the investment principles in PA 314 are not permitted, nor are those having the following characteristics: letter stock and other unregistered securities, direct commodities or commodity contracts, or private placements (with the exception of Rule 144A securities). Further, derivatives, options, or futures for the sole purpose of direct portfolio leveraging are prohibited. Direct ownership of real estate, natural resources properties such as oil, gas or timber and the purchase of collectibles is also prohibited.

Safekeeping

All assets of the Trust shall be held by a custodian (currently RBC) selected by the Trustees for safekeeping of Trust assets. The custodian shall produce statements on a monthly basis, listing the name and value of all assets held, and the dates and nature of all transactions in accordance with the terms in the Trust Agreement. Investment of the Trust not held as Liquidity Account or Investment Account investment shall, at all times, be held in interest-bearing accounts. Investments and portfolio securities may not be loaned.

Control Procedures

Review of Investment Objectives

The Advisor shall review periodically and report to the Trust Trustees the appropriateness of this Investment Policy Statement for achieving the Trust's stated objectives. It is not expected that this Investment Policy Statement will change frequently. In particular, short-term changes in the financial markets should not require an adjustment in this Investment Policy Statement.

Review of Investment Performance

The Advisor shall report on a quarterly basis to the Trust Trustees to review the investment performance of the Trust. In addition, the Advisor will be responsible for keeping the Trust Trustees advised of any material change in investment strategy, Managers, and other pertinent information potentially affecting performance of the Trust.

The Advisor shall compare the investment results on a quarterly basis to appropriate peer universe benchmarks, as well as appropriate market indices in both equity and fixed income markets. Examples of benchmarks and indexes that will be used include the Russell 3000 Index for broad U.S. equity strategies; S&P 500 Index for large cap U.S. equities, Russell 2000 Index for small cap U.S. equities, MSCI ACWI ex-U.S. Index for broad based non-U.S. equity strategies; MSCI Europe, Australasia, and Far East (EAFE) Index for developed markets international equities, Barclays Capital Aggregate Bond Index for fixed income securities, and the U.S. 91 Day T-bill for cash equivalents. All categories will be benchmarked against appropriate indices depending on the specific characteristics of the strategies and funds used.

The Trust's overall investment performance will be benchmarked against an appropriate blended benchmark (e.g., 45% Russell 3000 Index, 15% MSCI ACWI ex-U.S. Index, and 40% Barclays U.S. Aggregate Bond Index) depending on the specific characteristics of the portfolio investments as a whole. The Liquidity Account's benchmark will be the U.S. 90 Day T-bill.

Evaluation and Review Process

The Trust Trustees will periodically review the performance of the Advisor and Advisor's adherence to the Investment Policy Statement's applicable restrictions and policies, striving for a review no less frequently than on an annual basis. Any deviation from the objectives and guidelines should be noted and discussed.

On at least an annual basis, the Advisor will be expected to provide the Trust Trustees with:

- A written review of Advisor's investment performance and portfolio structure.
- A written summary of any deviations from the investment policy guidelines.
- A summary of its key investment decisions and any modifications to their investment style.
- A written review of organizational changes.

The Trust Trustees may terminate its relationship with the Advisor at any time they determine it is appropriate to do so.

The Trust Trustees and Advisor will periodically review the overall investment program over a period of time representative of a complete market cycle, typically five years. Key issues may include:

- Changes in the Trust's financial goals or financial expectations.
- Current trends and developments in the capital markets and manager community.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM

TO: Library Board of Trustees

FROM: Carol Mueller, Library Director

DATE: December 18, 2018

SUBJECT: Mid-Year Budget Amendment to Fund 40% of the Other Post Employment Benefits (OPEB) Liability

Public Act 2 of 1968, better known as the Uniform Budgeting and Accounting Act, requires an amendment to the adopted budget when it can be determined that the budget projections will be materially different than originally anticipated. Typically, budget amendments are reviewed at the year-end in order to develop an amended budget resolution to more closely reflect the actual operational costs and the use of cash reserves. It is my recommendation to adopt the following resolution to amend the FY 2018-2019 Budget in order to transfer the funds for funding 40% of the actuarial determined OPEB liability from the General Fund to the Section 115 OPEB Trust.

Resolution
FY 2018-2019 Mid-Year Budget Amendment

WHEREAS, the Library would like to provide funding of \$2,084,000 for retiree health care benefits and transfer the funds from the General Fund to the Section 115 OPEB Trust;

WHEREAS, the funding source is the Assigned Fund Balance reserves of the General Fund;

THEREFORE, BE IT RESOLVED, that the General Fund Retiree Health Care - OPEB expenditure budget line item 7230.01 be increased by \$2,084,000 for the funding of the 40% actuarial determined OPEB liability. The Assigned Fund Balance reserves of the General Fund shall be decreased by \$3,388,395 (from \$6,328,395 to \$2,940,000) based on the December, 2018 actuarial determined OPEB liability of \$4,900,000 x 60%.

FY 2018-2019 Budget Amendment 1:

Increase Retiree Health Care – OPEB expenditure budget line item by \$2,084,000, authorized by the Trustees at the December 18, 2018 Regular Council Meeting. There is a \$2,084,000 planned use of the Assigned Fund Balance for funding 40% of the OPEB liability.

ACTION: I move to approve the following mid-year budget amendment resolution to fund 40% of the actuarial determined OPEB liability.

The Board of Trustees at the December 18, 2018 meeting has approved FY 2018-2019 Budget Amendment 1 to fund 40% of the actuarial determined OPEB liability.

Library Board President

Library Board Secretary

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM**

TO: Trustees

FROM: Carol Mueller, Library Director

DATE: December 13, 2018

SUBJECT: PA 152

Michigan Public Act 152, the Publicly Funded Health Insurance Contribution Act, requires public employees to contribute to their health insurance costs. This Act gives public employers three options to choose for funding health care costs: (1) the hard cap option, (2) the 80/20 option or (3) to be exempt.

Option 1 – Hard Cap Option:

By a majority vote of its governing body, a public employer shall pay not more for a medical benefits plan than a total equal to \$6,685.17 for single coverage, \$13,980.75 for employee and spouse (not available for our health care coverage), or \$18,232.31 for family coverage for each eligible employee. This is referred to as utilizing “hard cap” and would mean our eligible employees would pay the difference between the total annual cost of the medical benefits plan and the hard cap noted above.

Option 2 – 80/20 Option:

By a majority vote of its governing body, a public employer shall pay not more than 80% of the total annual costs of the medical benefit plans it offers. Our eligible employees would be required to pay 20% or more of the total annual costs of that plan.

Option 3 – Exempt:

By a 2/3 vote of its governing body, a local unit of government may exempt itself from the requirements of this act.

(Note: The Library does not qualify to be exempt as it is not, by definition, a local unit of government. Bloomfield Township is the local unit of government and does exempt itself from the requirements of this act.)

The amounts specified in the amended act have been increased 1.9% for the 2019 calendar year and are updated in the options above. The state of Michigan annual cost limitations announcement is attached for your information.

Each December, the Library Board must decide which of the available options to implement for the next fiscal year. The Library Board approved the hard cap option in 2011, 2012, 2014, 2015 and 2016. In 2013 and 2017 the Library Board approved the 80/20 option.

We now have an opportunity to choose the Hard Cap option for 2019 or choose the 80/20 option but the decision must be affirmatively made by a majority vote of the Trustees at the December 18, 2018 Library Board meeting. This decision will affect all full time and all 30 hour employees who accept health care benefits from the Library in 2019.

The attached cost analysis indicates the library/employee costs for both the hard cap and 80/20 options. It would benefit our employees to elect the 80/20 option as employee costs to pay for their health care coverage would be less than the hard cap option. It would benefit the Library to elect the hard cap option as library costs to provide health care coverage to employees would be less than the 80/20 option.

Another consideration each year is this - the Affordable Care Act states that "there is a penalty if the cost of single coverage for the least expensive plan that provides minimum value exceeds 9.5% of each employee's W-2 income". Neither option, with an employee paying part of the health care premium, would exceed 9.5% of their annual income.

It is recommended by Administration to adopt Option 2, known as the 80/20 Option, because it provides a lower health care cost for library employees. The Personnel and Finance Committees support this recommendation. Thank you for your consideration.

If you agree, the following motion is needed:

ACTION: I move to adopt the 80/20 Option, as stated in PA 152, effective January 1, 2019.



STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RICK SNYDER
GOVERNOR

NICK A. KHOURI
STATE TREASURER

September 17, 2018

**PUBLIC EMPLOYER CONTRIBUTIONS TO MEDICAL BENEFIT PLANS
ANNUAL COST LIMITATIONS – CALENDAR YEAR 2019**

For a medical benefit plan coverage year beginning on or after January 1, 2012, MCL 15.563, as amended by 2013 Public Act 270, sets a limit on the amount that a public employer may contribute to a medical benefit plan.


For medical benefit plan coverage years beginning on or after January 1, 2013, MCL 15.563 provides that the dollar amounts that are multiplied by the number of employees with each coverage type be adjusted annually. Specifically, the dollar amounts shall be adjusted, by October 1 of each year, by the change in the medical care component of the United States consumer price index for the most recent 12-month period for which data are available. For calendar year 2018, the limit on the amount that a public employer may contribute to a medical benefit plan was set to the sum of the following:

- \$ 6,560.52 times the number of employees and elected public officials with single-person coverage
- \$13,720.07 times the number of employees and elected public officials with individual-and-spouse coverage or individual-plus-1-nonspouse-dependent coverage
- \$17,892.36 times the number of employees and elected public officials with family coverage.

The limits for 2019 equal the 2018 limits increased by **1.9 percent**. The 1.9 percent is the percentage change in the medical care component from the period September 2016-August 2017 to the period September 2017-August 2018.

Thus, for medical benefit plan coverage years beginning on or after January 1, 2019, the limit on the amount that a public employer may contribute to a medical benefit plan equals the sum of the following:

- **\$ 6,685.17** times the number of employees and elected public officials with single-person coverage
- **\$13,980.75** times the number of employees and elected public officials with individual-and-spouse coverage or individual-plus-1-nonspouse-dependent coverage
- **\$18,232.31** times the number of employees and elected public officials with family coverage.


Nick A. Khouri
State Treasurer

September 17, 2018

MICHIGAN PUBLIC ACT 152 - This act provides for health care premium employee contribution/sharing beginning 01/01/2012

Calendar Year 2019 annual cost limitations - published 9/2018, effective 1/1/2019

HARD CAP 1/1/2019-12/31/2019

	Single	Family
Current budgeted annual health care costs (medical only)*	\$ 9,394.66	\$ 27,149.53
Hard cap amount = BTPL annual cost	(\$6,685.17)	(\$18,232.31)
Employee annual cost	\$2,709.49	\$8,917.22
Amount employee would pay per paycheck (24 pay periods)	\$112.90	\$371.55

80/20 SPLIT

Current budgeted annual health care costs (medical only)*	\$ 9,394.66	\$ 27,149.53
80% = BTPL annual cost	\$7,515.73	\$21,719.62
20% = Employee annual cost	\$1,878.93	\$5,429.91
Amount employee would pay per paycheck (24 pay periods)	\$78.29	\$226.25

* Budgeted health care costs for FY 2019-2020 predict a 10% increase.

2013-14 Library adopted the hard cap option.

2014-15 Library adopted the 80/20 option.

2015-16 Library adopted the hard cap option.

2016-17 Library adopted the hard cap option.

2017-18 Library adopted the hard cap option.

2018 Library adopted the 80/20 option.

2019 Library Director recommends 80/20 option.

BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM

TO: Trustees

FROM: Personnel Committee – Sandy Edwards and Eli Greenbaum

DATE: December 18, 2018

SUBJECT: Director's Evaluation

December is traditionally the time of year when the Personnel Committee asks for your input on the Library Director's performance during the past fiscal year.

The evaluation process will begin with a report from the Library Director to the Board summarizing her activities during 2018. The report, as well as the Director's evaluation form, will be sent to you in early January. The form will be a Word document (it may be adjusted accordingly for your use) which you can print out or complete online. We ask that your completed evaluation form be returned to the Personnel Committee by **January 15, 2019**.

The Personnel Committee will then use your input to complete the Library Director's performance evaluation, share the results with you, and make a formal recommendation to the full Library Board regarding the Director's performance and contract at the **February 19, 2019** Library Board meeting.

It is anticipated that the Director's report will provide information that will assist us in the evaluation process and guide the development of goals for the next fiscal year.

We look forward to receiving your comments – any questions, please call or email.

Timeline

December 18, 2018	Director's Evaluation Process confirmed
January 5, 2019	Library Director returns her evaluation comments to the Personnel Committee
January 6, 2019	Personnel Committee shares the Library Director's evaluation comments and sends the Library Director evaluation form to each Trustee to complete
January 15, 2019	Library Trustees return their completed Library Director evaluation forms to a member of the Personnel Committee
February 19, 2019	The Personnel Committee will make a formal recommendation to the full Library Board regarding the Director's performance and contract at the regular Library Board meeting

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM**

TO: Trustees

FROM: Tera Moon

DATE: December 10, 2018

SUBJECT: Space Needs & Wayfinding Assessment Update

A group of staff have been assigned “spaces ambassadors” and are tasked with helping to facilitate communication of this project to patrons and staff. These folks have been working on writing a list of talking points and questions that might come up as we start to make changes for this project.

We anticipate starting phase one of the Spaces project in April 2019. Phase one is moving the Media collection to Adult and Youth Services and converting the space left into an area that patrons can use in a variety of ways including for collaboration and group studying.

**BLOOMFIELD TOWNSHIP PUBLIC LIBRARY
MEMORANDUM**

TO: Trustees

FROM: Tera Moon

DATE: December 10, 2018

SUBJECT: Strategic Plan Update

1. Marketing

This group continues to meet and discuss ideas and tactics for marketing the Library and its services.

2. Tours

Another library tour is planned for the winter quarter. The tours continue to attract small but enthusiastic groups.

3. Staff Awareness

The weekly Staff Huddles that this team recommended have been well-received by staff. This team also inspired regular meetings of staff who are assigned to be Seniors-in-Charge.

4. Programming

This group hasn't met in a while due to changes in personnel. Once the new Adult Services Department Head settles in, we will take up our meetings again and work toward more coordinated and joint programming between departments.

These investments will move us toward accomplishing our four strategic goals:

- Expand awareness, use, and support of the Library and its services.
- Further develop the highest level of customer service for Bloomfield Township residents.
- Increase use of and customer satisfaction with the Library's services and collections.
- Provide an attractive, easy-to-use, and flexible facility and grounds that meet a variety of users' needs.

January 2019

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
	1 New Year's Eve Library Closed Will re-open Wednesday, 1/2	2 2PM LEGO Club	3 11AM Cocoa and Coloring	4 12PM English Language Conversation Hour	5 1PM Robot Petting Zoo	6
7 4:30PM Mindful Mondays Yoga Series 7PM Open Lab	8 10AM Tinker Tales 1PM Memoir Writers' Group	9 12:15 PM Friends 10AM Wee ALL Play 6PM Introduction to Google Apps 6:30PM My First Book Group	10 10AM Mother Goose Club 1PM Digital Download Help	11 10AM Movers and Shakers 12PM English Language Conversation Hour	12 9:30AM – 3:30PM Friends of the Library Second Saturday 11AM SENSEational Story Time	13
14 11AM Adult /Teen Sensory Storytime 4:30PM CS -First Animation (Grades 4-8) 4:30PM Mindful Mondays Yoga Series 7PM Readers' Club	15 10AM Tinker Tales 10AM Tuesday Book Club 3:30PM Tutor.com Tuesday 3:30 PM Teen Advisory Board 7PM Michigan Author Series: Jan Bills, Late Bloomer 7PM Library Board	16 Gale Courses Begin 10AM Wee ALL Play 1PM Mystery Book Club 4:30PM CS -First Animation (Grades 4-8) 6:30PM Paperbacks & Snacks	17 10AM Mother Goose Club 11AM Development Committee 6:30PM Art Lab 7PM Open Lab	18 10AM Movers and Shakers 10AM Coffee &Conversation 12PM English Language Conversation Hour 7PMAn Evening of Music and Comedy with Eddy Kay	19 11AM Tablet Tales	20
21 10AM Family Story Time 1PM 30 Minute Lunchtime Book Club 4:30PM Mindful Mondays Yoga Series 4:30PM CS -First Animation (Grades 4-8)	22 10AM Tinker Tales 1PM Memoir Writers' Group 6:30PM 'In Vino Veritas' Nonfiction Book Club 6:30PM Book Worms 7PM Getting Your Financial House in Order	23 10AM Wee ALL Play 4:30PM CS -First Animation (Grades 4-8)	24 10AM Eleanor's Book Club 10AM Mother Goose Club 11AM Building and Grounds Committee 6PM Introduction To Scanning and Photo Editing 6:30PM Book Chat	25 6PM Introduction To Scanning and Photo Editing 11AM Sensory-Friendly Movies for Adults and Teens 12PM English Language Conversation Hour 4:30PM Bi-Lingual Stories 7PM Chamber Music Concert Series	26	27
28 4:30PM Mindful Mondays Yoga Series 4:30PM CS -First Animation (Grades 4-8) 6PM Books in Bars at Rusty Bucket (Book Club)	29 10AM Tinker Tales 7PM Michigan Author Series: Amy Emberling and Frank Carollo, Zingerman's Bakehouse	30 10AM Wee ALL Play 4:30PM CS -First Animation (Grades 4-8)	31 10AM Mother Goose Club 6PM Introduction to SHUTTERFLY			