

Coopersville Area District Library

Monthly Board Meeting

Date: February 19, 2025

Time: 7:00 pm

Place: 333 Ottawa Street, Coopersville MI 49404

Agenda

1. **Call to Order**
2. **Approval of Agenda** (m) p. 1
3. **Approval of the Minutes (January 15, 2025)** (m) p. 2-3
4. **Public Comment:**
5. **Financial Reports**
 - a. January Operations: Balance Sheets & Budget vs. Actual (r) p. 4-5
 - b. Approve December expenditures, including ACH transactions #21218-21239 totaling \$22714.39; Net income to expenses \$120,348.90 (m) p. 6-7
 - c. Approve December checks to date, including ACH transactions #21240-21252 totaling \$19422.42 (m) p. 8
 - d. Statement of Income (r) p. 9
 - e. Visa Reconciliation Detail (r) p. 10-11
 - f. CADL Building Expansion Budget Performance (r) p. 12
6. **Correspondence/Marketing** (r) p. 13-14
 - a. CADL Press Releases
 - b. March Calendar
 - c. Programming Flyers
7. **Director's Report** – (r) p. 15-17
8. **Committee Reports** (r)
 - a. **Personnel Committee Minutes - January 27, 2025** p. 18
9. **Unfinished Business**
 - a. Logo (m) p. 19-21
 - b. Palace Project Overview p. 22-26
10. **New Business**
 - a. Short-Term Disability (Aflac) - Committee Recommendation (m) p. 27-35
 - b. Donated Leave Policy (m) p. 36-41
11. **Public/board Comments:**
12. **Next Meeting: Board meeting March 19, 2025 at 7PM**

(m) - motion, (r) - receive and file, (i) - information, (d) - discussion

Coopersville Area District Library
333 Ottawa Street
Coopersville, MI 49404

Minutes from the Board Meeting on January 15, 2025

Call to Order: President Sue Boomgaard-Rasch called the meeting to order at 7:00 pm.

Members Present: Sue Boomgaard-Rasch, Roland DeVries, Pat Lindberg, Stephanie Mayrose, Greg Dunn, Kathi Waldecker, Amy Deming, Norine Fox

Staff Present: Elyshia Hoekstra/Director

Absent: None

M/S (R. DeVries, K. Waldecker) to approve 1/15/2025 agenda (Page 1). Motion carried.

M/S (S. Mayrose, A. Deming) to approve 12/18/2024 minutes (pages 2-3). Motion carried.

Public Present/Comments: No Public Present

Financial Reports:

- A. Informational review to receive and file** December Operations: Balance Sheets & Budget vs. Actual (Pages 4-11).
- B. M/S (R. DeVries, S. Mayrose) to approve** November expenditures, including ACH transactions #21199-21210 totaling \$24,728.17 (Page 12). Motion carried.
- C. M/S (A. Deming, K. Waldecker) to approve** December checks to date, including ACH transactions #21211-21217 totaling \$14,920.01 (Page 13). Motion carried.
- D. Informational review to receive and file** Statement of Income (Page 14-17).
- E. Informational review to receive and file** Visa Reconciliation Detail (Pages 18-19).
- F. Informational review to receive and file** CADL Building Expansion Budget Performance (Page 20).

Correspondence/Marketing: – Pages 21-22 – Informational review to receive and file

- A. CADL Press Releases
- B. February Calendar of Events
- C. Programming Flyers

Director's Report: – Pages 23-26 – Informational review to receive and file

**Audit has been completed and CADL received a clean audit report. Treasurer Amy Deming will present audit report at February 2025 board meeting.*

**Elyshia will prepare a pdf copy of the State Aid Report for any interested board members.*

**Elyshia has begun reviewing CADL Board Policies which have not been reviewed since 2022. A fund balance policy is a state requirement.*

**Discussion took place regarding the purchase of Palace Project and Unlimited Listeners two new eBook/eAudiobook platforms. Greg Dunn suggested that Elyshia create a diagram showing how these new services would mesh with content the library already offers.*

Committee Reports: None

Unfinished Business:

A. Lawyer reviewed parental leave policy – Pages 27-28

M/S (R. DeVries, A. Deming) to approve temporary Parental Leave Policy as written (Pages 27-28). Motion carried.

B. Logo update

Elyshia presented four logo options created by Jenny Grace. Discussion included the following:

**Members like the color choices but wondered how the logos would look in black/white and what would a more squared off design look like.*

**Members seemed to rule out design #4 and thought #1 and #2 were too vague. Most favorable choice was #3.*

**Members felt that word Library should be more prominent than Coopersville and font type needed to be reconsidered.*

**Members suggested that Elyshia take these concerns/ideas back to Jenny Grace for reconsideration.*

New Business: Pages 29-30

A. Benefits Summary Draft -Pages 29-30

Members like having a chart that summarizes all CADL Employee Benefits

B. Strategic Plan Quarterly Updates 2025

Elyshia presented and reviewed the Strategic Plan Quarterly Updates 2025

Public/Board Comments: *Elyshia provided board members with a tour of the new Tween Space.*

Adjournment: 8:23 pm.

Next Meeting: February 19, 2025 at 7:00 pm.

COOPERSVILLE AREA DISTRICT LIBRARY

Balance Sheet As of February 10, 2025

	TOTAL	
	AS OF FEB 10, 2025	AS OF FEB 10, 2024 (PY)
ASSETS		
Current Assets		
Bank Accounts		
101-001 Choice One - Checking	205,469.46	182,273.92
101-002 CoMerica Savings Account (deleted)	0.00	57,203.59
101-003 ICS-FDIC Savings	247,585.47	193,389.67
101-004 Building Debt Fund	145,789.93	144,708.51
101-005a Murray CD	14,423.02	
101-006 Capital Fund	7,626.96	33,017.46
101-007 Business Primary Share (Consumers Credit Union)	25.00	
101-008 Consumers Credit Union	58,179.42	
Total Bank Accounts	\$679,099.26	\$610,593.15
Accounts Receivable		
101-018 Accounts Receivable	-10.99	-32.64
Total Accounts Receivable	\$ -10.99	\$ -32.64
Total Current Assets	\$679,088.27	\$610,560.51
TOTAL ASSETS	\$679,088.27	\$610,560.51
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
101-202 Accounts Payable	1,572.92	6,778.31
Total Accounts Payable	\$1,572.92	\$6,778.31
Credit Cards		
101-211 VISA	5,295.74	751.59
Total Credit Cards	\$5,295.74	\$751.59
Other Current Liabilities		
101-258 Payroll Liabilities	2,383.48	5,417.92
202-1 Accounts Payable Auditors	0.00	1,501.74
Total Other Current Liabilities	\$2,383.48	\$6,919.66
Total Current Liabilities	\$9,252.14	\$14,449.56
Total Liabilities	\$9,252.14	\$14,449.56
Equity		
101-370 Committed Fund Balance	250,000.00	250,000.00
3000 Opening Bal Equity	244,449.10	244,449.10
3900 Retained Earnings	95,699.23	26,308.35
Net Income	79,687.80	75,353.50
Total Equity	\$669,836.13	\$596,110.95
TOTAL LIABILITIES AND EQUITY	\$679,088.27	\$610,560.51

COOPERSVILLE AREA DISTRICT LIBRARY

General Operations Budget vs. Actuals YTD

July 2024 - June 2025

	1-GENERAL OPERATIONS				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income								
101-401 Property Taxes	189,889.59	391,000.00	-201,110.41	48.57 %	\$189,889.59	\$391,000.00	\$ -201,110.41	48.57 %
101-539 State	1,043.28	18,200.00	-17,156.72	5.73 %	\$1,043.28	\$18,200.00	\$ -17,156.72	5.73 %
101-580 Local Grants	3,777.36	12,000.00	-8,222.64	31.48 %	\$3,777.36	\$12,000.00	\$ -8,222.64	31.48 %
101-600 Charges for Services	3,162.70	4,310.00	-1,147.30	73.38 %	\$3,162.70	\$4,310.00	\$ -1,147.30	73.38 %
101-655 Fines & Forfeitures	3,435.05	38,400.00	-34,964.95	8.95 %	\$3,435.05	\$38,400.00	\$ -34,964.95	8.95 %
101-664 Investment Earnings	6,854.32	6,500.00	354.32	105.45 %	\$6,854.32	\$6,500.00	\$354.32	105.45 %
101-672 Other Revenue	2,465.00	7,035.00	-4,570.00	35.04 %	\$2,465.00	\$7,035.00	\$ -4,570.00	35.04 %
101-690 Other Financing Sources	2,466.32	200.00	2,266.32	1,233.16 %	\$2,466.32	\$200.00	\$2,266.32	1,233.16 %
Total Income	\$213,093.62	\$477,645.00	\$ -264,551.38	44.61 %	\$213,093.62	\$477,645.00	\$ -264,551.38	44.61 %
GROSS PROFIT	\$213,093.62	\$477,645.00	\$ -264,551.38	44.61 %	\$213,093.62	\$477,645.00	\$ -264,551.38	44.61 %
Expenses								
101-701 Personnel Services	152,960.67	280,920.00	-127,959.33	54.45 %	\$152,960.67	\$280,920.00	\$ -127,959.33	54.45 %
101-726 Supplies	6,210.24	11,050.00	-4,839.76	56.20 %	\$6,210.24	\$11,050.00	\$ -4,839.76	56.20 %
101-800 Other Services & Charges	56,809.16	104,690.00	-47,880.84	54.26 %	\$56,809.16	\$104,690.00	\$ -47,880.84	54.26 %
101-970 Capital Outlay	40,760.80	63,500.00	-22,739.20	64.19 %	\$40,760.80	\$63,500.00	\$ -22,739.20	64.19 %
Total Expenses	\$256,740.87	\$460,160.00	\$ -203,419.13	55.79 %	\$256,740.87	\$460,160.00	\$ -203,419.13	55.79 %
NET OPERATING INCOME	\$ -43,647.25	\$17,485.00	\$ -61,132.25	-249.63 %	\$ -43,647.25	\$17,485.00	\$ -61,132.25	-249.63 %
NET INCOME	\$ -43,647.25	\$17,485.00	\$ -61,132.25	-249.63 %	\$ -43,647.25	\$17,485.00	\$ -61,132.25	-249.63 %

General Operations

Checking Account - January 8th - 31st, 2025

Date	Num	Name	Amount
01/06/2025		Deposit	5.01
01/06/2025		Transfer from Building Fund	1,000.00
01/06/2025		Deposit	18.01
01/10/2025		Deposit	99.75
01/13/2025		Deposit	17,854.51
01/15/2025		Deposit	10.42
01/15/2025		Deposit	41,164.36
01/16/2025		Deposit	24.74
01/16/2025		Deposit	34,021.99
01/17/2025		Deposit	40.71
01/21/2025		Deposit	15.63
01/21/2025		Deposit	4.77
01/23/2025		Deposit	16.75
01/24/2025		Deposit	103.70
01/27/2025		Deposit	4,496.97
01/27/2025		Deposit	4.77
01/28/2025		Deposit	416.78
01/28/2025		Deposit	19.38
01/30/2025		Deposit	20.84
01/30/2025		Deposit	43,336.99
01/31/2025		Deposit	52.00
01/31/2025		Deposit	101.70
01/31/2025		Deposit	215.69
01/06/2025		Transfer to Building Fund	-1,033.55
01/30/2025		Transfer to Building Fund	-5,164.18
01/07/2025		City of Grand Rapids	-4.32
01/08/2025		Alerus Retirement	-131.33
01/27/2025		Alerus Retirement	-267.17
01/09/2025	21218	Visa	-2,963.23
01/09/2025	21219	PFM Financial Advisors LLC	-1,000.00
01/09/2025	21220	Unique Management Services	-19.70
01/09/2025	21221	Coopersville Rotary Club.	-100.00
01/09/2025	21222	Brodart Co.	-83.17
01/09/2025	21223	Cengage Learning	-32.79
01/09/2025	21224	Heimler Consulting	-285.00
01/13/2025	21225	Cengage Learning	-79.47
01/30/2025	21226	Howard Miller Public Library	-16.00
01/30/2025	21227	Brodart Co.	-157.20
01/27/2025	21230	Michigan Gas Utilities	-415.80
01/27/2025	21231	City of Coopersville	-67.65
01/27/2025	21232	Foster, Swift, Collins, & Smith P.C.	-416.50
01/27/2025	21233	Everon	-84.42

01/27/2025	21234	U.S. Bank Equipment Finance	-317.39
01/27/2025	21235	Center Point Large Print	-90.00
01/27/2025	21236	Elyshia Hoekstra	-34.24
01/30/2025	21237	Cengage Learning	-44.78
01/30/2025	21238	Raap Signs	-240.00
01/30/2025	21239	Heimler Consulting	-3,554.92
01/22/2025	DD	Payroll	-6,093.76
			<hr/>
			120,348.90

General Operations
Checking Account - February 1st-10th, 2025

Date	Num	Name	Amount
02/03/2025		Deposit	4.77
02/03/2025		Deposit	17.14
02/04/2025		Deposit	-7.54
02/05/2025		Deposit	7.69
02/06/2025		Deposit	31.21
02/07/2025		Deposit	129.09
02/07/2025		Deposit	24.88
02/03/2025		Priority Health	-477.71
02/07/2025		Alerus Retirement	-266.69
02/07/2025		M.E.R.S.	-1,751.00
02/07/2025		IRS	-2,248.42
02/03/2025	21240	Consumers Energy	-1,100.03
02/03/2025	21241	AcenTek ascending Technology	-34.99
02/03/2025	21242	Library Design Associates Inc.	-384.00
02/03/2025	21243	Midwest Tape- Hoopla	-666.65
02/03/2025	21244	Brodart Co.	-55.40
02/03/2025	21245	T-Mobile	-229.60
02/17/2025	21246	New Views LLC	-801.66
02/17/2025	21247	Everon	-87.01
02/17/2025	21248	Visa	-5,133.96
02/17/2025	21249	Lakeland Library Cooperative	-45.19
02/17/2025	21250	Cengage Learning	-65.58
02/17/2025	21251	Brodart Co.	-111.65
02/17/2025	21252	Triangle Window Fashions	-107.00
02/05/2025	DD	Payroll	-6,063.12
			-19,422.42

Coopersville Area District Library

Statement of Financial Income

July 2024 - June 2025

	1-GENERAL OPERATIONS	2-DEBT SERVICE PAYMENT	3-CAPITAL PROJECTS	MURRAY FUND	MURRAY FUND CD	TOTAL
Income						
101-401 Property Taxes	189,889.59	136,512.75	0.00	0.00	0.00	\$326,402.34
101-539 State	1,043.28	0.00	0.00	0.00	0.00	\$1,043.28
101-580 Local Grants	3,777.36	0.00	0.00	0.00	0.00	\$3,777.36
101-600 Charges for Services	3,162.70	0.00	0.00	0.00	0.00	\$3,162.70
101-655 Fines & Forfeitures	3,435.05	0.00	0.00	0.00	0.00	\$3,435.05
101-664 Investment Earnings	6,854.32	328.25	291.55	107.33	263.79	\$7,845.24
101-672 Other Revenue	2,465.00	0.00	0.00	75.00	0.00	\$2,540.00
101-690 Other Financing	2,466.32	0.00	0.00	0.00	0.00	\$2,466.32
Sources						
Total Income	\$213,093.62	\$136,841.00	\$291.55	\$182.33	\$263.79	\$350,672.29
GROSS PROFIT	\$213,093.62	\$136,841.00	\$291.55	\$182.33	\$263.79	\$350,672.29
Expenses						
Total Expenses						\$0.00
NET OPERATING INCOME	\$213,093.62	\$136,841.00	\$291.55	\$182.33	\$263.79	\$350,672.29
NET INCOME	\$213,093.62	\$136,841.00	\$291.55	\$182.33	\$263.79	\$350,672.29

COOPERSVILLE AREA DISTRICT LIBRARY

101-211 VISA, Period Ending 02/02/2025

RECONCILIATION REPORT

Reconciled on: 02/06/2025

Reconciled by: Kim Lothschutz

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	2,963.23
Charges and cash advances cleared (45).....	5,150.72
Payments and credits cleared (2).....	-2,979.99
Statement ending balance.....	<u>5,133.96</u>
Register balance as of 02/02/2025.....	5,133.96
Cleared transactions after 02/02/2025.....	0.00
Uncleared transactions after 02/02/2025.....	76.90
Register balance as of 02/06/2025.....	<u>5,210.86</u>

Details

Charges and cash advances cleared (45)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/31/2024	Expense	5144819269	Google LLC	57.60
01/02/2025	Expense		Mobile Beacon	840.00
01/03/2025	Expense		Mobile Beacon	120.00
01/03/2025	Expense	07-12538-38774	Ebay	8.62
01/05/2025	Expense		Amazon.com	239.55
01/05/2025	Expense		Amazon.com	87.50
01/07/2025	Expense		Amazon.com	26.09
01/07/2025	Expense		Amazon.com	11.60
01/07/2025	Expense	182107391	Quill	4.94
01/07/2025	Expense		Amazon.com	14.99
01/09/2025	Expense	4485922	Wufoo	19.00
01/10/2025	Expense		Amazon.com	21.99
01/11/2025	Expense		Amazon.com	23.78
01/11/2025	Expense		Amazon.com	35.46
01/12/2025	Expense		Amazon.com	14.96
01/12/2025	Expense		Amazon.com	23.44
01/12/2025	Expense		Amazon.com	19.69
01/13/2025	Expense		Amazon.com	27.98
01/13/2025	Expense		Amazon.com	151.19
01/14/2025	Expense		Amazon.com	25.00
01/14/2025	Expense		Amazon.com	16.98
01/14/2025	Expense	42384453	Quill	138.89
01/15/2025	Expense	311363	Collaborative Summer Library...	64.75
01/16/2025	Expense		Amazon.com	2.69
01/17/2025	Expense	INV11424568	Vonage	121.87
01/17/2025	Expense		Ebay	7.61
01/19/2025	Expense		Amazon.com	10.07
01/19/2025	Expense		Amazon.com	21.96
01/20/2025	Expense		Amazon.com	34.13
01/21/2025	Expense		Amazon.com	19.96
01/21/2025	Expense		Amazon.com	12.79
01/21/2025	Expense		Amazon.com	19.96
01/21/2025	Expense		ADT Security Services (VISA)	162.67
01/21/2025	Expense		Intuit	94.84
01/22/2025	Expense		Meijer	18.94
01/24/2025	Expense		Family Fare	25.00
01/24/2025	Expense		Turk's Tavern	25.00
01/24/2025	Expense		Target	25.00
01/29/2025	Expense		Michigan Library Association	360.00
01/29/2025	Expense	13-12639-94086, 13-12	Ebay	34.99

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/29/2025	Expense		Family Fare	11.49
01/30/2025	Expense		Ebay	3.34
01/30/2025	CC Bill Payment		Baker & Taylor	1,969.24
01/31/2025	CC Bill Payment		Chicago Distribution Center	117.57
02/01/2025	CC Bill Payment		Google LLC	57.60
Total				5,150.72

Payments and credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/31/2024	Bill		Visa	-2,963.23
01/30/2025	Credit Card Credit		Amazon.com	-16.76
Total				-2,979.99

Additional Information
Uncleared charges and cash advances after 02/02/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/03/2025	Expense		Amazon.com	25.07
02/04/2025	Expense		Amazon.com	51.83
Total				76.90

COOPERSVILLE AREA DISTRICT LIBRARY

Building Fund Budget vs. Actuals YTD

July 2024 - June 2025

	2-DEBT SERVICE PAYMENT				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income								
101-401 Property Taxes	136,512.75	126,800.00	9,712.75	107.66 %	\$136,512.75	\$126,800.00	\$9,712.75	107.66 %
101-664 Investment Earnings	328.25	500.00	-171.75	65.65 %	\$328.25	\$500.00	\$ -171.75	65.65 %
Total Income	\$136,841.00	\$127,300.00	\$9,541.00	107.49 %	\$136,841.00	\$127,300.00	\$9,541.00	107.49 %
GROSS PROFIT	\$136,841.00	\$127,300.00	\$9,541.00	107.49 %	\$136,841.00	\$127,300.00	\$9,541.00	107.49 %
Expenses								
101-800 Other Services & Charges	1,005.00	10.00	995.00	10,050.00 %	\$1,005.00	\$10.00	\$995.00	10,050.00 %
101-990 Building Expansion	13,068.75	142,638.00	-129,569.25	9.16 %	\$13,068.75	\$142,638.00	\$ -129,569.25	9.16 %
Total Expenses	\$14,073.75	\$142,648.00	\$ -128,574.25	9.87 %	\$14,073.75	\$142,648.00	\$ -128,574.25	9.87 %
NET OPERATING INCOME	\$122,767.25	\$ -15,348.00	\$138,115.25	-799.89 %	\$122,767.25	\$ -15,348.00	\$138,115.25	-799.89 %
NET INCOME	\$122,767.25	\$ -15,348.00	\$138,115.25	-799.89 %	\$122,767.25	\$ -15,348.00	\$138,115.25	-799.89 %

OBSERVER • JANUARY 27, 2025

Upcoming Events at the Library

Adult Book Club - Adult
Book Club meets on the 2nd Wednesday of each month at 7:00 p.m. The title up for discussion on February 12 is, *The Lost Apothecary*, by Sarah Penner. A limited number of copies are available for checkout at the library.

Cookbook Club - Cookbook
Club meets at 6:00 p.m. on the 4th Thursday of each month. The next meeting is February 27. This month's cookbook selection is, *Go-To Dimmers*, by Ina Garten. This program is for ages 18 and over. Cooks of all experience levels are welcome. For more information or questions about this program, email anna@coopersvillelibrary.org.

January Series - The library is once again a remote host site for Calvin University's popular *January Series*. This series aims to cultivate deep thought and conversations about important issues of the day in order to inspire cultural renewal and make better global citizens. Livestreams of the lectures are held from 12:30 – 1:30 p.m., Monday through Friday, now through January 31, 2024. Visit calvin.edu/january for a full line-up of speakers and topics.

Maker Mondays - Join Mr. Zach from 4:00-5:00 p.m. on Monday afternoons for a variety

of STEM activities, games, and experiments for kids and tweens! Registration is not required. Just drop by and join in the fun!

Music & Movement - Music and Movement, geared towards kids 12 months and older, meets at 10:00 a.m. on Wednesday mornings. Registration is not required.

Premiere Movie Night - Premiere Movie Nights take place on the 4th Tuesday of each month. Doors open at 6:00 p.m. and the show starts at 6:30 p.m. The next movie night is January 28. Please call the library or visit its website to find out what movie will be playing. Thanks to the Coopersville Sportsman's Club for making these movie nights possible!

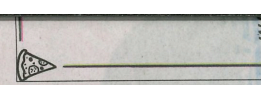
Preschool Story Time - Preschool Story Time, geared towards kids 2.5-5 years old, meets at 10:00 a.m. on Tuesday mornings. Registration is not required.

Teen Advisory Board - Teen Advisory Board (TAB) meets at 3:30 p.m. on an every other Tuesday basis. The next meeting is on February 4.

For more information on library operations and services, please visit the library's Facebook page or its website, www.coopersvillelibrary.org.



State Farm Mutual
Bloomington
200042



7. 8608
DESIGN

Hunter
R.
koe.com
om
AM
ar
Rapid, MI 49354



OBSERVER • FEBRUARY 10, 2025

Upcoming Events at the Library

Adult Book Club - Adult Book
Club meets on the 2nd Wednesday of each month at 7:00 p.m. The title up for discussion on February 12 is, *The Lost Apothecary*, by Sarah Penner. A limited number of copies are available for checkout at the library.

Cookbook Club - Cookbook
Club meets at 6:00 p.m. on the 4th Thursday of each month. The next meeting is February 27. This month's cookbook selection is, *Go-To Dimmers*, by Ina Garten. This program is for ages 18 and over. Cooks of all experience levels are welcome. For more information or questions about this program, email anna@coopersvillelibrary.org.

Maker Mondays - Join Mr. Zach from 4:00-5:00 p.m. on Monday afternoons for a variety of STEM activities, games, and experiments for kids and tweens! Registration is not required. Just drop by and join in the fun!

Makerspace - The next Makerspace will take place from February 28. This event is open for all ages! All of our craft and art supplies are available to use – so come unleash your creativity! Registration is not required to attend.

Music & Movement - Music and Movement, geared towards kids 12 months and older, meets

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Play 'N' Learn - Ottawa Area
Intermediate School District (OAISD) will be hosting another Play 'N' Learn on Friday, February 21, at 10:00 a.m. This program is designed for families with children ages birth to 5 years old. Monthly sessions are based on a children's book, with accompanying finger plays, crafts, and activities. Each family receives a copy of the book to take home. Pre-registration is not required.

Premiere Movie Night - Premiere Movie Nights take place on the 4th Tuesday of each month. Doors open at 6:00 p.m. and the show starts at 6:30 p.m. The next movie night is February 25. Please call the library or visit its website to find out what movie will be showing. Thanks to the Coopersville Sportsman's Club for making these movie nights possible!

Preschool Story Time - Preschool Story Time, geared towards kids 2.5-5 years old, meets at 10:00 a.m. on Tuesday mornings. Registration is not required.

Teen Advisory Board - Teen Advisory Board (TAB) meets at 3:30 p.m. on an every other Tuesday basis. The next meeting is on February 18.

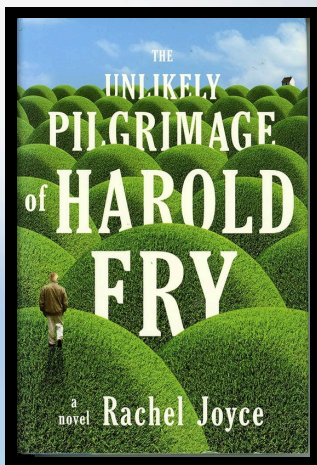
For more information on library operations and services,



Coopersville Area District Library
2025 Events Calendar

Hours:
Monday and Thursdays: 12-8 pm
Tuesdays, Wednesdays, and Fridays: 10 am -5:30pm
Saturdays: 10 am - 2 pm
www.coopersvillelibrary.org

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						Dr. Seuss 1 Birthday 11AM - 1 PM
2 Maker Monday 4PM	3	Storytime 10 AM TAB 3:30PM	4 Music & Movement 10AM	5	Historical Society Program 6:30PM	6 7 8
9 Maker Monday 4PM	10	Storytime 10 AM	11 Music & Movement 10AM Adult Book Club <i>The Unlikely Pilgrimage of Harold Fry</i> 7PM	12	13	14 15
16 Maker Monday 4PM	17 	Storytime 10 AM TAB 3:30PM	18 Music & Movement 10AM Library Board Meeting 7PM	19	Adult Craft Night 6:00PM	OAISD 21 10AM 22
23 Maker Monday 4PM	24	Storytime 10 AM Premiere Movie Night 6:30PM	25 Music & Movement 10AM	26	27 Cookbook Club 6:00PM	28 Makerspace 2:30-4:30 PM 29
30 Maker Monday 4PM	31					



March Book Club
Wednesday, March 12, at 7 pm

MOVIE NIGHT



Tuesday, February 25, at 6:30 p.m.

Thank you to the Coopersville Sportsman's Club for making our movie nights possible!

Director's Report for January 2024 - Elyshia Hoekstra

Finances

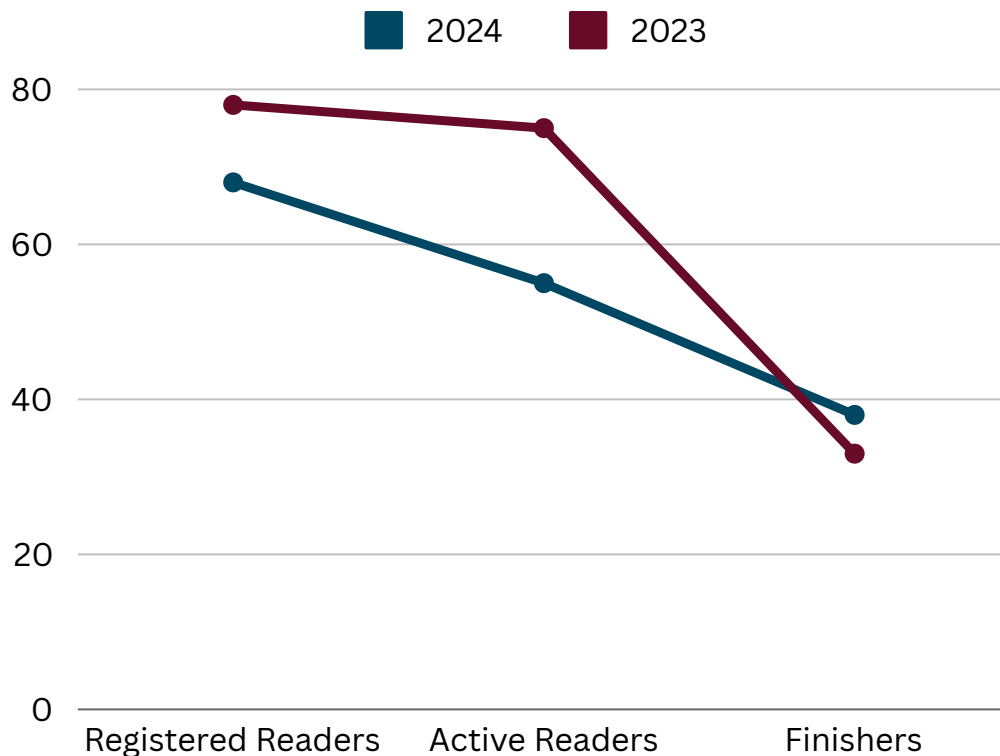
Budgets

Kim and I are currently reviewing budgets and will present them shortly to our finance committee. There's still a bit of work left into figuring numbers since we are still early in the year and there are a few unknowns at this point; however, I feel fairly confident that we have a pretty good place to start and that we can adapt fairly easily as things arise.

Staff

Programs

Winter reading has come to a close. We had 68 registered readers, 55 active readers, and 38 readers who finished the entire challenge. Registered readers and active readers is down a little from last year, but challenge completions is up. Some of these numbers may be due to a few changes we made this year. We shortened the Winter Reading window by a month and made it a little easier for readers to complete the challenge and be eligible for prizes.



Intern

We have an intern from Coopersville High School that has joined our team this semester. Her name is Lauren Bauer, and she's here for about 4 hours a week on average. This is an unpaid position through the school. They get school credit for the experience as its part of a class, along with some real world experience in different jobs around Coopersville. Lauren has been here for a couple weeks now and learns very quickly. While I can't have her doing jobs that other members of my staff are paid to do, she has been able to help us with a few projects that we have going on, including some shelf reading, inventorying, and moving parts of our collection. She also helps with cutting out craft materials and helping to set up and take down for programs. While we can't let her see patron information do to privacy laws, she has been observing what each of us do here at the library and is learning a lot about the day to day workings of a librarian. She'll be helping out at the library through early May.

Page

I have interviewed and extended the open position to a high school student. While we received quite a few applications, many of them weren't what we were looking for, and it took quite a bit of interviewing to find a high school student that didn't have a lot of other extracurricular obligations that would prevent them from working the shifts that we'd need them for the most often. I have offered the position to a High School Senior who I hope will be with us at the very least through the summer and possibly will stay on as she goes to school through the fall. Her name is Alayna McClellan.

Lakeland, State, and Other News

Lakeland meetings are set to take place February 13th. But because I have another obligation in the afternoon of that day, I am not including a summary of what was discussed in my director's report this time around. I plan to give you all a brief verbal summary of what is happening on this level instead at our board meeting.

Statistics

January 2025

	1/1/2025	1/1/2024			Current YR	Last Yr	
	Current Yr	Last Yr	% Change		2024-2025 YTD	2023 -2024 YTD	% Change
Circulation							
Items checked out at CADL	2,954	3,584	-18%		32,004	26,006	23%
OverDrive E-Book circulation	1,364	1,548	-12%		11,053	9,673	14%
E-Magazines	231	348	-34%		1,564	1,629	-4%
Hoopla	394	321	23%		3,041	2,377	28%
Items Loaned to other libraries	566	522	8%		3,894	3,058	27%
Renewals	1,790	2,009	-11%		18,137	16,641	9%
Total Circulation	7,299	8,332	-12%		69,693	59,384	17%
Library Patrons							
Patrons getting 1st library card	31	38	-18%		214	204	5%
Registered CADL Patrons	4,013	4,349	-8%		4,013	4,349	-8%
Library Collection							
*Items Added:	164	3,764	-96%		8,962	21,892	-59%
Items Withdrawn	50	256	-80%		1,403	1020	38%
Total Items owned	44,931	503,904	-91%		44,931	503,904	-91%
Interlibrary Loans							
Items Loaned to other libraries	566	522	8%		3,894	3,058	27%
Borrowed- LLC + Mel	539	627	-14%		4,200	3,681	14%
Traffic Count							
Library Visits	2,185	2,559	-15%		21,846	19,613	11%
Programming & Services							
Open Hours	173	179	-3%		1,405	1,244	13%
Children's Program Attendance	332	32	938%		2,206	1,347	64%
Program Attendance Total	449	83	441%		2,868	1,653	74%
Number of Monthly Programs	30	30	0%		191	166	15%
Ancestry Plus	11	-	#DIV/0!		47	43	9%
Internet Computer Sessions	320	525	-39%		2,369	1,741	36%
Wireless Sessions	868	773	12%		7,232	4,606	57%

Coopersville Area District Library

Personnel Committee Meeting

Monday, January 20, 2025 at 7pm

Minutes

1. Short-Term Disability (sample plans attached)

Elyshia provided a rundown of the two plans that the library received quotes for. One from Aflac and one from Colonial Life. Since they weren't presented in exactly the same way, Elyshia provided a chart comparing them as a weekly cost with the total costs also illustrated. She also presented options for other coverage as well. The committee discussed the differences between the two plans but felt both quotes were reasonable and fairly similar. They also felt that the library was in the position to cover the cost of the STD plan. The additional add on plans was where the costs differs. Elyshia proposed going with Aflac since the costs were cheaper for the additional plans, which were plans that the library would offer to employees, but that were elective and paid by the employees. This means that they could choose to add one or any of the additional plans but that the Short-Term Disability plan would be the only one covered by the library. The committee agreed to send the recommendation to the library board that the library cover the cost of the STD plan through Aflac and would allow for additional coverages if the employee chose to purchase them, through the same company.

2. Paid Parental Leave (policy attached)

Elyshia brought this back up just to remind the committee that STD does not cover the father's leave or leave for the adoption or fostering of a child. The committee agreed that it was a concern, but they also noted that the policy was in effect until the end of the year so they had some time to circle back to it and see what they wanted to do for the future. They also wanted to see if the state FMLA legislation went anywhere and could be used as a guideline.

3. Donated Sick Leave (sample policy attached)

All members of the committee that were present felt that the donated sick leave policy was a valuable policy and that it didn't hurt to have such a policy in place. Elyshia explained that this kind of policy allowed for donated sick time that might otherwise be lost at the end of employment (if a employee so chose) or a donated bank for future use. They felt that the sample policy, which provided for a sick leave or PTO bank at the end of the year, could be expanded to allow for a one-time donation in time of need, if, for example, there wasn't any available when someone needed some, but someone was willing to donate on an individual, one-time basis. Everyone agreed that this was a good addition. Elyshia said she'd modify it to include this addition and would send it out to the committee. If the committee felt it was satisfactory, they could meet very briefly, right before the next board meeting to go forward with keeping it on the agenda for approval.



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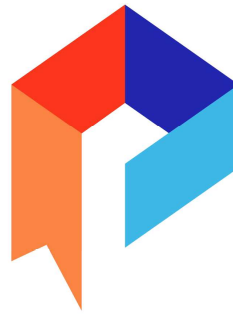
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What is The Palace Project?

- **Palace App:** a reading app that aggregates most of your digital content in one place
- **Palace Collection Manager:** administrative portal
- **Palace Marketplace:** non-profit marketplace for ebooks & audiobooks
- **Palace Bookshelf:** open content included for all Palace libraries
- **Virtual Library Card:** (optional)



The Palace Project



What Makes Palace Special?

1. Palace aggregates content from multiple vendors into one convenient app.
2. The Palace app prioritizes available content for display.
3. The Palace Project does not sell user data.
4. Palace is a product of Lyris, a non-profit organization that aligns itself with library values.
5. Every library is automatically configured with a collection of 30k+ open access materials.
6. The Palace team is actively working to expand partnerships with other vendors and develop additional integrations.



Benefits

Library Staff Members

- Most digital content in one app
- Content available from multiple vendors, including some titles not in other apps like Amazon & Audible
- Always something available to read
- Accessibility Features
- Many training resources available
- Feedback board for suggested improvements

Library Users/Patrons

- Most digital content in one app
- Unique content which not found in other apps
- Always something available to read
- Some items may have shorter hold queues
- Accessibility Features
- Streamlined design & easy to use



The Palace Project positively impacts libraries by offering:

- Expanding options & convenience offering more content in one place
- Flexible licenses, unique, perpetual, sim-use, and ownership models for eContent
- Complementary eContent curation support and services
- Custom list & lane creation to feature content
- Ability to create and or add your existing statewide shared collections
- Dedicated tech support
- Ongoing training, programs, webinars, library engagement, and marketing support



Available Now

- The Palace app defaults to featuring/highlighting titles with available licenses that are ready for checkout when a patron is browsing in the app
- The Palace Bookshelf collection contains all simultaneous use titles
- The EBCE team continues to establish new partnerships that allow libraries to access even more available now content including titles from:
 - **Unlimited Listens:** a subscription-based collection of audiobooks that are available in a simultaneous and unlimited use model.
 - **Blackstone Unlimited Audio:** a subscription-based collection of audiobooks that are available in a unlimited, one-at-a-time use model.



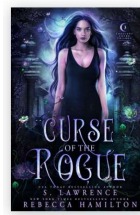
Palace Marketplace: Licensing Models

License or Offer Models	What Makes the Palace Marketplace Different?...
Perpetual use, one-at-a-time lends	Perpetual access means that the title will appear in the library's collections for years to come with no need to renew the license.
Bundles of 40 lends, with 10 lends available at a time	Designed to aid libraries in promoting titles and maintaining availability. Allows libraries to maximize discovery and availability.
Bundles of 5 concurrent lends	A bite-sized offering for a library to test whether a title will circulate. A lower overall license cost, with a higher cost-per-circ. NEW: 5 loans/5 concurrent loans offering for select Macmillan imprints (788 titles available), unique to the Palace Marketplace
1 lend at a time	NEW single lend options for select imprints from Penguin Random House, 94,000 titles available, unique to the Palace Marketplace
Ownership Model	A legal framework that allows a library to purchase content from the Palace Marketplace & carry those titles across platforms.



Palace Marketplace: Ownership Model

- This offer is not a license
- The purchasing library owns the digital copy of the title they acquire
- To review the rights and responsibilities that ownership confers, please see these [detailed terms of the DPLA Ownership model](#)
- To learn more, please consult these [Frequently Asked Questions](#)



Curse of the Rogue

by S. Lawrence (Author), Rebecca Hamilton (Author)

Publisher: Evershade Publishing

Publication: October 01, 2024

Fiction Fairy tales, folk tales & mythology Occult & supernatural Romance Paranormal

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 - Spanish Language (1,000+ Audiobooks)
 - Read-Alongs (1,600 Titles)
 - Language Learning (Language learning with audiobooks and correlated ebooks)



Data-Driven Decisions

- The Palace Project software provides access to circulation and usage data to inform your library's data-driven decision making
- The Palace Collection Manager offers two data dashboards
 - Snapshot Dashboard
 - Expanded Data Visualization Dashboard driven by AWS
- Inventory and Holds reports available
- Downloadable CSV Report with All Events



To: Coopersville Area District Library Board of Trustees

Date: February 19, 2025

RE: Short Term Disability

Recommendation from Personnel Committee and Director

The Coopersville Library Personnel Committee is recommending to the board that the board approve a library-paid short-term disability policy through Aflac. They also recommend offering additional employee-paid insurance coverages if an individual employee.

Short-Term Disability Quotes

The library received two short-term disability quotes from two different vendors. These vendors provided almost comparable quotes with a few minor differences, mostly frequency of deduction. Therefore, for ease of comparison, the library director has provided comparable charts below. Employees qualify for STD coverage if they work over 20 hours per week. Additional coverages (listed below) do not have that requirement and is available to all employees to purchase on their own.

Short-Term Disability Pricing (Library sponsored)

		Aflac	Colonial Life
E1 (37)	\$2,400.00	\$ 15.84	\$ 14.40
E2 (30)	\$1,600.00	\$ 10.56	\$ 9.00
E3 (37)	\$2,000.00	\$ 13.20	\$ 12.00
E4 (31)	\$1,500.00	\$ 9.90	\$ 9.00
E5 (32)	\$1,000.00	\$ 6.60	\$ 6.00
E6 (67)			
E7 (26)	\$ 700.00	\$ 4.62	\$ 3.60
E8 (20)			
E9 (42)			
		\$ 3,157.44	\$ 2,808.00

Hospital Insurance Pricing (elective coverage)

	Aflac - \$500	Colonial Life - \$1000
E1 (37)	\$ 3.99	\$ 13.03
E2 (30)	\$ 3.99	\$ 13.03
E3 (37)	\$ 3.99	\$ 13.03
E4 (31)	\$ 3.99	\$ 13.03
E5 (32)	\$ 3.99	\$ 13.03
E6 (67)	\$ 4.23	\$ 17.15
E7 (26)	\$ 3.99	\$ 13.03
E8 (20)	\$ 3.99	\$ 13.03
E9 (42)	\$ 3.99	\$ 13.03
	\$ 1,879.80	\$ 6,312.28

Accident – Individual Coverage (elective coverage)

	Aflac	Colonial Ilfe
E1 (37)	\$ 4.14	\$ 4.38
E2 (30)	\$ 4.14	\$ 4.38
E3 (37)	\$ 4.14	\$ 4.38
E4 (31)	\$ 4.14	\$ 4.38
E5 (32)	\$ 4.14	\$ 4.38
E6 (67)	\$ 4.14	\$ 4.38
E7 (26)	\$ 4.14	\$ 4.38
E8 (20)	\$ 4.14	\$ 4.38
E9 (42)	\$ 4.14	\$ 4.38
	\$1,937.52	\$ 2,049.84

Personnel Committee Reasoning

The personnel committee is recommending Aflac coverage, despite it being slightly more expensive, because the cost of the employee-covered policies are cheaper with Aflac than with Colonial Life. The Library Director felt these additional policies would be more appealing to employees than the more expensive plans with Colonial Life.

Helping Pay Your Bills, While You Pay Attention to You

What if one day, not very far in the future, you become disabled and you can't go to work. How would you pay for the expenses of daily life such as monthly mortgage or rent, groceries and your utilities? The bills keep on coming even if you're unable to work. That's where Aflac's short-term disability insurance policy can help make the difference. It's a source of monthly income you may need to help take care of your bills while you take care of yourself.

Why Aflac Short-Term Disability may be the best choice for you:

- It's sold on an individual basis. You choose the plan that's right for you based on your financial needs and income.
- We offer the option of guaranteed-issue,¹ short-term disability coverage. That means no medical questionnaire is required.
- We pay you a cash benefit for each day you are disabled.²

Here's how we can help

When disabled, you may not only lose the ability to earn a living, but you may also lose savings or retirement funds. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in your financial planning.

Aflac provides benefits for both total and partial disability. Even if you're able to work, partial disability benefits may be available to help compensate for lost income.

Aflac does not coordinate benefits. Regardless of any other disability insurance you may have, including Social Security, we will pay you directly.³

¹Subject to certain conditions.

²Subject to your benefit period and elimination period.

³Unless otherwise assigned.



Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with expenses incurred due to medical treatment, ongoing living expenses or any purpose you choose.

Coverage Options

CHOOSE THE POLICY YOU NEED

BENEFIT	DESCRIPTION
MONTHLY BENEFIT PAYMENT	\$500 to \$6,000 (subject to income requirements)
TOTAL DISABILITY BENEFIT PERIODS	3, 6, 12, 18 or 24 months Disability due to mental illness is payable up to the benefit period and is limited to the maximum lifetime disability period for mental illness.
PARTIAL DISABILITY BENEFIT PERIOD	3 months
ELIMINATION PERIODS (INJURY/SICKNESS)	0/7, 0/14, 7/7, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180
WAIVER OF PREMIUM	Premium waived, month to month, for policy and any applicable rider(s) for as long as you remain disabled, up to the applicable benefit period shown in the Policy Schedule. Not available with a 3-month total disability benefit period.
OPTIONAL RIDERS	
AFLAC VALUE RIDER	Pays \$1,000 every 5 years while the policy is in force (up to five times), less any disability claims paid or \$100, whichever is greater.
DISABILITY BENEFIT FOR ON-THE-JOB INJURY RIDER	Provides benefits if a disability is caused by a covered on-the-job injury while coverage is in force. Available even with Workers' Compensation.* Benefits payable up to the total disability benefit period selected. Benefit subject to elimination period shown in the Policy Schedule and income requirements.
ADDITIONAL UNITS OF DISABILITY BENEFIT RIDER	Allows you to purchase additional units of disability coverage to add to your existing short-term disability policy. Subject to income requirements.

*Subject to certain conditions/maximum.

How it works

AFLAC SHORT-TERM DISABILITY INSURANCE

AFLAC
SHORT-TERM DISABILITY
COVERAGE IS SELECTED.



EMPLOYEE IS INJURED IN A
COVERED ACCIDENT.



EMPLOYEE IS TOTALLY DISABLED
AND CANNOT WORK FOR 6 WEEKS.

AFLAC
SHORT-TERM DISABILITY
INSURANCE POLICY WILL PAY

\$2,800

The above example is based on a scenario for Aflac Short-Term Disability that includes the following benefit conditions: ages 18–49, employed full-time at the time disability began, \$2,000 monthly disability benefit amount, \$40,000 annual salary, elimination period 0/7 days, 3 month benefit period, benefits based on policy premiums being paid with after-tax dollars.

Benefits and/or premiums may vary based on state and option selected. The policy has limitations, exclusions and pre-existing conditions limitations that may affect benefits payable. Riders are available for an additional cost. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

Deductions per year: 26

These rates were prepared on 10/31/2024 and are valid for 90 days.

Individual Disability - ISTD3000 for MI *AAA Risk Class*

Applicable to policy form Individual Disability

- Off Job Accident & Off Job Sickness

3 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$600*	\$1,000*	\$1,500*	\$2,000*	\$2,400*
0 days Accident/7 days Sickness	17-49	\$7.20	\$12.00	\$18.00	\$24.00	\$28.80
	50-64	\$8.22	\$13.71	\$20.56	\$27.42	\$32.90
	65-74	\$10.00	\$16.66	\$24.99	\$33.32	\$39.99

*monthly benefit amount

6 Month Benefit Period

ELIMINATION PERIOD	ISSUE AGE	\$600*	\$1,000*	\$1,500*	\$2,000*	\$2,400*
0 days Accident/7 days Sickness	17-49	\$9.14	\$15.23	\$22.85	\$30.46	\$36.55
	50-64	\$11.91	\$19.85	\$29.77	\$39.69	\$47.63
	65-74	\$15.48	\$25.80	\$38.70	\$51.60	\$61.92

*monthly benefit amount

Individual Accident (IAC4000) for MI

Applicable to Policy Forms IAC4000

- On/Off-Job Accident Coverage

BENEFIT LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE & SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Preferred	0-80	\$8.75	\$12.90	\$15.78	\$19.73

Individual Medical Bridge for MI

Applicable to policy form Individual Medical Bridge

- \$1000 Hospital Confinement Benefit and Outpatient Surgical Procedure Benefit with a calendar year maximum of \$4500, Diagnostic Procedure Benefit, Medical Treatment Package. Daily Hospital Confinement benefit, Enhanced Intensive Care Unit Confinement benefit

ISSUE AGE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND DEPENDENT CHILDREN	EMPLOYEE, SPOUSE AND DEPENDENT CHILDREN
17-49	\$26.06	\$49.50	\$36.67	\$60.12
50-59	\$34.30	\$65.14	\$44.91	\$75.76
60-64	\$44.02	\$83.66	\$54.65	\$94.26
65-75	\$55.69	\$105.80	\$66.30	\$116.42



Disability Insurance

Pregnancy and having a baby



A baby changes everything – even your financial situation. Disability insurance can help cover everyday living expenses when you're away from work after having a baby and let you stay focused on taking care of the new addition to your family.

How disability benefits can help

- A typical labor and delivery recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery), during which you might not receive income. Disability benefits for approved claims can start after an elimination of as few as 7 days, depending on your coverage.
- Benefits are payable directly to you to use as you see fit.
- Disability benefits are not affected by your employer's leave of absence program, the Family Medical Leave Act (FMLA), sick leave or paid time off.
- If you were not pregnant before your coverage effective date, pregnancy complications such as pre-term labor, gestational diabetes and pre-eclampsia are treated just like any other covered sickness.

Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor advises you are unable to continue working.

Understanding the giving birth limitation

If your disability policy has a giving birth limitation, Colonial Life will not pay disability benefits if you give birth within the first nine months after your coverage effective date as the result of a normal pregnancy, including cesarean or non-cesarean delivery. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

Understanding your elimination period

If your claim is approved, your benefits will start after you have satisfied a waiting period when no benefits are payable, which may vary based on the plan you select.

NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period

■ Elimination period ■ Benefits payable

CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period
Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period	Elimination period

For illustrative purposes only. Example based on a seven-day elimination period. The example above shows benefits payable for five or seven weeks after the elimination period, however, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.



Individual Disability

Colonial Life's voluntary short-term disability insurance policy is an individual plan that is sold via payroll deduction at the workplace. It insures your employee's paycheck by replacing a portion of your employee's income if they become disabled because of a covered accidental injury or covered sickness.

Product Features

- **Guaranteed issue underwriting:** Available for up to \$4,000 in monthly benefits for up to 60% of income with no medical underwriting to qualify for coverage. Additional monthly benefits up to \$6,500 are available, subject to underwriting.
- **Total Disability and Partial Disability Benefits:** Partial disability pays 50% of the total disability benefit and for up to 3 months (see Definitions for more information).
- **Optional Employer-Selected Benefits** are available.
- **Renewability:** This policy is guaranteed renewable to age 75. Premiums can be changed only if we change them on all policies of this kind in the state where the policy is issued.
- **No Integration:** There is no coordination of benefits at claim with other coverages. Benefits are paid regardless of benefits received from other sources. For benefit amounts over \$4,000 per month, offsetting occurs during the application process.
- **Level Premiums:** Rates are based on issue age and are level, not step-rated.
- **Geographical Limitations (Worldwide Coverage):** Geographical Limitations provision allows coverage for disabilities that occur outside the regularly covered geographical areas for up to 60 days.
- **Waiver of Premium** available after 90 consecutive days of a covered disability.
- **Benefits are paid directly** to the insured unless they specify otherwise.
- **Coverage is portable:** Coverage is Individually owned and portable.

Disability Benefits

As the employer, you can make several choices to tailor the plan design for your employees.

Available Plans

This policy offers a base Individual Disability plan choice:

- Off-Job Accident/Off-Job Sickness Disability benefits

Benefit Amount

\$400 to \$6,500 (offered in \$100 increments)

Up to 60% of income for coverage amounts from \$400 to \$6,500. The employer may choose a lower maximum benefit amount and/or lower maximum income replacement.

Benefit Periods

The employer can choose the following benefit periods.

- 3 months
- 6 months

Elimination Periods

0/7

- Choice of elimination periods based on benefit periods selected. The employer may consider limiting the number of elimination period choices to best fit needs and for ease of enrollment.
- Elimination period means a period of total disability during which no benefits are payable. The first number represents accident elimination period /the second number represents sickness elimination period.

Additional Disability Benefits Riders

- The Additional Disability Benefit Rider provides policyholders the ability to purchase additional disability coverage on a guaranteed issue basis with no medical underwriting to qualify for coverage after their initial enrollment. Benefits may be subject to a pre-existing condition provision.
- Policyholders can purchase a maximum of two riders, at two separate intervals. Each rider is available for one or two disability units (\$100 or \$200/monthly).
- Rider coverage, when combined with the base plan may not exceed up to 60% and up to \$4,000 in monthly benefits. For amounts greater than \$4,000, standard underwriting guidelines apply.

Premium Information

- Issue age-banded, one risk class and unisex. Age bands of 17-49, 50-64 and 65-74.
- Premiums are based on the account's industry risk classification and optional employer benefits.
- Premiums rates are based on issue age and are level, not step-rated.
- Premiums do not increase because the policyholder ages.

Participation Requirements

To offer this plan, we require 3 eligible employees and a minimum of 1 enrolled eligible employee. Certain underwriting levels have separate participation requirements.

Eligibility Requirements

- The employee must be actively at work at the time of application. Actively at work is defined as permanent, benefit-eligible employees age 17-74 who work at least 20 hours per week on a regular basis.
- Seasonal and temporary employees are not eligible. Spouses and children are not eligible.

Underwriting

Guaranteed Issue Underwriting Maximums: For accounts with 100+ eligible employees

Guaranteed issue underwriting allows employees to purchase Colonial Life disability coverage with no medical underwriting to qualify for coverage, if eligible.

- Colonial Life will issue coverage on a guaranteed issue underwriting basis during the initial enrollment if the greater of 5 lives or 15% participation is met, and for new hires.
- Guaranteed issue underwriting maximum is available up to 60% of income for up to \$4,000 in monthly benefits.
- Short Term Disability is the primary product presented during your enrollment.
- No more than 4 Colonial Life insurance products are presented during your enrollment.
- Our benefit representatives will be provided access to your employees through individual enrollment sessions.
- Employees must be actively at work and there must be a defined enrollment period.
- For amounts in excess of the guaranteed issue underwriting maximum limits, specifically when an employee applies for \$4,100 - \$6,500 in monthly benefits, guaranteed issue underwriting is not available and health questions will apply. If the applicant does not qualify for these higher benefit levels, we can offer guaranteed issued underwriting for a lower amount (up to 60% of income, up to \$4,000).
- Pre-existing conditions limitation may apply.
- For accounts with 250+ lives, Underwriting Risk Manager approval is required.

Post Enrollment Guarantee Issue (PEGI): For accounts with 5+ eligible employees

Post Enrollment Guarantee Issue requires each applicant to

answer eligibility and three health questions. If participation is met, then we will guarantee issue policy coverage to all applicants regardless of health. If participation level is not met, then Standard Issue underwriting would apply. Any responses to eligibility and health question will be evaluated.

- PEGI is up to 60% of income for up to \$4,000 in monthly benefits.
- Meet a greater of 3 enrolled lives or 10% participation requirement with our short-term disability plan.
- Employees must be actively at work and there must be a defined enrollment period.
- If 10% of your employees participate during the initial enrollment, we will continue to offer Post Enrollment Guarantee Issue to new hires.
- For amounts in excess of the Post Enrollment Guarantee Issue limits, specifically when an employee applies for \$4,100 - \$6,500 in monthly benefits, guarantee issue is not available and additional health questions will apply. If the applicant does not qualify for these higher benefit levels, we can guarantee issue a lower amount (up to 60% of income, up to \$4,000) if the account meets the participation guideline.
- Pre-existing conditions limitation may apply.

Standard Issue (SI): For accounts with 3+ benefit eligible employees

- Benefit amounts up to 60% of income for up to \$4,000 in monthly benefits. Each applicant will be asked eligibility and three health questions.
- Benefit amounts for \$4,100 - \$6,500 in monthly benefits, and additional health questions will apply.
- Pre-existing conditions limitation may apply

Definitions

Total Disability means you are unable to perform the material and substantial duties of your job; not, in fact, working at any job; and under the regular and appropriate care of a physician.

Partial Disability means you are unable to perform the material and substantial duties of your job for more than half of the normally scheduled hours per week; you are able to work at your job or any other job for no more than half of normally scheduled hours per week; your employer will allow you to work for no more than half of your normally scheduled hours per week; and you are under the regular and appropriate care of a physician. To qualify for partial disability, Total Disability benefit must have been paid for 14 days immediately prior to being partially disabled. Partial disability pays 50% of the Total Disability benefit and for up to 3 months.

Waiver of Premium Benefit: After you have been totally disabled or qualify for partial disability benefits as the result of a covered accident or covered sickness for more than 90 consecutive days (while the policy is in force), or after the elimination period shown in your policy schedule (whichever is greater), we will waive the premium for the policy and any attached riders for as long as you remain disabled. The premium will be waived up to the maximum benefit period shown in your policy schedule.

You must pay all premiums to keep the policy and any attached riders in force until you have been totally disabled or qualify for partial disability benefits for 90 consecutive days while the policy is in force, or for the elimination period shown on the policy schedule, whichever is greater.

There is no limit to the number of times you can receive the Waiver of Premium benefit. This Waiver of Premium benefit does not apply to any period that you are totally or partially disabled due to an accident or sickness which is excluded by name or specific description in the policy.

Geographical Limitations (Worldwide Coverage): If you become totally disabled as the result of a covered accident or a covered sickness while outside the covered geographical areas, the Geographical Limitations provision may allow us to provide benefits. You must be totally disabled longer than the elimination period shown in the policy schedule, and the maximum benefit period for Total Disability and partial disability combined while outside the covered geographical areas will be limited to 60 days. Covered geographical areas are less than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica. After the 60 day period, benefits will not be paid until you return to the covered geographical areas.

Pre-ex

Pre-existing Condition means a sickness or physical condition, whether diagnosed or not, for which you were treated, had medical testing, received medical advice, or had taken medication within six (6) months before the coverage effective date.

After the policy has been in force for 12 months from the Policy Coverage Effective Date shown on the Policy Schedule, we will pay benefits for any pre-existing condition not excluded by name or specific description if the covered disability began at least 12 months after the Policy Coverage Effective Date and the elimination period has been satisfied.

Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.

1.2 Donated Leave Policy

The Donated Leave Policy provides our employees the opportunity to assist another employee who will be absent from work for a prolonged period either due to a personal serious illness or injury, or due to caring for an immediate family member who has a serious illness or injury. Specifically, this policy allows multiple employees to donate a combined maximum of 26 weeks of accrued PTO and sick leave to an employee when the receiving employee needs time off that is not otherwise covered by any existing time off benefits. An employee may also PTO or sick leave hours to a Donation Bank at the end of each calendar year.

If an employee is eligible for or receives worker's compensation benefits s/he are not eligible to receive donated leave time.

This policy may be used for occasions when:

- A. The receiving employee has a serious illness or injury that poses a threat to life and/or requires inpatient, hospice, or residential health care and the employee needs time off, or
- B. The employee is providing care for an immediate family member (parent, spouse, domestic partner, child, step-child, etc.) who has a serious illness or injury and the employee needs time off, and
- C. The receiving employee has exhausted all of his/her paid time off (Personal, Sick Leave, etc.) before receiving donated vacation or sick leave time under this policy.

I. How it works

A. A donating employee can donate a maximum of 40 hours to an employee in a rolling 12-month period. Donations must be made in 1-hour increments. In no case will the donating employee's accrued PTO be allowed to go below 40 hours and sick leave time bank be allowed to go below 40 hours after the donation.

B. Only previously accrued PTO and sick leave time may be donated. Donations must be made in the form of time off from work and cannot be "cashed out" for the equivalent dollar value of that time off.

C. Donations will not be reversed. By signing and submitting a Donated Leave Form you are approving the Director to remove the time from your PTO or sick leave balance.

D. The receiving employee can receive a maximum of 12 weeks of donated time off in a rolling 12-month period. The number of weeks allowed is based on the length of time the employee needs to be off of work to care for his/her serious illness/injury or his/her immediate family member's serious illness/injury.

E. The number of hours paid per week (up to a maximum of 40) will be based on the average number of hours the receiving employee worked per week for the last 12 weeks that the employee has worked preceding the initiation of the donation request process. This calculation is primarily for part-time employees whose standard work week may be less than 37 hours.

F. Donated PTO and sick leave time may be received from multiple donors. There is no guarantee the full request will be granted as the hours available are directly based on the number of hours donated.

G. Donations are received on a first come, first give basis. Donations will be denied when the receiving employee reaches his/her maximum donation amount.

H. Donated vacation and sick leave time will be transferred on an hour-to-hour calculation rather than based on dollar-to-dollar current rate of pay.

I. Donated time off cannot be used retroactively (i.e., for pay periods prior to receiving the donation).

J. Donated time off cannot be cashed out.

K. Donations can be made on a yearly basis to the Donated Leave Bank or can be made on an individual basis when need arise following the process below.

II. The process

1. The requesting employee or the Bookkeeper, must submit a request for donated time in writing (email is appropriate) to the Library Director.
2. The Director will review the request and communicate next steps appropriately with the employee and Bookkeeper.
3. The requesting employee and employees donating time must submit a Donated Leave Form (Appendix I).
4. The need for donations can be formally communicated if the receiving employee approves it.

If the receiving employee does not approve a formal communication, potential donors would need to be contacted about the opportunity to donate via “word of mouth” based on the employee’s direction. These two options are in place to protect the privacy of the employee.

Donated Leave Form

PART I (A)* – to be completed by donating employee

**Fill out part 1(a) to donate leave to an individual on a one-time basis. Use part 1 (b) to donate leave to the donated leave bank.*

Name: _____

Donations must be made in full-hour increments. Employees donating PTO or sick time must have at least 40 hours of available leave in the corresponding category after the donation is made.

Please indicate the type and amount of leave to be donated:

___ I would like to donate (number) ___ hours from my Sick Leave balance.

___ I would like to donate (number) ___ hours from my PTO balance.

I understand that my donation is voluntary. I further understand that my leave balance will be decreased by the amount contributed and this donation may affect the payout of time off upon my termination of employment. (Reminder: PTO may be cashed out upon termination, but sick leave is not available for payout.)

Employee signature _____ Date _____

Confidentiality – Please select one if donating to an individual:

___ Please notify the receiving employee of my donation.

OR

___ Please keep my donation confidential.

PART I (B)* – to be completed by donating employee

**Fill out part 1(a) to donate leave to an individual on a one-time basis. Use part 1 (b) to donate leave to the donated leave bank.*

Name: _____

Donations must be made in full-hour increments. Employees donating PTO or sick time must have at least 40 hours of available leave in the corresponding category after the donation is made.

Please indicate the type and amount of leave to be donated:

I would like to donate (number) _____ hours from my Sick Leave balance to the Donated Leave Bank.

I would like to donate (number) _____ hours from my PTO balance to the Donated Leave Bank.

I understand that my donation is voluntary. I further understand that my leave balance will be decreased by the amount contributed and this donation may affect the payout of time off upon my termination of employment. (Reminder: PTO may be cashed out upon termination, but sick leave is not available for payout.)

Employee signature _____ Date _____

PART II – To be completed by the Bookkeeper

Leave to be donated to: _____

Will the donating employee’s vacation and/or sick leave balance be below 40 hours if the above-referenced number of vacation or sick leave hours are donated? Yes No

The donating employee’s current salary is: \$ _____

Is the donating employee terminating? Yes No

Bookkeepers Signature _____ Date _____

PART III – Library Director Authorization

The donation of leave specified in Part I above is hereby:

Approved

Denied

If denied, reason for denial: _____

Library Director Signature _____ Date _____

PART IV – To be completed by Bookkeeper

Donating employee hours have been adjusted as indicated below:

LEAVE HOURS DEDUCTED	TYPE OF HOURS (SICK/VACATION)	PAY PERIOD

(Receiving employee – if applicable) _____ has been credited with _____ total hours of leave from this employee.

Bookkeeper's Signature _____ Date _____

DONATED LEAVE FORM

PART V – To be completed by receiving employee

Name: _____

I am requesting donated leave due to a medical condition or my own for a family member that will require a prolonged absence from my employment duties.

Current leave balances: Sick _____ PTO _____

I am accepting _____ hours of donated sick or PTO time.

RECEIPIENT STATEMENT OF UNDERSTANDING

I certify that I am not currently receiving any paid benefit as a result of my employment with Coopersville Area District Library, such as Worker’s Compensation. I understand that I am not eligible to simultaneously receive unemployment benefits or Worker’s Compensation while receiving pay from this donated time. I understand that donated hours paid to me will not exceed my normally scheduled work hours per pay period. Additionally, I understand that compensation I received under the Donated Leave Policy is considered taxable income and is subject to the usual withholdings.

Recipient Signature _____ Date _____

Witness Signature _____ Date _____

Bookkeeper’s Signature _____ Date _____

Library Director Signature _____ Date _____