

**WESTCHESTER PUBLIC LIBRARY
SPECIAL LIBRARY BOARD MEETING
JANUARY 20, 2007
TIME: 10:05am**

PLACE OF MEETING: Westchester Public Library conference room

MEMBERS PRESENT: Jennifer Boyle, Eleanor Cerven, Mike DeSena, Patrick Kane, Bill Ernst, Herb Kalinsky and Kathy Schultz

ALSO PRESENT: Bruce Horek, State Farm Insurance Agency; Ruth McCrank, Library Director

1. **Walk-through of Library House:** All meeting attendees performed an inspection of the Library House at 9:30 am, before the special board meeting. Overall, the house is clean and in very good condition.
2. **SPECIAL GUEST:** Mr. Bruce Horek, State Farm Insurance Agency
Bruce provided the attendees with a comprehensive review of Library's current policy and presented an insurance proposal from State Farm. Several items were addressed. Herb asked if house included in library building coverage. Bruce said no, since Library House resides on a separate lot, which is zoned as a residential parcel of property.

Current Library insurance coverage with the Hartford group is written to replace everything as-is. The idea is to restore the contents of the Library, at a competitive price. The total estimated cost of the library's book and media collection would be determined by the library and its staff. Bill Ernst asked what State Farm defines as the value of "everything." Bruce said this is almost impossible to ascertain in the event of a disaster. Bruce said the Library should document as much as possible. Ruth said the library has a running property value report, covering items over \$1,000 or more.

Bruce said the comprehensive coverage policy, as indicated in State Farm's proposal includes library contractor coverage, outside vendor services that do business with the library. Library board members are also covered with this plan. State Farm will minimize the amount of exposure of the library in the suit. Additional information is included in provided report, "Offering you comprehensive coverage for business liability."

Regarding the water damage, Bruce said Hartford made an exception, since the coverage calls for sewer and backup coverage, not flood coverage. Bruce said the books are covered for sewer backup and flood. Bruce said flood coverage would not do the library any good, since the Federal Flood Policy indicates that any item below ground is not covered in the event of a flood. Bruce said there is no coverage for foundation seepage of any kind. No insurance will cover seepage.

Bruce presented State Farm's cost estimate to replace building at \$2,969,000. This cost estimate includes all items within the library, excludes the circulation value. Books, media insured value is 1.9 Million. This covers books anywhere they may be, and any other valuable papers.

Computer floater in State Farm: Bruce said the all Library computer equipment included is separate, but uses same approach as valuable papers, collection coverage. This coverage includes items such as data loss due to computer viruses, etc.

Ruth asked about insurance protection offerings by State Farm for Internet liability. Bruce said cyber-liability is something to investigate. Ex: The Library currently has a no filtering of the Internet policy.

Bruce said there is currently no coverage on equipment breakdown. This would be any major item powered by electricity (phone system, AC unit, heater, elevator). His proposal covers sudden and accidental breakdown of equipment (ex: sudden outage of phone system which requires complete replacement as a result of a power surge).

House Insurance Coverage: Bruce said house coverage is specifically written for 1-2 family, rented dwellings. Cost is much less than previous quote received by other insurance presentation.

Mr. Horek left the meeting at this time.

3. PROPERTY MANAGEMENT DISCUSSION

Bill Ernst found a prospective renter and brought lease agreement to meeting--3 month lease agreement with the option to extend on a month to month basis up to 18 months. Prospective tenants previously resided in Hillside, and lost their home due to fire. Prospective tenant is single mother, and (3) children. They do have a dog (medium sized dog). Lease agreement states \$3,000 up-front. In addition, Bill presented a \$500 pet rider/security deposit for having the dog. Also, they would like to install a portable fence. Rent to be received: \$3,000/month to be paid by the tenant's insurance company, StateFarm insurance. Stipulation in rental agreement: renters need to give 1-month notice of vacating property.

Carpet cleaning- Bill made arrangements for Tim Dunne to perform carpet cleaning Monday, January 22nd, pending board approval. Carpet cleaning: \$283. Library's cost with a 25% discount: \$212.25. **Herb Kalinsky made the motion to approve hiring Dunne Cleaning Specialists to clean the carpet at a cost of \$212.25. Kathy Schultz seconded.** The motion was carried with unanimous approval from the Board.

Clean/paint interior walls/floors- Bill contacted Ted Stanger to clean woodwork, paneling, cabinets, bathrooms, strip/wax basement floors and foundation walls. Total cost for services is \$400. Mr. Stanger proposed stripping and painting the floor in the laundry area for \$200. Window cleaning additional \$90 extra. Total Building Preparation: \$690.

Herb Kalinsky made motion to hire Ted Stanger to clean the home for \$400 and to paint the laundry room floor for \$200. Total cost of Building Preparation: \$600.00 Eleanor Cerven seconded. The motion was carried with unanimous approval from the Board. Ted Stanger to begin as soon as possible.

The Board discussed the possibility of hiring Mike Gobber Realty to manage the property: Bill will ask him to give a presentation at Monday evening's regular board meeting. Ruth will contact Bill Raysa, library attorney, to attend Monday regular board meeting to review renter contract with the board.

4. OTHER BUSINESS

Jennifer Boyle showed member attendees an article taken from the Suburban Life: Brookfield Public library beginning discussion on expansion planning of their library. Brookfield Library hired demographic expansion expert. Jennifer thought it would be a good idea to contact Brookfield Library staff/board members to discuss possible expansion plans/options. She also said the board must formulate a committee to begin discussion on 12-month plan--a needs analysis for Library house. Ruth said as we move into long-range planning, we need to formalize the process and involve focus groups.

5. RECORD OF ANY VOTE TAKEN:

Herb Kalinsky made motion to accept State Farm for House Coverage. Annual premium is \$872. Bill Ernst seconded. Jennifer Boyle and Patrick Kane both requested this vote be tabled until further discussion at the regular board meeting.

Bill Ernst made the motion to change current library insurance coverage from Hartford to State Farms Insurance coverage as presented by Bruce Horek. Herb Kalinsky seconded the motion.

Jennifer Boyle made a motion to table this motion until discussion occurs at the regular board meeting Monday evening. Bill Ernst seconded. All accepted.

6. MEETING ADJOURNMENT

Herb Kalinsky made a motion to adjourn the meeting at 11:35am. Eleanor Cerven seconded.

President

Secretary