

# WHITE CLOUD COMMUNITY LIBRARY

## BOARD OF DIRECTOR'S MEETING

March 19, 2026

### MINUTES

#### Call to Order

The White Cloud Community Library Board of Director's Meeting held on the above date was called to order at 1:02 PM

#### 1. Roll Call

**Board Members Present:** Judy Maike, Linda Trapp, Pat Ebenstein, Kathy Broome, Keri Collins, Sue Redding

**Board Members Absent:** Pamela Chaffee, Mark Huff

**Also Present:** Amy Stockwell, Director; Joe Verlin, Gabridge and Company

**2. Agenda:** Approval of agenda for the board meeting held on March 19, 2026 as amended.

Motion: Sue Redding      Seconded: Pat Ebenstein

Vote: Yes- All    No- Abstained-      Absent- Pamela Chaffee, Mark Huff

**Minutes:** Approval of minutes from the board meeting held on January 15, 2026 as written.

Motion: Pat Ebenstein      Seconded: Kathy Broome

Vote: Yes- All    No- Abstained-      Absent- Pamela Chaffee, Mark Huff

**Audit Presentation:** Joe Verlin of Gabridge and Company presented the 2024/2025 audit. We received a clean opinion, there is no other opinion higher! The library is in good standing. The assets and deferred outflows of the library exceeded its liabilities and deferred inflows at the close of the fiscal year by \$1,005,662. It is important to realize that this number is unspendable; it would require selling everything to reach that amount. The general fund increased its fund balance by \$9,415 and at the end of the fiscal year, unassigned fund balance was \$279,201 or 62% of the library's general fund total annual expenditures. This is approximately 7 months of expenses and this is a good buffer. The building fund increased its fund balance by \$4,354. Due to MERS reporting and our fiscal year, the report runs behind our audit; December 2024, we had a net pension liability of \$197,796. We were 70.32% funded; the majority of his clients are funded closer to 80%.

**Discussion with Joe:** Judy asked his opinion on Michigan Class and the lack of FDIC insurance. He agreed that the liquidity feature is a key reason why folks enjoy Michigan

Class and about 50% of their clients use them he wasn't concerned with the lack of FDIC insurance and suggested utilizing CDARS from Independent Bank or even looking into brokerage accounts. Amy questioned if we could put public funds in a brokerage account and he said that it would depend on our investment policy. Amy questioned that the library hadn't changed its budgeting policies and yet this year, we had an action plan because the programs and purchases were out of budget. The non-grant budget lines were not out of budget and grant funds made this error, but we didn't do anything different from previous years so Amy is confused and doesn't want to end up here again in the future. Joe wasn't sure exactly at this moment and will get back with her. Amy asked if Joe thought it was appropriate to continue to chip away at the net pension liability as we committed to do last year. He agreed that it was probably a good idea because MERS is averaging around a 7-8% return each year and Michigan Class is less than 4, BUT the market change at any point and MERS may have a bad year and you might end up losing more than you make on the investment. Another point to remember is that once those funds are committed to MERS, you can't get them back; it is not a savings account. But it is a liability for the library, those funds are owed to them so it is just a matter of when we pay them.

**Financial Reports:** Reviewed financial statements, check register, and deposits for January and February 2026. 2025 Millage received from the municipalities was reviewed. Our delinquent amount increased this year; we are expecting roughly \$44,346.33 when the County Treasurer disperses our funds in May. We likely will not have the L4029 prior to the April board meeting so a proposed budget will not be presented until the May meeting. **Motion to accept financial documents as written:**

Motion: Kathy Broome

Seconded: Linda Trapp

Vote: Yes- All No-

Abstained- Pamela Chaffee, Mark Huff

**Librarian's Report-** Home Township has decided not to proceed with renewing the contract. Amy has been in discussion with Library of Michigan. We are waiting for the minutes and then the process should be pretty well handled.

We installed a share file so that all important staff files can be saved there and easily accessible if a staff member isn't available or if our computers are damaged in another power outage. We also purchased battery backups for each of the staff computers and the security camera hard drive.

Everyone received a copy of the newspaper article about Pam and her 25<sup>th</sup> work anniversary. We celebrated with cake on the day and information was presented to each board member to research and decide if we want to do a gift of some sort to celebrate staff on their anniversary. Since we have a full agenda and had audit presentation, lets review for next month.

There have been some calls about dead trees at the property. We aren't sure on the liability of that. Judy has a Par Plan meeting after our next meeting and she will ask some questions. Hopefully spring will finally find us and we will have a better idea of which trees are actually dead and decide if we need to call a tree service.

**NEW BUSINESS:**

- 1. Book End Pavilion:** The Michigan Arts and Culture Council granted us \$21,900 towards our pavilion project. We are required to match 25%, but the original project budget will likely require close to \$20,000 from us. We are removing the furnishings for now. We will continue with the electricity and concrete. **Motion to proceed with the Book End Pavilion project:**

Motion: Pat Ebenstein    Seconded: Kathy Broome

Vote: Yes- All    No-    Abstained-    Absent- Pamela Chaffee, Mark Huff

- 2. Fremont Area Community Foundation Endowment Funds:** We need to request funds from our endowment accounts at the FACF. The purpose of the endowment funds are to support the library and it's mission. Holding the funds like a savings account was never the purpose of those endowments. We have multiple projects that it can be used towards: finishing the pavilion and re-paving the parking lot. Current available: Joan L. Johnson Richards \$1,100; Ronald Goldston \$6,115; WCCL \$31,791. Future yearly requests: Joan L. Johnson Richards \$1,100; Ronald Goldston \$600; WCCL \$3,600. **Motion to request available funds from the Fremont Area Community Foundation endowment funds and to set up automatic annual grant requests in future years:**

Motion: Kathy Broome    Seconded: Sue Redding

Vote: Yes- All    No-    Abstained-    Absent- Pamela Chaffee, Mark Huff

- 3. Parking Lot:** This winter killed our parking lot. It looks absolutely terrible and appears to be sinking as we are getting more and more standing water. Amy would like to approach the County and see if we can purchase at a very discounted rate or lifetime lease the 5 feet of currently landscaped area behind our retaining wall. No discussions have been made with them yet as Amy is still waiting to hear back from the City Zoning Admin as to whether or not they will allow a boundary change. Since the County isn't currently using it, she doesn't believe that will be a problem. By doing this, we would remove our current retaining wall that is continually hit and would extend the parking lot an additional 5ish feet. A poured wall that is tall enough to be seen while driving would likely help to prevent future bumps. Discussion ensued, no motions were taken but all board members present agreed that this sounded like a great plan and to move forward.

- 4. Annual Holidays:** Most people believe that we are closed anyway and since we contract with the County for snow plow services and they are closed, this will make life much easier. **Motion to add Martin Luther King Day to the Library Paid Holiday List:**

Motion: Sue Redding      Seconded: Linda Trapp

Vote: Yes- All      No- Abstained- Absent- Pamela Chaffee, Mark Huff

- 5. Supplemental Dental and Vision:** There was discussion with AFLAC representatives in 2025 about the possibility of the library providing staff with dental and vision coverage and they revisited the library and asked if the board was interested. Since that original conversation, the board already approved the \$25 supplemental payment in lieu or the \$25 contribution to the MERS Health Care Savings Plan. It is not cost effective to do both. **Motion to decline the employer paid Dental and Vision program at this time:**

Motion: Sue Redding      Seconded: Pat Ebenstein

Vote: Yes- All      No- Abstained- Absent- Pamela Chaffee, Mark Huff

#### **OLD BUSINESS:**

- 1. Grants:** We were awarded \$21,900 from the Michigan Arts and Culture Council (MACC) for the construction of the pavilion. Thank you, Ron, for your hard work on this project!  
A grant to the Gerber Foundation for a makerspace has been submitted.  
A grant to the Library of Michigan through LSTA funding has been submitted for an oral history kit to circulate.
- 2. Building:** We will be busy with the pavilion and the parking lot so everything must behave itself. A call had to be made to Automatic Door Openers to look at the front door. The threshold was loose, he hammered it down and adjusted the seal. Suggested that we will need to replace the threshold and seal likely in the next few years.
- 3. Donations:** - A thank you card for Joan L. Johnson Richards is circulating the staff and board for her generous endowment fund.

**Public Comment:** None

**Board Comments:** Happy 93rd Birthday to Pat and a huge thank you for serving on our board since 1955 when the library began!

**Correspondence:** None

**Adjournment: Motion to adjourn at 2:10 PM.**

Motion: Judy Maike

Seconded: Pat Ebenstein

Vote: Yes- All

No-

Abstained-

Absent- Pamela Chaffee, Mark Huff

Respectfully submitted

A handwritten signature in black ink that reads "Amy Stockwell". The signature is written in a cursive, flowing style.

Amy Stockwell