



## **AGENDA**

Board of Trustees Regular Meeting  
Thursday, August 19, 2025 at 4:00pm  
Kingsley Branch Library  
213 S. Brownson Ave., Kingsley, MI 49649

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1. **Call to Order**
2. **Pledge of Allegiance**
3. **Approval of Agenda**
4. **Public Comment\***
5. **Consent Agenda**
  - a. Approval of Minutes – Regular Meeting of June 19, 2025
  - b. Department Reports
  - c. Finance and Facilities Committee Report – August 12, 2025
  - d. Policy and Personnel Committee Report – August 12, 2025
  - e. Financial Report
  - f. Member Library Communications – FLPL | IPL | PCL
  - g. Friends of TADL Report – Jud Barclay, President
  - h. Correspondence
6. **Items Removed from the Consent Calendar**
7. **Director Report**
8. **Presentation: MERS Annual Actuarial Valuation Report ~ Tony Radjenovich**
9. **Old Business**
  - a. Letter to City Commission in Support of a Day Shelter
  - b. Revision: 3.1 Borrowing and Library Account Policy
  - c. Revision: 3.3 Library of Things Policy
10. **New Business**
  - a. L-4029 Tax Rate Request Form
  - b. Michigan Township Participating Plan Grant Application Approval – Bollards
  - c. MERS Conference Delegate Certification Form 2025
  - d. Arctic Wolf Expenditure
11. **Public Comment\***
12. **Trustee Comment**
13. **Closed Session (if needed)**
14. **Adjournment**

\* If you wish to speak during the Public Comment section of the meeting, please (1) wait until you are recognized; (2) approach the podium and use the microphone; (3) state your name and the county and township or city in which you reside; and (4) limit your comments to 3 minutes. Please sign in at the podium.



## Board of Trustees Regular Meeting MINUTES

Thursday, June 19, 2025 at 4:00pm

McGuire Community Room  
610 Woodmere Ave., MI 49686

### 1. **Call to Order**

The meeting was called to order by President Pakieser at 4:00pm. Present were: Pakieser (President); Odgers (Treasurer) remotely; Gedman (Secretary); Vickery, Jones, and Beuthin (Trustees). Deyo (Vice President) was absent. Also present were: Howard (Director) and Carpenter (Staff).

### 2. **Pledge of Allegiance**

All members in attendance recited the Pledge of Allegiance to the Flag of the United States of America.

### 3. **Approval of the Agenda**

It was MOVED by Jones, SUPPORTED by Odgers, to approve the agenda as presented. Motion CARRIED.

### 4. **Public Comment**

President Pakieser opened the floor for public comment. The following people addressed the board: Cheyenne Wilcox, Director of Fife Lake Public Library (FLPL), welcomed the TADL Board to FLPL.

### 5. **Consent Calendar**

- a. *Approval of Minutes - Regular Meeting of May15, 2025*
- b. *Department Reports*
- c. *Finance and Facilities Committee Report – May 6, 2025*
- d. *Policy and Personnel Committee Report – May 6, 2025*
- e. *Financial Report*
- f. *Member Library Communications – FLPL | IPL | PCL*
- g. *Friends of TADL Report – Jud Barclay, President*
- h. *Correspondence*

It was MOVED by Jones, SUPPORTED by Vickery, to remove item 5e, Member Library Communications to allow for an oral report from FLPL, and to accept and affirm receipt of the remaining items on the Consent Calendar items as presented. Motion CARRIED.

### 6. **Items Removed from the Consent Calendar**

Cheyenne Wilcox, Director of FLPL, drew attention to the FLPL annual report provided to the TADL board, gave a brief summary report of events happening at the library, and answered questions about the upcoming building expansion timeline.

### 7. **Director Report**

Howard confirmed her written report and added the following:

- TADL has circulated nearly 600,000 items to date this year at a ratio of 3 print to 1 electronic. 3D prints included 13 assistive devices and 4 fidget devices. Several assistive

devices have been offered free since completing the Autism Certification Training. These items have also been valuable offerings for the Talking Book Library outreach.

- The number of behavioral incidents is the highest in the month of May since tracking started in in 2012. Staff is thankful for the security guards.
- The State budget process is still in progress. The Library of Michigan has been told that they have money for MeLCat funding since they are on a 2-year cycle expected to continue for another year. However, it's important that money is specifically allocated for libraries within the budget, otherwise libraries can't use it.

Howard also provided an updated spreadsheet on the current legislative cases involving libraries and their status.

## 8. Old Business

### a. *2024 Audit Review and Acceptance*

Howard noted that TADL received a good, clean audit. TADL always gets a mark for deficient internal control since the library doesn't have a CPA on staff. This is not an issue, but must be noted in the audit. It is common for libraries not to have a CPA on staff. Vickery thanked everyone who participated in making it a good audit. It is appreciated from a board perspective. Beuthin echoed the sentiment. Odgers noted that the Finance and Facilities Committee had a vigorous review and discussion of the audit.

It was MOVED by Gedman, SUPPORTED by Jones to accept the 2024 audit as presented. A roll call vote was taken with the following results:

Beuthin – aye	Gedman – aye	Odgers – aye
Pakieser – aye	Jones – aye	Vickery – aye
Deyo – absent		

Motion CARRIED with 6 aye, 1 absent.

## 9. New Business

### a. *New Policy: 5.9 Library Director Succession Plan*

Howard noted this policy has been developed through multiple Policy and Personnel Committee meetings and it is important to address a clear process of action should the Director have a planned leave or an unplanned leave needing immediate attention. The policy also includes living document attachments regarding chain of command personnel that will be reviewed and updated at minimum on an annual basis or earlier if necessary. It was MOVED by Beuthin, SUPPORTED by Vickery, to approve and adopt new policy 5.9 Library Director Succession Plan as presented. Motion CARRIED.

### b. *New Policy: 1.2 Confidentiality Policy: Disclosure of Library Records*

Howard indicated that TADL did not have a singular policy about confidentiality, but had bits of information throughout multiple policies. Seurnyck, TADL's attorney, suggested and provided the template for this policy. There was some discussion about public speaking rights and privacy waivers. It was MOVED by Jones, SUPPORTED by Gedman, to approve and adopt new policy 1.12 Confidentiality Policy: Disclosure of Library Records. Motion CARRIED.

### c. *New Policy: 3.8 Bed Bug Policy*

Howard noted that, although TADL has had no problems with bed bug infestations, it is a real threat to the collection. The policy provides a groundwork for responding to an infestation and the patrons and spaces involved. TADL will be employing a specialized bed bug detection K-9 twice a year to help safeguard the collection and facilities. A bed bug cooker will also be

purchased to have available for infestation remediation. It was MOVED by Beuthin, SUPPORTED by Jones, to approve and adopt new policy 3.8 Bed Bug Policy as presented. Motion CARRIED.

d. *Grant Application Support for Stormwater Musical Garden*

Howard briefly introduced an idea for a Stormwater Musical Garden to abate stormwater and also produce music, generated from a brainstorm between TADL's facilities manager, Bret Boulter, GT Children's Garden director, Sarah Kuschell, and several other local interested parties. TADL would need to match funds if awarded a Rotary Charities of TC Seed grant to start the preliminary engineering work. The grant application also requires board support.

It was MOVED by Vickery, SUPPORTED by Jones, to approve a resolution of the Traverse Area District Library (TADL) agreeing to apply for financial assistance from Rotary Charities of Traverse City through the Seed Grant program to finance a Stormwater Musical Garden and that the TADL board of Trustees authorize Library Director, Michele P. Howard to sign all documents relating to the Rotary Charities of Traverse City Seed Grant. A roll call vote was taken with the following results:

Beuthin – aye	Gedman – aye	Odgers – aye
Pakieser – aye	Jones – aye	Vickery – aye
Deyo – absent		

Motion CARRIED with 6 aye, 1 absent.

e. *Local History Collection Expenditure from Public Improvement Fund Approval*

The Local History Collection includes films that will deteriorate if not preserved properly. Howard is asking that the board allow use of funds from the Public Improvement Fund, designated for the Local History Collection, to preserve and digitize them so they are accessible to everyone. It was MOVED by Beuthin, SUPPORTED by Gedman, to approve an amount not to exceed \$3000 from the Public Improvement Fund for the purpose of purchasing supplies to support preserving Local History Collection films. A roll call vote was taken with the following results:

Beuthin – aye	Gedman – aye	Odgers – aye
Pakieser – aye	Jones – aye	Vickery – aye
Deyo – absent		

Motion CARRIED with 6 aye, 1 absent.

f. *Signature Support for Open Letter to Michigan Policy Makers*

Howard noted that several Northern Michigan businesses were signing on to a letter of concern addressed to Michigan Policy Makers regarding recent federal executive orders and the impact to the local area. The board was provided an opportunity to sign on. The board discussed the letter's content and TADL's mission. No motion was made.

g. *Letter of Support for Jubilee House*

Howard shared a letter from the rector of Grace Church which runs Jubilee House, the only day shelter in Traverse City during the non-winter months, asking the City for resources in order to keep the shelter open successfully. Howard noted that the day shelter is important to the Main Library as statistics show that behavioral incidents increase when there is no day shelter available. She asked the board if they would like her to draft a letter of support on behalf of the TADL board to support the request from Grace Church. Following some discussion, it was agreed that a letter from the library supporting the community need for a day shelter, regardless of where it's located or how it is funded would be appropriate. Howard will draft a letter to the

City Commission and bring it back to the board at the August meeting for their review and/or signature.

10. **Public Comment**

President Pakieser opened the floor for public comment. There was none.

11. **Trustee Comment**

Gedman expressed gratitude for his family member's positive experience at TADL and thanked staff for the kindness that was experienced.

Odgers complimented Howard and Brady for the recent postcard mailing to the community. It was an excellent educational piece.

12. **Closed Session (if needed)**

A closed session was not needed.

13. **Adjournment**

With a motion to adjourn by Beuthin, supported by Jones, President Pakieser adjourned the meeting at 4:58pm.

Respectfully submitted,

Approved by board vote on August 21, 2025

V. Carpenter, Recording Secretary

S. Gedman, Board Secretary



**Departmental Reports**  
for the months of June & July  
(August 21, 2025 Board Meeting)

**Adult Services**

June 2025

- Partnership Highlights:
  - Thanks to a partnership with Green Door Folk School, TADL was able to realize a long-held dream this month - bringing a Repair Cafe to Traverse City! On June 14th, 28 people brought in items to be fixed and 10 local volunteer fixers helped. It was a magnificent day of sharing and learning. When you watch ten people crowded around one person listening intently to instructions for darning a 30 year old Irish wool sweater, you can see the real power of knowledge sharing happening in the community. It was a beautiful, heartwarming day.
  - It's June, so that means it's time for Juneteenth! TADL staff shared their passion for inclusivity and community, and even showed off previously unknown face painting skills, at NM E3's celebration on the NMC campus. We can't wait to do it again next year!
  - Over 40 people came to listen and discuss the future of nonmotorized transportation in Traverse City with the new-ish organization Grand Traverse Safe Streets Alliance during Smart Commute Week in early June.
  - This month TADL launched a new bookgroup for seniors in partnership with the Senior Center. The Stay Golden book club will meet on the first Thursday of every month at 9:30am.
- Programming Highlights:
  - In addition to our regular monthly offerings, special programs this month included a visit from author P.A. White, digital photo organization, an online Rhoad Scholar program about D-Day for the 81st anniversary, as well as Medicare info and Pelvic Health.
  - Our two regular book discussion groups continue to see strong attendance - [Books & Brewskis](#) had 20 attendees and [Queer Tales](#) had 8 participants.
- June Adult Services Statistics:
  - Programs - 22 & Attendance - 236
  - Outreach - 3 & Attendance - 388 (Bookmobile visit to TC Millworks community lunch, State Theatre, Juneteenth Celebration)
  - Questions Answered - 2322
  - Notary Signatures - 120 (another new monthly record!)
  - Craft Kits Distributed - 200 (Record breaking number here! Crafts were - paper stars, coloring totes, mystery bags)
  - Study Room Usages - 235

## Local History Collection

- The theme for this month's display and accompanying article using materials from the LHC was Picnicking at the State Hospital. Robin assembled a lovely exhibit of items and photographs from the Traverse City State Hospital. Zoe wrote [an informative and well-researched article](#) about the general history of the TCSH, as well as the practice of traveling to and visiting mental health institutions.
- TADL LHC staff were offered the chance to train with an archivist from the Midwest Conservation Center and learn about mold remediation, courtesy of Old Mission Peninsula Historical Society. We are grateful and happy to have been asked to join them!



## July 2025

- Summer Reading 2025 is a Wrap! We had a new record of over 1000 adults registering for summer reading! Adults logged over 680,000 minutes towards the total and 300 finished the program. At the finale party, our Grand Prize winner was actually in attendance to pick up their prize, which is super rare and exciting. Our other adult prize winners are pictured here. 2025 was a great year for TADL Summer Reading!
- Partnership Highlights:
  - July 26th marked the 35th anniversary of the signing of the Americans with Disabilities Act. TADL partnered with Disability Network Northwest Michigan and MI Statewide Independent Living Council to host a celebration. We had cake and made signs of support, then went outside for a pop-up demonstration on Woodmere Ave. Rep Coffia joined us for the event and read the MI State proclamation in honor of the event.
  - The League of Women Voters held a program discussing ranked choice voting.
- Programming Highlights:
  - In addition to our regular monthly offerings, special programs this month included information about longevity medicine and an author visit from Paul Brandes.
  - Our two regular book discussion groups continue to see good attendance - [Books & Brewskis](#) had 20 attendees and [Queer Tales](#) had 7 participants.
- July Adult Services Statistics:
  - Programs - 22 & Attendance - 235
  - Outreach - 3 & Attendance - 4 (Digital Literacy trips to Senior Facilities with TBL on the Bookmobile)





- Questions Answered - 2371
- Notary Signatures - 115
- Craft Kits Distributed - 100 (felted cat pin) & 16 for the Summer Reading Finale (decoupaged CD coasters)
- Study Room Usages - 260

### Local History Collection

The LHC exhibit on the 2nd floor this month focused on Traverse City diners and motels from the 20th century.

Respectfully Submitted,  
Melissa A. McKenna  
Assistant Director for Outreach & Adult Services

### Youth Services



Holy moly, what a summer! We were so excited about the way our community came out for this year's Summer Reading Club, Color Our World. From art projects to art lessons to storytimes at the Dennon Museum to puppet shows to community collaborations to fun prizes to free lunches and lots of reading and wheel spinning, we were on our toes from June 1st to July 29th, engaging with and celebrating our readers every step of the way.



One thing we talked about in our end of summer evaluation is how our community really leans on us in times of financial hardship and how noticeable it was this summer. This wasn't just in terms of sheer numbers (which were great this year, but more on that below), but also in the steady and occasionally chaotic stream of activity in the department throughout the day. Our staff handled it with aplomb and were very appreciated by our community, not only for their help at the Youth Service desk but also for any of the amazing, free programs we put on throughout each week of Summer Reading. And kudos to our page staff who never had a day without multiple carts of books to shelve or 10+ STEM Kits to count and get back to the floor for another patron to check out. They were awesome, too!



Summer Reading Club numbers for Youth Services:

- Pre-Reader program at TADL Main
  - Registrations: 552 (up 15% from last year)
    - District-wide: 780 (up 13% from last year)
  - Active Readers: 338
    - District-wide: 476
  - Completions (300+ minutes): 208 (up 17% from last year)





- District-wide: 300 (up 17% from last year)
  - Minutes read: 218,275 (up 28% from last year)
    - District-wide: 295,731 (up 24% from last year)
- Readers program at TADL Main
  - Registrations: 1,313 (**up** 5% from last year)
    - District: 1,904 (**up** 4% from last year)
  - Active readers: 881 (**up** 5% from last year)
    - District: 1,220 (**up** 1.5% from last year)
  - Completions (600+) minutes: 474 (**up** 5.5% from last year)
    - District: 693 (**up** 7% from last year)
  - Minutes read: 733,196 (down 5.7% from last year)
    - District: 1,036,312 (down 4% from last year)
- Top 3 books read by kids recorded in the Summer Reading Club
  - Harry Potter and the Sorcerer's Stone, Never After, and The Unbeatable Squirrel Girl
- Summer Programming at TADL Main
  - Total early literacy programs:
    - June: 9, July: 17
  - Total early literacy program attendance:
    - June: 675, July: 1,094
  - Total afterschool programs:
    - June: 725, July: 1,317
  - Total outreach (including Bookmobile):
    - June: 160, July: 26
- Reference Statistics
  - Total: 2,952
    - June: 1,470, July: 1,482
  - Digital: 31
    - June: 14, July: 17
  - Phone: 253
    - June: 122, July: 131
  - Walk-in: 2,668
    - June: 1,334, July: 1,334
- Prizes
  - Spins on the Weekly Prize Wheel: too many to count!
  - Weekly Prize sponsors:
    - Burger King, Chick-fil-A, Culvers, Elev8 Climbing and Fitness, Moomers, Oryana Community Co-op, Pirate's Cove and River Club, Taco Bell, TC PitSpitters, Wendy's, YMCA
  - Family Prize sponsors at the Finale Party include:
    - The Dennon Museum
    - Discovery Cruises TC
    - Great Wolf Lodge

- TC Paddle
  - Summer Reading Club program sponsors:
    - Friends of TADL, Z93: Hits from '90s to Now
- Kit checkouts in June and July: 989
  - STEM Kits: 798
    - Most popular: Marble Run Starter Set, Light Stax Jr., Eyeclops Digital Microscope, Botley the Coding Robot 2.0, Railway Bucket Builder
  - CARES Kits: 101
  - Storytime Kits: 90

Respectfully submitted by  
Andy Schuck, Head of Youth Services

### **Teen Services**

We are having a very busy summer in Teen!

Teen Summer Reading Club had:

- 238 registrations at Main (333 teens in total)
- 123 recorded their reading in Beanstack (163 teens in total)
- 77 finished the program on Beanstack (103 teens in total)
- Top teen reader at Main logged 23,128 minutes
- Main library passed out 190 teen prize boxes
- Main library passed out 487 craft kits and could have passed out more!
- June/July Main library had 18 teen programs scheduled with 249 participants

A few of our programs had little to no attendance, but others had more than we had anticipated. Our rainbow beading program, a collaboration with Up North Pride, had so many teens that some had to sit on the floor! The end of summer reading club teen lock-in filled the 60 spaces available with a few teens hoping there would be cancellations so they could attend. We limit this program to 60 in order to staff it with a ratio of one staff for every 10 teens. This gives us enough to handle any problems that may arise and for staff members to take breaks during the night. This year the teens were very active all night long and also very respectful of each other and the library. Karaoke was one of the biggest draws, after laser tag.

Some members of our teen writing group, the Twisted Quills, continued to come in weekly to work on editing the collaborative book they wrote last school year. There will be an official book launch this coming October. We plan to have the book printed and put in the collection at that time. After that, the teens will start working on their next writing project.

Linda Smith  
Head of Teen Services

## **Sight & Sound**

June was a busy month for Sight and Sound. The Summer Reading Challenge kicked off with amazing programs from Youth Services in the McGuire Community Room, including a magician, puppet shows, and an artist from Marvel Comics! We also hosted the Traverse City Repair Café program, which involved Adult Services and East Bay Branch Library's awesome new Tool Library and the Grand Traverse Area Genealogical Society had a very cool program on identifying old family pictures and the people in them!

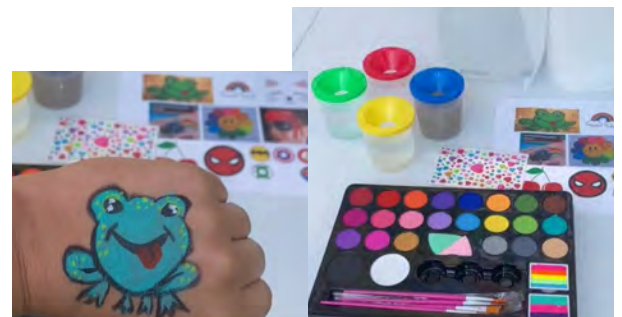
Things picked up even more in July. We showed *Pee-Wee's Big Adventure* as part of our evening movie program. Local band Trillium Groove gave a songwriting workshop, and the Lunar Quintet put on an amazing latin jazz fusion performance in the McGuire Room. We closed out the month with "You and Ukulele," a program put on by the local ukulele club STRUM. Patrons were encouraged to bring their ukuleles, and the library provided ten ukuleles for people who didn't have one. A great time was had by all!

Respectfully Submitted,  
Josh Denby  
Department Head, Sight and Sound

<u>June Reference Questions</u> Digital: 103 Phone: 307 Walk-in: 1510  <u>TADL Meeting Room Stats June 2025</u> Total: 197 TADL meetings: 24 Personal/Outside Group Meetings: 173 Paid Meetings: 14 Unpaid Meetings: 183 Walk-ins: 23 Advance Reservation: 174  <u>Number of Meetings by Room June 2025</u> McGuire Room: 44 Thirlby Room: 79 Study Room D: 74	<u>July Reference Questions</u> Digital: 110 Phone: 251 Walk-in: 1367  <u>TADL Meeting Room Stats July 2025</u> Total: 190 TADL meetings: 31 Personal/Outside Group Meetings: 159 Paid Meetings: 7 Unpaid Meetings: 183 Walk-ins: 32 Advance Reservation: 151  <u>Number of Meetings by Room July 2025</u> McGuire Room: 34 Thirlby Room: 75 Study Room D: 81
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## **Circulation**

Like everywhere else here at TADL, things have been



hopping all summer long in Circ! But the best part is that many of our staff, including our pages, have been able to join the fun in other areas as well. Circulation staff have helped serve lunches for Feeding America, joined an outreach for the State Theater's showing of *Banned Together*, painted faces at the E3/NMC Juneteenth event, walked in the Cherry Fest parade with the Bookmobile, and assisted with a watercolor painting program on the front lawn!

### June Circulation Numbers

New patron accounts created: ↓276 (vs 1166 last year; TCAPS cards) - *Combined Branches (Woodmere, Kingsley, East Bay)*

Curbside pickups for June 2025: 12

Circulation Statistics for MeLCat, June 2025:

- TADL items sent to borrowing institutions: ↑1355 (vs 1128 last year)
- TADL items received from lending institutions: ↑2160 (vs 1744 last year)



### July Circulation Numbers

New patron accounts created: ↑317 (vs 287 last year) - *Combined Branches (Woodmere, Kingsley, East Bay)*

Curbside pickups for July 2025: 17

Circulation Statistics for MeLCat, July 2025:

- TADL items sent to borrowing institutions: ↑1488 (vs 1227 last year)
- TADL items received from lending institutions: ↓2107 (vs 2133 last year)

Respectfully Submitted,  
Christina Meyers  
Head of Circulation

### Marketing and Communications

On June 1 it's off to the races as we open signup for summer reading. This includes coordinated advertising in a variety of avenues to help build traffic throughout June. But, before SRC Kickoff June 16 we managed to squeeze in our first Repair Cafe. This new event provided a fun learning experience for everyone, myself included! We had a busy and beautiful SRC kickoff day and then it was quickly on to Juneteenth at NMC. I started my six-week run of weekly SRC newsletters to help keep everyone up to date on SRC events. These go out each Friday to everyone who has signed up in Beanstack. They are very popular, and have open rates that are reliably above 60% every week. Additionally, the summer reading webpage jumped into the #3 spot of most popular webpages for the month!



At the beginning of July the Bookmobile made its appearance in the Thursday night Cherry Festival parade and after stowing away the parade props it was time to get out the supplies for Let's Paint Outside day. We recycled last year's Readathon signboards and turned them into painting kits. With a kit and a water cup library visitors were ready to find a beautiful spot and start painting. We celebrated the 35th anniversary of the ADA on Sat. July 26 and then wrapped up a record-setting summer with finale parties on July 29. As Andy will likely note in his writeup, we set a new record for summer reading signups this summer!



Press: We appeared in print or online 71% of the days in both June and July.

Website: June - 63,025 pageviews, 14,744 users; July - 60,130 pageviews, 15,908 users

Heather Brady  
Marketing & Communications Manager

### **Human Resources**

Please join us in wishing congratulations to our new hires and internal transfers/promotions, and best wishes to employees leaving TADL.

*Newly Hired Employees and Position Transfers/Promotions:*





**Mary Beeker**  
*PT Substitute*  
New Hire



**Hannah Normandeau**  
*PT Substitute*  
New Hire

We also welcomed **Kianna Carpenter** and **Carissa Yonan** as temporary Local History Interns, as part of the Petertyl Archival Internship sponsored by Traverse Area Historical Society!

*Employee Departures:*  
None

Respectfully submitted,  
Danielle Baldwin  
Finance and Human Resources Manager

### **TADL Talking Book Library**

June and July were very busy months. Besides the regular monthly outreaches, I did several presentations and additional outreach activities.

In June:

- I presented to the Cadillac Support group. 14 people attended and I signed up one new patron and helped an existing patron sign up for our BARD app.
- I attended the Leelanau Senior Expo. I talked to 166 people.
- I helped out at 2 events that TADL took part in, TCFF Banned Together and Juneteenth.
- I presented to Americorps Senior volunteers. 27 people were there. They were very excited about our new 3D printed assistive devices.
- Bay Ridge Senior Living held an open house which I attended. I talked to 37 people.
- We helped 116 patrons on our regular monthly outreaches.
- Programs
  - Ageless grace- 14 people attended both programs
  - Chair yoga- 11

- Tuesdays @ Two read *The Betrayal of Anne Frank* by Rosemary Sullivan. 13 people attended.

In July:

- I walked in the Cherry Festival parade.
- We helped 116 patrons on our regular monthly outreaches.
- It was the 35th anniversary of ADA. We collaborated with the Disability Network and had a celebration party. I had a Braille Storywalk on the front lawn for the event. 23 people attended.
- Programs
  - Chair yoga- 21 people attended
  - Ageless grace- 16 people attended the first one and 29 the second.
  - Tuesdays @ Two read *Meet Me at the Lake* by Carley Fortune. 15 people attended.

Summer Reading Club started in June. Ellie Morgan helped out on the Tuesdays Club House on the front lawn in June/July and the morning finale party. I took part in one of the East Bay's Club Houses and Kingsley's Hero Quest. I shared a table with reference at the evening finale party. Over all these events we handed out 89 craft kits and 250 wiki stixs.

Anita Chouinard  
TBL Manager

## **Facilities**

**June:** Landscaping was a priority, with extensive tree pruning and even a few trees being removed around the mechanicals area in preparation for the City replacing one of our electrical transformers, which had been leaking oil.

There was work on the Bookmobile lift gate, upgrading the sink access panels in all bathrooms to expedite filling the soap dispensers, and facilitating the Summer Reading Club with signage and tents. The annual hanging of previous years' Cherry Festival flags in the Atrium for LHC's historical display was a breeze.

A cooperative effort between the Adult Services department and Green Door Folk School resulted in a highly successful Repair Cafe, for which Facilities gathered tools and provided support.

Facilities also provided a little input to the Staff Portal Committee, including updating of the Emergency Procedures Manual, and the Committee as a whole made great improvements to the functionality of the Staff Portal. Facilities also participated in facepainting for children at the Juneteenth event at NMC, which was a great time for everyone.





Preparation for major upcoming projects continued, including building-wide VAV replacement, and bollard and front pavement work.

**July:** There was more landscaping and pruning, and contracting for stump grinding where trees had been removed. New ADA signage was installed around the building. There were meetings for another major project, building-wide carpet replacement, contingent on plans from Library Design Associates. Support for the Summer Reading Club continued, including the big Finale on July 29 in Hull Park. Research and planning was done for a new tree to be planted on the front lawn, provided by TC Parks & Rec, and new parking lot striping which upgraded some ADA marking was done at East Bay, as well as refreshing their outdoor sign with new paint.



Last but not least, on July 31 the Youth Services department finally received a much-needed new washer and dryer.

Respectfully submitted,  
Bret Boulter, Facilities Manager

### **East Bay Branch Library**

What fun and colorful months June and July have been, and how quickly they've passed!

June started out with Summer Reading Club sign-up events, including a Bookmobile visit to the East Bay Corners Farmer's Market, a program called Baby Bookworms to engage our littlest patrons, and a teen watercolor workshop with local artist Adam VanHouten.

The Gather 2 Grow summer meal program in partnership with Feeding America began at the start of the month and has been well received throughout June and July.



I was able to spend some time at the Main Library sharing and discussing purchasing tips and procedures with other staff on a panel organized by the tech department's Erin McCall and KBL's Amy Monette. I also enjoyed



the opportunity to table at the Repair Cafe, where I showed off some of the tool library collection.

We welcomed local musician Rebekah Jon to perform at our Summer Reading Club Kickoff party on June 17. This was the East Bay staff's favorite kickoff party to date. Patrons participated in three different group art projects, played yard games, danced in bubbles, and ate popsicles in the sun—what a perfect day!



After kickoff, we launched into a weekly schedule of additional activities to keep our readers active in the program and busy at the library, including SRC Clubhouse in the lawn, Clubhouse at the Farmer's Market, STEAM Fridays, and twice-weekly Sing and Stomp storytime, including one special occurrence at the Dennon Museum Center! We saw an 18% increase in our Summer Reading participant numbers this year, with a total of 342 East Bay patrons participating in the program.

Our regular and Summer Reading Club programs brought our total number of attendees to 1331 persons at 47 events throughout June and July.

Respectfully submitted,

Chantel Lentz

Branch Manager

### **Kingsley Branch Library**



On June 18, 2025, the Village of Kingsley finally opened our community's brand new super-accessible splash pad, playground, and fitness loop! The event was a tremendous success, drawing over 500 community members. Families enjoyed the Kingsley Farmer's Market, live music, food trucks, and all the new equipment! Local officials and all the parties involved in making

this project a success joined us for a ribbon-cutting ceremony, and the sense of pride and excitement was truly palpable.

Since the grand opening, we've received overwhelmingly positive feedback from our families,





with many expressing appreciation for the park's accessibility, green spaces, and thoughtful design. It's clear that Brownson Memorial Park will become a valued gathering place for the



community. The Library has received many thanks for our forward-thinking and consistent support in bringing this project to life. We look forward to building on this momentum as we plan future programming and events that bring our community together!

We also completed a very successful Summer Reading Club, with 660 readers registered and 244 readers completing the program! Compared to 2024, we had 5 fewer signs up, but nearly 4% more people finished. Of special note is our Readers group (ages 5-12), which saw a

12% increase in the number of patrons who completed the program! Finally, 2,478 persons attended the 38 programs we offered during SRC.

Respectfully submitted,

Amy Monette  
Branch Manager





**TADL Board of Trustees  
Finance & Facilities Committee**

August 12, 2025  
2:00 pm ~ Thirlby Room

610 Woodmere Ave. / Traverse City, MI / 49686

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**Attendance:** P. Deyo in person and S. Odgers virtually, Trustees. J. Jones, absent. B. Boulter, and M. Howard, staff.

**Agenda Approval:** It was motioned by Deyo and seconded by Odgers to approve the agenda as amended by adding the Arctic Wolf Contract under Finance. All were in favor. The agenda was approved.

**Minutes Approval:** It was motioned by Deyo and seconded by Odgers that the minutes from the June 3, 2025, Finance and Facilities Committee be approved. All were in favor. The minutes were approved.

**Public Comment:** No public comment.

**Finance:**

**1. MERS Statement**

Howard explained that the MERS statement was a surprise this year with percentage of unfunded liability falling from 94% funded to 86% funded. Unbeknownst to Howard and Baldwin, MERS has changed the way it calculates retirees. It now considers any employee who is eligible to retire as retired in terms of liability. For TADL, this means 9 people are considered retired which tripled the required payment. MERS representative, Tony Radjenovich, will be at the August meeting to answer questions.

**2. MERS Delegates**

Howard explained that every year one administrator and one MERS enrolled employee attend the MERS Annual Conference. Representatives this year are Christina Meyers (Danielle Baldwin, alternate) for the administration and Katheryn Carrier (Kate Parvel alternate) for the employees. Deyo made the motion to accept those delegates and forward this to the August Board meeting for approval. Odgers seconded. All were in favor.

**3. Surplus from the 2024 Budget Allocations**

There was \$76,776 surplus from the 2024 budget. Traditionally, this money is divided in half and put into the Public Improvement Fund/General Fund and the MERS Unfunded



Pension liability. Trustees decided to leave this discussion until the September meeting, in order to listen to MERS representative Radjenovich at the August meeting.

**4. L-4029**

Howard explained that this form needs Board approval and is submitted annually to Grand Traverse County and Leelanau County to receive millage funds. TADL did receive a Headlee rollback, so that millage rate changed from 1.1 mils to 1.084 mils. Deyo made the motion to accept this forms and forward this to the August Board meeting for approval. Odgers seconded. All were in favor.

**5. Fund Balance Update**

Baldwin and Howard provided an update to what the Fund Balance is as TADL looks to future expenses including the carpet.

**6. Letter to the City Commission in support of the Day Shelter**

Howard explained that even though the City Commission had recently approved funding until the end of the year to Jubilee House for day shelter services, she still thought it was important to send the letter to the City Commission about continued day shelter services. Vickery offered some edits to the letter. Howard will make those changes and provide the letter to the Board for the August meeting for review and approval.

**7. Arctic Wolf Expenditure**

Howard explained that TADL signed a contract with People Driven Technology/Arctic Wolf for a Cybersecurity services. This service has been well received by staff to mediate cybersecurity risks. The new contracted is for \$40,619.56. This is an 8% increase plus additional antivirus/end-point protection, that S. Morey, Assistant Director of Technology, has bundled into this contract. Additionally, TADL added one of our contract libraries, Suttons Bay-Bingham District Library, to our plan. This item is budgeted for but exceeds Howard's spending limit. Deyo made the motion to allow the director to go over her spending limit and pay this bill to continue the services, and to forward this to the August Board meeting for approval. Odgers seconded. All were in favor.

**Facilities:**

**1. Grant approval for Michigan Township Participating Plan Grant Application for new Bollards.**

Boulter explained that many of TADL's bollards need replacement and repair. This grant would help fund this project and requires Board approval. Deyo made the motion to approve of this grant application and forward this to the August Board meeting for Board approval. Odgers seconded. All were in favor.

**2. Facilities Updates:**

a. **Generator**

Boulter has communicated with Grand Traverse County regarding TADL being an emergency shelter. Due to the significant cost, the County can only help with providing a generator in the case of an emergency, but cannot help financially with anything else. Due to the cost, Boulter is no longer going to pursue this topic unless the Board asks to do so or if this becomes a priority through the strategic planning process.

b. **Carpet Consultants**

Howard, Boulter, and some other staff will meet with Matt deBear from Library Design on Friday, August 15th. Howard will have more information in September or October.

3. **Staff Wish List**

Howard shared the Staff Wish List. Discussion followed.

**Next Meeting Date / Time:** September 2, 2025 at 2:00 pm

**Next Meeting Topic Suggestions:** Gutters, Carpet, MERS, Excess Funds from 2024.

**Public Comment:** None.

**Adjournment:** It was motioned by Deyo and seconded by Odgers to adjourn. The motion passed and the meeting adjourned at 3:05 p.m.



#### Fund Balance Summary - as of 7/31/2025

\$	2,086,588	General Fund (see below)
\$	27,303	Lewis Fund
\$	702,895	Public Improvement Fund
<b>\$</b>	<b>2,816,786</b>	<b>TOTAL</b>

#### General Fund Details

\$	1,475,350	<i>Fund Balance - Two Months' Operating Expenses (Unassigned)</i>
\$	240,369	<i>Fund Balance - General (Unassigned)</i>
\$	263,419	<i>Fund Balance - Employee Benefit Obligations (Compensated Absences - Committed)</i>
\$	81,000	<i>Fund Balance - Slear Trust (Committed)</i>
\$	16,875	<i>Fund Balance - Dept Donations (Restricted)</i>
\$	9,575	<i>Fund Balance - Talking Book Library (Restricted)</i>
<b>\$</b>	<b>2,086,588</b>	<b>TOTAL</b>

#### Amounts Available for Use

\$	702,895	Public Improvement Fund
\$	240,369	Fund Balance - General (Unassigned)
\$	16,875	Fund Balance - Dept Donations (Restricted)
\$	9,575	Fund Balance - Talking Book Library (Restricted)
<b>\$</b>	<b>969,714</b>	<b>TOTAL</b>



Under \$100	\$100-\$500
hooks for shed (hang things up)	
White Board paint for Adult Graphic Novel Pillar for rain barrel with spigot	Moving the Adult Services printer
solar light for little free library	New in-building wheelchair (bright color)
TADL network directional sign for out by train	Outside compact composter
UV film for atrium display cases	Folding ramp for bookmobile
Windshield cover for the bookmobile - to keep snow and ice off	Misc Maker supplies (fabric, circuit materials, craft st
Hanging organizers for the bookmobile (display puppets and kits in bags)	<a href="#">Swivel base to make bookmobile passenger seat tu</a> <a href="#">Desktop for behind bookmobile passenger seat</a> New STEM kit cabinet for bookmobile ( <a href="#">link</a> )
New Umbrella for the book bike wheelbarrow	Bins/crates to put books on BATA More STEM Kits for Kingsley (mpt) Finish bathroom redo at East Bay tee maker for Woodmere staff lounge Table saw EB--AED New, larger, operating hours for window in TBL Kitchen ceiling revamp at East Bay New graphics for vestibule (doors and windows) Gricut machines for programming New Sofa for Meditation room Shelf for free book collection at Airport New Garbage/recycling cans

Under \$1,000	\$1K - \$5K
Dishwasher in Staff Lounge (mph)	more digital library maps at woodmere - one or 2 on second floor? (Instead of a flat screen could we use mini projectors? - HB)
East Bay Sign & street garden redo	Sink in the Adult Services Workroom
power charging stations for each floor/branch	Collection signage in YS
Re-paint white elements of Preschool Play Area	Interactive wall in Play Area (letters and numbers are falling apart)
Cam lighting over dark spots in KBL applies)	
custom Read Read horn for bookmobile	Improved wayfinding signage throughout Woodmere
<a href="#">Custom horn instructions</a>	Digital DJ, etc in S&S
Folding barricades and covers for events ( <a href="#">link</a> )	GLOWFORGE! <a href="https://www.dmpl.org/glowforge-laser-engraver">https://www.dmpl.org/glowforge-laser-engraver</a>
<a href="#">Cool Benches</a>	More adaptive technology
	More gallery rail for changing displays/art
	Short story cube <a href="https://short-edition.com/en/p/the-short-story-cube">https://short-edition.com/en/p/the-short-story-cube</a>
	Lighting over Magazines (like PCL's shelf lighting!)
<del>Drinking Fountain for Kingsley KV said no</del>	Better lighting for new book shelf in YS
<del>Employee entryway at Woodmere</del>	iPad Pro with app for 3D lidar scanning ( <a href="#">link</a> ) (HB)
<del>Paint Cire's work room COLOR</del>	
New drinking fountain/water bottle filling station at EB	Money to pass out books at parades and programs
Meditation Room Makeover	Shed for East Bay library of things (lawn/garden equipment/tools)
Swag merchandise case -- standing, with casters and lig	Front hall revamp at East Bay
Automatic Door Opener/Button for TBL	Bus passes
	Lockers for employee bathrooms
	Paint administration office (general area and FA office)
	Permanent Story Walk signs:
	New merchandise display cabinets
	All matching metal magazine holders for older issues AS (swoon!)

**\$5K-\$10K**

Better recycling bins/trash cans throughout library  
Acoustic ceiling baffles (or fabric) over hole in floor at woodmere  
Lighting upgrade for Nelson Room (uv film for cases?)  
New kids' entrance to YS  
Update Tween Scene

Staff lounge update (more/better food prep area)

New TBL furniture

Adaptive gaming cart

Sloped Shelves for bottom rows of Audiobook CDs in Adult Service

More stand-up desks for staff

Organizational shelving for 3rd floor storage/retention space

New Blinds for front of second floor to match others

New work counter in the backroom of Circ

new work counter for processing RIDES materials / MeLCat materials

New Blinds for front of first floor to match others

**\$10K-\$50K**

Bike checkout program (swm)

MakerSpace area upgrade (podcasting, animation, music creation, etc.)

New display cases for under stairs with uv film and lights

Close "hole" above Circ

Rearrange/relocate Welcome Desk/holds

External Item Return: Lights, etc. (jd)

GIANT AQUARIUM swm

cool pickup lockers with transparent fronts for Library of Things display case, so patrons could self-serve checkout:

<https://www.bibliotheca.com/solutions/pick-up-lockers/>

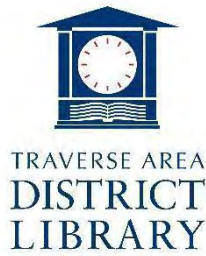
[Kitchen Cart - Mobile, folding \(HB\)](#)

Library Tech/Book Mobile (mph)

Mobile shelving in LHC (mph)

Library Outreach Van

\$50K-\$100K	Over \$100K
<p>Generator (swm)</p> <p>Renovate McGuire Room Tech:</p>	<p>New Teen Area (mph)</p> <p>New TBL or LHC Area (mph)</p> <p>New Carpet</p>
	<p>Renovate Bathrooms at Woodmere</p>



## **TADL Board of Trustees Policy and Personnel Committee**

August 12, 2025  
1030 am McGuire Room

610 Woodmere Ave. / Traverse City, MI / 49686

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**Attendance:** M. Vickery, Trustee. Trustees, J. Beuthin and S. Gedman were absent. M. Howard, staff.

**Agenda Approval:** The agenda was approved.

**Minutes Approval:** The minutes of the June 3, 2025 meetings were approved.

**Public Comment:** There was none.

### **Policy Committee:**

- **Renumbering of 3.8 Bed Bug Policy to 3.9.**

Howard explained that a typo resulted in the mis-numbering of the policy 3.8 from the June Board meeting. The number should have been 3.9.

- **Revision of Policy 3.1 Borrowing and Library Account Policy and 3.3 Library of Things Policy**

Howard explained that the policy changes are based on TADL attorney's recommendations. Regarding the Library of Things Policy, Seurnyck suggested TADL should develop a two tier system of Things which will limit legal exposure. Tier 2 items will require a valid signature to borrow. Tier 2 Things are items based on safety and/or financial factors. Vickery was in favor of both policies and forwarding this policy to the August Board meeting.

- **Letter to the City Commission in support of a day shelter**

Howard explained that even though the City Commission had recently approved funding until the end of the year to Jubilee House for day shelter services, she still thought it was important to send the letter to the City Commission about continued day shelter services. Vickery and Howard had a good discussion, with Vickery offering edits to the letter. Howard will make those changes and provide the letter to the Board for the August meeting for review.

### **Personnel Committee:**

Howard will talk with Beuthin, Committee Chair, about the Directors review that happens in September.

**Next Meeting Date / Time:** October 7, 2025 at 10:30 am.

**Next Meeting Topic Suggestions** Directors Evaluation/Review

**Public Comment:** None.

**Adjournment:** The meeting adjourned at 11:31 am.



## Revenue

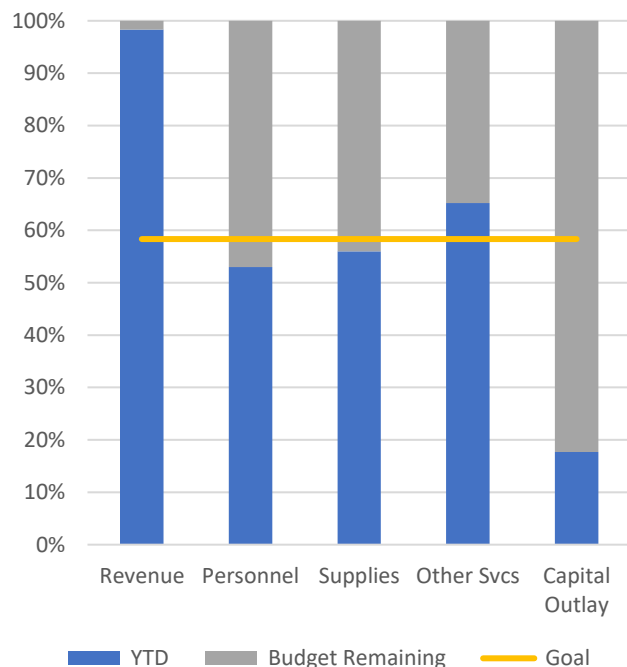
As of 7/31, we have received our PILT fund allocations, the second half of our state aid funds, as well as Penal Fines revenue for Leelanau and Benzie counties, with Grand Traverse, our largest payment, expected in August. Revenue for Overdue Fines, Sales, and Meeting Room Rentals are all trending well above our 58% goal for 7/31. We received nearly \$3,000 in donations in June, with \$2,700 coming from one family for new Library of Things items and adult craft kits! In July we received nearly \$5,000 in donations, with \$1,900 coming from the Traverse Area Historical Society to fund the salaries of our Local History interns, and \$2,000 given to East Bay for the Tool Library, programming, and resources. Thank you to our generous donors! Investments did well in June with \$11,400 but in July were mixed and therefore netted only \$617 in interest and unrealized gains.

## Expenditures

Note that percentage of budget completed is 58% as of 7/31/25. Line item details of note are below.

- Personnel**  
 Our Goal percentages are different for this category with all payroll related line items (Salaries, FICA, retirement) having goals of 54% and all health benefits having goals of 66%. We are meeting these YTD goals well.
- Supplies**  
 We are slightly over goal for YTD Materials purchases (Books, Media, etc) which can be attributed to prepaying for our periodicals and databases. Bret has been busy fixing minor items around our buildings and we are therefore a little over budget in the Maintenance Supplies line item.
- Other Services/Charges**  
 A significant portion of this category's total budget (about 40%) is allocated to payments to Member Libraries, which were dispersed in whole in January. Consequently, this category shows 65.2% of the budget expended as of 7/31, a small increase from 59.8% as of 5/31. Over the course of the year, expenditures will begin to align more closely with the target budget percentage. Additionally, insurance expenditures are paid in January for the full year. The remaining line items are close to or under the budget target of 58%.
- Capital Outlay**  
 No new expenditures in June or July within this category.

TADL Budget as of 7/31/2025



Respectfully submitted,  
 Danielle Baldwin  
 Finance and Human Resources Manager





RevenueCategory;SubCategor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Used
<b>Revenue</b>						
400 - Property Taxes - Current/Delinquent/Pilt	8,410,868.00	8,410,868.00	2,788.21	8,376,936.15	-33,931.85	99.60%
500 - Grants - Federal/State/Other	30,314.00	30,314.00	360.00	3,960.00	-26,354.00	13.06%
540 - State Aid Grant - Library	114,407.07	114,407.07	0.00	57,234.58	-57,172.49	50.03%
541 - State Aid Grant - TBL	41,073.00	41,073.00	0.00	20,536.00	-20,537.00	50.00%
581 - Penal Fines	148,900.00	148,900.00	0.00	0.00	-148,900.00	0.00%
602 - Fees/Services	29,650.00	29,650.00	50.00	10,300.00	-19,350.00	34.74%
607 - Overdue Fines/Replacement Fees	18,000.00	18,000.00	2,005.39	12,764.36	-5,235.64	70.91%
642 - Sales	22,650.00	22,650.00	3,046.42	17,690.92	-4,959.08	78.11%
653 - Meeting Room Rental/Equip Fees	2,000.00	2,000.00	1,300.00	7,100.00	5,100.00	355.00%
665 - Interest & Gains/Losses	7,504.00	7,504.00	11,423.47	28,461.45	20,957.45	379.28%
674 - Donations/Contributions	26,200.00	26,200.00	2,941.11	23,716.52	-2,483.48	90.52%
676 - Misc Revenue & Reimbursements	500.00	500.00	0.00	1,513.84	1,013.84	302.77%
<b>Revenue Total:</b>	<b>8,852,066.07</b>	<b>8,852,066.07</b>	<b>23,914.60</b>	<b>8,560,213.82</b>	<b>-291,852.25</b>	<b>96.70%</b>
<b>Expense</b>						
<b>Category: 70 - Personnel</b>						
700 - Salaries & Wages	3,420,922.87	3,420,922.87	251,463.05	1,490,683.37	1,930,239.50	43.58%
710 - Social Security/Medicare	83,114.95	83,114.95	6,235.22	37,288.79	45,826.16	44.86%
712 - Medical Insurance	520,813.11	520,813.11	36,045.46	306,555.71	214,257.40	58.86%
713 - Dental Insurance	44,278.64	44,278.64	3,738.99	25,310.00	18,968.64	57.16%
715 - Vision Insurance	6,329.26	6,329.26	713.66	4,151.72	2,177.54	65.60%
716 - Life Insurance	11,434.20	11,434.20	780.19	5,211.52	6,222.68	45.58%
717 - Disability Insurance	19,522.63	19,522.63	1,528.48	10,210.16	9,312.47	52.30%
720 - 401K Retirement Contribution	164,775.43	164,775.43	10,479.05	61,093.22	103,682.21	37.08%
721 - MERS Defined Contribution Retirement	217,592.95	217,592.95	16,477.94	97,935.11	119,657.84	45.01%
722 - MERS DB Unfunded Liability	120,000.00	120,000.00	10,000.00	60,000.00	60,000.00	50.00%
723 - Worker's Compensation	8,600.00	8,600.00	1,379.98	4,716.98	3,883.02	54.85%
724 - Unemployment Compensation	0.00	0.00	0.00	1,814.00	-1,814.00	0.00%
<b>Category: 70 - Personnel Total:</b>	<b>4,617,384.04</b>	<b>4,617,384.04</b>	<b>338,842.02</b>	<b>2,104,970.58</b>	<b>2,512,413.46</b>	<b>45.59%</b>
<b>Category: 72 - Supplies</b>						
728 - General Operating Supplies	468,029.74	468,029.74	73,440.29	199,373.42	268,656.32	42.60%
736 - Repair & Maintenance Supplies	8,750.00	8,750.00	773.01	5,243.42	3,506.58	59.92%
741 - Books/Media/Online Resources/LoT	986,380.00	986,380.00	63,266.23	549,048.57	437,331.43	55.66%
<b>Category: 72 - Supplies Total:</b>	<b>1,463,159.74</b>	<b>1,463,159.74</b>	<b>137,479.53</b>	<b>753,665.41</b>	<b>709,494.33</b>	<b>51.51%</b>
<b>Category: 80 - Other Services and Charges</b>						
801 - Professional & Contractual Services	588,030.45	588,030.45	42,015.51	273,159.48	314,870.97	46.45%
804 - Advertising & Outreach	58,240.00	58,240.00	676.25	9,777.13	48,462.87	16.79%
807 - Insurance & Bonds	33,221.43	33,221.43	55.00	31,373.00	1,848.43	94.44%
809 - General Equip/Building/Grounds Maintenance	546,121.03	546,121.03	28,668.55	185,002.25	361,118.78	33.88%
850 - Communications	30,900.00	30,900.00	1,427.15	11,630.95	19,269.05	37.64%
921 - Utilities	118,773.00	118,773.00	3,894.74	49,153.06	69,619.94	41.38%
955 - Education & Travel	152,601.38	152,601.38	8,381.92	56,593.66	96,007.72	37.09%
959 - Member Library Allocations	962,835.00	962,835.00	0.00	962,835.00	0.00	100.00%
961 - Misc	1,500.00	1,500.00	0.00	0.00	1,500.00	0.00%
964 - Property Tax Reimbursements	6,500.00	6,500.00	1,214.70	1,446.29	5,053.71	22.25%
<b>Category: 80 - Other Services and Charges Total:</b>	<b>2,498,722.29</b>	<b>2,498,722.29</b>	<b>86,333.82</b>	<b>1,580,970.82</b>	<b>917,751.47</b>	<b>63.27%</b>
<b>Category: 97 - Capital Outlay</b>						
971 - Capital Furniture/Equipment/Building	272,800.00	272,800.00	0.00	48,220.65	224,579.35	17.68%

Budget Report

For Fiscal: 2025 Period Ending: 06/30/2025

RevenueCategory;SubCategor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Used
Category: 97 - Capital Outlay Total:	272,800.00	272,800.00	0.00	48,220.65	224,579.35	17.68%
Expense Total:	8,852,066.07	8,852,066.07	562,655.37	4,487,827.46	4,364,238.61	50.70%
Report Surplus (Deficit):	0.00	0.00	-538,740.77	4,072,386.36	4,072,386.36	0.00%



RevenueCategory;SubCategor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Used
<b>Revenue</b>						
400 - Property Taxes - Current/Delinquent/Pilt	8,410,868.00	8,410,868.00	18,123.36	8,395,059.51	-15,808.49	99.81%
500 - Grants - Federal/State/Other	30,314.00	30,314.00	0.00	3,960.00	-26,354.00	13.06%
540 - State Aid Grant - Library	114,407.07	114,407.07	58,714.44	115,949.02	1,541.95	101.35%
541 - State Aid Grant - TBL	41,073.00	41,073.00	20,536.00	41,072.00	-1.00	100.00%
581 - Penal Fines	148,900.00	148,900.00	28,688.02	28,688.02	-120,211.98	19.27%
602 - Fees/Services	29,650.00	29,650.00	100.00	10,400.00	-19,250.00	35.08%
607 - Overdue Fines/Replacement Fees	18,000.00	18,000.00	2,312.88	15,077.24	-2,922.76	83.76%
642 - Sales	22,650.00	22,650.00	3,249.29	20,940.21	-1,709.79	92.45%
653 - Meeting Room Rental/Equip Fees	2,000.00	2,000.00	1,200.00	8,300.00	6,300.00	415.00%
665 - Interest & Gains/Losses	7,504.00	7,504.00	616.46	29,077.91	21,573.91	387.50%
674 - Donations/Contributions	26,200.00	26,200.00	4,908.75	28,625.27	2,425.27	109.26%
676 - Misc Revenue & Reimbursements	500.00	500.00	2,063.25	3,577.09	3,077.09	715.42%
<b>Revenue Total:</b>	<b>8,852,066.07</b>	<b>8,852,066.07</b>	<b>140,512.45</b>	<b>8,700,726.27</b>	<b>-151,339.80</b>	<b>98.29%</b>
<b>Expense</b>						
<b>Category: 70 - Personnel</b>						
700 - Salaries & Wages	3,420,922.87	3,420,922.87	254,271.40	1,744,954.77	1,675,968.10	51.01%
710 - Social Security/Medicare	83,114.95	83,114.95	6,434.99	43,723.78	39,391.17	52.61%
712 - Medical Insurance	520,813.11	520,813.11	38,999.62	345,555.33	175,257.78	66.35%
713 - Dental Insurance	44,278.64	44,278.64	3,121.05	28,431.05	15,847.59	64.21%
715 - Vision Insurance	6,329.26	6,329.26	-199.54	3,952.18	2,377.08	62.44%
716 - Life Insurance	11,434.20	11,434.20	780.19	5,991.71	5,442.49	52.40%
717 - Disability Insurance	19,522.63	19,522.63	1,528.48	11,738.64	7,783.99	60.13%
720 - 401K Retirement Contribution	164,775.43	164,775.43	10,499.84	71,593.06	93,182.37	43.45%
721 - MERS Defined Contribution Retirement	217,592.95	217,592.95	16,497.33	114,432.44	103,160.51	52.59%
722 - MERS DB Unfunded Liability	120,000.00	120,000.00	10,000.00	70,000.00	50,000.00	58.33%
723 - Worker's Compensation	8,600.00	8,600.00	0.00	4,716.98	3,883.02	54.85%
724 - Unemployment Compensation	0.00	0.00	0.00	1,814.00	-1,814.00	0.00%
<b>Category: 70 - Personnel Total:</b>	<b>4,617,384.04</b>	<b>4,617,384.04</b>	<b>341,933.36</b>	<b>2,446,903.94</b>	<b>2,170,480.10</b>	<b>52.99%</b>
<b>Category: 72 - Supplies</b>						
728 - General Operating Supplies	468,029.74	468,029.74	18,638.54	218,011.96	250,017.78	46.58%
736 - Repair & Maintenance Supplies	8,750.00	8,750.00	696.74	5,940.16	2,809.84	67.89%
741 - Books/Media/Online Resources/LoT	986,380.00	986,380.00	46,427.67	595,476.24	390,903.76	60.37%
<b>Category: 72 - Supplies Total:</b>	<b>1,463,159.74</b>	<b>1,463,159.74</b>	<b>65,762.95</b>	<b>819,428.36</b>	<b>643,731.38</b>	<b>56.00%</b>
<b>Category: 80 - Other Services and Charges</b>						
801 - Professional & Contractual Services	588,030.45	588,030.45	15,714.23	288,873.71	299,156.74	49.13%
804 - Advertising & Outreach	58,240.00	58,240.00	2,725.89	12,503.02	45,736.98	21.47%
807 - Insurance & Bonds	33,221.43	33,221.43	0.00	31,373.00	1,848.43	94.44%
809 - General Equip/Building/Grounds Maintenance	546,121.03	546,121.03	16,857.50	201,859.75	344,261.28	36.96%
850 - Communications	30,900.00	30,900.00	1,676.95	13,307.90	17,592.10	43.07%
921 - Utilities	118,773.00	118,773.00	6,698.87	55,851.93	62,921.07	47.02%
955 - Education & Travel	152,601.38	152,601.38	5,549.88	62,143.54	90,457.84	40.72%
959 - Member Library Allocations	962,835.00	962,835.00	0.00	962,835.00	0.00	100.00%
961 - Misc	1,500.00	1,500.00	0.00	0.00	1,500.00	0.00%
964 - Property Tax Reimbursements	6,500.00	6,500.00	0.00	1,446.29	5,053.71	22.25%
<b>Category: 80 - Other Services and Charges Total:</b>	<b>2,498,722.29</b>	<b>2,498,722.29</b>	<b>49,223.32</b>	<b>1,630,194.14</b>	<b>868,528.15</b>	<b>65.24%</b>
<b>Category: 97 - Capital Outlay</b>						
971 - Capital Furniture/Equipment/Building	272,800.00	272,800.00	0.00	48,220.65	224,579.35	17.68%

Budget Report

For Fiscal: 2025 Period Ending: 07/31/2025

RevenueCategory;SubCategor...	Original Total Budget	Current Total Budget	Period Activity	Fiscal Activity	Variance Favorable (Unfavorable)	Percent Used
Category: 97 - Capital Outlay Total:	272,800.00	272,800.00	0.00	48,220.65	224,579.35	17.68%
Expense Total:	8,852,066.07	8,852,066.07	456,919.63	4,944,747.09	3,907,318.98	55.86%
Report Surplus (Deficit):	0.00	0.00	-316,407.18	3,755,979.18	3,755,979.18	0.00%



***Welcome to a new fiscal year here at PCL! Our fiscal year is July 1 through June 30. Last fiscal year's audit is scheduled for September 10<sup>th</sup> with UHY, formerly Bishop, Baird & Cotter.***

***Our new website is almost ready to go live! Multiple staff here at PCL have reviewed the mockup, a few changes have been made and we look to have it up and running by month's end!***

***Summer Reading Club, Color Our World, kicked off at PCL with a blast! Miriam Pico presented a Rainbow of Music to 137 attendees! Programming runs through July and includes a Rainbow of Food with local author Lisa Maxbauer Price, a Rainbow of Art with Vicki Shurly, a Rainbow of Critters with Dawn Farley and a Rainbow of Magic with Joel Tacey followed by our grand finale picnic. SRC at PCL is nondigital and in person for patrons of all ages!***

***Patrons are LOVING the Lori Brickman Walking Trail! One woman commented that exercise had been overwhelming for her in the past, but the trail, only 1/3 of a mile in length, with benches strategically placed and the library always in sight, is a joy to walk. Staff members are working on a library history display for the six signs which we will eventually offer to other community organizations for rotating stories.***

***Our concert series opened with the music of Manistee native Nick Veine with 81 attendees, the June program sponsored by the Friends of PCL. July 24 (7 p.m.) features Doc Probes and the Riptides who are All About Jimmy Buffet! Don your tropical finery and join us in the Children's Garden with a picnic and lawn chairs for summertime fun!***

***The popular raised beds in the Children's Garden are tired and need to be redone. I have had conversations with Old Mission Associates and we have decided on six themed beds. Work will start as soon as the PCL Board approves.***

***PCL Fun Fact: The Carriage House has been named in honor of the Kosch Family who have supported 19 years of Books at the Boathouse, raising over a quarter of a million dollars for PCL over the years. We are so grateful for their continued support!***

***Circulation June 2025: 2688 + 131 manual checkouts, June 2024: 2725***

***June Volunteers: 14 adults (2 teens), 33 hours of time to PCL***

***Curbside pickups: 0. Home delivery: 0. New library cards: 21. Guest cards: 1***

***Hold Transit Counts June: 669 to other libraries from PCL, 429 from other libraries to PCL***

***Programs June: 30 Participation June: 742 Reference Questions: 437***

***1000 Books Before Kindergarten: 3***

***Meeting Room Reservations: 13***



**Board of Library Trustees Regular Meeting**  
**Library Director Report**  
**Meeting Date August 21, 2025**

**Library Activity**

For a graphical presentation of the statistical information included below, please visit the link: [online TADL dashboard](#).

<u>Year to Date Circulation Activity</u>			
<u>End of Month</u>	<u>Print/Audio/Video</u>	<u>Electronic Books/Audio/Video</u>	<u>TOTAL</u>
July 2024	606,330	190,788	797,118
July 2025	614,549	239,309	853,858

Lending

Demand for materials continues to increase over last year. Physical Circulation is up 1.3% from last year. E-materials circulations has increased 25.4% from last.

Visitors – Woodmere, East Bay, and Kingsley Facilities

What a summer! June (35,639) and July (38,528) were just a whirlwind of visitors for East Bay, Kingsley and the Main library. The busiest day July was Monday, July 7th, with 1,424 visitors. In June and July 2025, TADL added 707 new patrons district-wide.

Public Computing

Computing services were busy this June and July with sessions numbering 2,686 and 2,867 respectively. This is a 36% increase in June and a 40% increase in July from the 1,709 sessions in May 2025.

Additions to the Collection

In June and July 2025, 5,349 items were added to the district.

Memorandum of Understanding (MOU) with Legal Services of Northern Michigan

I signed a MOU with Legal Services of Northern Michigan (LSNM). LSNM is a nonprofit law firm that is partnering with private attorneys to provide guidance to those who are representing themselves in their divorce or custody cases. The Zonta Club of Traverse City provided funding for this clinic. Previous iterations of the clinic were held at Women's Resource Center and Grace Episcopal Church. They will begin conducting a free family law clinic at the library starting in August. The clinic will be held the 3<sup>rd</sup> Wednesday of each month from 5:30-7:30pm. TADL's only responsibility aside from helping advertise is reserving the Thirlby meeting room and two smaller meeting rooms.



### 3-D Printing

June	July
29 Regular Patron Orders 1 multicolor (9 items) 3 resin 4 3D scans 0 cancelled 14 Free 3D Assistive Device Orders 1 Free 3D Fidgets for Local IBCCES Partners Orders  Quantity: 130, 11 resin Unique Items: 77 Amount of filament: 3,466 Amount of resin: 55.87 mL	40 Regular Patron Orders 5 multicolor 4 resin 1 3D scans 1 cancelled 2 Free 3D Assistive Device Orders 0 Free 3D Fidgets for Local IBCCES Partners Orders  Quantity: 168, 17 resin Unique Items: 75 Amount of filament: 3,377 Amount of resin: 61.25 mL

### Behavior Issues

There were 25 incidents in June and 19 in July. As opposed to zero incidents in June 2024 and 13 in July 2024. June was an exhausting month with more incidents than any month since April 2023.

These incidents resulted in zero suspensions. These incidents were for the usual behavior policy violations including smoking and vaping, mental health issues, disagreements between library patrons, hiding LGBTQ themed books, hiding/distributing religious pamphlets, and sticking clean sanitary pads in the stacks.

### EduRoam Wireless Network: New Service Added

Thanks to the work of Scott Morey and Justin in the Tech Department, TADL has added EduRoam Wireless Network to our existing wireless connections. EduRoam is a global Wi-Fi network used by students, faculty, and staff from participating schools, colleges, and universities. If someone visiting one of our libraries is part of an institution that supports EduRoam, their device will connect automatically and securely using their school login. In the first month of service, there were 150 unique devices connected 1,406 times. From mostly just the US, but also the UK, Norway, Germany, Ireland, Iceland, and Spain.

### Intellectual Freedom

I've included a press release from the Michigan Library Association regarding results from a new statewide poll. The poll had overwhelming great results with even more respondents answering positively about libraries and the freedom to read than the last poll conducted in March 2023. There is currently a petition for people to sign in support of Michigan Freedom to Read legislation.

<https://www.mirighttoread.com/sign>

### Federal IMLS Funding

The US Senate has restored funding to IMLS in their proposed budget for the years 2026-28. The Library of Michigan has received notification that funding is available for budget year 2025-26.



### State Budget

The State budget is at a standstill. It is still the same as my June report with the Michigan Senate putting IMLS funds into the Library of Michigan budget and the Michigan House removing. Unless this money is appropriated by the State it can not be spent even if it is received from the Federal Government.

Senate Budget includes \$26,333,100 in State Funds and \$5,630,000 in Federal Funds.  
House budget includes \$25,681,500 in State Funds and \$0 in Federal Funds.

### Strategic Planning

Below is the calendar of the events for our Strategic Planning process. There are several Community Conversations coming up that we are encouraging members of the public to attend. Staff and Trustees are asked to not attend these workshops to allow patrons to speak freely.

- Kick-Off Meeting (Planning Committee): Friday, July 25, 1 – 3pm
- Planning Committee conducts one-on-one interviews: July 25 – Aug. 15
- Community Conversations: Thurs afternoon – Sat afternoon, Aug. 21 – 23
  - Thurs, 8/21, 1-2:30pm (East Bay)
  - Thurs, 8/21, 6:30-8:00pm (Woodmere)
  - Fri, 8/22, 10-11:30am (Kingsley)
  - Fri, 8/22, 3-4:30pm (Woodmere)
  - Sat, 8/23, 10-11:30am (Woodmere)
- Online & paper Community Survey open to public: 8/25 - 9/17
- Staff & Board Focus Groups: September 18, 4pm; September 19, 9:30am & 2:30pm
- Strategic Planning Retreat (Planning Committee): Wednesday, October 15, 10am – 3pm
- Operational Retreat (Key Staff): Wednesday, October 22, 10am – 3pm
- First Draft Review Meeting (Jan & Michele - Virtual): mid- to late-November
- Implementation/Measurement Meeting (Jan, Michele, any key leadership) (Virtual): late Nov. or early Dec.
- Final Plan documents to Director: goal of early Dec. (to be ready for Dec. 11 Board Meeting)

### Director Out and About

- Attended a community Open House to the TC Millworks with the bookmobile and Melissa McKenna.
- Help with Summer Reading Club (SRC) sign up at F&M park with Andy Schuck. We hit a new record this year with sign-ups!
- Attended the TADL American's With Disabilities' Act 35<sup>th</sup> celebration. Michigan House Representative, Betsy Coffia, and two Human Rights Commissioners joined the celebration.
- Spoke with TCPD Richmond about the increases of incidents.





## Press Release

Contact: Rachel Adams, Membership & Communications Director

517-881-6652

[rdams@milibraries.org](mailto:rdams@milibraries.org)

For Immediate Release – July XX, 2025

### **Michigan Voters Overwhelmingly Reject Book Bans, Show Stronger Support for Libraries in New Statewide Poll\***

*\*846-sample live operator statewide survey conducted June 6-15, 2025.*

*Included 80% cell phone only respondents - Margin of Error 3.5 points.*

Lansing, MI – A new statewide poll reveals Michigan voters increasingly oppose book bans and strongly support their local public libraries. The new poll follows a similar statewide survey on library issues conducted in March 2023, both commissioned by the Michigan Library Association (MLA) and conducted by the public opinion survey and research firm EPIC-MRA. Results confirm a growing statewide resistance to censorship efforts targeting library collections and a significant increase in strong support for public libraries since 2023.

Key findings show:

- **79%** approve of Michigan libraries' work (up from 71%)
- **75%** trust librarians' collection decisions
- **50%** now say books should **never** be banned (flipped from 42% in 2023)
- **84%** support current library policies on age-appropriate shelving
- Only **4%** blame libraries for children accessing objectionable content

“It’s incredibly gratifying to see the survey results affirm what library staff across Michigan experience every day — that the public trusts their librarians, values intellectual freedom, and believes that everyone deserves to see their story reflected on our shelves,” said Jenny Marr, MLA Board President and Executive Director at Capital Area District Libraries. “It’s also a

powerful reminder, especially in communities facing challenges, that while there may be voices loudly opposing the freedom to read, they do not represent the majority of people in our state.”

“In 2023, survey results affirmed that a strong majority of Michiganders support their public libraries and have no appetite for censorship,” stated Dillon Geschel, Interim Executive Director of MLA. “These new findings point to increased support for public libraries and the freedom to read, and send a strong message to lawmakers, stakeholders, and library boards: Michiganders want their libraries to remain a gateway to knowledge for all, free of censorship.”

*\*Methodology: Live operator survey of 846 Michigan voters, including 80% cellphone-only respondents. Margin of error  $\pm 3.5\%$ . Regional data available for all 11 Michigan Cooperative Library regions.\**

###

*The Michigan Library Association (MLA) is Michigan's oldest and largest library association. Since 1891, MLA has led the advancement of all Michigan libraries through advocacy, professional development, and engagement. MLA's membership is comprised of individual and organizational members from public, academic, school, tribal, and special libraries. For more information, visit [milibraries.org](http://milibraries.org).*

*EPIC-MRA is a full-service survey research firm with expertise in Public Opinion Surveys and Market Research Studies. EPIC-MRA has a proven track record of producing accurate and useful research data based on public perceptions and opinions.*



Michele Howard <mhoward@tadl.org>

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## AAV Questions

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**Tony Radjenovich** <tradjenovich@mersofmich.com>

Thu, Jul 10, 2025 at 8:07 PM

To: Michele Howard <mhoward@tadl.org>

Cc: Danielle Baldwin <dbaldwin@tadl.org>

Hello Michele,

First, I apologize for not researching your situation further before responding and I understand your frustration for not having a head's up about this prior to your reviewing the report. I have already discussed this internally and we will be updating our process to ensure this happens moving forward.

The reason that we made this change is to accurately reflect liability for employees in a DB plan that is frozen. As part of our recent experience study where we review all of our actuarial assumptions and methods, data showed that in these frozen DB situations, retirements occurred sooner than assumed, which cause an increase in plan liability. Beginning in the 2024 AAV report, we changed the retirement assumption for employees in these situations to be effective at the employee's earliest retirement date instead of on a graduated basis that we used in the past. In addition, this change also addresses questions that have come up from both employers and auditors regarding how these employees were reported and valued.

The effect of this change increases the Library's plan liability as employees are expected to retire as soon as they are eligible. Given that the Library has 9 employees who's liability (currently eligible to retire) were affected by this change, the contribution impact was significant. I do note that if some or all of these employees do not retire this year, then the liability impact would be offset in future years' Annual Actuarial Valuation reports. In other words, this is an upfront increase in liability that would be offset over time should these employees not retire immediately.

I appreciate our partnership with the Library and sincerely value your feedback. I understand that this contribution increase is significant, and I will be able to attend the meeting to explain this to the Library Board on August 21, 2025. I am also available to work with you to explore potential ways to manage this contribution increase moving forward as needed - just let me know.

Sincerely,

[Quoted text hidden]

[Quoted text hidden]





# Municipal Employees' Retirement System of Michigan

Annual Actuarial Valuation Report

December 31, 2024 - Traverse Area Dist Lib (2807)







Spring 2025

Traverse Area Dist Lib

In care of:  
Municipal Employees' Retirement System of Michigan  
1134 Municipal Way  
Lansing, Michigan 48917

This report presents the results of the Annual Actuarial Valuation, prepared for Traverse Area Dist Lib (2807) as of December 31, 2024. The report includes the determination of liabilities and contribution rates resulting from the participation in the Municipal Employees' Retirement System of Michigan ("MERS"). This report contains the minimum actuarially determined contribution requirement, in alignment with the MERS Plan Document, Actuarial Policy, the Michigan Constitution, and governing statutes. Traverse Area Dist Lib is responsible for the employer contributions needed to provide MERS benefits for its employees and former employees.

The purposes of this valuation are to:

- Measure funding progress as of December 31, 2024,
- Establish contribution requirements for the fiscal year beginning January 1, 2026,
- Provide information regarding the identification and assessment of risk,
- Provide actuarial information in connection with applicable Governmental Accounting Standards Board (GASB) statements, and
- Provide information to assist the local unit of government with State reporting requirements.

This valuation assumed the continuing ability of the plan sponsor to make the contributions necessary to fund this plan. A determination regarding whether or not the plan sponsor is actually able to do so is outside our scope of expertise and was not performed.

The findings in this report are based on data and other information through December 31, 2024. The valuation was based upon information furnished by MERS concerning Retirement System benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal reasonability and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by MERS.

The Municipal Employees' Retirement Act, PA 427 of 1984 and the MERS' Plan Document Article VI Sec. 71 (1)(d), provides the MERS Board with the authority to set actuarial assumptions and methods after consultation with the actuary. As the fiduciary of the plan, the MERS Retirement Board sets certain assumptions for funding and GASB purposes. These assumptions are reviewed regularly through a comprehensive study, most recently in the Spring of 2025. The MERS Retirement Board adopted a Dedicated

Gains Policy at the February 17, 2022 Board meeting. The Dedicated Gains Policy automatically reduces the assumed rate of investment return in conjunction with recognizing excess investment gains to mitigate the impact on employer contributions the first year. The policy was effective with the December 31, 2021 annual actuarial valuation.

The Michigan Department of Treasury provides required assumptions to be used for purposes of Public Act 202, of 2017, reporting. These assumptions are for reporting purposes only and do not impact required contributions. Please refer to the State Reporting page found at the end of this report for information for this filing.

For a full list of all the assumptions used, please refer to the division-specific assumptions described in table(s) in this report, and to the Appendix on the MERS website at:

<https://www.mersofmich.com/Portals/0/Assets/Resources/AAV-Appendix/MERS-2024AnnualActuarialValuation-Appendix.pdf>

The actuarial assumptions used for this valuation, including the assumed rate of investment return, are reasonable for purposes of the measurement. The combined effect of the assumptions is expected to have no significant bias (i.e., not significantly optimistic or pessimistic).

In December 2021, the Actuarial Standards Board (ASB) adopted a revision to the Actuarial Standard of Practice (ASOP) No. 4, *Measuring Pension Obligations and Determining Pension Plan Costs or Contributions*. The revised ASOP No. 4 requires the calculation and disclosure of a liability referred to by the ASOP as the “Low-Default-Risk Obligation Measure” (LDROM). The LDROM calculation is provided in aggregate, along with aggregate employer results, in a separate report titled “Summary Report of the 79<sup>th</sup> Annual Actuarial Valuations,” and will be available on the MERS website during the fall of 2025.

This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge, the information contained in this report is accurate and fairly presents the actuarial position of Traverse Area Dist Lib as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the Actuarial Standards of Practice issued by the Actuarial Standards Board, and with applicable statutes.

Rebecca L. Stouffer, Mark Buis, Kurt Dosson, and Shana M. Neeson are members of the American Academy of Actuaries. These actuaries meet the Academy’s Qualification Standards to render the actuarial opinions contained herein. The signing actuaries are independent of the plan sponsor. GRS maintains independent consulting agreements with certain local units of government for services unrelated to the actuarial consulting services provided in this report.

The Retirement Board of the Municipal Employees' Retirement System of Michigan confirms that the System provides for payment of the required employer contribution as described in Section 20m of Act No. 314 of 1965 (MCL 38.1140m).

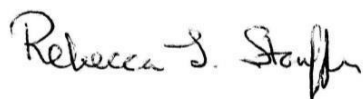
This information is purely actuarial in nature. It is not intended to serve as a substitute for legal, accounting, or investment advice.



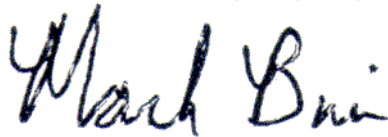
This report was prepared at the request of the MERS Retirement Board and may be provided only in its entirety by the municipality to other interested parties (MERS customarily provides the full report on request to associated third parties such as the auditor for the municipality). GRS is not responsible for the consequences of any unauthorized use. This report should not be relied on for any purpose other than the purposes described herein. Determinations of financial results, associated with the benefits described in this report, for purposes other than those identified above may be significantly different.

If you have reason to believe that the plan provisions are incorrectly described, that important plan provisions relevant to this valuation are not described, that conditions have changed since the calculations were made, that the information provided in this report is inaccurate or is in anyway incomplete, or if you need further information in order to make an informed decision on the subject matter in this report, please contact your Regional Manager at 1.800.767.MERS (6377).

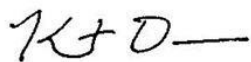
Sincerely,  
Gabriel, Roeder, Smith & Company



Rebecca L. Stouffer, ASA, FCA, MAAA



Mark Buis, FSA, FCA, EA, MAAA



Kurt Dosson, ASA, FCA, MAAA



Shana M. Neeson, ASA, FCA, MAAA



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## Executive Summary

### Funded Ratio

The funded ratio of a plan is the percentage of the dollar value of the actuarial accrued liability that is covered by the actuarial value of assets. While the funded ratio may be a useful plan measurement, understanding a plan's funding trend may be more important than a particular point in time. Refer to Table 7 to find a history of this information.

	12/31/2024	12/31/2023
Funded Ratio*	86%	94%

\* Reflects assets from Surplus divisions, if any.

Throughout this report are references to valuation results generated prior to the 2018 valuation date. Results prior to 2018 were received directly from the prior actuary or extracted from the previous valuation system by MERS' technology service provider.



## Required Employer Contributions

Your required employer contributions are shown in the following table. Employee contributions, if any, are in addition to the employer contributions.

Effective with the December 31, 2021 valuation, the MERS Retirement Board adopted a Dedicated Gains Policy which allows for recognition of asset gains in excess of a set threshold in combination with lowering the assumed rate of investment return. Following the completion of an Experience Study and effective with the 2024 valuations, the MERS Retirement Board adopted updated demographic and economic assumptions. **The combined impact of the implementation of updated assumptions and application of the Dedicated Gains Policy is shown in the contribution requirements below.**

Valuation Date:	Percentage of Payroll		Monthly \$ Based on Projected Payroll	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Fiscal Year Beginning:	January 1, 2026	January 1, 2025	January 1, 2026	January 1, 2025
Division				
01 - Gnrl	-	-	\$ 10,195	\$ 3,352
Total Municipality -				
Estimated Monthly Contribution			\$ 10,195	\$ 3,352
Total Municipality -				
Estimated Annual Contribution			\$ 122,340	\$ 40,224

Employee contribution rates:

Valuation Date:	Employee Contribution Rate	
	12/31/2024	12/31/2023
Division		
01 - Gnrl	0.00%	0.00%

The employer may contribute more than the minimum required contributions, as these additional contributions will earn investment income and may result in lower future contribution requirements. Employers making contributions in excess of the minimum requirements may elect to apply the excess contribution immediately to a particular division, or segregate the excess into one or more "Surplus" divisions. An election in the first case would immediately reduce any unfunded accrued liability and lower the amortization payments throughout the remaining amortization period. Additional contribution into one or more Surplus divisions would not immediately lower future contributions, however the assets from the Surplus division(s) could be transferred to an unfunded division in the future to reduce the unfunded liability in future years, or to be used to pay all or a portion of the minimum required contribution in a future year. For purposes of this report, the assets in any Surplus division have been included in the municipality's total assets, unfunded accrued liability, and funded status; however, these assets are not used in calculating the minimum required contribution.

**MERS strongly encourages employers to contribute more than the minimum contribution shown above. With the implemented dedicated gains policy, market gains and losses will continue to be smoothed over five years; however, excess returns are used to lower the investment assumption. Thus, there will be fewer gains to smooth in down markets. Having additional funds in Surplus divisions will assist plans with navigating potential short-term market volatility.**

Assuming that experience of the plan meets actuarial assumptions:

- To accelerate to a 100% funding ratio in 10 years, estimated monthly employer contributions for the fiscal year beginning in 2026 for the entire employer would be \$11,813, instead of \$10,195.



The required employer contribution rates, or dollars if the division is closed, determined in this report are reasonable under Actuarial Standard of Practice (ASOP) No. 4, Measuring Pension Obligations and Determining Pension Plan Costs or Contributions, based on:

- The use of reasonable actuarial assumptions and cost methods;
- The use of reasonable amortization and asset valuation methods; and
- Application of the MERS funding policy which will accumulate sufficient assets to make benefit payments when due, assuming all assumptions will be realized, and the required employer contributions are made when due.

### How and Why Do These Numbers Change?

In a defined benefit plan, contributions vary from one annual actuarial valuation to the next as a result of the following:

- Changes in benefit provisions (see Table 2);
- Changes in actuarial assumptions and methods (see the Appendix); and
- Experience of the plan (investment experience and demographic experience); this is the difference between actual experience of the plan and the actuarial assumptions.

These impacts are reflected in various tables in the report. For more information, please contact your Regional Manager.

### Comments on Investment Rate of Return Assumption

A defined benefit plan is funded by employer contributions, participant contributions, and investment earnings. Investment earnings have historically provided a significant portion of the funding. The larger the share of benefits being provided from investment returns, the smaller the required contributions, and vice versa. Determining the contributions required to prefund the promised retirement benefits requires an assumption of what investment earnings are expected to add to the fund over a long period of time. This is called the **Investment Return Assumption**.

The MERS Investment Return Assumption is **6.93%** per year. This, along with all other actuarial assumptions, is reviewed at least every five years in an Experience Study that compares the assumptions used against actual experience and recommends adjustments if necessary. If your municipality would like to explore contributions at lower assumed investment return assumptions, please review the “What If” projection scenarios later in this report.

### Assumption and Method Changes in 2024

Effective February 17, 2022, the MERS Retirement Board adopted a dedicated gains policy that automatically lowers the assumed rate of investment return by using excess asset gains to mitigate large increases in required contributions to the Plan. Full details of this dedicated gains policy are available in the Actuarial Policy found on the MERS [website](#). Some goals of the dedicated gains policy are to:

- Provide a systematic approach to lower the assumed rate of investment return between experience studies; and
- Use excess gains to cover both the increase in normal cost and any increase in UAL payment the first contribution year after application (i.e., minimize the first-year impact (i.e., increase) in employer contributions).



The dedicated gains policy was implemented with the December 31, 2021 annual actuarial valuation and was reflected in the computed employer contribution amounts beginning in fiscal year 2023.

Investment performance measured for the one-year period ending December 31, 2024 resulted in no change to the assumed rate of investment return of 6.93%.

On February 12, 2025, the MERS Retirement Board adopted the results of an Experience Study covering the period, January 1, 2019 through December 31, 2023. The study examined recent experience and trends, with consideration for the COVID-19 pandemic. The study resulted in incremental assumption updates, with limited impact on employer contributions and funded status, for most employers when results are measured on the new assumption basis. The results of this study are reflected in the December 31, 2024 annual actuarial valuations.

## MI Local Retirement Grant

Michigan lawmakers adopted Public Act 119 of 2023, which provided relief to local units of government with the most significant burden from qualified pension and retirement health benefit systems on their annual budget and revenues. As authorized under Public Act 119 of 2023, Section 990, the state pension and OPEB grants were awarded to eligible local governments in September 2024.

A smaller number of municipalities qualified for the **MI Local Retirement Grant** than the **Protecting MI Pension Grant Program** of the previous year. Pension funds received by municipalities were deposited into the MERS trust during September 2024 and are reflected in this valuation.

## Comments on Asset Smoothing

To avoid dramatic spikes and dips in annual contribution requirements due to short-term fluctuations in asset markets, MERS applies a technique called **asset smoothing**. This spreads out each year's investment gains or losses over the prior year and the following four years. After initial application of asset smoothing, remaining excess market gains are used to buy down the assumed rate of investment return and increase the level of valuation assets, to the extent allowed by the dedicated gains policy. This smoothing method is used to determine your actuarial value of assets (valuation assets), which is then used to determine both your funded ratio and your required contributions. **The (smoothed) actuarial rate of return for 2024 was 3.79%, while the actual market rate of return was 7.28%.** The actuarial rate of return is below the assumed rate of return, which will put upward pressure on the employer contribution requirements determined in this valuation. To see historical details of the market rate of return compared to the smoothed actuarial rate of return, refer to this report's Appendix or view the "[How Smoothing Works](#)" video on the [Defined Benefit resource page](#) of the MERS website.

As of December 31, 2024, the actuarial value of assets is 107% of market value due to asset smoothing. This means that there are deferred investment losses, which will put upward pressure on contributions in the short term.

If the December 31, 2024 valuation results were based on market value instead of actuarial value:

- The funded percent of your entire municipality would be 81% (instead of 86%); and
- Your total employer contribution requirement for the fiscal year starting January 1, 2026 would be \$171,396 (instead of \$122,340).



## Alternate Scenarios to Estimate the Potential Volatility of Results ("What If Scenarios")

The calculations in this report are based on assumptions about long-term economic and demographic behavior. These assumptions will never materialize in a given year, except by coincidence. Therefore, the results will vary from one year to the next. The volatility of the results depends upon the characteristics of the plan. For example:

- Open divisions that have substantial assets compared to their active employee payroll will have more volatile employer contribution rates due to investment return fluctuations.
- Open divisions that have substantial accrued liability compared to their active employee payroll will have more volatile employer contribution rates due to demographic experience fluctuations.
- Small divisions will have more volatile contribution patterns than larger divisions because statistical fluctuations are relatively larger among small populations.
- Shorter amortization periods result in more volatile contribution patterns.

Many assumptions are important in determining the required employer contributions. In the following table, we show the impact of varying the Investment Return assumption. Lower investment returns would generally result in higher required employer contributions, and vice versa. The three economic scenarios below provide a quantitative risk assessment for the impact of investment returns on the plan's projected financial condition for funding purposes.

The relative impact of the economic scenarios below will vary from year to year, as the participant demographics change. The impact of each scenario should be analyzed for a given year, not from year to year. The results in the table are based on the December 31, 2024 valuation and are for the municipality in total, not by division.

It is important to note that calculations in this report are mathematical estimates based upon assumptions regarding future events, which may or may not materialize. Actuarial calculations can and do vary from one valuation to the next, sometimes significantly depending on the group's size. Projections are not predictions. Future valuations will be based on actual future experience.

12/31/2024 Valuation Results	Lower Future Annual Returns	Lower Future Annual Returns	Valuation Assumptions
Investment Return Assumption	4.93%	5.93%	6.93%
Accrued Liability	\$ 9,960,624	\$ 9,033,569	\$ 8,250,377
Valuation Assets <sup>1</sup>	\$ 7,122,355	\$ 7,122,355	\$ 7,122,355
Unfunded Accrued Liability	\$ 2,838,269	\$ 1,911,214	\$ 1,128,022
<b>Funded Ratio</b>	72%	79%	86%
Monthly Normal Cost	\$ -	\$ -	\$ -
Monthly Amortization Payment	\$ 23,094	\$ 16,465	\$ 10,195
<b>Total Employer Contribution<sup>2</sup></b>	\$ 23,094	\$ 16,465	\$ 10,195

<sup>1</sup> The Valuation Assets include assets from Surplus divisions, if any.

<sup>2</sup> If assets exceed accrued liabilities for a division, the division may have an overfunding credit to reduce the division's employer contribution requirement. If the overfunding credit is larger than the normal cost, the division's full credit is included in the municipality's amortization payment above but the division's total contribution requirement is zero. This can cause the displayed normal cost and amortization payment to not add up to the displayed total employer contribution.



## Projection Scenarios

The next two pages show projections of the plan's funded ratio and computed employer contributions under the actuarial assumptions used in the valuation and alternate economic assumption scenarios. All three projections account for the past investment experience that will continue to affect the actuarial rate of return in the short term.

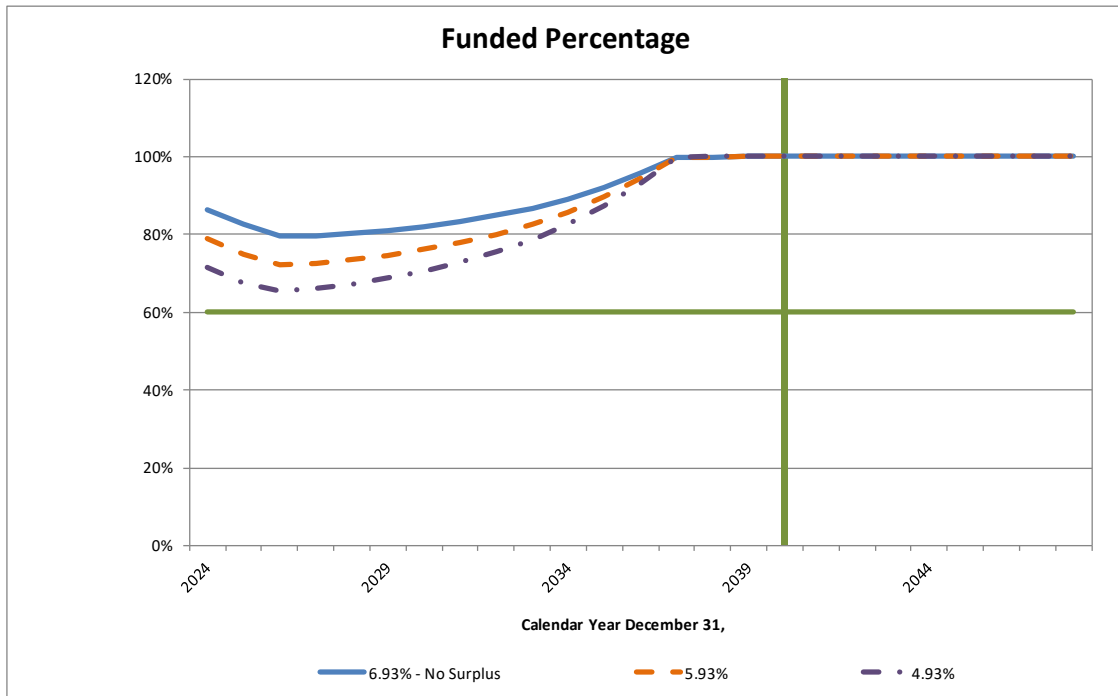
The 6.93% scenario provides an estimate of computed employer contributions based on current actuarial assumptions, and a projected 6.93% market return. The other two scenarios may be useful if the municipality chooses to budget more conservatively and make contributions in addition to the minimum requirements. The 5.93% and 4.93% projection scenarios provide an indication of the potential required employer contribution if these assumptions were met over the long term.

Valuation Year Ending 12/31	Fiscal Year Beginning 1/1	Actuarial Accrued Liability	Valuation Assets <sup>2</sup>	Funded Percentage	Estimated Annual Employer Contribution
<b>6.93%<sup>1</sup></b>					
2024	2026	\$ 8,250,377	\$ 7,122,355	86%	\$ 122,340
2025	2027	\$ 8,110,000	\$ 6,710,000	83%	\$ 155,000
2026	2028	\$ 7,910,000	\$ 6,290,000	80%	\$ 191,000
2027	2029	\$ 7,720,000	\$ 6,150,000	80%	\$ 197,000
2028	2030	\$ 7,500,000	\$ 6,010,000	80%	\$ 203,000
2029	2031	\$ 7,280,000	\$ 5,900,000	81%	\$ 209,000
<b>5.93%<sup>1</sup></b>					
2024	2026	\$ 9,033,569	\$ 7,122,355	79%	\$ 197,580
2025	2027	\$ 8,860,000	\$ 6,640,000	75%	\$ 231,000
2026	2028	\$ 8,630,000	\$ 6,240,000	72%	\$ 267,000
2027	2029	\$ 8,400,000	\$ 6,110,000	73%	\$ 275,000
2028	2030	\$ 8,150,000	\$ 5,990,000	74%	\$ 283,000
2029	2031	\$ 7,900,000	\$ 5,900,000	75%	\$ 291,000
<b>4.93%<sup>1</sup></b>					
2024	2026	\$ 9,960,624	\$ 7,122,355	72%	\$ 277,128
2025	2027	\$ 9,750,000	\$ 6,570,000	67%	\$ 311,000
2026	2028	\$ 9,470,000	\$ 6,200,000	65%	\$ 347,000
2027	2029	\$ 9,200,000	\$ 6,080,000	66%	\$ 358,000
2028	2030	\$ 8,910,000	\$ 5,990,000	67%	\$ 368,000
2029	2031	\$ 8,620,000	\$ 5,920,000	69%	\$ 379,000

<sup>1</sup> Represents both the interest rate for discounting liabilities and the future investment return assumption on the Market Value of assets.

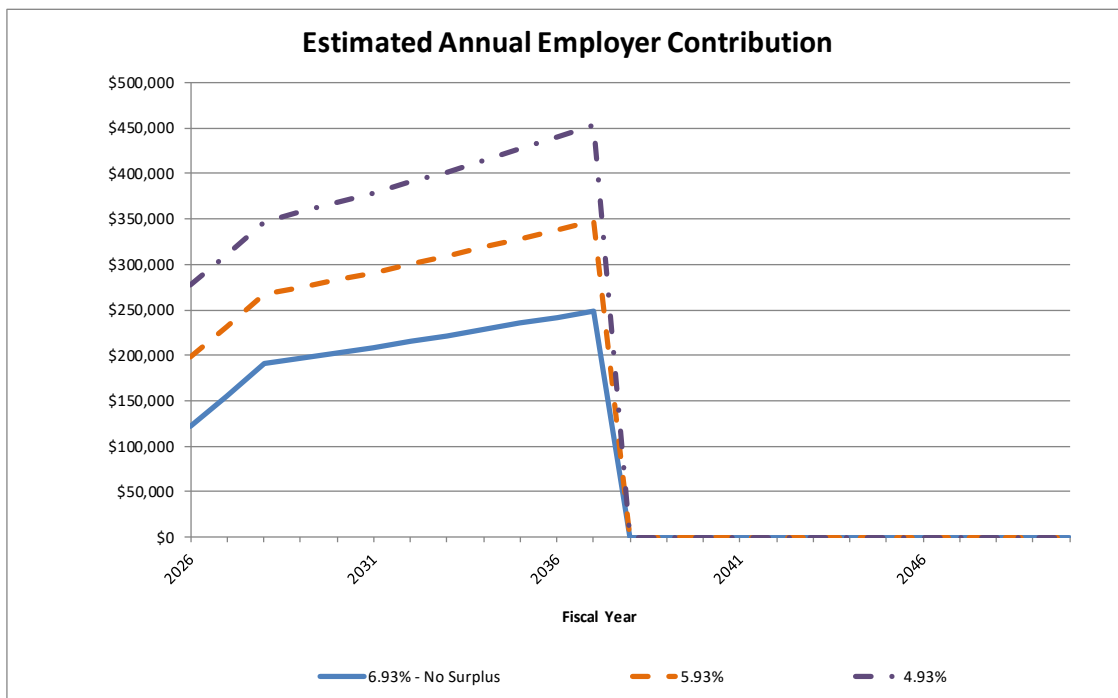
<sup>2</sup> Valuation Assets do not include assets from Surplus divisions, if any.





**Notes:**

The green indicator lines have been added at 60% funded and 16 years following the valuation date for PA 202 purposes.



## Table 1: Employer Contribution Details for the Fiscal Year Beginning January 1, 2026

Division	Total Normal Cost	Employee Contribution Rate	Employer Contributions <sup>1</sup>			Blended ER Rate <sup>5</sup>	Employee Contribution Conversion Factor <sup>2</sup>
			Employer Normal Cost <sup>6</sup>	Payment of the Unfunded Accrued Liability <sup>4</sup>	Computed Employer Contribution		
Percentage of Payroll							
01 - Gnr1	0.00%	0.00%	-	-	-		
Estimated Monthly Contribution <sup>3</sup>							
01 - Gnr1			\$ 0	\$ 10,195	\$ 10,195		
Total Municipality			\$ 0	\$ 10,195	\$ 10,195		
Estimated Annual Contribution <sup>3</sup>			\$ 0	\$ 122,340	\$ 122,340		

<sup>1</sup> The above employer contribution requirements are in addition to the employee contributions, if any.

<sup>2</sup> If employee contributions are increased/decreased by 1.00% of pay, the employer contribution requirement will decrease/increase by the Employee Contribution Conversion Factor. The conversion factor is usually under 1% because employee contributions may be refunded at termination of employment and not used to fund retirement pensions. Employer contributions will all be used to fund pensions.

<sup>3</sup> For divisions that are open to new hires, estimated contributions are based on projected fiscal year payroll. Actual contributions will be based on actual reported monthly pays, and will be different from the above amounts. For divisions that will have no new hires (i.e., closed divisions), invoices will be based on the above dollar amounts which are based on projected fiscal year payroll. See description of Open Divisions and Closed Divisions in the Appendix.

<sup>4</sup> Note that if the overfunding credit is larger than the normal cost, the full credit is shown above but the total contribution requirement is zero. This will cause the displayed normal cost and unfunded accrued liability contributions not to add across.

<sup>5</sup> For linked divisions, the employer will be invoiced the Computed Employer Contribution rate shown above for each linked division (a contribution rate for the open division; a contribution dollar for the closed-but-linked division), unless the employer elects to contribute the Blended Employer Contribution rate shown above, by contacting MERS at 800-767-MERS (6377).

<sup>6</sup> For divisions with a negative employer normal cost, employee contributions cover the normal cost and a portion of the payment of any unfunded accrued liability.

**Please see the Comments on Asset Smoothing in the Executive Summary of this report.**

## Table 2: Benefit Provisions

### 01 - Gnrl: Closed to new hires

	2024 Valuation	2023 Valuation
<b>Benefit Multiplier:</b>	Frozen Benefit as of 11/1/2016	Frozen Benefit as of 11/1/2016
<b>Normal Retirement Age:</b>	60	60
<b>Vesting:</b>	6 years	6 years
<b>Early Retirement (Unreduced):</b>	55/25	55/25
<b>Early Retirement (Reduced):</b>	50/25	50/25
	55/15	55/15
<b>Final Average Compensation:</b>	5 years	5 years
<b>Employee Contributions:</b>	0.00%	0.00%
<b>DC Plan for New Hires:</b>	11/1/2016	11/1/2016
<b>Act 88:</b>	Yes (Adopted 3/21/2013)	Yes (Adopted 3/21/2013)

### Table 3: Participant Summary

Division	2024 Valuation		2023 Valuation		2024 Valuation		
	Number	Annual Payroll <sup>1</sup>	Number	Annual Payroll <sup>1</sup>	Average Age	Average Benefit Service <sup>2</sup>	Average Eligibility Service <sup>2</sup>
01 - Gnrl							
Active Employees	0	\$ 0	18	\$ 856,078	0.0	0.0	0.0
Vested Former Employees	20	314,054	4	38,209	53.9	0.1	21.6
Retirees and Beneficiaries	41	552,881	39	530,554	74.2		
Pending Refunds	4		4				
<b>Total Municipality</b>							
Active Employees	0	\$ 0	18	\$ 856,078	0.0	0.0	0.0
Vested Former Employees	20	314,054	4	38,209	53.9	0.1	21.6
Retirees and Beneficiaries	41	552,881	39	530,554	74.2		
Pending Refunds	<u>4</u>		<u>4</u>				
<b>Total Participants</b>	<b>65</b>		<b>65</b>				

<sup>1</sup> Annual payroll for active employees; annual deferred benefits payable for vested former employees; annual benefits being paid for retirees and beneficiaries.

<sup>2</sup> Descriptions can be found under Miscellaneous and Technical Assumptions in the Appendix.

## Table 4: Reported Assets (Market Value)

Division	2024 Valuation		2023 Valuation	
	Employer and Retiree <sup>1</sup>	Employee <sup>2</sup>	Employer and Retiree <sup>1</sup>	Employee <sup>2</sup>
01 - Gnrl	\$ 6,273,574	\$ 411,779	\$ 6,010,060	\$ 436,792
<b>Municipality Total<sup>3</sup></b>	<b>\$ 6,273,574</b>	<b>\$ 411,779</b>	<b>\$ 6,010,060</b>	<b>\$ 436,792</b>
<b>Combined Assets<sup>3</sup></b>	<b>\$6,685,353</b>		<b>\$6,446,853</b>	

<sup>1</sup> Reserve for Employer Contributions and Benefit Payments.

<sup>2</sup> Reserve for Employee Contributions.

<sup>3</sup> Totals may not add due to rounding.

The December 31, 2024 valuation assets (actuarial value of assets) are equal to 1.065367 times the reported market value of assets (compared to 1.099555 as of December 31, 2023). Refer to the Appendix for a description of the valuation asset derivation and a detailed calculation of valuation assets.



### Table 5: Flow of Valuation Assets

Year Ended 12/31	Employer Contributions		Employee Contributions	Investment Income (Valuation Assets)	Benefit Payments	Employee Contribution Refunds	Net Transfers	Valuation Asset Balance
	Required	Additional						
2014	\$ 244,174	\$ 0	\$ 81,865	\$ 277,080	\$ (367,989)	\$ 0	\$ 24,739	\$ 4,931,356
2015	265,502	0	83,538	253,956	(389,185)	0	0	5,145,167
2016	279,923	375,000	68,879	345,599	(429,433)	0	0	5,785,135
2017	99,900	200,000	(123)	349,016	(431,735)	0	0	6,002,193
2018	99,372	200,000	0	218,028	(449,545)	(2,280)	0	6,067,768
2019	99,528	200,000	0	289,647	(448,086)	0	0	6,208,857
2020	82,824	147,176	0	480,654	(505,221)	0	0	6,414,290
2021	102,696	217,304	0	1,082,243	(528,986)	0	0	7,287,547
2022	112,416	121,757	0	227,130	(554,092)	0	0	7,194,758
2023	67,630	52,370	0	319,154	(545,243)	0	0	7,088,669
2024	68,532	243,767	0	254,585	(533,198)	0	0	7,122,355

**Notes:**

Transfers in and out are usually related to the transfer of participants between municipalities, and to employer and employee payments for service credit purchases (if any) that the governing body has approved.

The investment income column reflects the recognized investment income based on Valuation Assets. It does not reflect the market value investment return in any given year.

The Valuation Asset balance includes assets from Surplus divisions, if any.

Years where historical information is not available will be displayed with zero values.

**Table 6: Actuarial Accrued Liabilities and Valuation Assets  
as of December 31, 2024**

Division	Actuarial Accrued Liability					Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
	Active Employees	Vested Former Employees	Retirees and Beneficiaries	Pending Refunds	Total			
01 - Gnrl	\$ 0	\$ 3,146,452	\$ 5,087,139	\$ 16,786	\$ 8,250,377	\$ 7,122,355	86.3%	\$ 1,128,022
<b>Total</b>	<b>\$ 0</b>	<b>\$ 3,146,452</b>	<b>\$ 5,087,139</b>	<b>\$ 16,786</b>	<b>\$ 8,250,377</b>	<b>\$ 7,122,355</b>	<b>86.3%</b>	<b>\$ 1,128,022</b>

**Please see the Comments on Asset Smoothing in the Executive Summary of this report.**

The December 31, 2024 valuation assets (actuarial value of assets) are equal to 1.065367 times the reported market value of assets. Refer to the Appendix for a description of the valuation asset derivation and a detailed calculation of valuation assets.

## Table 7: Actuarial Accrued Liabilities - Comparative Schedule

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2010	\$ 5,351,499	\$ 3,984,649	74%	\$ 1,366,850
2011	5,880,995	4,202,411	71%	1,678,584
2012	6,287,284	4,415,429	70%	1,871,855
2013	6,729,882	4,671,487	69%	2,058,395
2014	7,239,720	4,931,356	68%	2,308,364
2015	8,278,933	5,145,167	62%	3,133,766
2016	7,238,704	5,785,135	80%	1,453,569
2017	7,302,812	6,002,193	82%	1,300,619
2018	7,130,563	6,067,768	85%	1,062,795
2019	7,426,175	6,208,857	84%	1,217,318
2020	7,710,216	6,414,290	83%	1,295,926
2021	8,098,201	7,287,547	90%	810,654
2022	7,937,262	7,194,758	91%	742,504
2023	7,529,932	7,088,669	94%	441,263
2024	8,250,377	7,122,355	86%	1,128,022

Notes: Actuarial assumptions were revised for the 2010, 2011, 2012, 2015, 2019, 2020, 2021, 2023, and 2024 actuarial valuations.

The Valuation Assets include assets from Surplus divisions, if any.

Years where historical information is not available will be displayed with zero values.

Throughout this report are references to valuation results generated prior to the 2018 valuation date. Results prior to 2018 were received directly from the prior actuary or extracted from the previous valuation system by MERS's technology service provider.

## Tables 8 and 9: Division-Based Comparative Schedules

### Division 01 - Gnrl

**Table 8-01: Actuarial Accrued Liabilities - Comparative Schedule**

Valuation Date December 31	Actuarial Accrued Liability	Valuation Assets	Percent Funded	Unfunded (Overfunded) Accrued Liabilities
2014	\$ 7,239,720	\$ 4,931,356	68%	\$ 2,308,364
2015	8,278,933	5,145,167	62%	3,133,766
2016	7,238,704	5,785,135	80%	1,453,569
2017	7,302,812	6,002,193	82%	1,300,619
2018	7,130,563	6,067,768	85%	1,062,795
2019	7,426,175	6,208,857	84%	1,217,318
2020	7,710,216	6,414,290	83%	1,295,926
2021	8,098,201	7,287,547	90%	810,654
2022	7,937,262	7,194,758	91%	742,504
2023	7,529,932	7,088,669	94%	441,263
2024	8,250,377	7,122,355	86%	1,128,022

Notes: Actuarial assumptions were revised for the 2015, 2019, 2020, 2021, 2023, and 2024 actuarial valuations.

The percent funded does not reflect valuation assets from Surplus divisions, if any.

**Table 9-01: Computed Employer Contributions - Comparative Schedule**

Valuation Date December 31	Active Employees		Computed Employer Contribution <sup>1</sup>	Employee Contribution Rate <sup>2</sup>
	Number	Annual Payroll		
2014	37	\$ 1,673,876	15.85%	4.61%
2015	37	1,785,090	19.19%	4.61%
2016	37	1,733,192	\$ 8,281	0.00%
2017	35	1,646,335	\$ 8,294	0.00%
2018	30	1,401,775	\$ 6,902	0.00%
2019	27	1,236,453	\$ 8,558	0.00%
2020	24	1,113,703	\$ 9,368	0.00%
2021	21	983,007	\$ 5,629	0.00%
2022	20	929,840	\$ 5,711	0.00%
2023	18	856,078	\$ 3,352	0.00%
2024	0	0	\$ 10,195	0.00%

<sup>1</sup> For open divisions, a percent of pay contribution is shown. For closed divisions, a monthly dollar contribution is shown.

<sup>2</sup> For each valuation year, the computed employer contribution is based on the employee rate. If the employee rate changes during the applicable fiscal year, the computed employer contribution will be adjusted.

Note: The contributions shown in Table 9 reflect the full employer contribution requirement.

See the Benefit Provision History, later in this report, for past benefit provision changes.

Years where historical information is not available will be displayed with zero values.

## Table 10: Division-Based Layered Amortization Schedule

### Division 01 - Gnrl

Table 10-01: Layered Amortization Schedule

Type of UAL	Date Established	Original Balance <sup>1</sup>	Original Amortization Period <sup>2</sup>	Amounts for Fiscal Year Beginning 1/1/2026		
				Outstanding UAL Balance <sup>3</sup>	Remaining Amortization Period <sup>2</sup>	Annual Amortization Payment
Initial	12/31/2015	\$ 3,133,766	23	\$ 2,905,316	12	\$ 305,004
(Gain)/Loss	12/31/2016	(303,929)	20	(292,321)	12	(30,684)
Amendment	12/31/2016	(1,470,894)	20	(1,414,702)	12	(148,512)
(Gain)/Loss	12/31/2017	(41,805)	19	(40,122)	12	(4,212)
(Gain)/Loss	12/31/2018	(237,420)	18	(227,995)	12	(23,940)
(Gain)/Loss	12/31/2019	(98,987)	17	(95,032)	12	(9,972)
Assumption	12/31/2019	272,226	17	258,111	12	27,096
Experience	12/31/2020	73,516	16	71,478	12	7,500
Experience	12/31/2021	(479,259)	15	(472,217)	12	(49,572)
Experience	12/31/2022	(9,555)	14	(9,618)	12	(1,008)
Experience	12/31/2023	(284,556)	13	(294,334)	12	(30,900)
Experience	12/31/2024	726,345	12	776,681	12	81,540
<b>Total</b>				<b>\$ 1,165,245</b>		<b>\$ 122,340</b>

<sup>1</sup> For each type of UAL (layer), this is the original balance as of the date the layer was established.

<sup>2</sup> According to the MERS amortization policy, each type of UAL (layer) is amortized over a specific period (see Appendix on MERS website).

<sup>3</sup> This is the remaining balance as of the valuation date, projected to the beginning of the fiscal year shown above.

The unfunded accrued liability (UAL) as of December 31, 2024 (see Table 6) is projected to the beginning of the fiscal year for which the contributions are being calculated. This allows the 2024 valuation to take into account the expected future contributions that are based on past valuations. Each type of UAL (layer) is amortized over the appropriate period. Please see the Appendix on the MERS website for a detailed description of the amortization policy.

Note: The original balance and original amortization periods prior to 12/31/2018 were received from the prior actuary.

## GASB Statement No. 68 Information

The following information has been prepared to provide some of the information necessary to complete GASB Statement No. 68 disclosures. GASB Statement No. 68 is effective for fiscal years beginning after June 15, 2014. Additional resources, including an Implementation Guide, are available at <http://www.mersofmich.com/>.

Actuarial Valuation Date:	12/31/2024
Measurement Date of the Total Pension Liability (TPL):	12/31/2024

At 12/31/2024, the following employees were covered by the benefit terms:

Inactive employees or beneficiaries currently receiving benefits:	41
Inactive employees entitled to but not yet receiving benefits (including refunds):	24
Active employees:	<u>0</u>
	65

Total Pension Liability as of 12/31/2023 measurement date:	\$ 7,356,159
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Total Pension Liability as of 12/31/2024 measurement date:	\$ 8,073,566
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Service Cost for the year ending on the 12/31/2024 measurement date:	\$ 0
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Change in the Total Pension Liability due to:

- Benefit changes <sup>1</sup> :	\$ 0
- Differences between expected and actual experience <sup>2</sup> :	\$ 764,235
- Changes in assumptions <sup>2</sup> :	\$ (22,660)

Average expected remaining service lives of all employees (active and inactive):	0
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<sup>1</sup> A change in liability due to benefit changes is immediately recognized when calculating pension expense for the year.

<sup>2</sup> Changes in liability due to differences between actual and expected experience, and changes in assumptions, are recognized in pension expense over the average remaining service lives of all employees.

Covered employee payroll (Needed for Required Supplementary Information):	\$ 0
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Note: Covered employee payroll may differ from the GASB Statement No. 68 definition.

Sensitivity of the Net Pension Liability to changes in the discount rate:

	1% Decrease (6.18%)	Current Discount Rate (7.18%)	1% Increase (8.18%)
Change in Net Pension Liability as of 12/31/2024:	\$ 751,960	\$ 0	\$ (642,530)

Note: The current discount rate shown for GASB Statement No. 68 purposes is higher than the MERS assumed rate of return. This is because for GASB Statement No. 68 purposes, the discount rate must be gross of administrative expenses, whereas for funding purposes it is net of administrative expenses.





## GASB Statement No. 68 Information

This page is for those municipalities who need to “roll forward” their total pension liability due to the timing of completion of the actuarial valuation in relation to their fiscal year-end.

The following information has been prepared to provide some of the information necessary to complete GASB Statement No. 68 disclosures. GASB Statement No. 68 is effective for fiscal years beginning after June 15, 2014. Additional resources, including an Implementation Guide, are available at [www.mersofmich.com](http://www.mersofmich.com).

Actuarial Valuation Date:	12/31/2024
Measurement Date of the Total Pension Liability (TPL):	12/31/2025
At 12/31/2024, the following employees were covered by the benefit terms:	
Inactive employees or beneficiaries currently receiving benefits:	41
Inactive employees entitled to but not yet receiving benefits (including refunds):	24
Active employees:	<u>0</u>
	65
Total Pension Liability as of 12/31/2024 measurement date:	\$ 7,306,208
Total Pension Liability as of 12/31/2025 measurement date:	\$ 7,941,310
Service Cost for the year ending on the 12/31/2025 measurement date:	\$ 0
Change in the Total Pension Liability due to:	
- Benefit changes <sup>1</sup> :	\$ 0
- Differences between expected and actual experience <sup>2</sup> :	\$ 846,741
- Changes in assumptions <sup>2</sup> :	\$ (24,287)
Average expected remaining service lives of all employees (active and inactive):	0

<sup>1</sup> A change in liability due to benefit changes is immediately recognized when calculating pension expense for the year.

<sup>2</sup> Changes in liability due to differences between actual and expected experience, and changes in assumptions, are recognized in pension expense over the average remaining service lives of all employees.

Covered employee payroll (Needed for Required Supplementary Information):	\$ 0
---	------

Note: Covered employee payroll may differ from the GASB Statement No. 68 definition.

Sensitivity of the Net Pension Liability to changes in the discount rate:

	1% Decrease <u>(6.18%)</u>	Current Discount Rate <u>(7.18%)</u>	1% Increase <u>(8.18%)</u>
Change in Net Pension Liability as of 12/31/2025:	\$ 721,132	\$ 0	\$ (617,789)

Note: The current discount rate shown for GASB Statement No. 68 purposes is higher than the MERS assumed rate of return. This is because for GASB Statement No. 68 purposes, the discount rate must be gross of administrative expenses, whereas for funding purposes it is net of administrative expenses.



## Benefit Provision History

The following benefit provision history is provided by MERS. Any corrections to this history or discrepancies between this information and information displayed elsewhere in the valuation report should be reported to MERS. All provisions are listed by date of adoption.

### 01 - Gnrl

12/1/2016	Service Credit Purchase Estimates - Yes
11/1/2016	DC Adoption Date 11-01-2016
1/1/2016	Non-Accelerated Amortization
3/21/2013	Covered by Act 88
1/1/2007	2.50% Multiplier (Capped at 80% of FAC)
1/1/2007	Member Contribution Rate 4.61%
10/1/2005	2.00% Multiplier
1/1/1993	Day of work defined as 80 Hours a Month for Part Time employees.
5/1/1990	6 Year Vesting
9/11/1986	Exclude Temporary Employees
9/1/1986	Day of work defined as 6 Hours a Day for Full Time employees.
1/1/1984	1.20% Multiplier on FAC < \$4,200 and 1.70% Multiplier on FAC > \$4,200
1/1/1984	10 Year Vesting
1/1/1984	Benefit F55 (With 25 Years of Service)
1/1/1984	Benefit FAC-5 (5 Year Final Average Compensation)
1/1/1984	Fiscal Month - January
1/1/1984	Member Contribution Rate 0.00%
	Early Reduced (.5%) at Age 50 with 25 Years or Age 55 with 15 Years
	Normal Retirement Age (DB) - 60

## Plan Provisions, Actuarial Assumptions, and Actuarial Funding Method

Details on MERS plan provisions, actuarial assumptions, and actuarial methodology can be found in the Appendix. Some actuarial assumptions are specific to this municipality and its divisions. These are listed below.

### Increase in Final Average Compensation

Division	Increase Assumption
All Divisions	1.50%

### Miscellaneous and Technical Assumptions

Loads – None.

**Amortization Policy for Closed Not Linked Divisions:** The default funding policy for closed not linked divisions, including open divisions with zero active members, is to follow a non-accelerated amortization, where each closed period decreases by one year each year until the period is exhausted.

## Risk Commentary

Determination of the accrued liability, the employer contribution, and the funded ratio requires the use of assumptions regarding future economic and demographic experience. Risk measures, as illustrated in this report, are intended to aid in the understanding of the effects of future experience differing from the assumptions used in the course of the actuarial valuation. Risk measures may also help with illustrating the potential volatility in the accrued liability, the actuarially determined contribution and the funded ratio that result from the differences between actual experience and the actuarial assumptions.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions due to changing conditions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period, or additional cost or contribution requirements based on the Plan's funded status); and changes in plan provisions or applicable law. The scope of an actuarial valuation does not include an analysis of the potential range of such future measurements.

Examples of risk that may reasonably be anticipated to significantly affect the plan's future financial condition include:

- **Investment Risk** – actual investment returns may differ from the expected returns;
- **Asset/Liability Mismatch** – changes in asset values may not match changes in liabilities, thereby altering the gap between the accrued liability and assets and consequently altering the funded status and contribution requirements;
- **Salary and Payroll Risk** – actual salaries and total payroll may differ from expected, resulting in actual future accrued liability and contributions differing from expected;
- **Longevity Risk** – members may live longer or shorter than expected and receive pensions for a period of time other than assumed; and
- **Other Demographic Risks** – members may terminate, retire or become disabled at times or with benefits other than assumed resulting in actual future accrued liability and contributions differing from expected.

The effects of certain trends in experience can generally be anticipated. For example, if the investment return since the most recent actuarial valuation is less (or more) than the assumed rate, the cost of the plan can be expected to increase (or decrease). Likewise, if longevity is improving (or worsening), increases (or decreases) in cost can be anticipated.

## Plan Maturity Measures

Risks facing a pension plan evolve over time. A young plan with virtually no investments and paying few benefits may experience little investment risk. An older plan with a large number of members in pay status and a significant trust may be much more exposed to investment risk. Generally accepted plan maturity measures include the following:

December 31,	Ratio of:				
	Market Value of Assets to Total Payroll	Actuarial Accrued Liability to Payroll	Actives to Retirees and Beneficiaries	Market Value of Assets to Benefit Payments	Net Cash Flow to Market Value of Assets (BOY)
2018	4.0	5.1	1.0	12.3	-2.6%
2019	5.0	6.0	0.8	13.7	-2.7%
2020	5.9	6.9	0.6	13.1	-4.5%
2021	7.4	8.2	0.5	13.8	-3.2%
2022	6.7	8.5	0.5	11.2	-4.4%
2023	7.5	8.8	0.5	11.8	-6.8%
2024	N/A	N/A	0.0	12.5	-3.4%

### Ratio of Market Value of Assets to Total Payroll

The relationship between assets and payroll is a useful indicator of the potential volatility of contributions. For example, if the market value of assets is 2.0 times the payroll, a return on assets 5% different than assumed would equal 10% of payroll. A higher (lower) or increasing (decreasing) level of this maturity measure generally indicates a higher (lower) or increasing (decreasing) volatility in plan sponsor contributions as a percentage of payroll.

### Ratio of Actuarial Accrued Liability to Payroll

The relationship between actuarial accrued liability and payroll is a useful indicator of the potential volatility of contributions for a fully funded plan. A funding policy that targets a funded ratio of 100% is expected to result in the ratio of assets to payroll and the ratio of liability to payroll converging over time.

### Ratio of Actives to Retirees and Beneficiaries

A young plan with many active members and few retirees will have a high ratio of actives to retirees. A mature open plan may have close to the same number of actives to retirees resulting in a ratio near 1.0. A super-mature or closed plan may have significantly more retirees than actives resulting in a ratio below 1.0.

### Ratio of Market Value of Assets to Benefit Payments

The MERS' Actuarial Policy requires a total minimum contribution equal to the excess (if any) of three times the expected annual benefit payments over the projected market value of assets as of the participating municipality or court's Fiscal Year for which the contribution applies. The ratio of market value of assets to benefit payments as of the valuation date provides an indication of whether the division is at risk for triggering the minimum contribution rule in the near term. If the division triggers this minimum contribution rule, the required employer contributions could increase dramatically relative to previous valuations.

### Ratio of Net Cash Flow to Market Value of Assets

A positive net cash flow means contributions exceed benefits and expenses. A negative cash flow means existing funds are being used to make payments. A certain amount of negative net cash flow is generally expected to occur when benefits are prefunded through a qualified trust. Large negative net cash flows as a percent of assets may indicate a super-mature plan or a need for additional contributions.



## State Reporting

The following information has been prepared to provide some of the information necessary to complete the Public Act 202 pension reporting requirements for the State of Michigan's Local Government Retirement System Annual Report (Form No. 5572). Additional resources are available at [www.mersofmich.com](http://www.mersofmich.com) and on the State [website](#).

Form 5572		
Line Reference	Description	Result
<b>10</b>	<b>Membership as of December 31, 2024</b>	
11	Indicate number of active members	0
12	Indicate number of inactive members (excluding pending refunds)	20
13	Indicate number of retirees and beneficiaries	41
<b>14</b>	<b>Investment Performance for Calendar Year Ending December 31, 2024<sup>1</sup></b>	
15	Enter actual rate of return - prior 1-year period	7.72%
16	Enter actual rate of return - prior 5-year period	6.91%
17	Enter actual rate of return - prior 10-year period	6.62%
<b>18</b>	<b>Actuarial Assumptions</b>	
19	Actuarial assumed rate of investment return <sup>2</sup>	6.93%
20	Amortization method utilized for funding the system's unfunded actuarial accrued liability, if any	Level Percent
21	Amortization period utilized for funding the system's unfunded actuarial accrued liability, if any <sup>3</sup>	12
22	Is each division within the system closed to new employees? <sup>4</sup>	Yes
<b>23</b>	<b>Uniform Assumptions</b>	
24	Enter retirement pension system's actuarial value of assets using uniform assumptions	\$6,910,463
25	Enter retirement pension system's actuarial accrued liabilities using uniform assumptions <sup>5</sup>	\$8,250,377
27	Actuarially Determined Contribution (ADC) using uniform assumptions, Fiscal Year Ending December 31, 2025	\$147,516

<sup>1</sup> The Municipal Employees' Retirement System's investment performance has been provided to GRS from MERS Investment Staff and is included here for reporting purposes. The investment performance figures reported are net of investment expenses on a rolling calendar year basis for the previous 1-, 5-, and 10-year periods as required under PA 530.

<sup>2</sup> Net of administrative and investment expenses.

<sup>3</sup> Populated with the longest amortization period remaining in the amortization schedule, across all divisions in the plan. This is when each division and the plan in total is expected to reach 100% funded if all assumptions are met.

<sup>4</sup> If all divisions within the employer are closed, "yes." If at least one division is open (including shadow divisions), "no."

<sup>5</sup> Line 25 actuarial accrued liability is determined under PA 202 uniform assumptions which may differ from the valuation assumptions. In accordance with the March 4, 2025 memo on the selection of Uniform Assumptions, "[f]or retirement systems that utilize an investment rate of return that is less than 7.00% for funding purposes, the local government should use the lower investment rate of return for the uniform assumption as well." In particular, the assumed rate of return for PA 202 purposes is 6.93%.



August 21, 2025

Mayor Amy Shamroe  
City of Traverse City Commissioners  
400 Boardman Avenue  
Traverse City, MI 49684

Dear Mayor Shamroe and City Commissioners:

On behalf of the Traverse Area District Library (TADL) Board of Trustees, we write in strong support of continued day shelter services for individuals in need. As a public library, we serve all members of the community and see firsthand the need for safe, supportive spaces during daytime hours. Unfortunately, there are some individuals who struggle with the shared space and behaviors required for a public library that serves all ages and abilities.

A day shelter would provide that essential space and services to some of our most vulnerable neighbors who, for whatever reason, can't be at the library.

We believe that compassionate, community-centered solutions benefit everyone. The library remains a partner in local solutions.

Sincerely,

Marylee Pakieser, MSN,RN,FNP-BC  
President  
TADL Board of Trustees

## 3.1 Borrowing and Library Account Policy

### Scope

In order to exercise good stewardship over the lending collections, borrowing parameters are set by Traverse Area District Library (TADL). TADL aims to keep books and other media in the hands of people who want them, as long as they need them, while encouraging on-time return of borrowed materials for use by others. TADL policies and procedures are designed to foster the highest possible utilization of the lending collection, a limited resource. The Library Director has authority to establish any procedures needed to implement this policy. Loan periods, fines and notices are to be uniformly applied throughout the District.

### Confidentiality of Library Records

Pursuant to "The Library Privacy Act" (MCL 397.603), library records are not subject to disclosure without the written consent of the person liable for payment for or return of the materials identified in that library record.

The Library will refuse the issuance or enforcement of any process, order or subpoena for library records or portions thereof protected by the Library Privacy Act until such time as the proper showing of good cause has been made in a court of competent jurisdiction.

Mailing lists maintained by TADL which are derived from library card applications are for library use only and are also protected by the Library Privacy Act. Mailing lists of cardholders will not be sold or given to the general public.

### Access to Collection Materials Based on Age

As it is contrary to the Library's primary function of providing access to library materials by individuals regardless of age, race, religion, national origin, or social political views, the Library cannot and will not establish or enforce any barrier to the materials in its collection based solely on the age of the patron, **except for certain items in the Library of Things that may not be checked out by patrons under the age of 18 due to safety and financial reasons (see Library of Things Policy for more information).**

### Borrowing Classifications

All library borrowing card applicants are required to show proof of their identity with a current photo ID and provide proof their current address/residency before a card will be issued.

- **Resident Borrowing**

Residents eligible for full borrowing privileges with no fee must reside within the Library's taxing district (Grand Traverse County, Elmwood Township in Leelanau County, and Almira and Inland Townships in Benzie County).

Residents residing in the following counties (Alcona, Benzie, Charlevoix, Cheboygan, Emmet, Kalkaska, Leelanau, Montmorency, Oscoda, Otsego, Presque Isle, and Wexford) are eligible for a library card with no fee. However, per licensing agreements, certain online database services are not available outside the TADL taxing district.

Outside of the above counties, existing library card holders may maintain their TADL library cards. No cards will be issued to *new* patrons from those areas.

- **Limited Borrowing**

- **Short-term Residents and Visitors**

Library cards with reduced borrowing limits may be issued to applicants currently residing in short-term housing or those visiting the area. Short-term and visitor status is defined as a place a person on the average would stay less than a month, which include, but are not limited to hotels, motels, halfway houses, campgrounds or temporary shelters, and relatives/friend homes. Limited cards expire after three (3) months, whereupon residence must be re-verified for renewal.

- **Youth**

Youth under 18 years old who are not accompanied by their legal guardian may be issued library cards which provide access to computers, online resources, and a borrowing limit of (3) items. Special identification accommodations may be made for this group. Parent(s)/Guardians may request to update the minor's account from the limited status to a full patron account at any time after issuance.

- **Non-resident Borrowing**

Non-resident cards are available, one per household, at the rate of \$100 per year, or \$50 for (6) six months or less. A Non-resident is defined as persons outside of the Resident Borrowing and Short-term Resident/Visitor classifications above. A "household" includes all the persons who occupy a housing unit as their usual place of residence. The fee must be paid by cash or credit card at the time the card is issued. Non-residents cardholders have the same borrowing privileges as residents with the exceptions of do not have access to certain online database services, or interlibrary loans.

## **Parameters of Card Eligibility and Privileges**

- **Library Card Eligibility**

Proof of identity and address/residency must be provided in order to apply for, or renew, a borrowing card. Procedures for proving eligibility shall be established by the Circulation Department and approved by the Director.

- **Borrowing Privileges**

An established account is required in order to borrow materials from the Library.



Library account holders that forget their card, may still exercise full borrowing privileges using a valid driver's license or other valid photo ID.

- **No Age Discrimination**

The Library does not distinguish between a youth or an adult card when items are borrowed. Youth are permitted to borrow any type of library material, **except for certain items in the Library of Things that may not be checked out by patrons under the age of 18 due to safety and financial reasons (see Library of Things Policy for more information).**

- **Borrowing Periods and Conditions**

The Library Director, in collaboration with Leadership staff and collection usage statistics, may determine lending item limits, lending time limits, and renewal limits that support good stewardship. Materials are to be returned by the end of the day on which they are due. Borrowers are to be informed of delinquent status of accounts.

- **Special Service Limitations**

Some digital service contracts require that, in order to access the digital resource, the cardholder reside in the taxing district as defined under Borrowing Classifications.

- **Suspension of Borrowing Privileges**

Borrowing privileges will be suspended for accounts with more than ten overdue items or with outstanding fee balances of \$10 or more. Borrowers may bring fees below the \$10 cap with partial payments.

## **Fines and Fees**

Items in the regular library collection are free from overdue fines. TADL may charge fines or fees for specific library items and functions including, but not limited to: items classified as "Hot", current year magazines, Book Club kits, presentation equipment, and lending items from the Library of Things. Maximum fines shall not exceed the cost of the item.

## **Replacement of Lost and Damaged Materials**

A replacement fee is charged to the borrower account if an item is lost or damaged and beyond repair. Items not returned 45 days past the due date are defined as Lost. If a missing part cannot be individually replaced, the full replacement cost is billed to the borrower account. Overdue fines are over-ridden by replacement cost.

## **Responsibility for Youth Borrowing and Library Account**

The parent or guardian of the borrower less than 18 years old, is responsible for any fees, fines, damage to the library or its collections, or other costs incurred by the minor cardholder at the library and the return of materials borrowed by the minor. The Library Record of a minor may be released to either the minor or the parent or guardian.

## **Material Recovery Agency**

The Library Director is authorized to utilize a material recovery agency to assist with delinquent accounts. Accounts are referred to the agency 60 days after the due date when the account balance exceeds \$25.00. The account is billed an additional one-time service charge when submitted to the agency based on the agency fees.

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Policy new on August 18, 2022, combining former policies: 3.1 Borrowing Privileges; 3.2 Borrowing Parameters and Delinquent Charges; 3.21 Fines and Lending Periods; 3.3 Limited Borrowing Privileges; 3.4 Confidentiality of Library Records; and 3.5 Mailing Lists Available to the Public / Revised on November 17, 2022 to incorporate policy 5.3 / Revised April 20, 2023 / *Revised August 21, 2025*

Motion by: \_\_\_\_\_

Adopted: Yes No

Support by: \_\_\_\_\_

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S. Gedman, Board Secretary

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Date



### 3.3 Library of Things Policy

#### Purpose

The Traverse Area District Library 'Library of Things' is a collection of non-traditional library items (herein referred to as a Thing or Things) that complement the Library's mission of providing dynamic resources and innovative services to stimulate intellectual curiosity, facilitate lifelong learning, promote literacy, and nurture personal enrichment.

#### Borrowing and Use

- Borrowing parameters of all Things shall follow the Library's Borrowing and Library Account Policy.
- Things must be checked out from and returned directly to the same Service Desk of the lending library from which the Things were borrowed.
- A fine will be added to the borrowers account if any Things are returned to the book drop or left somewhere outside or inside the library.
- If circumstances warrant, the Library reserves the right to refuse a borrower the use of items from the Library of Things or to discontinue borrowing privileges for items in the Library of Things collection.
- The Library will provide a current list of "Things" but the list may be changed from time to time. The Library will divide the list into Tier 1 and Tier 2 items based on safety and financial factors. The Library does not guarantee the availability of any items on the list.
- Borrowers must be 18 years or older to check out a Tier 2 items. Borrowers may not lend the Thing to another person without the Library's consent.

#### Lending Periods and Fines

- Loan periods and overdue fines for Things can vary by item.
- Based on Michigan Penal Code, Act 328 of 1931, MCL 750.362 and 362a, which provide that any person who converts for their own use or fails to return rented tangible library property shall be guilty of larceny, and be prosecuted for a misdemeanor: If the Thing is more than 30 days overdue, it will be considered lost or converted to personal use and the borrower will receive a bill to cover the replacement cost of the Thing. If a billed item is returned in good condition, the bill will be removed from the borrower's account, but the borrower will be responsible for all overdue fines.

#### Responsibility and Liability

The Borrower (or parent or guardian of the Borrower if the Borrower is under 18) shall waive, release, and discharge and covenant not to sue the Traverse Area District Library, its successors, assignees, officers, agents, employees and volunteers (the "Releasees") for any and all claims, actions or demands of any kind, nature and description, including claims or actions for damages of death, personal injury, property damage and loss of data, and from any and all liabilities, damage, injuries, actions or causes of action either at law or in equity, whether caused by any defect in the Thing, negligent act or omission of the Releasees, or otherwise arising out of or in any way related to or connected with my borrowing or use of the Thing. The Borrower or



parent or guardian of the Borrower if the Borrower is under 18 shall sign a Borrower's Agreement.

- By checking out a Thing, the borrower agrees to follow all Library policies, all Library of Things lending guidelines, and all state and federal laws governing the use of Things.
- The borrower is solely responsible for the Thing and will be billed for the repair or cost associated with any damage or loss of a Thing and/or its accessories excluding normal wear and tear.
- The library is providing the Thing "as is" and is not responsible for any defects in any borrowed Library of Things.
- If any borrowed Thing becomes unsafe or in a state of disrepair, the patron must immediately discontinue use of the item and notify the library of the issue upon returning the Thing.
- The Library is not responsible for the loss of data while using a Thing.
- The Library is not responsible any consequences for the borrower's actions while using the Thing.
- The Library will apply any required rules or regulations to its Things.

### Care and Operation

- The Thing may only be used, operated, and cleaned in compliance with TADL's policies, intended use, and manufacturer's guidelines.
- Use care and safety when handling and using the Thing.
- Return the Thing with all parts, components and accessories.
- Borrowers shall not repair, replace, modify, or alter a Thing.

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New on August 18, 2022 / Revised November 17, 2022 / Revised June 15, 2023 / *Revised August 21, 2025*

Motion by: \_\_\_\_\_

Adopted: Yes No

Support by: \_\_\_\_\_

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S. Gedman, Board Secretary

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Date

## 2025 Tax Rate Request (This form must be completed and submitted on or before September 30, 2025)

### MILLAGE REQUEST REPORT TO COUNTY BOARD OF COMMISSIONERS

Carefully read the instructions on page 2.

This form is issued under authority of MCL Sections 211.24e, 211.34 and 211.34d. Filing is mandatory; Penalty applies.

County(ies) Where the Local Government Unit Levies Taxes <b>Grand Traverse and Leelanau</b>	2025 Taxable Value of ALL Properties in the Unit as of 05-27-2025 <b>7,693,845,063</b>
Local Government Unit Requesting Millage Levy <b>Traverse Area District Library</b>	For LOCAL School Districts: 2025 Taxable Value excluding Principal Residence, Qualified Agricultural, Qualified Forest, Industrial Personal and Commercial Personal Properties.

This form must be completed for each unit of government for which a property tax is levied. Penalty for non-filing is provided under MCL Sec 211.119. The following tax rates have been authorized for levy on the 2025 tax roll.

(1) Source	(2) Purpose of Millage	(3) Date of Election	(4) Original Millage Authorized by Election Charter, etc.	(5) ** 2024 Millage Rate Permanently Reduced by MCL 211.34d "Headlee"	(6) 2025 Current Year "Headlee" Millage Reduction Fraction	(7) 2025 Millage Rate Permanently Reduced by MCL 211.34d "Headlee"	(8) Sec. 211.34 Truth in Assessing or Equalization Millage Rollback Fraction	(9) Maximum Allowable Millage Levy *	(10) Millage Requested to be Levied July 1	(11) Millage Requested to be Levied Dec. 1	(12) Expiration Date of Millage Authorized
Voted	Operating	8/6/24	1.1000	1.1000	0.9862	1.0848	1.0000	1.0848		1.0848	12/31/33

Prepared by <b>Danielle Baldwin</b>	Telephone Number <b>(231) 932-8549</b>	Title of Preparer <b>Finance and HR Manager</b>	Date <b>08/21/2025</b>
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**CERTIFICATION:** As the representatives for the local government unit named above, we certify that these requested tax levy rates have been reduced, if necessary to comply with the state constitution (Article 9, Section 31), and that the requested levy rates have also been reduced, if necessary, to comply with MCL Sections 211.24e, 211.34 and, for LOCAL school districts which levy a Supplemental (Hold Harmless) Millage, 380.1211(3).

<input type="checkbox"/> Clerk	Signature	Print Name	Date <b>08/21/2025</b>
<input type="checkbox"/> Secretary			
<input type="checkbox"/> Chairperson	Signature	Print Name	Date <b>08/21/2025</b>
<input type="checkbox"/> President			

\* Under Truth in Taxation, MCL Section 211.24e, the governing body may decide to levy a rate which will not exceed the maximum authorized rate allowed in column 9. The requirements of MCL 211.24e must be met prior to levying an operating levy which is larger than the base tax rate but not larger than the rate in column 9.

**\*\* IMPORTANT:** See instructions on page 2 regarding where to find the millage rate used in column (5).

**Local School District Use Only. Complete if requesting millage to be levied. See STC Bulletin 2 of 2025 for instructions on completing this section.**

Total School District Operating Rates to be Levied (HH/Supp and NH Oper ONLY)	Rate
For Principal Residence, Qualified Ag., Qualified Forest and Industrial Personal	
For Commercial Personal	
For all Other	

Resolution of Support  
Michigan Township Participating Plan Grant Application

WHEREAS the Traverse Area District Library wishes to apply for a Risk Reduction Grant through the Michigan Township Participating Plan (Par Plan) to assist in purchasing/funding replacement bollards for the front of the building; and

WHEREAS the Traverse Area District Library is seeking a grant contribution of \$5,000,

NOW, THEREFORE, BE IT RESOLVED, that the Traverse Area District Library Board of Trustees supports submittal of an application to the Michigan Township Participating Plan for a \$5,000 grant to assist in funding *replacement bollards*.

Motion by \_\_\_\_\_ seconded by \_\_\_\_\_, the *President* declared the motion adopted. The following voted:

Yeas:

Nays:

Absent:

CERTIFICATION

I, Sam Gedman, Traverse Area District Library Secretary, hereby certify that the foregoing is a true and original copy of the resolution adopted by the Traverse Area District Library at a *regular* meeting on *August 21, 2025* at *4:00pm*, which was held in accordance with the Open Meetings Act of the State of Michigan.

\_\_\_\_\_  
Traverse Area District Library Secretary



**Municipal Employees' Retirement System of Michigan**  
1134 Municipal Way • Lansing, MI 48917  
800.767.6377  
www.mersofmich.com

## 2025 Officer and Employee Delegate Certification Form

MERS Annual Business Meeting | October 2025

Please print clearly • **Scan and attach this file when you register online** • Retain a copy for your records

**IMPORTANT:** If you are not electing/appointing delegates to vote during the MERS Annual Business Meeting, please **DO NOT** submit this form. A **delegate** is **NOT** confirmed to have voting rights until this form has been uploaded with their online registration.

The voting delegate representative must be a MERS member, defined as an **active employee on payroll** who is enrolled in either a MERS Defined Benefit Plan, Defined Contribution Plan or Hybrid Plan.

### 1. Officer (and alternate) delegate information

The officer delegate (or alternate) shall be a MERS member who holds a department head position or above, exercises management responsibilities, and is directly responsible to the legislative, executive, or judicial branch of government.

Officer Delegate name

Officer Alternate name

Officer delegate and alternate listed above were appointed to serve during the 2025 MERS Annual Business Meeting by official action of the governing body (or chief judge for a participating court) on \_\_\_\_\_, 2025.

### 2. Employee (and alternate) delegate information

The employee delegate (or alternate) shall be an employee member who is not responsible for management decisions, receives direction from management and, in general, is not directly responsible to the legislative, executive, or judicial branch of government.

Employee Delegate name

Employee Alternate name

Employee delegate and alternate listed above were elected to serve during the 2025 MERS Annual Business Meeting by secret ballot election conducted by an authorized officer on \_\_\_\_\_, 2025.

### 3. Certification

**NOTE:** Certification should be signed by a member of the governing body or chief administrative officer, or the chief judge for a participating court. **An electronic signature is permissible.**

I certify that the officer delegate and alternate selections are true and correct, and the secret ballot election results for the employee delegate and alternate are true and correct.

Employer/municipality name\*

Municipality number\*

Email address

Employer address

Employer city

Employer state

Employer zip code

Printed name

Title of authorized authority\*

Authorized signature\*

Date

\* Required field

**2**  
ways to  
submit

1. Fill out a printed version, then scan and save it to your computer. Upload it when requested during the conference registration process. – OR –
2. Visit the conference website and download the form. Fill it out (an electronic signature is permissible), then save and upload it when requested during the conference registration process.

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BOARD MEMO

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TO: TADL BOARD

FROM: MICHELE P HOWARD, MILS

SUBJECT: EXPENDITURE APPROVAL

DATE: 8/19/25

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In 2024, TADL signed a contract with People Driven Technology for a Cybersecurity platform called Arctic Wolf. The original contract was for \$35,429.94. The new contracted is for \$40,619.56. This is an 8% increase plus additional antivirus/end-point protection, that S. Morey, Assistant Director of Technology, has bundled into this contract. Additionally, we've added one of our contract libraries, Suttons Bay-Bingham District Library, to our plan.

The sum is budgeted for but exceeds my spending limit for a total of \$40,296.86

Suggested motion: That the Library Director be authorized to spend \$40,296.86 for a one year contract renewal with People Driven Technology for cybersecurity services.





# People Driven Technology

616-264-6700  
orders@peopledriven.com

6300 Venture Hills Blvd SW  
Byron Center, MI 49315

Renewal - 1 Year (July Incentive, Discounted MSA and Aurora Endpoint Add

\* Optional

Line	Qty	Part Number	Description	Price	Extended Price
<p>*The Net Total price for each item in the quote below will increase by 8.0% on (i) the annual anniversary of the Subscription Start Date or (ii) the end of any prepaid, in full multi-year Committed Term (the "Increase"). Thereafter, pricing for any subsequent renewals is as set forth in the Agreement. Arctic Wolf's delivery of the products, services, and Solutions described herein are governed by the applicable Agreement located at <a href="https://arcticwolf.com/terms">https://arcticwolf.com/terms</a> (or such other agreement executed by Arctic Wolf and the end user). The terms of this Order Form are Confidential Information and may not be disclosed except as otherwise provided in the applicable Agreement.</p> <p>Coverage Dates: 10/01/25 - 09/30/26</p>					
10	70	AW-CORE-USER-SILVER	Arctic Wolf Core User License - Silver (MDR)	\$160.00	\$11,200.00
11	7	AW-CORE-SERVER-SILVER	Arctic Wolf Core Server License - Silver (MDR)	\$160.00	\$1,120.00
12	77	AW-MDR-1YR	Arctic Wolf MDR Log Retention - 1 year	\$12.00	\$924.00
13	5	AW-MDR-1XX-S	Arctic Wolf 100 Series Sensor	\$1,250.00	\$6,250.00
14	1	AW-MDR-2XX-S	Arctic Wolf 200 Series Sensor	\$2,500.00	\$2,500.00
15	160	AW-MDR-GSU	Arctic Wolf MDR Google Workspace user license	\$18.76	\$3,001.60
16	1	AW-IR-JSR-B	Arctic Wolf IR JumpStart Retainer	\$1,346.15	\$1,346.15
17	70	AW-MSAT-MA	Arctic Wolf Managed Security Awareness Service	\$11.54	\$807.80
18	1	AW-PLATFORM-BASE	Arctic Wolf Aurora Platform	\$3,967.31	\$3,967.31
19	200	AW-ES-PROTECT-DEVICE	Aurora Protect	\$35.90	\$7,180.00
20	200	AW-ES-PROTECT-OB	Aurora Protect Onboarding	\$10.00	\$2,000.00

\* Optional Subtotal: \$40,296.86

Renewal - 1 Year (July Incentive, Discounted MSA, Aurora Endpoint Add and Aurora Premium Support

\* Optional

Line	Qty	Part Number	Description	Price	Extended Price
<p>*The Net Total price for each item in the quote below will increase by 8.0% on (i) the annual anniversary of the Subscription Start Date or (ii) the end of any prepaid, in full multi-year Committed Term (the "Increase"). Thereafter, pricing for any subsequent renewals is as set forth in the Agreement. Arctic Wolf's delivery of the products, services, and Solutions described herein are governed by the applicable Agreement located at <a href="https://arcticwolf.com/terms">https://arcticwolf.com/terms</a> (or such other agreement executed by Arctic Wolf and the end user). The terms of this Order Form are Confidential Information and may not be disclosed except as otherwise provided in the applicable Agreement.</p> <p>Coverage Dates: 10/01/25 - 09/30/26</p>					