

STARR LIBRARY BOARD OF TRUSTEES

68 WEST MARKET STREET  
RHINEBECK, NY 12572

NOTICE OF MEETING

Thursday, November 20, 2025, 5:30 PM

1. Call to order and review of agenda
2. Public Comment Period
3. Secretary's Report: Minutes from October meeting
4. Treasurer's Report
5. Director's Report
6. Friends' Report
7. Claims and Warrants: Motion to approve payments of claims and warrants
8. Standing Committee Reports and Anticipated Action Items
9. Ad Hoc Committee Reports
10. Correspondence
11. Old Business
  - A. Borrowing Rules and Lending Procedures - second reading
  - B. Credit Card Policy - second reading
13. New Business
  - A. Presentation of Trustee Nominee
  - B. 2026 Budget Presentation
14. Public Comment Period
15. Adjournment
16. Executive Session, if necessary

Next Meeting: December 18, 5:30 PM

**STARR LIBRARY BOARD OF TRUSTEES**

**68 WEST MARKET STREET**

**RHINEBECK, NY 12572**

**NOTICE OF MEETING Thursday, October 23, 2025, 5:30 PM**

**Trustees Present: Jay Burgess, Mimi Joh Carnella, Laura Charles, Valerie Jacob, Al Ragucci, Jim Ruderman, Laura Selicaro, Andrew Schulkind, Eve Wood, and Director Jaclyn Savolainen. Kathy Golden attended at the beginning of the meeting on behalf of The Friends. Erin Humbaugh sent her apologies.**

I. Call to order and review of agenda: Eve, President of the Board, called the meeting to order at 5:30 pm.

II. Public Comment Period

There were no members of the public present.

III. Friends Report

Kathy reported on behalf of The Friends that the next book sale would be held the following day on October 24<sup>th</sup> and on the 25th. She urged everyone to get out the word and looked forward to seeing the Trustees at the sale. After discussion, Kathy left the meeting and returned to The Friends group setting up the room for the book sale. Everyone thanked her for all the efforts of The Friends in making the book sale a success.

IV. Minutes from the September meeting: Valerie noted that there were no comments on the draft minutes previously distributed to the Trustees. A motion was made to approve the minutes, which motion was seconded and unanimously approved.

V. Treasurer's Report

Andrew presented the report for the month of September. Financial information for such period was provided to the Trustees in advance of the meeting. Andrew updated the Trustees on the balances in the different bank and investment accounts. He further updated the Trustees on the interest earned on the certificate of deposit that matured at the end of September and noted that the current certificate of deposit will mature in February. A discussion ensued among the Trustees, and all questions asked were appropriately answered. A motion was made to approve the Treasurer's Report, which motion was seconded and unanimously approved.

VI. Director's Report

Jaclyn then provided the Director's report for the month of September which had been previously provided to the Trustees in advance of the meeting. Numerous programs were highlighted in her report, including the recent Poetry Reading & Discussion with Margaret Randall and The Borscht Belt, each of which was a great success. Jaclyn also noted ongoing projects and partnerships with outside groups such as the Rhinebeck Science Foundation, Daughters of the American Revolution, Devereux, and the Anderson

Center, to name just a few. She highlighted the Bulkeley Middle School Lego Club and noted that they would be participating in their first competition in the near future. Jaclyn also reported that all three librarians would be attending the NYLA Conference in November. Lastly, she noted that early voting would be available soon at Brookmeade and reminded the Trustees that the Library funding referendum was on the ballot.

Statistics for the month of September were included in the Director's Report distributed prior to the meeting. The Trustees noted the tremendous growth in the Total Circulation Transactions (Physical) and Digital Borrowing over the last two years.

A further discussion ensued among the Trustees about the above topics and the Director's reports. All questions asked were appropriately answered.

#### VII. Claims and Warrants

Andrew presented the report to the Board. A motion was made to approve the claims and warrants, which motion was seconded and passed unanimously.

#### VIII. Committee Reports

**Finance Committee:** The minutes of the Finance Committee held on October 15, 2025 had been previously provided to the Trustees in advance of the meeting. Andrew reported on the TIAA report to the Finance Committee and that the Committee was satisfied with the Starr Library investments. Andrew also noted that the Finance Committee reviewed a draft of the 2026 Budget which would be presented to the Board in the future.

**Building & Grounds Committee:** The Building & Grounds Committee report had been previously provided to the Trustees in advance of the meeting. Al discussed that the Committee had met to consider the facilities plan update and identify projects the Committee thought should be considered over the next calendar year as well as projects that may be considered beyond the first year. Projects to be considered in the next year included the previously discussed curb cut, supplementing the HVAC system, replacement of existing lighting fixtures in the Children's Library, tree and bush trimming, assessment of drainage around the property, review of the Library roof condition and restroom facilities. Additional work in the later years, Al noted, would depend somewhat on the progress of the building expansion plan. Al further noted that in certain instances, Jaclyn and her team will be seeking grant monies to alleviate the expenditures for any such projects. A discussion ensued among the Trustees, and all questions asked were appropriately answered.

**Fundraising Committee:** Jaclyn reported to the Trustees on the amount raised from the Gala which was considered by the Board to be a great success. A discussion ensued among the Trustees, and all questions asked were appropriately answered.

**Public Relations/Communications Committee:** Jay reported that he and Jim were working on a draft of the annual appeal letter. Jay further noted that the strong growth in the number of library card holders and increase in circulation over the last two years are a testament to the strength of the Library in the community.

#### IX. Correspondence

Jaclyn stated that there was no correspondence for discussion.

#### X. Old Business

Jaclyn noted that the Computer Use and Internet Policy, Paid Time Off Policy, and the Payment Authorization Policy (copies of which had been previously provided to the Trustees) had been discussed at the prior Board of Trustee's meeting. The Trustees did not have any comments.

Valerie noted that the Payment Authorization Policy set forth the following resolution to be adopted:

WHEREAS, the timely payment of certain routine expenses is necessary to maintain operations and avoid service disruptions;

BE IT RESOLVED, that the Board authorizes the Library Director and designated staff to issue payments for payroll, utilities, credit card bills, and other recurring budgeted expenses prior to warrant approval, including through secure online or ACH systems.

Payments over \$5,000 shall be subject to dual review or oversight. All emergency payments under Section 4 (Emergency Payments) shall be reported to the Board as soon as possible.

This resolution remains in effect until amended or revoked by the Board."

A motion was made to approve each Policy presented and to approve the foregoing resolution, which motion was seconded and unanimously approved.

XI. New Business

Jaclyn then discussed the Borrowing Rules and Lending Procedures Policy and the Credit Card Policy, each of which had been distributed to the Trustees in advance of the meeting. A discussion ensued among the Trustees, and all questions asked were appropriately answered. Jaclyn then noted that the foregoing Policies would be presented at the next Trustees' meeting for adoption.

XII. Public Comment

There were no members of the public present.

XIII. Executive Session

The Board then went into Executive Session to discuss personnel matters.

XIV. Adjournment

There being no other business to conduct, a motion was made to adjourn, which motion was seconded and unanimously approved at 7:35 p.m.

Next Meeting Date: November 20, 2025 at 5:30 p.m.

# Starr Library

## Budget vs. Actuals: Budget\_FY25\_P&L - FY25 P&L

January - December 2025

		TOTAL		
		ACTUAL	BUDGET	OVER BUDGET
		%		
<b>Revenue</b>				
4001 Local Public Funds				
4001.01 Rhinebeck Tax Levy	464,987.10	464,800.00	187.10	100.04 %
<b>Total 4001 Local Public Funds</b>	<b>464,987.10</b>	<b>464,800.00</b>	<b>187.10</b>	<b>100.04 %</b>
4002 MHLS Cash Grants				
4002.01 Local Library Services Aid	2,160.00	2,100.00	60.00	102.86 %
<b>Total 4002 MHLS Cash Grants</b>	<b>2,160.00</b>	<b>2,100.00</b>	<b>60.00</b>	<b>102.86 %</b>
4005 Restricted Grants				
4005.01 Friends of Starr Library		25,000.00	-25,000.00	
4005.011 Print Books	10,000.00	10,000.00		
4005.012 Summer Reading	2,500.00	2,500.00		
4005.014 Large Print Books	1,500.00	1,500.00		
4005.015 Museum Passes	1,000.00	1,000.00		
4005.017 Water	500.00	500.00		
4005.019 Electronic Material	10,000.00	10,000.00		
<b>Total 4005.01 Friends of Starr Library</b>	<b>25,500.00</b>	<b>25,000.00</b>	<b>500.00</b>	<b>102.00 %</b>
4005.03 Arts Mid-Hudson	0.00		0.00	
4005.05 Roger Phillips Concerts	756.50		756.50	
4005.11 Sponsored	200.00		200.00	
4005.80 Other Restricted Grants		0.00	0.00	
<b>Total 4005 Restricted Grants</b>	<b>26,456.50</b>	<b>25,000.00</b>	<b>1,456.50</b>	<b>105.83 %</b>
4006 Unrestricted Grants & Donations		101.05	101.05	
4006.01 Annual Appeal	8,712.48	55,000.00	-46,287.52	15.84 %
4006.02 Unsolicited Donations	23,374.86	15,000.00	8,374.86	155.83 %
4006.03 Galas & Auctions	59,300.27		59,300.27	
<b>Total 4006 Unrestricted Grants &amp; Donations</b>	<b>91,488.66</b>	<b>70,000.00</b>	<b>21,488.66</b>	<b>130.70 %</b>
4007 Programs		3,000.00	-3,000.00	
4007.01 Friends' Book & Art Sales	135.00		135.00	
4007.03 Program Book Sales	541.84		541.84	
4007.04 Other Merchandise	1,193.00		1,193.00	
4007.05 Art Sales	3,437.72		3,437.72	
4007.06 Coffee & Tea Services	47.38		47.38	
4007.07 Room Rentals	717.00		717.00	
4007.08 Copy Fees	1,709.50		1,709.50	
<b>Total 4007 Programs</b>	<b>7,781.44</b>	<b>3,000.00</b>	<b>4,781.44</b>	<b>259.38 %</b>
4008 Library Charges		2,000.00	-2,000.00	
4008.01 Fines (Other Libraries)	66.09		66.09	
4008.02 Lost Book Fees	1,731.82		1,731.82	
4008.03 Square Revenue	524.88		524.88	
<b>Total 4008 Library Charges</b>	<b>2,322.79</b>	<b>2,000.00</b>	<b>322.79</b>	<b>116.14 %</b>
4009 Interest & Dividends	44.31		44.31	
4009.01 Operating Account	208.49		208.49	

			TOTAL	
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
4009.02 Expansion Account	64.51		64.51	
4009.03 CD or Money Market Interest	540.57	2,000.00	-1,459.43	27.03 %
<b>Total 4009 Interest &amp; Dividends</b>	<b>857.88</b>	<b>2,000.00</b>	<b>-1,142.12</b>	<b>42.89 %</b>
4010 Distributions from Endowment				
4500.03 Endowment Draw - Yearly		56,000.00	-56,000.00	
4500.05 Endowment Draw - Special		0.00	0.00	
<b>Total 4010 Distributions from Endowment</b>		<b>56,000.00</b>	<b>-56,000.00</b>	
4500.07 Transfer from MM to Checking (deleted)	0.00		0.00	
<b>Total Revenue</b>	<b>\$596,054.37</b>	<b>\$624,900.00</b>	<b>\$ -28,845.63</b>	<b>95.38 %</b>
<b>GROSS PROFIT</b>	<b>\$596,054.37</b>	<b>\$624,900.00</b>	<b>\$ -28,845.63</b>	<b>95.38 %</b>
Expenditures				
5001 Staff Expenses				
5001.01 Net Salary & Wages	302,475.72	382,148.00	-79,672.28	79.15 %
5001.013 Students	28.35		28.35	
<b>Total 5001.01 Net Salary &amp; Wages</b>	<b>302,504.07</b>	<b>382,148.00</b>	<b>-79,643.93</b>	<b>79.16 %</b>
5001.02 Employee Benefits				
5001.021 Health Insurance	39,160.69	48,852.00	-9,691.31	80.16 %
<b>Total 5001.02 Employee Benefits</b>	<b>39,160.69</b>	<b>48,852.00</b>	<b>-9,691.31</b>	<b>80.16 %</b>
5001.03 Payroll Taxes	5,188.92		5,188.92	
5001.04 Other Staff Expenses		5,000.00	-5,000.00	
5001.038 Payroll Administrative Fees	3,913.30		3,913.30	
5001.041 Disability/Family Leave Insurance	1,502.25		1,502.25	
5001.043 Worker's Comp Insurance	1,267.67		1,267.67	
5001.048 Travel & Training	6,956.60	5,500.00	1,456.60	126.48 %
5001.049 Staff Appreciation	98.48		98.48	
<b>Total 5001.04 Other Staff Expenses</b>	<b>13,738.30</b>	<b>10,500.00</b>	<b>3,238.30</b>	<b>130.84 %</b>
<b>Total 5001 Staff Expenses</b>	<b>360,591.98</b>	<b>441,500.00</b>	<b>-80,908.02</b>	<b>81.67 %</b>
5002 Collection Expenses				
5002.01 Print				
5002.011 Books	730.83	29,000.00	-28,269.17	2.52 %
5002.0111 Unsponsored	10,520.31		10,520.31	
5002.0112 Sponsored.	10,000.00		10,000.00	
5002.0114 Large Print Sponsored	2,005.91		2,005.91	
5002.0117 Collection Supplies	2,048.58	2,000.00	48.58	102.43 %
<b>Total 5002.011 Books</b>	<b>25,305.63</b>	<b>31,000.00</b>	<b>-5,694.37</b>	<b>81.63 %</b>
5002.012 Periodicals		6,500.00	-6,500.00	
5002.0121 Unsponsored	4,823.76		4,823.76	
5002.0122 Sponsored	36.95		36.95	
<b>Total 5002.012 Periodicals</b>	<b>4,860.71</b>	<b>6,500.00</b>	<b>-1,639.29</b>	<b>74.78 %</b>
<b>Total 5002.01 Print</b>	<b>30,166.34</b>	<b>37,500.00</b>	<b>-7,333.66</b>	<b>80.44 %</b>
5002.02 Electronic		25,000.00	-25,000.00	
5002.021 Unsponsored	9,820.28		9,820.28	
5002.022 Sponsored	10,000.00		10,000.00	
<b>Total 5002.02 Electronic</b>	<b>19,820.28</b>	<b>25,000.00</b>	<b>-5,179.72</b>	<b>79.28 %</b>
5002.03 Other		1,200.00	-1,200.00	
5002.032 Museum Passes	425.00		425.00	
5002.0322 Sponsored	572.00		572.00	

TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Total 5002.032 Museum Passes</b>	<b>997.00</b>		<b>997.00</b>	
5002.033 Games & Toys				
5002.0331 Sponsored	43.20		43.20	
<b>Total 5002.033 Games &amp; Toys</b>	<b>43.20</b>		<b>43.20</b>	
<b>Total 5002.03 Other</b>	<b>1,040.20</b>	<b>1,200.00</b>	<b>-159.80</b>	<b>86.68 %</b>
<b>Total 5002 Collection Expenses</b>	<b>51,026.82</b>	<b>63,700.00</b>	<b>-12,673.18</b>	<b>80.10 %</b>
5004 Building & Equipment				
5004.01 B&E Repairs	2,832.73		2,832.73	
5004.011 Paid from Local Public Funds	5,415.84	10,000.00	-4,584.16	54.16 %
<b>Total 5004.01 B&amp;E Repairs</b>	<b>8,248.57</b>	<b>10,000.00</b>	<b>-1,751.43</b>	<b>82.49 %</b>
5004.030 Utilities		26,750.00	-26,750.00	
5004.031 Electric	13,163.10		13,163.10	
5004.032 Propane	3,046.03		3,046.03	
5004.033 Water	630.00		630.00	
5004.039 Telecommunications	3,373.13		3,373.13	
<b>Total 5004.030 Utilities</b>	<b>20,212.26</b>	<b>26,750.00</b>	<b>-6,537.74</b>	<b>75.56 %</b>
5004.04 Commercial Insurance		13,000.00	-13,000.00	
5004.041 Package	5,586.49		5,586.49	
5004.042 Auto	337.00		337.00	
5004.043 Umbrella	2,544.00		2,544.00	
5004.044 Fine Arts	1,325.00		1,325.00	
5004.045 Directors	1,428.00		1,428.00	
<b>Total 5004.04 Commercial Insurance</b>	<b>11,220.49</b>	<b>13,000.00</b>	<b>-1,779.51</b>	<b>86.31 %</b>
5004.09 Other B&E Expenses		35,000.00	-35,000.00	
5004.091 Security	2,829.11		2,829.11	
5004.092 Trash	1,332.74		1,332.74	
5004.093 Janitor	15,050.00		15,050.00	
5004.094 Snow Removal	1,965.99		1,965.99	
5004.095 Lawn	3,178.29		3,178.29	
5004.096 Elevator	5,810.50		5,810.50	
5004.097 Fire Protection	430.00		430.00	
5004.098 Tree Service	5,000.00		5,000.00	
5004.099 Building Supplies	1,155.62	1,250.00	-94.38	92.45 %
5004.100 HVAC Contracts	1,731.00		1,731.00	
5004.101 Library Furnishings	383.12		383.12	
<b>Total 5004.09 Other B&amp;E Expenses</b>	<b>38,866.37</b>	<b>36,250.00</b>	<b>2,616.37</b>	<b>107.22 %</b>
<b>Total 5004 Building &amp; Equipment</b>	<b>78,547.69</b>	<b>86,000.00</b>	<b>-7,452.31</b>	<b>91.33 %</b>
5005 Miscellaneous				
5005.01 Program Expenses	197.20		197.20	
5005.011 Author & Presenter Fees	4,900.00	6,000.00	-1,100.00	81.67 %
5005.012 Supplies & Refreshments	1,229.57	1,500.00	-270.43	81.97 %
5005.014 Water		1,000.00	-1,000.00	
5005.0141 Sponsored	581.06		581.06	
5005.0142 Unsponsored	297.62		297.62	
<b>Total 5005.014 Water</b>	<b>878.68</b>	<b>1,000.00</b>	<b>-121.32</b>	<b>87.87 %</b>
<b>Total 5005.01 Program Expenses</b>	<b>7,205.45</b>	<b>8,500.00</b>	<b>-1,294.55</b>	<b>84.77 %</b>
5005.016 Summer Reading		1,498.34	1,498.34	
5005.02 Professional Fees				

# Statement of Activity

Starr Library

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
<b>Income</b>	
4006 Unrestricted Grants & Donations	
4006.01 Annual Appeal	2,800.00
4006.02 Unsolicited Donations	707.01
4006.03 Galas & Auctions	9,499.95
<b>Total for 4006 Unrestricted Grants &amp; Donations</b>	<b>\$13,006.96</b>
4007 Programs	
4007.01 Friends' Book & Art Sales	-35.50
4007.04 Other Merchandise	747.00
4007.05 Art Sales	850.01
4007.06 Coffee & Tea Services	14.00
4007.08 Copy Fees	128.50
<b>Total for 4007 Programs</b>	<b>\$1,704.01</b>
4008 Library Charges	
4008.02 Lost Book Fees	166.94
4008.03 Square Revenue	-245.60
<b>Total for 4008 Library Charges</b>	<b>-\$78.66</b>
4009 Interest & Dividends	
4009.01 Operating Account	4.94
4009.03 CD or Money Market Interest	160.53
<b>Total for 4009 Interest &amp; Dividends</b>	<b>\$165.47</b>
<b>Total for Income</b>	<b>\$14,797.78</b>
<b>Gross Profit</b>	<b>\$14,797.78</b>
<b>Expenses</b>	
5001 Staff Expenses	
5001.01 Net Salary & Wages	30,224.86
5001.04 Other Staff Expenses	
5001.038 Payroll Administrative Fees	524.53
5001.043 Worker's Comp Insurance	120.31
5001.048 Travel & Training	400.00
<b>Total for 5001.04 Other Staff Expenses</b>	<b>\$1,044.84</b>
<b>Total for 5001 Staff Expenses</b>	<b>\$31,269.70</b>

# Statement of Activity

Starr Library

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
5002 Collection Expenses	
5002.01 Print	
5002.011 Books	\$730.83
5002.0111 Unsponsored	849.26
5002.0114 Large Print Sponsored	135.89
5002.0117 Collection Supplies	244.06
<b>Total for 5002.011 Books</b>	<b>\$1,960.04</b>
5002.012 Periodicals	
5002.0121 Unsponsored	128.00
<b>Total for 5002.012 Periodicals</b>	<b>\$128.00</b>
<b>Total for 5002.01 Print</b>	<b>\$2,088.04</b>
5002.02 Electronic	
5002.021 Unsponsored	1,549.32
<b>Total for 5002.02 Electronic</b>	<b>\$1,549.32</b>
<b>Total for 5002 Collection Expenses</b>	<b>\$3,637.36</b>
5004 Building & Equipment	
5004.01 B&E Repairs	
5004.011 Paid from Local Public Funds	1,886.00
<b>Total for 5004.01 B&amp;E Repairs</b>	<b>\$1,886.00</b>
5004.030 Utilities	
5004.031 Electric	2,561.29
5004.033 Water	168.00
5004.039 Telecommunications	428.26
<b>Total for 5004.030 Utilities</b>	<b>\$3,157.55</b>
5004.09 Other B&E Expenses	
5004.092 Trash	-1,282.56
5004.093 Janitor	1,600.00
5004.096 Elevator	3,019.54
<b>Total for 5004.09 Other B&amp;E Expenses</b>	<b>\$3,336.98</b>
<b>Total for 5004 Building &amp; Equipment</b>	<b>\$8,380.53</b>
5005 Miscellaneous	
5005.016 Summer Reading	44.85
5005.01 Program Expenses	\$10.13
5005.011 Author & Presenter Fees	575.00
5005.012 Supplies & Refreshments	159.76
5005.014 Water	
5005.0141 Sponsored	17.76
<b>Total for 5005.014 Water</b>	<b>\$17.76</b>
<b>Total for 5005.01 Program Expenses</b>	<b>\$762.65</b>

# Statement of Activity

Starr Library

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
5005.03 Fundraising Expenses	
5005.033 Gala	955.55
5005.034 Other Fundraising Expenses	
5005.0343 Square Fees	141.31
<b>Total for 5005.034 Other Fundraising Expenses</b>	<b>\$141.31</b>
<b>Total for 5005.03 Fundraising Expenses</b>	<b>\$1,096.86</b>
5005.07 Reimbursable Fees & Expenses	56.95
5005.09 Office Supplies	138.45
5005.13 Bank Service Charges	0.70
5005.14 Advertising & Marketing	
5005.141 Website & Social Media	57.19
<b>Total for 5005.14 Advertising &amp; Marketing</b>	<b>\$57.19</b>
5005.80 Trustee Expenses	16.99
<b>Total for 5005 Miscellaneous</b>	<b>\$2,174.64</b>
<b>Total for Expenses</b>	<b>\$45,462.23</b>
<b>Net Operating Income</b>	<b>-\$30,664.45</b>
<b>Net Other Income</b>	
<b>Net Income</b>	<b>-\$30,664.45</b>

TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
5005.021 Accounting		4,000.00	-4,000.00	
5005.022 Legal	187.50		187.50	
5005.023 Bookkeeping	204.19		204.19	
<b>Total 5005.02 Professional Fees</b>	<b>391.69</b>	<b>4,000.00</b>	<b>-3,608.31</b>	<b>9.79 %</b>
5005.03 Fundraising Expenses				
5005.031 Annual Appeal	146.00	2,000.00	-1,854.00	7.30 %
5005.033 Gala	8,875.92		8,875.92	
5005.034 Other Fundraising Expenses		3,700.00	-3,700.00	
5005.0341 Bloomerang Fees	2,744.21		2,744.21	
5005.0342 Postage	316.40		316.40	
5005.0343 Square Fees	337.73		337.73	
<b>Total 5005.034 Other Fundraising Expenses</b>	<b>3,398.34</b>	<b>3,700.00</b>	<b>-301.66</b>	<b>91.85 %</b>
<b>Total 5005.03 Fundraising Expenses</b>	<b>12,420.26</b>	<b>5,700.00</b>	<b>6,720.26</b>	<b>217.90 %</b>
5005.04 Mid-Hudson Library System	11,050.40	9,500.00	1,550.40	116.32 %
5005.07 Reimbursable Fees & Expenses	188.19		188.19	
5005.09 Office Supplies	2,154.95	1,000.00	1,154.95	215.50 %
5005.11 Equipment/Technology	353.97	1,000.00	-646.03	35.40 %
5005.13 Bank Service Charges	158.05		158.05	
5005.131 Credit Card Fees	150.86		150.86	
<b>Total 5005.13 Bank Service Charges</b>	<b>308.91</b>		<b>308.91</b>	
5005.14 Advertising & Marketing	88.00	2,000.00	-1,912.00	4.40 %
5005.141 Website & Social Media	1,237.15		1,237.15	
5005.145 Printing & Reproduction	724.65		724.65	
<b>Total 5005.14 Advertising &amp; Marketing</b>	<b>2,049.80</b>	<b>2,000.00</b>	<b>49.80</b>	<b>102.49 %</b>
5005.17 Dues & Subscriptions	1,000.00	720.00	280.00	138.89 %
5005.80 Trustee Expenses	1,053.90		1,053.90	
<b>Total 5005 Miscellaneous</b>	<b>39,675.86</b>	<b>32,420.00</b>	<b>7,255.86</b>	<b>122.38 %</b>
5005.85 Grant Expense	2,399.70		2,399.70	
ScanSnap Home	0.00		0.00	
<b>Total Expenditures</b>	<b>\$532,242.05</b>	<b>\$623,620.00</b>	<b>\$ -91,377.95</b>	<b>85.35 %</b>
<b>NET OPERATING REVENUE</b>	<b>\$63,812.32</b>	<b>\$1,280.00</b>	<b>\$62,532.32</b>	<b>4,985.34 %</b>
Other Expenditures				
5006 Expansion				
5006.01 Professional Fees				
5006.011 Skolnick	25,205.95		25,205.95	
5006.012 Legal	112.50		112.50	
<b>Total 5006.01 Professional Fees</b>	<b>25,318.45</b>		<b>25,318.45</b>	
<b>Total 5006 Expansion</b>	<b>25,318.45</b>		<b>25,318.45</b>	
<b>Total Other Expenditures</b>	<b>\$25,318.45</b>	<b>\$0.00</b>	<b>\$25,318.45</b>	<b>0.00%</b>
<b>NET OTHER REVENUE</b>	<b>\$ -25,318.45</b>	<b>\$0.00</b>	<b>\$ -25,318.45</b>	<b>0.00%</b>
<b>NET REVENUE</b>	<b>\$38,493.87</b>	<b>\$1,280.00</b>	<b>\$37,213.87</b>	<b>3,007.33 %</b>

# DIRECTOR'S REPORT

November 20, 2025

## UPCOMING CALENDAR HIGHLIGHTS

- **Monday, 12/1, 4-5pm** - Stamp Your Own Holiday Gift Wrap (Kids)
- **Tuesday, 12/9, 5-6pm** - [Cooking Club: Holiday Cookie Party!!](#)
- **Wednesday, 12/10, 6:30-8pm** - [Celebrating the Seasons of Life: Writing Workshop](#)
- **Monday, 12/15, 2-3pm** - [Natural Burial Practices with Suzanne Kelly](#)
- **Wednesday, 12/17, 7-8pm** - [Queen of Bohemia Predicts Own Death](#)

## PROGRAMS

- **Special Past Events in October & November:**  
**10/10:** Poetry Reading & Discussion with Activist Margaret Randall; **10/14:** The Borscht Belt: Revisiting the Remains of America's Jewish Vacationland with Marisa Scheinfeld; **10/22:** Connecting IRL: Deep Listening Skills for Our Digital Age. **10/27:** The AI Revolution Part II: Mini-Lecture with Jean-Claude Fouéré. **10/30:** Twice Born: Conversation with Hester Kaplan and Polly Kaplan. **11/1:** Poetry & Art with Lee Woodman; **11/1:** Balance & Stability with Nancy Needle. **11/8:** Saturday Ecology Crafts: The Mighty Oak Tree; **11/13:** Queer Horror Book Club
- **Outside Groups & Partnerships:**
  - **Rhinebeck Science Foundation, Daughters of the American Revolution, The Borscht Belt Historical Marker Project, Devereux, Rhinebeck Rotary Club, AARP, Anderson Center, AT PLAY, The Being Together Project, Culture Connect, Rhinebeck at Home, Rhinebeck Democrats Club, Rhinebeck Historical Society, Starr Stitchers, Rhinebeck Rec Department, Bulkeley Middle School Lego Robotics Club, Insight Meditation Sitting Group, Office of Assemblymember Sarahana Shreshta, Office of Dutchess County Comptroller Dan Aymar-Blair, Rhinebeck Legion Band.**
- **Ongoing:**
  - **NEW:** Drawing on the Right Side of the Brain with Christine Livesey, Ping Pong Pop-Up, The Self-Work Shelf (Mental Health Book Club).
  - Lego Hour, Scrabble, Brain Games, Chair Yoga, Sound Meditation, Mahjong, Teen Tech, Starr Stitchers, Storytime with Robbie, Music & Movement, Memoir Writing, All Abilities Story & Craft, Mystery Book Club, Starr Book Club, Cooking Club, The Laughing Stocks: Investment & Finance Discussion, Rhinebeck Parents Meetup, Waterfall Qigong (ended 9/25)

## PATRON SERVICES

- Artist exhibition by staff member Rowan Willigan of her daily drawings

## PROFESSIONAL DEVELOPMENT

- All three librarians attended the NYLA Conference in November. Some of the sessions attended included:
  - Storytelling for Library Advocacy
  - Inclusive and Accessible Storytimes
  - Cardholder Sign-Up Policies: Access in Practice
  - Building Access for All
  - Tech on a Tight Budget
  - Intro to New Director's Handbook
  - Learning Leaders
- MHLS Annual Meeting on 10/24. ALA President Sam Helnick spoke on the theme “Our Stories Are Worth Sharing” and talked about libraries as transformative spaces. *There are stories waiting for you to write at your library.*

## FUNDING

- Tax levy increase vote results: 1914 yes, 729 no, 2643 total; 72.4% approval
- The annual appeal letter is in process of getting out to our supporters. We are sending around 600 letters with about 145 personalized notes.
- Giving Tuesday is December 2 and we are preparing a web appeal.

## TRUSTEE PROGRAMS

- [MHLS Trustee Education Series: Board Development - Recruitment, Orientation, Education and Evaluation](#). **In person** at Beekman Library on Dec. 4 at 6:00 PM.

## OTHER

- David Lavallee was elected to the MHLS Board of Trustees for a 5 year term starting in January.
- After the recent unfortunate incident with a visiting Devereux client during a group visit and multiple other incidents involving insufficient supervision by their staff, I have asked Devereux to stop coming to Starr Library, and encouraged their community program director to revise the protocols for visiting other libraries.

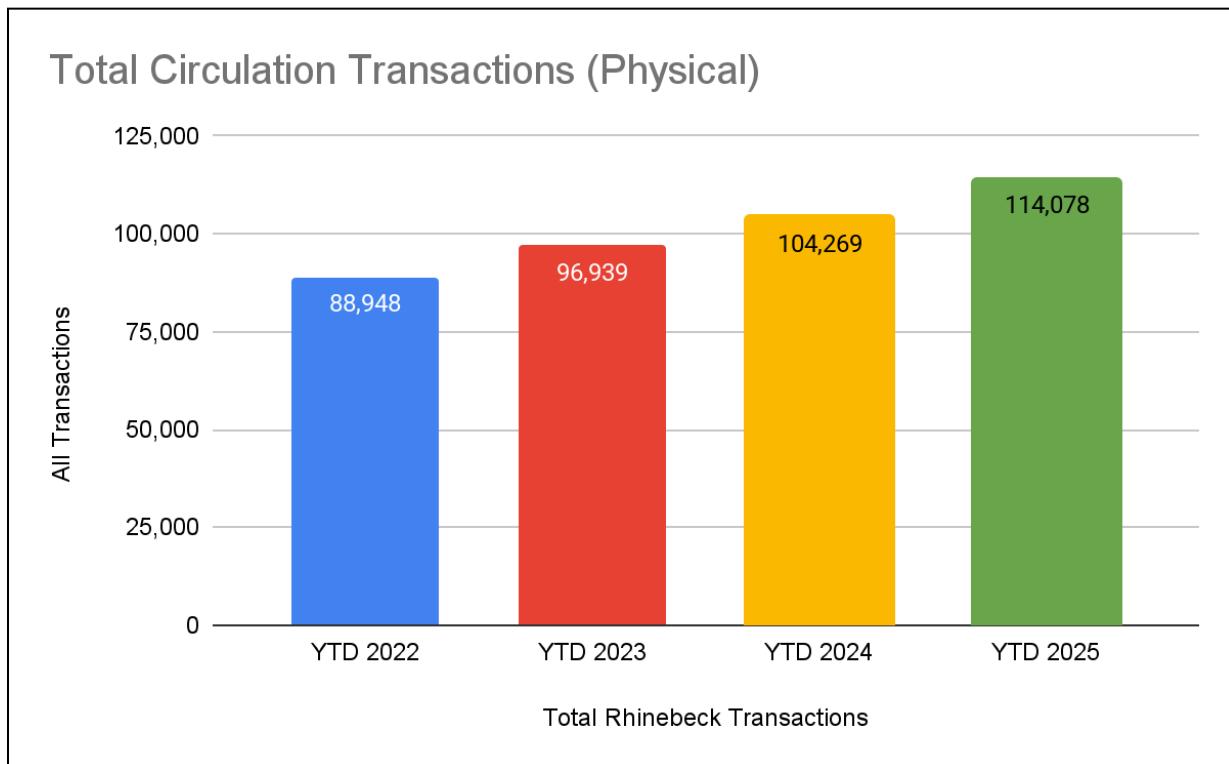
## EVENTS TO PROMOTE

- **Wednesday, 12/10, 6:30-8pm** - [Celebrating the Seasons of Life: Writing Workshop with Katerina Jeng](#)
- **Wednesday, 12/17, 7-8pm** - [Queen of Bohemia Predicts Own Death: Eve M. Kahn and Julie Lasky in Conversation about Gilded Age Journalist Zoe Anderson Norris](#) (will be filmed by C-SPAN)

## STATISTICS

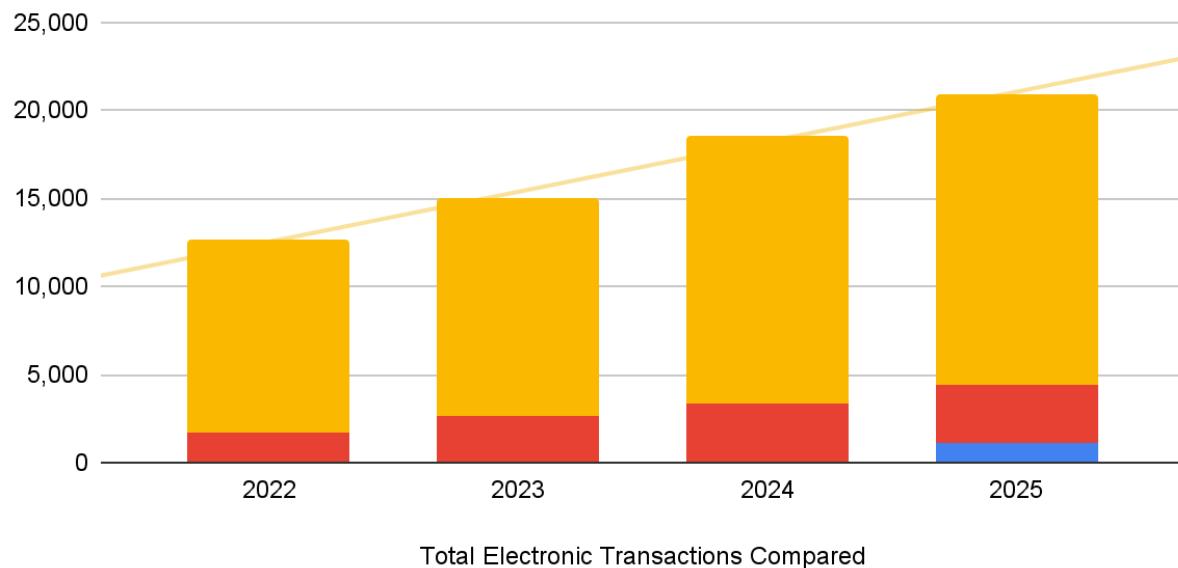
Attendance	June	July	Aug	Sep	Oct
Adult & multi-age ongoing programs	1735	880	706	968	599
Children's/YA programs	285	642	661	356	197
Outside groups - reserved rooms	167	85	339	285	69
<b>Total attendance*</b>	<b>2020</b>	<b>1522</b>	<b>1706</b>	<b>1609</b>	<b>865</b>

\*Total attendance will not equal the sum of all rows because special events include both children's and adult or multi-age events.



## Digital Borrowing (Jan-Oct)

■ Libby total ■ Hoopla Total ■ Kanopy



# **Starr Library**

## **Borrowing Rules and Lending Procedures**

### **Purpose**

To ensure fair and equitable access to the materials and information in the Library's collection, Starr Library sets policies for length of loan periods, renewals, reserves, and fees. Starr Library determines which materials may be borrowed and who is eligible to borrow them and reserves the right to modify privileges from time to time for all borrowers.

### **Borrowing Privileges**

- The preferred method of checkout is via a barcoded library card. If a registered patron has a photo ID, and the information on the ID matches the information on the patron's record, materials may be checked out.
- Each borrower is expected to use their own card and is responsible for all materials borrowed on their card. Guardians of minors (under the age of 18) are responsible for materials checked out on their children's cards.
- Library cards are issued free of charge. If a card is lost or stolen, the patron should notify the Library as soon as possible, and may request a replacement card.
- Library cards are non-transferrable and can only be used by the person whose name appears on the card and library record/registration record, unless explicit permission by the cardholder has been made.
- Any holder of a card from a library within the Mid-Hudson Library System may borrow materials from the Starr Library free of charge, with the exception of museum passes.
- The borrowing privileges of any patron with fines or fees of \$10.00 or more will not be able to borrow materials from any library until the account is settled.
- As a member of the Mid-Hudson Library System and the Southeastern New York Library Resources Council, the Starr Library participates fully in the New York State Inter-Library Loan Network and loans unrestricted materials freely to libraries and patrons outside the System and the region. To submit such a request please email [info@starrlibrary.org](mailto:info@starrlibrary.org) or inquire at the circulation desk.
- Library cards are set to expire every 3 years to ensure that patron contact information is up-to-date. The Library adheres to the [Mid-Hudson Library System's residency requirements](#) for new cards and renewals.

### **Loan Periods & Lending Rules**

- The loan period for books, audio books, and multi-disc DVDs is 3 weeks.
- The loan period for DVDs and music CDs is 1 week.
- The most current magazine issues do not circulate. All other magazines may be checked out for 1 week.
- Museum passes are reserveable by Rhinebeck and Rhinecliff patrons only, circulate for 4 days, and are not renewable. Patrons may only check out 1 museum pass at a time.
- Study guides may be checked out for 1 week, with 1 renewal allowed.

- E-books and digital audiobooks may be borrowed through either the Libby or Hoopla apps. The loan period for Hoopla content is 21 days. Libby content may be borrowed for 7, 14, or 21 days. All digital items will be automatically returned on their due date, however both platforms allow for patrons to return materials early in order to help shorten wait times for high demand items.
- Due to Resource Sharing rules, reserved items may only be held for 7 business days. If they are not picked up within that time, those items will be returned to the owning library.
- Reference and Local History Collection materials are for in-library use only.
- Books and other library materials loaned through Inter-Library Loan are loaned for a period determined by the owning library.
- Borrowed items may be returned to any library in the Mid-Hudson Library System.
- Borrowing periods and loan terms may be adjusted for special items or situations and certain procedures may be put into effect at the discretion of a library supervisor.

## **Renewal Rules**

- Patrons must have a library card in good standing in order to renew items.
- The Auto Renewal feature will automatically renew eligible items once.
- All Library materials may be renewed once—in person, by phone, or through their online account—unless another patron has placed a hold on the item or it is subject to special borrowing rules.
- Materials from other libraries are governed by the renewal policy rules of the lending library.
- Patrons who supply an email address will be notified of their renewal via Courtesy Notices.

## **Late & Lost/Damaged Materials**

- As a fine-free library, Starr Library does not charge late fees. Items that are checked out at another library may accrue overdue fines if the other library is not fine-free.
- Items that are lost or damaged must be paid for by the borrower. Items are billed after they are 4 weeks overdue. Borrowers who return billed items in good condition will not be charged overdue fees.
- Patrons will be charged the full replacement cost for lost or damaged items. Replacement materials may be accepted only at the discretion of a library supervisor. If the item is found, a refund of the replacement cost may be made if the return date is within 3 months.
- Library supervisors have the option of waiving or reducing charges on Starr Library materials if it is determined that there are extenuating circumstances.
- Items belonging to other libraries are subject to the owning library's fines/fees policy.
- Billed amounts may exceed the original cost of the item due to processing fees.

## **Claims Returned**

- If a patron feels that they have returned an item and if that item is not on the shelf, then the user may ask that a Claims Returned request be initiated with the owning library. If the owning library approves the request, the patron will not be held responsible for the replacement cost.

## **Book Return**

A book return with both book and media slots is provided for patrons to return materials when the Library is closed.

## **Starr at Home Program**

If a Rhinebeck or Rhinecliff patron is homebound we have volunteers who will bring the books to you! Please click [HERE](#) for more information and to access the online registration form.

*(Adapted from [Marlboro Free Library's Circulation Policy](#))*

Approved by the Starr Library Board of Trustees \_\_\_\_\_

# **Starr Library**

## **Credit Card Policy**

### **Purpose**

This policy facilitates Library purchases and establishes guidelines for the use of credit cards issued by the Library. The policy provides internal controls to ensure that employees comply with all applicable laws. Credit cards may be issued to select managerial staff and used solely for business-related expenses that support the mission and operations of the Library as determined by the Library Director.

### **Policy**

All employees issued a credit card must sign an acknowledgement form recognizing their responsibility to comply with the Library policy regarding credit cards. Each credit card bears the cardholder's name but is the property of the Library and will be issued under the name of the Library. Credit cards must be returned to the employee's supervisor upon termination of employment with the Library. The cardholder is responsible for the activity on the card. Library credit cards shall have spending limits determined by the Library Director with oversight of the Treasurer.

Credit cards will be chosen based on factors including minimal or no fees, reward benefits, favorable credit limits and fraud protection. All rewards/points/cash back benefits belong to the Library, not to individual cardholders. Use of rewards are to be put towards future Library purchases or statement credit. Bookkeeper to monitor and keep a record of accrual and redemption of rewards.

A list of staff members with credit cards and their credit limit will be maintained. The cardholder is responsible for ensuring that:

- Charges are authorized within his/her approved budget
- Sufficient funds are available within that budget, and that sufficient credit is available.

Use of the credit card should be limited to purchases from companies, stores, and vendors that do not invoice or accept purchase orders; orders placed over the internet; and other purposes approved by the Library Director. A reasonable tip or gratuity is allowed when applicable/appropriate services are provided (i.e., Library-related dining out, Uber).

For all credit card purchases made, the cardholder must submit documentation in the form of receipts detailing the goods or services purchased, the cost of those goods or services, and the date of purchase. All documentation of approved credit card transactions must be forwarded to the Bookkeeper for submission to the Library Director within 7 days. Credit card statements and supporting documentation will be reviewed by the Treasurer before warrants are approved by the Board.

Each staff member issued a Library credit card is responsible for its protection and custody and shall immediately notify the issuing bank, then the Library Director, if the credit card is lost,

stolen, or used by unauthorized persons. Written documentation (an incident report) should follow as soon as possible detailing the date and circumstances of the theft or loss. All credit cards shall be returned to the Library Director upon request or termination of employment. The Library may suspend or cancel cardholder privileges at any time for any reason. No personal expenditures are allowed by staff members with the Library credit cards, even if the intent is to repay the Library at a future time. A Library credit card may not be used for cash withdrawal or cash advance. Any misuse of a Library credit card shall result in no less than the credit card in question being revoked. Any disciplinary measures for misuse of Library credit will be at the discretion of the Library Director. The Bookkeeper is responsible for balancing the receipts with the monthly statement and reporting any discrepancies to the Library Director.

Before being issued a Library credit card, employees must complete and sign the Acknowledgement Form stating that they understand and will comply with the Library's credit card policy.

Periodic review of card limits, terms and conditions will be made jointly by the Library Director and Board Treasurer with assistance from the bookkeeper.

### **Credit Accounts**

At the discretion of the Library Director, the Library may maintain credit accounts at local businesses or other vendors (for example: Ace Hardware, Sam's Club, Amazon.com). Only staff members authorized by the Library Director may charge goods and services for official Library business to these accounts. No personal use of these credit accounts is permitted. All purchases must be authorized by the Library Director.

### **Starr Library Credit Card Policy Employee Acknowledgement**

I hereby acknowledge that I have received a copy of the Starr Library's Credit Card Policy and the protocols for its use. I have read the policy and protocols and clarified with the Administration, any questions regarding its provisions. I agree to comply with all the requirements contained therein and understand that appropriate disciplinary action will be taken if I am found in violation of the policy and that the library will require restitution if the credit card is used improperly.

X

Employee Signature

Starr Library

\_\_\_\_\_  
Date:

(Adapted from [Lemont Public Library](#) and [ALA](#))

Approved by Starr Library Board of Trustees \_\_\_\_\_

# 2026 Budget

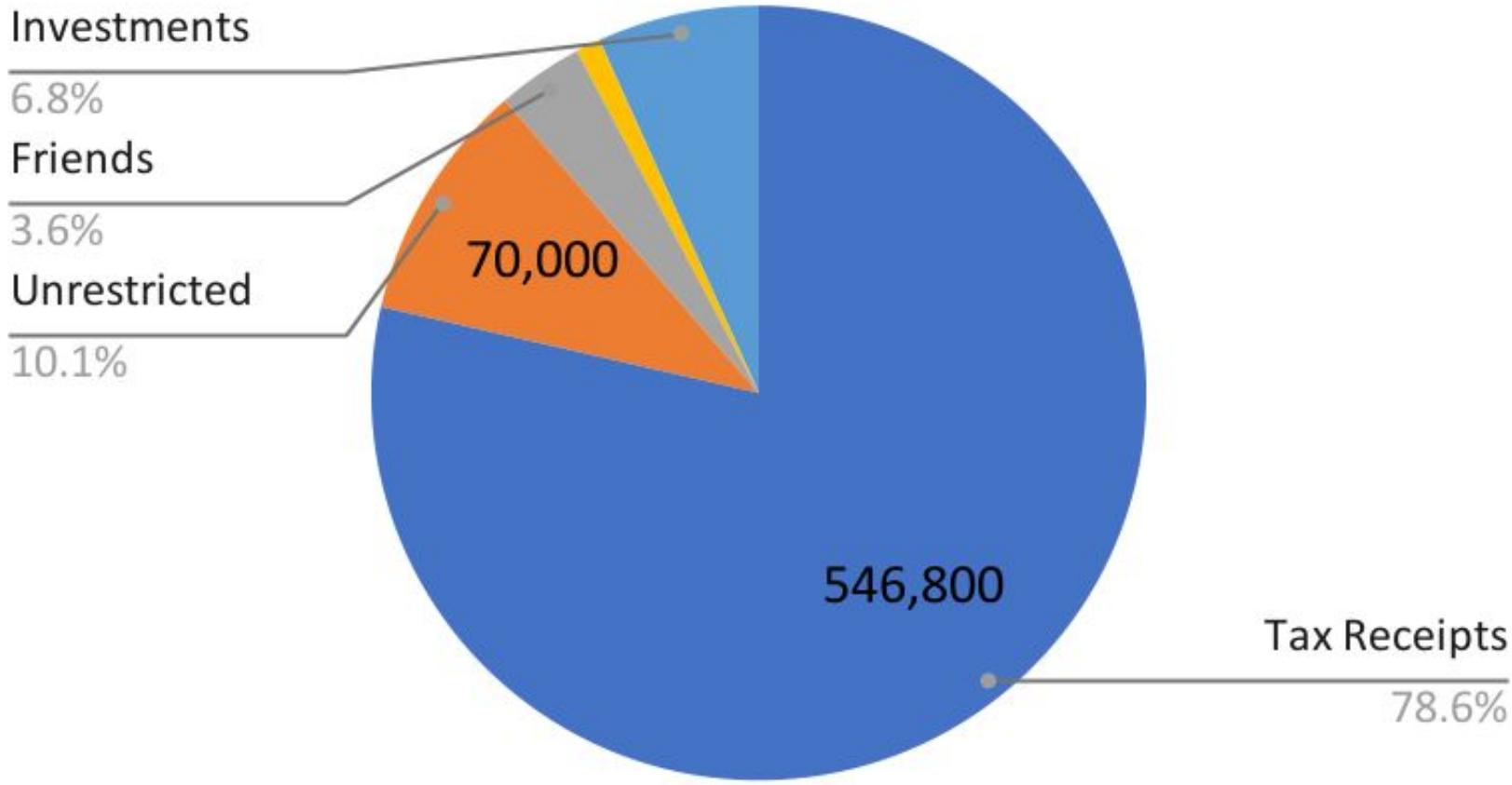


Starr Library Board Meeting  
November 20, 2025

# Income Sources

	<b>2025 Approved</b>	<b>2026 Draft</b>	<b>Change</b>
<b>Revenues</b>			
414 Tax Receipts	464,800	546,800	82,000
Friends of Starr Library	25,000	25,000	
NYS/DC/MHLS	2,100	2,100	
Copier/Rental	5,000	5,000	
Unrestricted Donations	70,000	70,000	
Bank Interest	2,000	2,000	
Endowment Distribution	56,000	45,000	-11,000
<b>Total Revenues</b>	<b>624,900</b>	<b>695,900</b>	<b>71,000</b>

# 2026 Draft Revenue - Aggregated



# Notes on Aggregated Draft Revenue

- **Investments:** endowment distribution, bank interest
- **Other:** MHLS distribution from NYS, copies, room rentals, program income
- **Friends:** membership approved grants (including museum passes, collections, water, and other requests depending on the year)
- **Unrestricted Donations:** annual appeal and all other donations
- **Tax Receipts:** \$82,000 increase approved by voters in Nov. 2025
- We are aiming to reduce reliance on endowment distributions.
- Does not include anything for capital campaign or a benefit, as whatever we plan will not be part of regular operating expenses.
- Does not include grants we are seeking for HVAC upgrades and parking lot improvements. The extent of our improvements will depend on the success of our grant efforts, or possibly asking the taxpayers for capital improvement funds.
- Does not include grants we are seeking for programs.

# Expense Lines

Expenses	2025 Approved	2026 Draft	Change
Salaries / Related	387,148	416,317	29,169
Supplies	2,750	3,000	250
Maintenance	35,000	38,250	3,250
Utilities	26,750	30,000	3,250
Collection Development	63,700	67,000	3,300
Annual Campaign	2,000	2,500	500
Insurance	13,000	14,000	1,000
Health Insurance	48,852	59,237	10,385
Technology	1,000	3,000	2,000
Programming	8,500	13,500	5,000
Professional Fees	4,000	10,000	6,000
Mid-Hudson Fees	9,500	13,320	3,820
Professional Development	5,500	2,000	-3,500
Dues	720	1,000	280
B&E Repairs	10,000	12,500	2,500
Marketing/Printing Expense	1,500	2,500	1,000
Fundraising Expenses	3,700	6,500	2,800
<b>Total Expenses</b>	<b>623,620</b>	<b>694,624</b>	<b>71,004</b>

# What's included in expense lines

## Salaries/Related

- Wages, payroll taxes & fees, DBL/PFL & workers comp
- Sick/vacation coverage estimate
- Retirement stipends for FT.
- 3.4% wage/salary increases (note that the last 12 months' inflation rate averaged 3.0%) plus other increases approved by board

## Collection Development

- Continuing to spend more on digital than in the past. Estimating distribution of 56% print books, 42% digital, 2% other.
- Digital usage increased 57% over past 3 years.
- Digital materials cost libraries 3-5x retail and generally expire after a year.

## Utilities

- Propane
- Electric
- Water main
- Telecom (phones, internet)

## Annual Appeal Campaign

Printing and mailing

## Insurance

Includes commercial and D&O

## Maintenance

- Custodial
- Lawn/landscaping
- Trash, snow removal, tree work
- Security system, fire extinguisher & elevator inspections

## Dues

ALA, NYLA, Rhinebeck Historical Society, Dutchess County Historical Society

## B&E Repairs

Problems with plumbing, HVAC, electrical systems, fallen trees, roof leaks

# What's included in expense lines (Continued)

## Programming

- Performers, program supplies/refreshments, water cooler, coffee, some copy paper and other direct patron services.
- Aiming to do more staff-led programming and Dutchess County Library Assn will be hosting joint virtual programs. 2025 was subsidized by a carryover grant.

## Professional Development

Conferences, webinars. 2025 included board approved coaching.

## Fundraising

Bloomerang subscription, printing for fundraising events; doesn't include gala or anything related to 414 vote

## Health Insurance

For FT staff. 2025 saw a greater than expected increase and 2026 is expected to max out allowable increases.

## Marketing/Printing

Website maintenance, domains & security, email marketing, QR generator, print materials

## Technology

- Replacement computers modems/scanners/printers
- Norton & Deep Freeze

## Professional

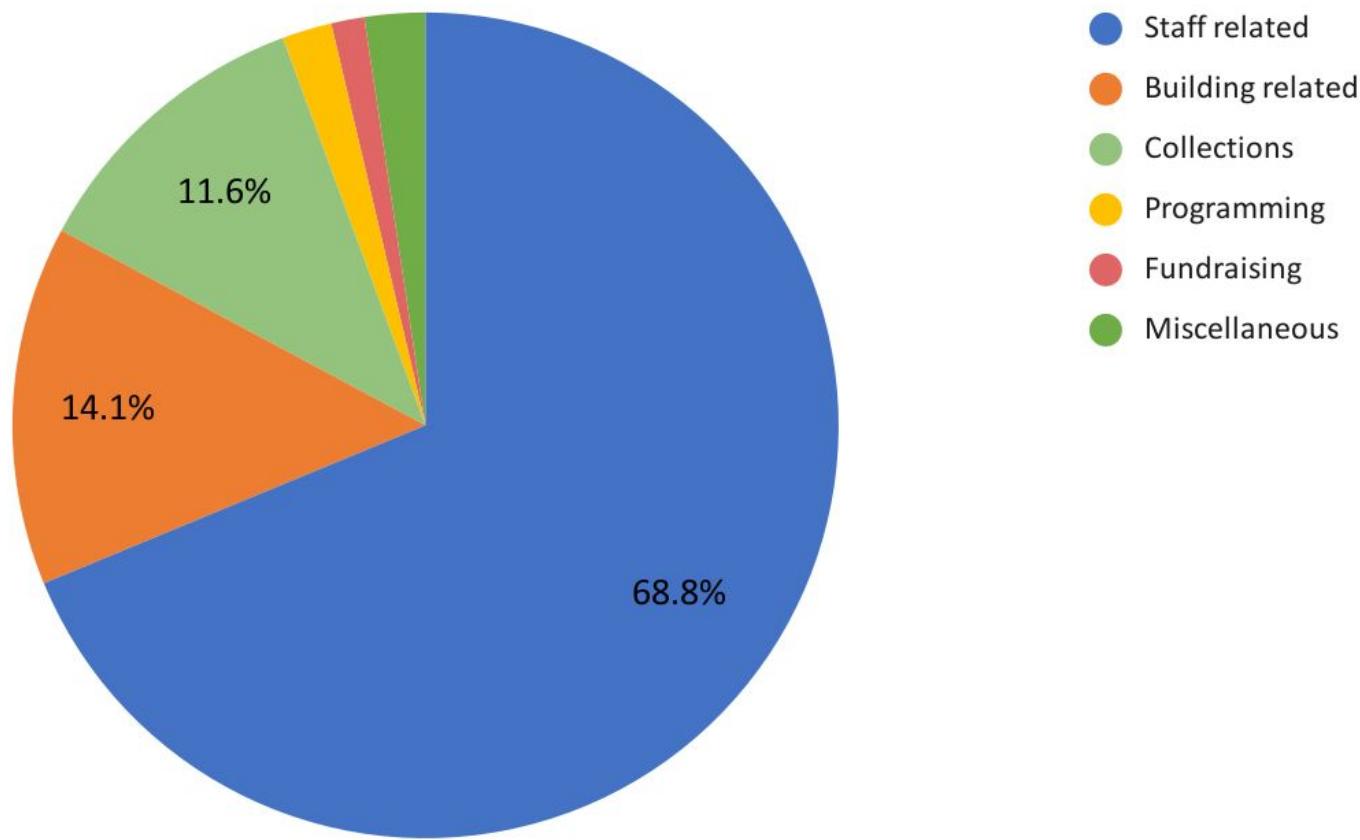
Accountant only, estimating for full audit instead of shorter version

## Mid-Hudson Fees

Delivery service, shared catalog, library management software, trainings.

- Cost was re-calibrated across the system, underestimated in 2025.

## 2026 Draft Expenses - Aggregated



# Notes on Aggregated Draft Expenses

- **Staff related:** salaries/related plus health insurance
- **Building related:** maintenance, utilities, repairs, liability insurance, supplies
- **Collections:** purchases plus MHLS membership
- **Programming:** same as in table above
- **Fundraising:** same as in table above
- **Miscellaneous:** technology, professional fees, dues, marketing/printing

# Summary

- The \$546,800 tax levy covers 79% of our estimated expenses for 2026.
- One way to look at our budget is that the tax levy covers staff related costs and collections. The endowment income is estimated to cover utilities and insurance. ***Everything else is covered by donations.***
- We will aim to be on the ballot every year for modest tax levy increases to keep up with inflation and other costs that increase faster than inflation.