**RACHEL KOHL COMMUNITY LIBRARY**

**BOARD OF TRUSTEES MEETING MINUTES**

**August 26th, 2024, 6:30 PM**

Present: Susan Sternberg, Debbie Miller, Jen Panaro, Saleem Shaik, Jim Breen, Garrick Weaver, Kathy Gorman and Angela Horstmann

Absent: Saleem Shaik, Nicholas Altamuro

Additional Guests: Stephanie DerOhannessian (Bethel Township Liaison), Ryan Nickle, Troupe 916 (Chadds Ford)

Call to Order: 6:34 pm Jean called the meeting to order.

1. Ryan Nickle, Troupe 916 (Chadds Ford) made a presentation to build shelves for the library.
2. Minutes: Motion to approve July 2024 minutes, Jean motioned, Jim seconded, unanimously approved.
3. Facilities: See Facilities section in DR Report
4. Director’s Report: See attachment 1 for Susan’s report.
	1. Susan to identify resource to review municipality millage collections and remittances to the library
	2. Garrick shared Bethel Township can release library funding twice a year. The account will be reviewed in October/November to see if any late tax collections have been deposited into the account for release to the Library.
	3. Benefits – Jean Motioned for RKCL to provide healthcare allowance effective October 1, 2024 to eligible full-time employees through a QSEHRA at a rate of $300 per eligible-employee per month. RKCL will also assume monthly administrative fees with providing this benefit. Jim seconded the motion.
		1. The motion passed with quorum from present board members. There was one abstention from Garrick Weaver due to personal conflicts.
	4. Benefits – Jean Motioned for RKCL to provide eligible full-time employees with a simple IRA program. Jen seconded.
		1. The motion passed unanimously by present members.
5. Treasurer’s Report:
	1. Jen walked through the monthly treasurer’s report.
	2. Motion to approve July 2024 financials. Jean made a motion to approve the July 2024 financial reports, Kathy seconded. Passed Unanimously with all members present.

6. DCL: Next meeting is on Oct. 17th (Debbie will attend) and Dec. 19th

7. Communications & Announcements:

8. Committee Reports:

Fundraising - September 18, 2023 Dinner and Raffle baskets

 September 7th – Concord Community day – Susan to bring baskets to concord; Jim to help.

Fundraiser with POPs Pizzeria on Sep 8th.

 Garden Club – Garden looks amazing !!!

9. Old Business:

Solar: Power bill shared with Terrasol to do a review (from previous month’s notes) – no update this month.

EV chargers: Money must come through municipal organization for EV chargers with sizable credit to offset. The ask is for township representatives to see if our local townships have bandwidth to partake (may be concord township since library is in concord township).

Keystone grant funding – we should review in early 2025 in conjunction with strategic plan.

Seed Library: The seed library has started and is operational.

10. New Business: Garrick noted the hard work the library employees have been undertaking the past two weeks with no internet. Garrick motioned to spend $125 to pay for a luncheon for employees as a thank you for their hard work in working around the internet outage. Jim seconded the motion. Motion unanimously passed.

11. Public Comment: N/A – no public attendees.

12. Adjourn: Jean adjourned the meeting at 8:20pm.

NEXT RKCL BOARD MEETING – September 23rd, 2024

**Board Terms:**

**Bethel**- Garrick Weaver 06/15/2022-12/31/2025 Angela Horstmann 03/2024 – 12/31/2025

**Chadds Ford**- Jennifer Panaro 01/01/2020-12/31/2024

**Chester Heights**- Deborah Miller 01/25/2021- 01/25/2027

**Concord-** Saleem Shaik11/07/2018 - 02/07/2026, Jim Breen 12/18/2023-12/17/2026,

Kathy Gorman12/18/2023-12/17/2026, Nicholas Altamuro 12/18/2023-12/17/2026 Saleem Shaik, 117/2018-**Thornbury**- Jean MacKenzie 10/15/2017-10/15/2026

**Attachment 1**

**DIRECTOR’S REPORT – AUGUST 2024**

**SMITHBRIDGE ROAD IMPROVEMENT PROJECT**

Jean, Jen and I will be meeting with the interested parties on Monday to sign all the legal documents. We can report at the meeting. We met. There was nothing to sign. We should get a memorandum of agreement in 6-8 weeks, at which point Jen and Jean will sign.

**FACILITIES**

We have been without Internet access since Thursday, August 15. I can explain why at the meeting. There is nothing any of us can do. I am supposed to meet with the people who say they can fix it at 8am Monday morning. Fingers crossed.

You can imagine what this has done to our abilities to do our jobs and serve the public. DCLS technology staff has been very helpful and did set up a way to check people in and out. Most of our other functions have been hamstrung. Katherine, Mindy and I have brought our laptops from home and can do some of our work on them. Patrons, for the most part, have been understanding.

The door to the community room has been fixed.

The garden continues to amaze with rave reviews.

**DINNER/RAFFLE**

We have 34 paid attendees for the dinner. I will send a reminder today. The raffle baskets are here and being displayed. They are really terrific. Thanks to Nick, Jean, Jim, Angela, Debbie, Jen and Kathy. We have to have a final count for the dinner by September 11.

**SUMMER**

Summer special events are over. It was very successful, except for weather glitches. I will have stats next meeting.

**BETHEL**

Angela, Stephanie, Garrick and I met with Township Manager Bill Addison and Treasurer, Marco Agostini. Bethel Township will release the $11,000 of “extra” funds to us, following the next Board of Supervisors meeting. Bill also suggested a schedule and process for future payments. The enormous elephant in the room was not discussed.

**BENEFITS**Garrick and I spoke to 3 different purveyors of benefits. Evidently, many small companies do not have internal HR departments and they contract out to large organizations like My Benefits Advisor, OneDitgital and ADP who then contract out various HR functions to other providers. The companies they work with overlap. I propose we contract with ADP to offer QSEHRA and a simple IRA as we have discussed.

QSEHRA: a $300/person per month reimbursement, will cost $10,800 annually.

Administrative fees: $40/mo platform fee and $20/mo support fee/person = $1200.

For retirement benefits, I propose using ADP’s simple IRA program which is handled by American Century Investment. This plan is managed through payroll deductions. The library matches 3% of employees’ annual income. In our case, with current salaries, that would be $5,880.

The administrative fee is $600/year for any number of employees.

This is some language or issues that should be addressed in the Employee Manual.

Employee Manual

Section IV – Employee Benefits

m. Eligible employees will be provided with information on health insurance reimbursement at the time of hire. Employees will be offered a monthly reimbursement to offset costs of their individual health plans. TotalCommand through ADP will manage the reimbursement for each employee. It is the employees’ responsibility to manage their individual health plan through the TotalCommand portal. Eligible employees will not receive financial compensation in lieu of health reimbursement benefits election nor any difference between what is offered and what actual costs are.

Retirement Benefits

The library will offer a Simple IRA plan for eligible employees. Employee contributions will be made through automatic payroll deductions and will be administered through ADP’s investment partner, American Century Investment Funds. The Library will match 3% of employees’ annual income.

Eligible Employees

All full time employees, (defined as working 40 hours per week) who are employed at the time this Section becomes effective, are eligible to participate in the health reimbursement plan and the retirement plan. New full-time employees will be eligible to participate on the first day of the month following 90 days of eligible service. Eligible employees can choose not to participate in either one or both of these plans.

* The amount of these benefits may change depending on the Library’s financial ability to continue to offer them. The employee will be given 3 months notice of any change in either of the plans, in writing.
* The Library will adhere to all Federal and State laws and regulations regarding the chosen plans. If they change, the employee will be notified immediately in writing.
* The Library will assume all administrative costs of providing these benefits.

SIMPLE IRA plans can be amended on a calendar-year basis, and there are some restrictions on when changes can be made:

* Contribution levels

Employees can change their contribution levels during the plan's election period, which must be at least 60 days long. For SIMPLE IRA plans that have already been established, the election period is November 2 to December 31. Employers can also choose to have additional election periods throughout the year, as long as they are at least 60 days long and employees are given prior notice. Employees can also stop making elective contributions at any time during the year, but the plan may prevent them from resuming until the next year.

* Plan amendments

To become effective on January 1 of the upcoming plan year, all plan amendments must be made and employees notified before November 2. This includes changes to the type of employer contribution, the designated financial institution, or the plan name or EIN.

Here is a link to the IRS Simple IRA regulations -. <https://www.irs.gov/retirement-plans/plan-sponsor/simple-ira-plan#:~:text=Annual%20Election%20Period%3A%20Each%20year,about%20an%20upcoming%20election%20opportunity>.

Here is a link to healthcare.gov information on QSEHRA plans. https://www.healthcare.gov/small-businesses/learn-more/qsehra/