I. Call to order
II. Approval of agenda
III. Consent agenda
   A. Minutes of 1/16/2014 Library Board meeting
   B. Bills
   C. Financial Statement and Treasurer’s Report from January 2014
IV. Call to Public
V. Communications
   A. Press coverage
   B. MLA Update, February 6, 2014
VI. Director’s Report
   A. Library news and activities
   B. Usage reports
   C. Advocacy news
VII. Old Business
   A. RFP for RFID/Self-checkout project update
   B. Contingency Budget 2015-2016
VIII. Standing Committee Reports
   A. Policy – set meeting?
   B. Finance
   C. Fund Development
   D. Board Development
   E. Building – report
   F. Human Resources – Director evaluation
IX. Discussion Items
   A. Annual Board Evaluation
   B. Department Goals/Strategic Plan Update
   C. Friends of Michigan Libraries application
X. Action Items
   A. UBS Financial Resolutions
   B. Liquor License Resolution for Friends Gala
   C. Hours of operation on Saturday, April 26, 2014
XI. Questions from the Public
XII. Trustee Comments
XIII. Adjournment
I. Call to order – MaryAnne Thorndycraft, Mary Pergeau, Bert Quinn, and Jim Phillips – Jim attended by phone. 6:55 p.m
Excused: Jim Abramczyk, Mike Luna

II. Approval of agenda – Motion by Mary, supported by Jim Phillips – approved

III. Consent agenda – Motion by Mary, supported by Bert – approved
   A. Minutes of 12/19/2013 Library Board meeting
   B. Bills

IV. Financial Statement and Treasurer’s Report from December 2013 – Expenditures exceeded revenue. The overage was within the monthly allocation from the fund balance, budgeted for that purpose.
Motion to receive and file, motion by Bert, second by Mary – approved

V. Call to Public – none

VI. Communications – various articles shared with board members by the Director
   A. Press coverage
   B. MLA Update, January 9, 2014
   C. MLA Advocacy Update, January 2, 2014
   D. Librarians Take On New Roles in the Digital Age, infographic

VII. Director’s Report - update: parade, battle of the books, Lynda access, winter closings due to weather, strategic plan begins, staff in-service training, ontv food drive, ontv filming, silent auction, book sale at the end of the month, friends gala planning on-going.
   A. Library news and
   B. Usage reports
   C. Advocacy news

VIII. Old Business
   A. Space Planning project update – Karen shared the floor plans of the children's area, lobby and adult popular area as recommended by
vendor. Plans shared with staff. Three year vision. Where do we go next? What is priority? Where does Karen take information next, what committee? Suggestion was to send to building committee. Tentative date to meet was established as 1-27-14 @ 6 p.m. At the library.

B. RFP for RFID/Self-checkout project update – Karen sent out RFP yesterday to four vendors. Due date is February, 26, 2014. Sealed bids to be opened publicly.

IX. Standing Committee Reports

A. Policy – none
B. Finance – report: PNC proposal for fraud protection. Considering moving funds to other investment vehicles. Contingency budget was drafted and will be shared at next month's meeting. Considering getting a broker to help with investing our funds, as opposed to staff doing this task. This could afford the library a better return, and streamline day-to-day business.
C. Fund Development – none
D. Board Development – showed video as provided in agenda below Video: http://www.research.ibm.com/cognitive-computing/machine-learning-applications/decision-support-education.shtml#fbid=G3nwskQkzX
E. Building – meeting date and topic set above under Old Business, A.
F. Human Resources- none

X. Discussion Items

A. Record retention policy report - Karen updated board on requirements and our compliance with rules/regulations.

XI. Action Items – none

XII. Questions from the Public – none

XIII. Trustee Comments

XIV. Adjournment – 8:12 p.m.

Minutes submitted by Bert Quinn, Trustee
# BILLS - JANUARY 1, 2014 TO JANUARY 31, 2014

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- **6902** DEMCO DEMCO INC
- **6903** QUILL QUILL CORPORATION
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## Orion Township Public Library
For the Month Ending January 31, 2014

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<th>Annual Budget</th>
<th>Actual To Date</th>
<th>Percent of Total Budget</th>
<th>Balance of Budget</th>
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## ORION TOWNSHIP LIBRARY - TREASURER'S REPORT - PLANT FUND ACTIVITY
### JANUARY 2014

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<th>BANK</th>
<th>BEGINNING OF MONTH</th>
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<td><strong>$706.24</strong></td>
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(1) Variable interest, annual yield .19%
(2) Variable interest, annual yield .02%
(3) Money Market Account Variable interest annual yield .10%
(4) CD maturing 9/30/14 @ 1.300% interest
(5) CD maturing 7/21/14 @ 2.250% interest
(6) CD maturing 2/7/14 @ 1.00% interest
(7) CD maturing 5/12/15 @ 2.00% interest
(8) CD maturing 11/11/15 @ .60% interest, (9) CD maturing 2/19/18 @ 1.125% interest
(10) CD maturing 5/22/15 @ .350% interest
## ORION TOWNSHIP LIBRARY - TREASURER'S REPORT - GENERAL FUND ACTIVITY
### JANUARY 2014

<table>
<thead>
<tr>
<th>BALANCE</th>
<th>RECEIPTS</th>
<th>DISBURSEMENTS/TRANSFERS</th>
<th>BALANCE</th>
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<td><strong>Interest</strong></td>
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<td>Bank of America (7)</td>
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<td>Chief Financial C U MM (22)</td>
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<table>
<thead>
<tr>
<th>ACCOUNT</th>
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<th>DISBURSEMENTS/TRANSFERS</th>
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<td><strong>$2,618,556.52</strong></td>
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### Notes:

1. Variable daily interest monthly average rate .0%
2. Business Checking
3. Business Savings Sweep .19%
4. Cafeteria
5. Alliance Catholic CU Savings (23)
6. Short Term Investment Fund
7. Public Funds Money Market Account .04%
8. MaxSaver Plus variable interest
9. Money Market Account @ .150% interest
10. High Yield Money Market .45% interest
11. Credit Union Savings @.100% interest
12. Short Term Investment Fund variable daily interest
13. MILAF+MAX Money Market Fund @ .03% interest
14. Cash Mgmt Money Market Fund @ .01% interest
15. Credit Union MM .40% interest
16. Credit Union Money Market .25% interest
17. Credit Union Money Market .25% interest
18. CD maturing 1/13/14 @ 1.150% interest, cashed
19. CD maturing 3/28/14 @ .490% interest
20. Business Checking - Donation Account
21. Credit Union Savings
22. CD maturing 1/25/18 interest increases from .750% to 1.300%
Family Reading & Science Workshop

Posted by Becky Bolin, January 16, 2014 at 10:45 AM

Come to the Orion Township Public Library on Saturday, January 18 at 10:00a for a Family Reading & Science Workshop on Dining on Dinos: Long necks, sharp teeth, club tails, killer claws. Ages 6 and up with parents. Please register at orionlibrary.org.
Photo Preservation Workshop

Posted by Becky Bolin, January 17, 2014 at 09:46 AM

Professionals from Ann Arbor's Priceless Photo Preservation will be at the Orion Township Public Library on Saturday, January 18 at 2:00p to help participants figure out the often confusing world of preserving their priceless photos, movies and slides. All adults welcome! Register at orionlibrary.org
Stop by the Orion Township Public Library today between 9:30a and 8:30p for the Friends gently used book sale.
Friends Used Book Sale Today-HALF OFF!

Posted by Becky Bolin, January 31, 2014 at 10:00 AM

Come to the Orion Township Public Library today from 9:30a to 4:30p for the Friends Gently Used Book Sale. ALL BOOKS ARE HALF OFF!

Comments
If you are searching for the right preschool or child care facility come by the Orion Township Public Library on Tuesday, February 11 from 4:00p to 7:00p. Meet Lake Orion and Oxford providers, ask questions, and gather information. Child care will be provided from 4:00p to 7:00p and there will be raffle prize drawings throughout the night.
Managing Diabetes Through Healthy Eating

Join Jackie Ciarelli, RD, CDE, at the Orion Township Public Library on Tuesday, February 11 at 7:00p to learn about managing diabetes with the foods we eat. Come and learn how to count carbohydrates and choose low fat foods to control your blood sugar. Register online at orionlibrary.org.
Residential Care Choices

Come to the Orion Township Public Library on Thursday, February 13 at 6:30p and learn how to choose a nursing home, home health care assistance, tips to keep you loved ones safe, and more!
The General Federation of Women's Clubs (GFWC)
Lake Orion 100th Anniversary

Posted by Becky Bolin, February 13, 2014 at 10:34 AM

GFWC Lake Orion invites all library patrons and the community to share in their celebration of 100 years of community service and dedication to "A Better Orion" on Saturday, February 15 at 11:00a.
The Orion Township Public Library received a grant to enhance services and rearrange the children’s wing. Pictured are Karen Knox, director of the library, and Debra Refior, head of youth services.

By Lara Mossa, The Oakland Press

Posted: 01/31/14, 12:18 PM EST | Updated: 1 day ago

ORION TWP. >> The Orion Township Public Library has received a $1,500 grant to enhance youth services and rearrange the children’s wing this year.

The library on Joslyn Road was one of 28 libraries chosen nationwide to receive a grant from the Institute of Museum and Library Services. A national organization that supports libraries, the Institute awarded the grants for the three-year program in 2011.

The initiative, called the Family Place Libraries program, is to provide more educational resources for parents of preschool-age children. Since it is a matching grant, the library also will provide $1,500 for programs.

“The public library is one of the few places where children prior than preschool can get education,” said Karen Knox, director of the Orion Township library.

Many parents like Kristen DeRemer Kehrer of Lake Orion flock to the children’s area.

“We love the Orion Library,” she said. “We take the kids (4 and 6) almost once a week. Would love to see the children’s movies moved into the children’s wing. Stools at the high computers would be nice.”

The grant included a three-day seminar for staff members in New York City. Knox attended last summer along with Debra Refior, head of youth services.

As the first part of the program, the library organized a series of workshops for parents and children.

Starting Feb. 4, there will be one workshop each week for five weeks for children ages 1 to 3 years old and their caregivers. Each one will be led by a librarian and a resource specialist.

Parents will be encouraged to play with their children as they learn about topics such as nutrition, child development, speech and language, music and play and community resources. Lake Orion Schools and Beaumont Health System are involved in the project, lending staff for some of the sessions.

In addition, parents will be encouraged to share information with each other, while the staff provides books on each subject. There also will be an art center for the kids.

While the program is for young children, siblings ages 0 to 5 years old are allowed to attend, too. The free classes are already filled with 20 children and parents, but the library may host another series in the fall.

Another part of the program is to offer more educational toys for children.

Currently, the children’s wing has several large items such as an aquarium, clubhouse, dollhouse and train table. That will be rearranged to make room for other toys such as a play kitchen.

Interactive toys can teach young children that words are symbols, the basic foundation of reading, Knox said.

The Orion library hopes to reformat the children’s wing by the end of the year.

In addition, the library will expand its education resources for parents.

“The library is the place to come for community resources, so parents know where to turn if they have concerns and questions,” Refior said.
* * *

Used Book Sale. The Friends of the Orion Township Public Library are holding their Annual January Book Sale on the following dates: Tuesday, Jan. 28: “Friends” Members Only Preview from 5-8:30pm. (Memberships will be sold at the door: Seniors $5/yr; Individual $10, and Family $25). Sale is open to the public: Wednesday & Thursday, Jan. 29-30, from 9:30am-8:30pm; Friday, Jan. 31, from 9:30am-4:30pm; Saturday, Feb. 2, from 9:30am-1:30pm. Volunteers are needed. If you are able to help, please leave a message 248-693-3000 x350.

“Shoveling,” sue it was so cold. We had to shovel like three times and it kept building up. When the trucks came through, they push it back in your driveway and that was about the hardest thing.” Bill Hedin, the Village

“Getting out of our driveway. We finally got it plowed, but had to shovel out by the road, so we had to walk from the house to the car. I had to shovel a path.” Jack and Rosalie Ward, Orion Twp.

“I couldn’t get out and get around. I was stuck in my apartment, and have depression as it is, and a loss of power about two weeks ago for a day and a half. My apartment only had about 50 degrees.” Peter Peterson, the Village

“I’ve worked for the library for 13 years, and in the last 13 years I can only remember 3 times the library has been closed for snow, and this was the third time.” Monica Crump, Orion Twp Library
Celebrating 100 years. General Federation of Women's Clubs of Lake Orion will be celebrating their 100th Anniversary with a 100 Years of Community Service Celebration open house at the Orion Township Public Library on Saturday Feb. 15th from 11am-1pm. There will be guest speakers, food and punch. All are welcome to come and celebrate. For more information, contact Renee at 248-693-7323.

In 1930 the club offered the first of many scholarships to graduating students of Lake Orion High School, which continues to this day. The club was instrumental in the formation of the PTA in the Lake Orion Schools. The club was given the honor of naming the East Lawn Cemetery on Orion Road as well as naming the streets of the cemetery and helping to plant trees and flowers. to be continued...

Used Book Sale. The Friends of the Orion Township Public Library are holding their Annual January Book Sale on the following dates: Tuesday, Jan. 28: "Friends" Members Only Preview from 5-8:30pm. (Memberships will be sold at the door: Seniors $5/yr; Individual $10, and Family $25). Sale is open to the public: Wed & Thurs, Jan. 29-30, 9:30am-8:30pm; Friday, Jan. 31, 9:30am-4:30pm; Saturday, Feb. 2, 9:30am-1:30pm. Volunteers are needed. If you are able to help, please leave a message 248-693-3000 x350.

* * *
Golden Opportunities for active living

You might be surprised to see who’s already enjoying your new state of the art Orion Center.

With so many wonderful opportunities to engage in just about any activity, we are certain you will appreciate Orion’s newest destination spot, located at 1335 Joslyn Road. The community center is open weekdays from 9 a.m. to 4:30 p.m., with extended hours on Monday and Thursday, to 9 p.m.

This state of the art facility was built with seniors in mind and is equipped to accommodate the active lives of busy seniors.

Want to keep your new year’s resolution? Then consider using the fitness room which is very popular for seniors over 62. The facility includes cardio training, treadmills, resistance machines, and recumbent exercise bikes. Everything is designed to encourage you to stay fit and have fun all year long. Annual membership is just $5 for residents and $10 for non-residents. The fitness room is open weekdays from 9 a.m. to 4 p.m. and is restricted to those aged 62 or older.

Looking for a great way to meet people? Then consider shooting the breeze over coffee or shooting pool at the Pool Shooters Club.

If you like playing bingo or cards, we’ll be happy to save you a seat. Perhaps you want to learn Spanish before you take your next vacation or maybe you want to learn how to operate a ham radio just give us a call at 248-391-0304, ext. 313 and ask to speak with Anna Stuben.

We also have a full service library at the center where you can sign up for computer classes or get involved in a book discussion group.

We invite you to explore the arts with us as we travel to Meadowbrook Theater on February 26 to see Lysistrata Jones. This murder mystery is set in the 1930s and is sure to be a crowd pleaser. Please give us a call to make your reservations today.

Did you know lunch is served every weekday at noon at the Orion Center? Please call at 248-391-0304, ext. 313 and make reservations before you plan to join us for lunch. We will be waiting to serve you a hot meal and a warm smile in the elegant dining room overlooking beautiful grounds and lakes. What a delightful way to enjoy an afternoon with friends.

Golden Opportunities for Active Living will be a recurring section in the Lake Orion Review every third week of the month. It will be printed in our Senior News section to keep you up to date with the latest and greatest happenings.
The Lake Orion (MI) Review

Briefs

Library implements Family Place program

The Orion Township Public Library has started implementing the Family Place Libraries™ program after receiving a grant from the National Institute of Museum and Library Services.

Family Place Libraries™ redesign the library environment to be welcoming and appropriate for children beginning at birth, connect parents with the resources, programs and services offered at the library and other family service agencies, and reach out to non-traditional library users. This creates the network families use to nurture their children's development during the critical first years of life and helps ensure all children enter school ready and able to learn.

In addition, a series of Parent/Child workshops will run on Tuesdays Feb. 4- Mar. 4 at 10am for parents/caregivers with children 1-3 yrs. old. Families can relax, make friends and talk one-on-one with specialists on child development.

To register visit Orionlibrary.org or call 248-693-3000 or visit the Orion Public Library at 825 Joslyn Rd.

Orion Library Happenings

Adults-The Orion Newcomers and Neighbors Club Feb 3, March 3 and April 7 at 7pm. For those who are new to the Orion area or just want to meet new people, this will be a great opportunity to network and develop friendships with others who live in the community.

-Coffee and Conversation: Local officials will be available for informal conversation with the public. Penny Shults, Orion Township Clerk Mar 5, 10:30-11:30am; Darwin McClary, Village of Lake Orion Manager Feb 3, March 3, April 7, 4-6pm.

-Paint Creek Boys Bluegrass Concert Saturday, Mar. 15 at 2pm: Enjoy an afternoon of country and bluegrass music with local brothers Ron and Don Whitaker and their band.

-Teens-Iron Chef Tuesday, Feb. 25 at 7pm: Participants will be given lots of ingredients to choose from and one secret ingredient must be used to see who makes the best dish.

-Capture the Flag Friday, Mar. 21 at 6:30p Teens will enjoy after hours Capture the Flag in the library and pizza.


Winter Health Series at the Orion Library. Managing Diabetes Through Healthy Eating on Tuesday, Feb. 11 at 7pm; ADD/ADHD Information Session on Monday, Feb. 24 at 7pm; Healing with Green Smoothies on Tuesday, Mar. 11 at 6:30pm. Register for these programs at orionlibrary.org, 248-693-3000 or by visiting the Orion Library at 825 Joslyn Rd.
Celebrating 100 years, General Federation of Women’s Clubs Lake Orion will celebrate their 100th anniversary with a 100 Years of Community Service Celebration open house at the Orion Township Public Library on Saturday, Feb. 15th from 11am-1pm. There will be guest speakers, food and punch. All are welcome to come and celebrate. For more info, contact Renee at 248-693-7523.

The club raised money for the WWI monument that is at the Eastlawn Cemetery on Orion Road. Donated $2,000 to the Bicentennial Bandshell. In 1984 the club joined with other clubs throughout the nation to present The Dangerous Stranger program to preschool and early elementary school children. In 1986 the club changed its name to General Federation of Women’s clubs Lake Orion or GFWC-LO. The club continues to support many worthy causes: Fish, Haven, Heifer Organization, and Smile. We welcome newcomers to visit and join us!

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Knight Out for Dragon Football Saturday, Mar. 22 at Canterbury Castle. Dinner-Silent Auction-Cash bar. Doors open 6pm. Tickets: $40/person. 21 and older. All proceeds benefit Dragon Football. Call 248-425-8902 for more info.

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Scripps 8th grader wins Oakland Press Regional Spelling Bee

By Meg Peters
Review Staff Writer

After 21 rounds of words he might not even have known, Scripps Middle School eighth-grader Nikhil Dwibhashyam won the 19th annual Oakland Press Regional Spelling Bee.

Now he is preparing for an all expenses paid trip to the Scripps National Spelling Bee during Bee Week 2014 in Washington D.C. at the end of May.

Dwibhashyam stole the lead when he spelled “satyr” correctly, which in Greek mythology is a noun describing a forest deity that has the face and body of a man, and ears, legs and tail of a goat.

He also spelled taurine, an amino acid used for neurological function, vorlage, a noun referring to a prior version or manifestation of a manuscript, and grissino, another word for an Italian breadstick.

Grissino was the only word both Dwibhashyam and second place finisher Prateekshander Pinchi from Reuther Middle School in Rochester Hills spelled incorrectly.

Dwibhashyam said “not always, but a lot of times” he will not know what a certain word means, but reading a certain book called “How to Spell Like a Champ” gave him tips on how to spell words from different languages.

His mother and spelling coach Padmaja Avantsa said Dwibhashyam is a regular Sherlock Holmes.

“He might not even have heard it or read about it, but you ask for the word’s origin, its definition. You ask for the proper speech, for how it is used in a sentence, and then it’s like being a detective. You’re putting all the clues together to come up with the spelling,” Avantsa said. “So that’s the amazing part because you’ve probably never heard that word before, but you can still come up with that word if you know all these clues. So he’s basically a detective with words.”

Avantsa sits down with her son for an

Continued on Page 12
Spelling bee champion off to D.C.

Continued from Page 1

An hour between schoolwork every weekday, and two hours every Saturday and Sunday with a dictionary in hand, studying the English language.

"It's funny because for him it's just fun. So he just reads the dictionary for fun. It's always been that way. Nobody has forced him to do it or anything like that," Avantsa said.

Dwibhashyam won two trophies. He gets to keep the smaller one, and a larger Oakland Press Trophy, which is passed from school to school of the annual winner, will arrive at Scripps Middle School in a few days with his name engraved.

Dwibhashyam also won Merriam-Webster's great unabridged dictionary of the English Language weighing in close to seven pounds, which he plans to study for the national spelling bee in May.

"Normally I'm nervous for that kind of thing, but I wasn't really that nervous," Dwibhashyam said of his fresh win.

This was key.

"As the competition went on and on I just saw a lot of kids getting really nervous when their turn came, Avantsa said. "But he was pretty composed and calm I thought. I think that also helped him win because you need to be focused and not let your nerves get you," she said.

The spelling bee lasted around four hours.

Dwibhashyam will be competing with more than 270 top spellers in Washington D.C. from May 25 to May 31 for a $30,000 cash prize, a $2,500 U.S. savings bond, a $5,000 scholarship from Sigma Phi Epsilon Educational Foundation, an engraved trophy from the national competition, reference works valued at $2,600 from Encyclopedia Britannica, a Nook color tablet complete with an online language course from Middlebury Interactive Languages, and a complete reference library from Merriam-Webster.

Dwibhashyam is very excited for the opportunity, and so is his mother.

"It's a week-long trip, that pays for your hotel, takes you on tours. He will get to meet students from all over the country. Whether he wins or not, just the whole experience is going to be a lot of fun. I'm looking forward to it as much as him."

Dwibhashyam, his sister Neha, who also placed in the top seven for the Oakland Press competition, and his parents will all travel to D.C. for the competition.

Dwibhashyam hopes to be a mathematical physicist when he grows up.
The Lakeside Cottage. Orion Township "where living is a vacation" was never truer than in the early 1900s when Lake Orion was a thriving summer resort destination. Lori Groves will be at the Orion Library, 825 Joslyn Rd., on Saturday, Feb. 22 at 3pm to present The Lakeside Cottage: A Study of Cottage Architecture and Culture on Lake Orion. To register, visit the Library, orionlibrary.org or call 248-693-3000.

* * *

Orion Library Happenings.

Adults-The Orion Newcomers and Neighbors Club Mar 3 and Apr 7 at 7pm. For those who are new to the Orion area or just want to meet new people, this will be a great opportunity to network and develop friendships with others who live in the community.

-Coffee and Conversation: Local officials will be available for informal conversation with the public. Penny Shults, Orion Township Clerk Mar 5, 10:30-11:30am; Darwin McClary, Village of Lake Orion Manager March 3, April 7, 4-6pm.

-Paint Creek Boys Bluegrass Concert Saturday, Mar. 15 at 2pm. Enjoy an afternoon of country and bluegrass music with local brothers Ron and Don Whitaker and their band.

Teens-Iron Chef Tuesday, Feb. 25 at 7pm. Participants will be given lots of ingredients to choose from and one secret ingredient must be used to see who makes the best dish.

-Capture the Flag Friday, Mar. 21 at 6:30p Teens will enjoy after hours Capture the Flag in the library and pizza.

Youth-Science Workshop Series. Families are invited for free, hands-on science workshops. Saturdays at 10am: Feb 15-

Register for programs at 248-693-3000, orionlibrary.org, or by visiting the Library at 825 Joslyn Road.

* * *
Women's Club celebrates 100 years at Twp. Library

By Meg Peters
Review Staff Writer

One hundred years ago the Lake Orion Literary Club came together and rallied for a library.

That same group, having evolved into the LO chapter of the General Federation of Women's Clubs (GFWC) over the decades, is celebrating their centennial year of existence within the very walls they helped create: The Orion Township Public Library.

The event is Saturday, February 15 from 11:00 a.m. until 1 p.m., and will provide refreshments, keynote speakers, and a walk down memory lane.

Lake Orion's first library was in a second-story room in Lake Orion Village Hall.

"Members of the club back then had begged, borrowed and bought books, and one woman even donated 500 volumes of her personal library in order to get the thing going," Renee Miron-Alimpich said, club member.

The Lake Orion library was founded in 1926, 12 years after the literary club came together in 1914. Lake Orion's first librarian was a club member, as most of the current librarians are now, and was paid $60 a month.

In 1929 Orion Township took over, and levied a one-half mill for continued support of the library.

The GFWC is both a state and national organization whose original cause was to provide women in avenue for self-empowerment and education, and gradually changed its emphasis to community service.

The GFWC Lake Orion provides funds to Lake Orion community services, Haven of Oakland County and Heifer International to name a few organizations, and also provides scholarships to lucky LOHS seniors for continued education.

What many people may not know is apart from founding the Library, the GFWC also named the East Lawn Cemetery on Orion Rd and garnered funds for the cemetery's WWI monument.

"I don't think people realize our club has 100 years of history," Miron-Alimpich said.

"We have a lot of things that people don't really know about, or remember," club member Sue Baber chimed in.

Baber represents the fourth generation of women in her family to be a part of a woman's club, and joined the GFWC in 1968 when women still wore their pearls.

"There was a time when we wore hats and gloves to come to the meeting. You always had a hat to wear," Baber said. "We've really changed, fortunately. We are a much more casual group. Back then it was an effort to get into the club, and there's not much effort now, in fact come and join us," Baber said.

When the study club was first formed in 1914, 28 women debated "whether the vote would be injurious to women," and answered roll call by explaining why they would like to vote.

The Lake Orion Literary Club officially changed to the Lake Orion Women's Club in 1924, and then to the GFWC: Lake Orion in 1986.

Around 35 ladies are in the club today and meet once a month at the library to discuss future projects and community issues.

Their goal is "to have more women join just for the empowerment of it. The more people means more opportunities to be able to do more things," Miron-Alimpich said.

"One of the biggest things we like to focus on is the scholarship," she said.

The GFWC will be selling 2014 year calendars at the centennial event, featuring pictures of Lake Orion past and present and the history of the club. All proceeds will go to the library as a token of the GFWC's appreciation.

"It's just been amazing to see the outreach the library has," Miron-Alimpich said. "My husband and I moved here in 1979 and the library was a little small building on M-24. Now it's this facility here. It's one of the busiest libraries around, it's just wonderful," she said.
EVENTS

Orion Township Community Center
- Orion Township’s Indoor Closet Clean Out Garage Sale. Plan ahead! Pack up all those old toys, out grown clothes and household items after the holidays and sell them at the Indoor Closet Clean Out in the Orion Center. Save Time, Make Money, Register Now! Sale is Friday, Feb. 28 from 10 a.m.-2 p.m. in the Orion Center at 1335 Joslyn Road. Table Spaces are $10 per table for sellers. Free and Convenient Parking. Free Admission. Contact the Community Programs Department at 248-391-0304, ext. 305 for additional information.

Auburn Hills Caregiver Support Group
- Crittenton Home Care invites the community to a Caregiver Support Group the third Thursday of each month at 6 p.m. at the Auburn Hills Community Center. Led by an Alzheimer’s Association facilitator, the group provides an opportunity for caregivers to discuss how their lives have been affected as they care for someone with Alzheimer’s disease.

Steve Luxenberg, 10:30-11:30 a.m. The Auburn Hills Public Library is pleased to be a participant in The Great Michigan Read, sponsored by the Michigan Humanities Council. Participants will be discussing “Annie’s Ghosts: A Journey into a Family Secret” by Steve Luxenberg.
- How to Reduce Financial Stress in Your Life, Tuesday, Jan. 28, 6:30-8 p.m. Financial issues are one of the most common sources of stress for people of all ages. Learn what stress does to the body, and what action you can take to control stress and its effects on your life. Register for all events by calling 248-364-6706, or go to the library website events calendar to register online.

Lifetree Café
- Cocoon with the demands of caregiving will be shared at Lifetree Café Auburn Hills on Sunday, Jan. 19 at 6:30 p.m. and Lifetree Café Rochester Hills on Thursday, Jan. 23 at 11 a.m. The program, titled “Care for Caregivers: Meeting the Unique Needs of Those Who Sacrifice for Others,” features a screening of the short film “Life in Reverse.” The film chronicles the experiences of Florence Feldman, who, after being served as a caregiver to her mother slowly sank into dementia. What happens to religious faith when hard times come will be explored at Lifetree Café Auburn Hills on Sunday, Jan. 26 at 6:30 p.m. and Lifetree Café Rochester Hills on Thursday, Jan. 30 at 11 a.m. The program, titled “What Is God When Life Turns Tough?” features the filmed story of John Stumbo, a healthy ultra-marathoner who was suddenly attacked by an undiagnosable, life-threatening illness.
- Lifetree Café Auburn Hills is located at JoAngela’s Pizzeria 3329 Auburn Road, Auburn Hills and the Lifetree Café Rochester Hills is at Gethsemane Lutheran Church in Rochester Hills. Questions about Lifetree may be directed to Michele at 248-852-5510 or michele@gclcrh.org.

Orion Public Library Youth Programs
- Paracord Survival Bracelet Workshop, Saturday, Jan. 18 at 2:30 p.m. Learn how to weave various knots and create an amazingly strong paracord bracelet or lanyard to help survive in the wilderness.

Youth Programs
- Science Workshop Series – Families are invited for free, hands-on science workshops presented by the University of Michigan Museums of Natural History. The theme is Predators and Prey: The Eternal Struggle. Saturday, Jan. 18 at 10 a.m. – Dining on Dinosaurs: Long neck, sharp teeth, club tails, killer claws
- Battle of the Books – There is still time to form a team for Battle of the Books! Registrations accepted until Saturday, Feb. 1. Patrons can register for all programs at orionlibrary.org, by calling 248-693-3000.

The Friends of the Orion Public Library Book Sale
- The Friends of the Orion Township Public Library is holding their Annual January Book Sale on the following dates: Tuesday, Jan. 28: “Friends” Members Only Preview from 5-8:30 p.m. (Memberships will be sold at the door: Seniors $5 a year; Individual $10, and Family $25.) Sale is open to the public: Wednesday and Thursday, Jan. 29-30, from 9:30 a.m. to 8:30 p.m.; Friday, Jan. 31, from 9:30 a.m. to 4:30 p.m.; Saturday, Feb. 2, from 9:30 a.m. to 1:30 p.m. Volunteers are needed. If you are able to help, please leave a message for the sale at 248-693-3000, ext. 350.

Orion Kensington
- “Christ Centered Yoga Classes” on the website at Orionlibrary.org, there is a new class on Wednesday, 9:30 a.m. and Sundays at 8:30 a.m., Living Waters Holy Yoga. For more information, contact Phyllis Bond at pmbond008@aol.com.

CoDA (CoDependants Anonymous) Meeting
A 12-step community of individuals dedicated to developing healthy relationships. Do you see yourself in any of these statements? Denial: I don’t have a problem. Enabling: I identify what I am feeling. Low Self Esteem: I judge what I think, say or do harshly, as never good enough. Compliance: I compromise my own values and integrity to avoid rejection or anger. Control: I believe most people are incapable of taking care of themselves. I attempt to convince others what to think, do, or feel. Avoidance: I suppress my feelings or needs to avoid feeling vulnerable. I believe displays of emotions are a sign of weakness. If so, then you may find benefit in attending our weekly CoDA Meeting on Wednesdays at 7-8 p.m. at United Methodist Church of Lake Orion, 140 E. Flint St., Lake Orion. Enter through side door to Room 112.

Auburn Hills Historical Society (AHHS)
AHHS is seeking the community’s help in finding items such as newspaper articles, photographs or anything else of historical significance pertaining to the area of Auburn Hills, Pontiac Township, Auburn and Auburn Heights. If you have items that may be of interest to the AHHS, please contact us at 248-247-9361 or email auburnhillshistory@yahoo.com. Everyone is welcome to attend the AHHS monthly meetings held at the Auburn Hills Public Library, 3400 E. Seyburn Drive, Auburn Hills. Meeting begins at 7 p.m. on the second Monday of every month.

CLASSES

ORGANIZATIONS

Michigan Accordion Society
The Society will be hosting an “Open Mic” Event at Forestre Banquet Center, 1919 Star-Batt Drive, Rochester Hills on Jan. 21 at 7 p.m... Tickets for the events are: members $5, non-members $8. For information, visit www.michiganaccordion.org or call Tony Papa at 886-977-1726.

K9 Stray Rescue League of Oxford
A Dog Adoption Day is held every second Saturday of every month from 10 a.m.-2 p.m. at Pet Stuff’ Harvestime in Oxford, corner of Drahrer and M24. If you are looking to bring a furry friend into your family we have loving dogs of all shapes and sizes needing a forever home. Come and see us at Pet Stuff or visit our kennels at 2120 Metamora Road, Oxford. Check out our website for opening hours and look at photos of our available dogs at www.dogsaver.org/k9strl.

Mothers and More
Mothers and More is a national nonprofit group with local chapters where mothers can go for resources, support and friendship. The Oakland County chapter is for mothers who are at home full time, work part time, or work outside the home. We offer playgroups and field trips as well as events just for mothers including a book club, “Mom’s Night Out” and “Mom’s Night In” on a monthly basis. The group also holds events for the whole family including picnics and parties. To find out more, e-mail mothersandmore13@hotmail.com or find us online at http://mothersandmore13.blogspot.com or “like” our Facebook page Mothers and More 13.
ONTV announces Fourth Annual Food Drive Feb. 8

The North Oakland Community Coalition will hold the Third Annual Winter Family Fun Day and Fundraiser from 3-8 p.m. on Saturday, Feb. 8 at the Paint Creek Country Club to benefit NOCC programs and the Oxford-Orion FISH Food Pantry. Paint Creek (2375 Stanton Road, Lake Orion, 48362) will open to the public for a family fun day in the snow. Bring skates, sleds, hockey gear and a few canned goods/non-perishables. The event will also highlight snowshoeing and cross country skiing. Admission is $5 per individual or $15 per family. Coffee, hot cocoa, baked goods and music will be provided.

For more information, visit www.noccmi.org or contact Molly Fox at 248-520-3786.

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NEW! 6 WEEK INSTRUCTIONAL BASKETBALL LEAGUE
Boys & Girls Ages 3-6 • Monday Games • Evaluation March 17th

FOR MORE INFORMATION OR TO SIGN UP, CONTACT MOLLY FOX AT 248-520-3786.
EVENTS

Orion Township Community Center
- Orion Township’s Indoor Closet Clean Out Garage Sale. Plan ahead! Pack up all those old, outgrown clothes and household items after the holidays and sell them at the Indoor Closet Clean Out in the Orion Center! Save Time, Make Money, Register Now! Sale is Friday, Feb. 28 from 10 a.m.-2 p.m. in the Orion Center at 1335 Joslyn Road. Table Spaces are $10 per table for sellers. Free and Convenient Parking. Free Admission. Contact the Community Programs Department at 248-391-0304, ext. 305 for additional information.

Community Center Senior Valentine’s Day Party
Valentine’s Day Party, featuring the “Little Big Band,” Friday, Feb. 14, noon-1:30 p.m. Let us sweeten your afternoon with music and chocolates. Everyone wants a valentine so join us here at the Auburn Hills Community Center for lunch and entertainment that will make you smile. Lunch donation plus $2. Must pre-register no later than Feb. 8. City of Auburn Hills Senior Services, 1827 N. Squirrel Road, Auburn Hills, 248-370-9353.

Auburn Hills Caregiver Support Group
Crittenton Home Care invites the community to a Caregiver Support Group the third Thursday of each month at 6 p.m. at the Auburn Hills Community Center. Led by an Alzheimer’s Association facilitator, the group provides an opportunity for caregivers to discuss how their lives have been affected as they care for someone with Alzheimer’s disease.

A safe and supportive environment will be created so group members can share feelings and coping strategies, reduce feelings of loneliness, as well as find new meaning, connection and hope. Please call for details and information on future dates and times. Volunteer respite assistance may be available. To register, call the Auburn Hills Community Center at 248-370-9353 or visit auburnhills.org. For more information, call Crittenton Home Care Community Relations Coordinator at 248-656-6757.

Orion Public Library Youth Programs
- Science Workshop Series – Families are invited for free, hands-on science workshops presented by the University of Michigan Museums of Natural History. The theme is Predators and Prey: The Eternal Struggle. Battle of the Books – There is still time to form a team for Battle of the Books! Registrations accepted until Saturday, Feb. 1. Patrons can register for all programs at orionlibrary.org, by calling 248-693-3000.

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Winter Health Series at the Orion Township Public Library
Managing Diabetes Through Healthy Eating
Tuesday, Feb. 11 at 7 p.m.
Jackie Ciarelli, RD, CDE will speak on managing diabetes with the foods we eat. There are many diets out there but what should we be following? Come and learn how to count carbohydrates and choose low fat foods to control your blood sugar.
ADD/ADHD Information Session
Monday, Feb. 24 at 7 p.m.
Dr. Andrew Milage, D.C. will speak on ADD/ADHD, covering what the disease is, its effect on the brain, and treatment options.

Healing with Green Smoothies
Tuesday, March 11 at 6:30 p.m.
Do you want to experience weight loss, better digestion, more energy, fewer cravings, and positive and stable moods? Find out how research has proven that green smoothies can slim down your waistline, enhance your diet, improve your overall health, and revitalize your energy levels. Terri Seldon, RN, will lead this fun, interactive and educational class, which includes several samples, including one delicious chocolate smoothie!

Patrons can register for these programs at orionlibrary.org, by calling 248-693-3000 or by visiting the Orion Township Public Library at 825 Joslyn Road in Lake Orion. The library is open from 9:30 a.m.-9 p.m. Monday-Thursday and 9:30 a.m.-5 p.m. Friday and Saturday.

CLASSES

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DIG Men's Group
DIG Men’s Group
Bring on the bagels, Bibles and bros. Connect with other guys and dig into God’s Word together at DIG! We meet every Tuesday morning from 6:30-7:30 a.m. to hear 30 minutes of large-group biblical teaching followed by small-group discussion. No homework! Come start your Tuesday mornings off strong with coffee and bagels on us. Questions? Contact Brian at btabert@gmail.com or 248-840-9894.

DIG Campus meeting locations:
Orion: 4640 S. Lapere Road, Lake Orion, Room (1101). Contact: Brian Tabert at 248-840-9894.

East Oakland County MEA-Retired Chapter Membership Drive
A new chapter of MEA-Retired has formed in Oakland County and is looking for members. Any retired MEA school personnel are eligible to become a member of this chapter that is formally known as the East Oakland County MEA-Retired. What a great way to stay connected with your colleagues and be updated on legislation that could affect your retirement pension and benefits. Email Oakland.retirees@yahoo.com for membership information.

Furniture Bank of Southeastern Michigan

K9 Stray Rescue League of Oxford
A Dog Adoption Day is held every second Saturday of every month from 10 a.m.-2 p.m. at Pet Stuff Harvestime in Oxford, corner of Dranhuer and M24. If you are looking to bring a furry friend into your family we have loving dogs of all shapes and sizes needing to find a forever home. Come and see us at Pet Stuff or visit our kennels at 2120 Metamora Road, Oxford. Check out our website for opening hours and look at photos of our available dogs at www.dogsaver.org/k9strl.

MOTHERS AND MORE
Mothers and More
Mothers and More is a national nonprofit group with local chapters where mothers can go for support and friendship. The Oakland County chapter is a network of mothers who are at home full time, work part time, or work outside the home. We offer playgroups and field trips as well as events just for mothers including a book club, “Mom’s Night Out” and “Mom’s Night In” on a monthly basis. The group also holds events for the whole family including picnics and parties. To find out more, e-mail mothersandmore13@hotmail.com or find us online at http://mothersandmore13.blogspot.com or “like” our Facebook page Mothers and More 13.
Winter Health Series continues at the Orion Township Public Library with smoothie class

If you’ve been curious about the wonders of green smoothies, attend “Healing with Green Smoothies” on Tuesday, March 11 at 6:30 p.m. Find out how smoothies made with greens like kale and spinach can help you lose weight, improve digestion, boost energy levels and decrease carb cravings.

Discover how research has demonstrated that green smoothies (combined with a healthy, balanced diet and a consultation with your doctor) can slim down your waistline, enhance your diet, improve your overall health, and revitalize your energy levels.

Terri Seldon, R.N., will lead this fun, interactive, and educational class, which includes several samples, including one delicious chocolate smoothie!

Register at orionlibrary.org. For more information, call 248-693-3000 or stop by the Orion Township Public Library at 825 Joslyn Road in Lake Orion.

The library is open 9:30 a.m. - 9 p.m. Monday-Thursday and 9:30 a.m. - 5 p.m. Friday and Saturday.

Orion Public Library
Youth Programs
Science Workshop Series – Families are invited for free, hands-on science workshops presented by the University of Michigan Museums of Natural History. The theme is Predators and Prey: The Eternal Struggle.

Patrons can register for all programs at orionlibrary.org, by calling 248-693-3000.
Orion Township Public Library gives gifts for Early Literacy

As part of a grant from PNC, the Orion Township Public Library will be providing bags of goodies to approximately 300 preschool students in the Early Childhood Program in Lake Orion. The bags will contain the book "Clifford's Birthday Party" and early literacy brochures for families to enjoy. Middle school volunteers from Christ the Redeemer church helped stuff the bags to give to the children.

The Orion Township Public Library received a $5,000 grant from PNC last year to help support early literacy for the Early Childhood programs in Lake Orion. Currently, the Early Childhood programs are held at the CERC building for age birth to 5. The grant is being used to purchase new supplies to enhance storytimes.

To learn more about youth programs at the library visit orionlibrary.org, call 248-693-300 or stop by the Orion Township Public Library at 825 Joslyn Road in Lake Orion. The library is open 9:30 a.m.-9 p.m., Monday-Thursday and 9:30 a.m.-5 p.m. Friday and Saturday.
President's Update

The best thing to me about February, other than Valentine's Day, is that it is one month closer to spring. That date is March 20, and I think most of us are hoping it arrives quickly and puts an end to the very cold winter we have faced. Spring will be very busy for MLA because there are many workshops and conferences being held as well as the board election in April. MLA's Professional Development schedule kicks off with Spring Institute, a two-day conference that brings together approximately 150 statewide children and teen services librarians to share, learn, and experience best practices. This year the event will be held on March 27-28 at the McCamly Plaza Hotel in Battle Creek. The keynote speaker is David Lee King, the Digital Services Director at Topeka & Shawnee County Public Library in Kansas. He speaks internationally about emerging trends, website management, digital experience, and social media, and has been published in many journals. I saw one of his presentations at Internet Library in 2011 and found it very insightful. Remember that early bird discount for Spring Institute applies through March 13.

ALA Midwinter was held last month in Philadelphia, and I saw many of you there. All of the sessions I attended were worthwhile and a great learning experience either for my position at DALNET or for my responsibilities at MLA. I went to a Chapter Leaders Forum on the Friday prior to conference. It was wonderful to meet various chapter presidents, president-elects, and executive directors and listen to their specific concerns, expectations, and accomplishments.

I hope you have a good February, and please remember that you may contact me anytime. My email is cwolford@wayne.edu and my work phone number is 313-577-3316.

From the Executive Director's Desk

The 2014-15 Budget Game Begins

It looks like the governor's 2014-15 budget recommendations for state aid to libraries and MeL are on target with last year's funding. This does not mean libraries will see this number. It is simply a starting point for the budget negotiations. It is very important to note that the governor understands the importance of libraries and has chosen not to recommend a reduction. GCSI lobbyists and I will be meeting with the education subcommittee members soon to make sure they understand the impact libraries have on communities. You may recall that last year all state aid to libraries was moved to the Department of Education. This means we will be working to educate a single committee in each chamber rather than a number of committees. We will also follow up on expectations for Renaissance Zone reimbursements.

As budget talks unfold it is important that the library community connects with our legislators. If you have the chance to host an elected official in your library or attend a legislative event, be sure to share stories of how your library serves the community and constituents.

DDAs and TIFAs
The House Tax Policy Committee took testimony this week on the usefulness of Downtown Development Authorities and their accompanying Tax Increment Financing Authorities (TIFA). While it is true the DDAs have added value to some areas, the fact remains that the entities whose taxes are being captured such as libraries consistently have no say in their participation in the DDAs or in the projects being undertaken by them. As you know, communities vote for millages to support their libraries. When they go to the polls they usually are not aware that a portion of their tax dollars could be spent on anything from flower boxes along Main Street to a new parking ramp downtown which may or may not impact the library community.

MLA remains engaged on this matter and will be meeting with legislators to ensure they understand the issues surrounding the DDAs and how they impact the community.

**Take Advantage of MLA Communities of Practice listserves**

There have been lots of questions lately about MLA’s Communities of Practice or CoPs for short. These listserves were developed to offer MLA members an easy and open means of communication on any subject. This form of networking and peer to peer education is unsurpassed as an effective and popular method of engagement.

I would like to clarify how these listserves can be useful. First, once you are signed up for a CoP or listserve you do not have to log in to use that listserve. You simply copy and paste the listserve’s email address into your email and off you go. It’s that easy.

Getting signed up for a CoP takes a one-time log in and a couple of steps -- actually six steps.

1. Go directly to the Membership Service Center by clicking on this link or copying and pasting this URL into your web browser: https://members.mla.lib.mi.us
2. Log in using your MLA username and password.
3. Click on Person Record Detail in the column on the left (seventh one down)
4. Click on the drop-down menu arrow, select Email Discussion Lists and hit Go
5. When the Email Discussion Lists Settings page opens, select your Subscriptions
6. Click on Submit Changes to update your record.
7. If you subscribed to a list, you will receive a confirmation email

That confirmation email will include the email address for the listserve. Copy and paste that address into your email message. More detailed instructions are available here. (PDF download)

**Professional Development Opportunities**

**Spring Institute 2014, March 27-28 in Battle Creek**

Spring Institute 2014 will feature 16 breakout sessions and keynote presentations by David Lee King and Jim Benton. Networking opportunities, author appearances, book signings, award presentations and an exhibit area will also be part of the two-day conference. Click here to download a PDF schedule with program descriptions.

Registration is open; early bird discounts on two-day, one-day and student registration packages are available through March 13. Staying overnight? Be sure to book your room at McCamly Plaza Hotel by February 24 to lock in our preferred rate.

**Marketing and Business are Topics of April 4 Workshop**

Library communication...Marketing tips and tools...Financial and strategic planning...HR staffing issues...Social media strategies...Dashboards and statistics...no matter what hat you wear at your library, this dual track workshop is sure to address a challenge you are facing today. Plan to be at the Kent District Library-Cascade Township Branch on April 4 to learn more about these topics and exchange ideas for success with your fellow librarians. Visit the event page for the complete schedule, including session details. Registration is now open.

Want to share your marketing experience? The work group is looking for successful marketing stories to be shared as part of a Lightning Talks session. These informal presentations are only two-five minutes in length. To submit your proposal, simply fill out this form. Questions? Contact work group chair Barb Dinan at bdinan@plymouthlibrary.org
**Directors’ Summit Scheduled for April 25 in Novi**
This one-day workshop is designed to bring to the forefront discussion, observation, planning and action on hot issues to guide the future of Michigan libraries and librarians. Topics at this year’s event include the culture advantage, collaborative and interactive library spaces and leadership and emotional intelligence. Visit the MLA website for complete session descriptions and sign up today. Early bird discounts end April 17.

**Academic Libraries 2014 Poster Proposals Due February 14**
The Academic Libraries 2014 Work Group is seeking proposals for poster sessions to be presented at the fifth annual two-day event highlighting trends and issues relating to academic libraries.

The Poster Jury will evaluate the content of proposals for clarity, originality, timeliness, and relevance to the goals of the event. The jury will follow a blind peer-review process in selecting proposals. Deadline for submitting a poster session proposal is Friday, February 14. A PDF document with instructions and a submission form can be downloaded here. Visit the Academic Libraries 2014 webpage for conference details.

**MLA News**

**MLA Seeking ACRL Chapter Representative**
The Nominating Committee is seeking individuals willing to serve as MLA’s ACRL Chapter Representative for 2015-16 and as ACRL Chapter Representative-Elect for 2014-15. The ACRL Chapter Representative serves as the formal liaison between MLA and its ACRL members. The individual will be appointed by the MLA Board of Directors. Both self-nominations and nominations of others are accepted.

The ACRL Chapter Representative must:
- Be a member of MLA and of ACRL
- Agree to be willing to attend both ALA Midwinter and Annual Meetings during his/her term serving as representative and report at MLA’s Academic Libraries Conference
- Apply to serve by completing the nomination form
- Agree to fulfill the Code of Responsibility as defined
- Return this form to madziarg@mlcnet.org by February 21, 2014.

**Michigan Author Award Nominations Being Accepted**
MLA is seeking nominations for the twenty-third annual Michigan Author Award. The award recognizes an outstanding published body of literary work by an author who is either from Michigan or has substantial ties to the state.

The Michigan Author Award was established in 1992 with the intention of recognizing significant Michigan authors with a lifetime achievement award. Over the years, the award has been given to a diverse collection of writers working in a variety of genres and styles. A panel of judges representing Michigan Library Association members determines the recipient on overall literary merit.

Please download the award criteria and guidelines PDF for more details. A nomination form can be found here. Nominations will be accepted through February 28, 2014.

**Member News**

**Business Resource Center Opens at North Central Michigan College Library**

**The Oxford Public Library to Host Traveling Smithsonian Institution Exhibit**
Director’s Report
February 20, 2014
Karen Knox

Our new Library Link reached most homes just after the new year. Unfortunately, Mother Nature had other plans in store for us, as the Polar Vortex blew in and caused lots of snow over the first weekend in January. As a result, I closed the library Monday, January 6 and Tuesday, January 7 to keep everyone safe. We reopened as usual on Wednesday morning.

Closing due to the extreme weather conditions resulted in cancelling our first meeting of the Orion Newcomers and Neighbors Club, but we had one at the beginning of February as scheduled also. The handful of people that came were grateful for the opportunity to meet and learn about the community.

Also, whenever the schools are closed due to inclement weather, our youth programs are cancelled as well so parents and caregivers do not have to worry about traveling to the library when the roads are unsafe. As a result, we cancelled 7 in-house programs and 2 school visits in January.

In the Youth Department, we started another series of Story Times, which remain extremely popular. We have also started our Rockin’ Readers program. It has been off to a slow start, but we expect it will pick up with some additional marketing. I will share samples of the buttons given out in the program at the board meeting. Our other new program is the Mutt Club, and the first program attracted 11 youngsters, and they all had a great time! We had a good turnout to our first Family Reading & Science Workshop (26) in January as well as our Book Bingo (27) program. To date, we have about 250 5th graders signed up for our Battle of the Books. In addition, we started our Family Place Parent/Child Workshop series at the beginning of February, and we are having a great response to this new program as well.

In the Adult Services Department, our Mission Control program was very popular (50), and those who attended the Found Object Trinket Workshop (12) were very happy with the program. For our teens, we had a fun program on making a Paracord Survival Bracelet (15) that was enjoyed by all.

Two of our community government officials are now hosting Coffee & Conversation at the library on a regular basis. Darwin McClary, Village of Lake Orion Manager, and Penny Shultz, Orion Township Clerk, come the library the first week of the month (separately) and make themselves available to community members to address any concerns or ask any questions. We are happy they accepted our offer for this new program.

With thanks to the James Ingram funding, we have purchased a new microfilm scanner with many more updated options for saving and editing content
Director’s Report
February 20, 2014
Karen Knox

currently stored on microfilm. The machine has replaced the older machine that was in the James Ingram Room.

The department heads have been working with me on their department goals for 2014. They are structured to fit with the strategic focus areas of the Strategic Plan. In addition, I have worked on a Work Plan to go along with our Strategic Plan, to keep myself and the staff focused on our strategic focus areas. The goal is to be able to report monthly about the projects in each area. I have included these items on the agenda to go over in more detail at the board meeting.

We did receive a request from a Teaching Librarian at Notre Dame Preparatory and Marist Academy in Pontiac for our library to offer the MeL Visiting Patron service to our patrons. This is a service that would allow Orion Township Public Library cardholders to walk in to other MeL Visiting Patron participating libraries and checkout items without having to use the interlibrary loan service of MeLCat. This request came on behalf of some students from Orion Township who will need access to Oakland University for research purposes, and Oakland University is a MeL Visiting Patron library. However, upon careful examination of the program and our resources at OTPL, the staff and I have decided that we cannot extend access to this service at this time. The students will still have access to place MeLCat requests for the materials at Oakland University and receive them through interlibrary loan from MeLCat.

The Greater Federation of Women’s Clubs (GFWC) Lake Orion is holding their first 100th Anniversary celebration at the Library on Saturday, February 15. Their “official” anniversary date is February 14, and they are very excited to kick off their anniversary year with this celebration!

The library will be closed on Monday, February 17 for a staff in-service event. This will be an all-day event to help provide training, support, and team-building opportunities for all of the library staff members. The Friends of the Library are generously providing lunch for the staff that day.

The auditors, Abraham & Gaffney, P.C., will be at the Orion Township Public Library on February 18 and 19 to conduct their review of our financials. Their report will be given at the March board meeting.

The library will be hosting the next Chamber of Commerce luncheon meeting, on March 6. This will give us an opportunity to present to the Chamber members about all the business resources that we have available to them and to our community, both in the library and online.
The Friends of the Library had another great Used Book Sale at the end of January! They also continue planning for their 2014 Gala. The event will take place on Saturday, April 26, 2014. The theme will be “Road to Rome.” They will have their next planning meeting on Tuesday, February 25 at 7pm in the Conference Room. Tickets are now available online! Visit: orionlibrary.org/friends

Reminders and other notable upcoming events for the Library:

- February 4, 11, 18, 25, March 4: Family Place Library Parent/Child Workshop Series
- February 17: Library closed for Staff In-Service Day
- February 22: The Lakeside Cottage: A Study of Cottage Architecture & Culture on Lake Orion (Lori Grove)
- March 6: Chamber of Commerce luncheon at OTPL
- March 11-14: Karen Knox attending the Public Library Association conference in Indianapolis
- March 15: Battle of the Books
- March 15: Paint Creek Boys Bluegrass Concert
- March 18: Battle of the Books Awards Ceremony
- March 27: Red Cross Blood Drive
- The 2013 audit will be presented at the March board meeting
## Statistical Report - Usage for the month of January 2014

### Circulation

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>This month last year</th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Checkouts</strong></td>
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<td>33,503</td>
<td>29,055</td>
<td>33,503</td>
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<tr>
<td><strong>Renewals</strong></td>
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<td>5,461</td>
<td>8,259</td>
<td>5,461</td>
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<tr>
<td><strong>E-books</strong></td>
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<td>2,156</td>
<td>2,377</td>
<td>2,156</td>
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<tr>
<td><strong>E-audiobooks</strong></td>
<td>491</td>
<td>392</td>
<td>491</td>
<td>392</td>
</tr>
<tr>
<td><strong>Orion Center branch</strong></td>
<td>44</td>
<td>76</td>
<td>44</td>
<td>76</td>
</tr>
<tr>
<td><strong>Interlibrary Loan</strong></td>
<td>76</td>
<td>44</td>
<td>909</td>
<td>964</td>
</tr>
<tr>
<td><strong>Items borrowed</strong></td>
<td>730</td>
<td>703</td>
<td>730</td>
<td>703</td>
</tr>
<tr>
<td><strong>Items loaned</strong></td>
<td>605</td>
<td>539</td>
<td>605</td>
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<tr>
<td><strong>Total Checkouts</strong></td>
<td>40,956</td>
<td>42,291</td>
<td>40,956</td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>YTD % Change</strong></td>
<td>-3.16%</td>
<td>-3.16%</td>
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### Number of Items in our Collection

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>This month last year</th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Print</strong></td>
<td>104,951</td>
<td>128,489</td>
<td>Residents</td>
<td>26,351</td>
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<tr>
<td><strong>Audio (physical)</strong></td>
<td>10,146</td>
<td>11,172</td>
<td>Non-Residents</td>
<td>6,437</td>
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<td><strong>Video</strong></td>
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<td>13,974</td>
<td>Total Card Holders</td>
<td>32,788</td>
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<tr>
<td><strong>E-books</strong></td>
<td>36,024</td>
<td>24,305</td>
<td>New Registrations</td>
<td>158</td>
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<tr>
<td><strong>E-audiobooks</strong></td>
<td>15,094</td>
<td>12,922</td>
<td>262</td>
<td>319</td>
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<tr>
<td><strong>Other</strong></td>
<td>8,377</td>
<td>12,327</td>
<td>14</td>
<td>20</td>
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<tr>
<td><strong>Total Items</strong></td>
<td>188,844</td>
<td>203,189</td>
<td>212</td>
<td>235</td>
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</table>

### Room Usage Statistics

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>This month last year</th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meeting Room bookings (public)</strong></td>
<td>98</td>
<td>121</td>
<td>98</td>
<td>121</td>
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<tr>
<td><strong># Programs for adults</strong></td>
<td>44</td>
<td>33</td>
<td>44</td>
<td>33</td>
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<tr>
<td><strong># Programs for children</strong></td>
<td>29</td>
<td>51</td>
<td>29</td>
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<td><strong># Programs for teens</strong></td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong># School visits for Think Link</strong></td>
<td>10</td>
<td>12</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td><strong>Program attendance for adults</strong></td>
<td>212</td>
<td>235</td>
<td>212</td>
<td>235</td>
</tr>
<tr>
<td><strong>Program attendance for children</strong></td>
<td>521</td>
<td>737</td>
<td>521</td>
<td>737</td>
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<tr>
<td><strong>Program attendance for teens</strong></td>
<td>23</td>
<td>50</td>
<td>23</td>
<td>50</td>
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<tr>
<td><strong>Attendance school visits Think Link</strong></td>
<td>442</td>
<td>594</td>
<td>442</td>
<td>594</td>
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</tbody>
</table>

### Technology Usage Statistics

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>This month last year</th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Computer signups</strong></td>
<td>2,196</td>
<td>2,948</td>
<td>2,196</td>
<td>2,948</td>
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<tr>
<td><strong>Wireless users</strong></td>
<td>909</td>
<td>964</td>
<td>909</td>
<td>964</td>
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<tr>
<td><strong>Web site hits - desktop users</strong></td>
<td>5,946</td>
<td>13,204</td>
<td>5,946</td>
<td>13,204</td>
</tr>
<tr>
<td><strong>Web site hits - mobile users</strong></td>
<td>3,439</td>
<td>2,627</td>
<td>3,439</td>
<td>2,627</td>
</tr>
</tbody>
</table>

* In-house public workstations no longer load our home page on start-up

### Other Usage Statistics

<table>
<thead>
<tr>
<th></th>
<th>Current month</th>
<th>This month last year</th>
<th>Current FYTD</th>
<th>Previous FYTD</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong># Visitors to Main Library</strong></td>
<td>15,965</td>
<td>19,508</td>
<td>15,965</td>
<td>19,508</td>
</tr>
<tr>
<td><strong># Visitors to Orion Center branch</strong></td>
<td>161</td>
<td>275</td>
<td>161</td>
<td>275</td>
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<tr>
<td><strong># Volunteer hours</strong></td>
<td>262</td>
<td>319</td>
<td>262</td>
<td>319</td>
</tr>
<tr>
<td><strong># Notarized documents</strong></td>
<td>14</td>
<td>20</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td><strong># Think Link requests for books</strong></td>
<td>12</td>
<td>17</td>
<td>12</td>
<td>17</td>
</tr>
</tbody>
</table>
Orion Township Public Library

Contingency Budget Plan

Two-Year Plan, 2015-2016
## Orion Township Public Library
### Budget Plan
#### Contingency 2015-2016

<table>
<thead>
<tr>
<th>Revenue</th>
<th>2012 Actual</th>
<th>2013 Revised</th>
<th>2014 Approved</th>
<th>2015 Projected +1.5%</th>
<th>2016 Projected +1.5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Taxes</td>
<td>$1,872,605</td>
<td>$1,845,000</td>
<td>$1,880,000</td>
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<tr>
<td>State Aid</td>
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<td>$14,000</td>
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<td>$13,000</td>
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<td>Penal Fines</td>
<td>$47,645</td>
<td>$38,000</td>
<td>$42,000</td>
<td>$38,000</td>
<td>$38,000</td>
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<td>Copier Service</td>
<td>$8,690</td>
<td>$9,000</td>
<td>$9,000</td>
<td>$9,000</td>
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<tr>
<td>Library Fines</td>
<td>$52,103</td>
<td>$55,000</td>
<td>$50,000</td>
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<td>$55,000</td>
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<tr>
<td>Interest Income</td>
<td>$24,036</td>
<td>$20,000</td>
<td>$20,000</td>
<td>$18,000</td>
<td>$16,000</td>
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<td>Donations</td>
<td>$35,411</td>
<td>$25,000</td>
<td>$25,000</td>
<td>$25,000</td>
<td>$25,000</td>
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<tr>
<td>Miscellaneous Income</td>
<td>$15,310</td>
<td>$7,000</td>
<td>$7,000</td>
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<td>From General Fund</td>
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<td>$420,000</td>
<td>$440,000</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$2,328,536</strong></td>
<td><strong>$2,433,000</strong></td>
<td><strong>$2,487,000</strong></td>
<td><strong>$2,074,200</strong></td>
<td><strong>$2,099,823</strong></td>
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</table>
## Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>2012 Actual</th>
<th>2013 Revised</th>
<th>2014 Approved</th>
<th>2015 Projected</th>
<th>2016 Projected</th>
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</thead>
<tbody>
<tr>
<td><strong>Personnel</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Salaries</td>
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<td>$1,260,000</td>
<td>$1,275,000</td>
<td>$1,165,000</td>
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<td>Fringe Benefits</td>
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<td>$388,874</td>
<td>$410,000</td>
<td>$324,000</td>
<td>$340,200</td>
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<td><strong>Total Personnel</strong></td>
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<td>$1,648,874</td>
<td>$1,685,000</td>
<td>$1,489,000</td>
<td>$1,505,200</td>
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<tr>
<td><strong>Operating Expenses</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplies, Programs</td>
<td>$54,338</td>
<td>$57,000</td>
<td>$50,000</td>
<td>$46,500</td>
<td>$47,000</td>
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<tr>
<td>Materials</td>
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<td>$208,000</td>
<td>$215,000</td>
<td>$199,950</td>
<td>$202,100</td>
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<td>Automation, Computerized Reference</td>
<td>$125,292</td>
<td>$135,000</td>
<td>$100,000</td>
<td>$92,620</td>
<td>$94,983</td>
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<td>Promotion, Publishing, Printing</td>
<td>$17,014</td>
<td>$23,500</td>
<td>$26,000</td>
<td>$24,180</td>
<td>$24,440</td>
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<td>Telephone</td>
<td>$10,910</td>
<td>$12,000</td>
<td>$12,000</td>
<td>$12,000</td>
<td>$12,000</td>
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<td>Utilities</td>
<td>$61,372</td>
<td>$65,000</td>
<td>$65,000</td>
<td>$60,450</td>
<td>$61,100</td>
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<tr>
<td>Repairs &amp; Maintenance</td>
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<td>$35,000</td>
<td>$35,000</td>
<td>$35,000</td>
<td>$35,000</td>
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<tr>
<td>Capital Improvements</td>
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<td>$80,000</td>
<td>$174,500</td>
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<td>Insurance &amp; Workers Comp</td>
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<td>Retirement Health Fund Contribution</td>
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<td>$17,000</td>
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<td>$10,000</td>
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<td>Mileage</td>
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<td>$3,000</td>
<td>$3,500</td>
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<td>Professional &amp; Contractual Services</td>
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<td>$20,000</td>
<td>$20,000</td>
<td>$21,000</td>
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<td>Scholarship for HS volunteer (1)</td>
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<td>$0</td>
<td>$0</td>
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<td>Misc Expenses</td>
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<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
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<td>MTT Reimbursements</td>
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<td>$40,000</td>
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<td><strong>Total Operating Expenses</strong></td>
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<td>$802,000</td>
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<tr>
<td><strong>Total Expenditures</strong></td>
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<td>$2,433,000</td>
<td>$2,487,000</td>
<td>$2,074,200</td>
<td>$2,099,823</td>
</tr>
</tbody>
</table>
### Orion Township Public Library
### Budget Plan

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Beginning of year balance</strong></td>
<td>$3,395,969</td>
<td>$3,156,709</td>
<td>$2,899,824</td>
<td>$2,479,824</td>
<td>$2,039,824</td>
<td>$2,039,824</td>
</tr>
<tr>
<td><strong>Net Increase (Decrease)</strong></td>
<td>($239,260)</td>
<td>($256,885)</td>
<td>($420,000)</td>
<td>($440,000)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>End of year balance</strong></td>
<td>$3,156,709</td>
<td>$2,899,824</td>
<td>$2,479,824</td>
<td>$2,039,824</td>
<td>$2,039,824</td>
<td>$2,039,824</td>
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</tbody>
</table>

Fund Balance is combined general fund and plant fund.
Highlights of Two-Year Contingency Budget Plan, 2015-2016

Background:

Starting in 2009 (with the exception of 2010), OTPL has pulled money from its Fund Balance in order to create a balanced budget, due to the significant decrease in revenue from local taxes. Through the end of 2013, if we use the total amount budgeted, we will have spent $906,376 from the Fund Balance. We have an approved budget projecting another $440,000 to be used in 2014.

What would happen if we were forced to operate without the revenue from the Fund Balance?

There is growth planned for Orion Township, which means we should see an increase in the amount of revenue we receive from local taxes. However, the actual numbers are yet to be seen, so I’ve projected a slow growth of only 1.5% increase in local taxes per year. The amount projected for 2015 and 2016 is $400,000 to be taken from the Fund Balance each year, which is about 16% of the annual budget. Operating without the revenue from the Fund Balance would create a very challenging situation.

Budget Specifics for 2015:

- Close OTPL on Fridays (7.5 hours) – library will be open 53.5 hours/week instead of 61 hours/week currently
- Salaries:
  - Administration:
    - Staff down 37 hours
  - Adult:
    - Remove 6 hours of shelving
    - Staff down 8 hours
    - Staff Orion Center by volunteers (staff down another 25 hours)
  - Youth:
    - Remove 8 hours of shelving
    - Staff down 8 hours
  - IT:
    - Staff down 10 hours
  - Support Services:
    - Remove 8 hours circ clerk
    - Staff down 11 hours
  - Maintenance:
    - Staff down 7 hours
- Fringe Benefits:
  - Pension:
    - Library cover 4% of salary for employees during the first five years employment (instead of 8%)
    - Library cover 5% of salary for employees after five years of employment (instead of 10%)
• Expense accounts:
  o Supplies – less 7%
  o Materials – less 7%
  o Automation – less 7%
  o Promotion – less 7%
  o Utilities – less 7%
  o Education – less 53%
  o Mileage – less 25%

Budget Specifics for 2016:

• Close OTPL on Fridays (7.5 hours) – library will be open 53.5 hours/week instead of 61 hours/week currently
• Salaries – same as 2015
• Benefits – increase 5% to allow for increase in health care; maintain 4% and 5% for pension contributions
• Expense accounts 2016:
  o Supplies – less 6% (from 2014)
  o Materials – less 6%
  o Automation – less 6%
  o Promotion – less 6%
  o Utilities – less 6%
  o Education – less 41%
  o Mileage – less 12.5%
Meeting Minutes
Orion Township Public Library
Finance Committee Meeting
January 13, 2014

Present: Knox, Phillips, Abramczyk, Thorndycraft

Call to Order: 6:00 p.m.

Discussion:

1. The Director presented information from PNC bank regarding additional services for increased account security as well as opportunities to gain service-fee credits by combining accounts. It was noted during the discussion that some library funds are in non-interest-bearing checking accounts that could more properly be in interest-bearing savings / investment accounts.

2. The director reviewed a contingency budget. The committee had asked at a prior time for the director to create an annual budget which answered the question, “How would we manage the budget if $250-400K annually is not available from the general fund?” This budget was created as a contingency should the current economic conditions not improve, or get worse. The director’s contingency proposal was to close the building on Friday’s, while still maintaining the minimum hours required to receive State aid. In addition, an approximately 7% across-the-board cut was made in non-personnel line items.

3. The director proposed to retain one or more financial investment managers to advise on the investment of library funds. This task is currently being done in-house and there may be higher qualified persons on the outside to do this work at minimal cost.

Board Action:

1. The three items mentioned above are within the scope of the director’s responsibility, so no board action is required at this time. The contingency budget is to be presented to the full board for information purposes only.

Adjourned: 7:00 p.m.

Respectfully,

James J. Abramczyk, Trustee
Meeting Minutes
Orion Township Public Library
Building Committee Meeting
February 2, 2014

Present: Knox, Phillips, Abramczyk, Pergeau

Call to Order: 6:00 p.m.

Discussion:

1. The Director presented information to the committee from the interior consultant. This was a detailed review after a prior review in front of the full board at the January 16th board meeting.

   Presented were proposals for rearrangement and some refurbishment of the Children’s and Adult departments, and the lobby area.
   a. The director was asked to review the walkability of area in front of the proposed Children’s service desk and nearby furniture.
   b. The director was asked to investigate differing configurations of the proposed Friend’s area within the lobby to improve visibility to foot traffic.

2. The director was asked to work with the interior consultant to develop implementation plans and costs, with alternatives based on our known budget.

Board Action:

1. The items mentioned above are within the scope of the director’s responsibility and also within the budget of the currently issued contract to this interior consultant. No board action is required at this time.

Adjourned: 7:00 p.m.

Respectfully,

James J. Abramczyk, Trustee
# Annual Board Evaluation

Please take the time to review and complete this board evaluation form and bring to the Committee of the Whole Meeting, as well as your suggestions for improvement in areas you feel have not been addressed.

<table>
<thead>
<tr>
<th>Policies</th>
<th>Yes</th>
<th>Some</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board activities are confined to policy, financial and building issues rather than day-to-day management issues.</td>
<td></td>
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<tr>
<td>All management activities are delegated to the administrator.</td>
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<tr>
<td>The Board reviews the policy handbook annually.</td>
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<table>
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<tr>
<th>Roles and responsibilities</th>
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<tbody>
<tr>
<td>Each board member has a copy of the board member job description.</td>
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<tr>
<td>Board members understand their legal responsibilities as trustees.</td>
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<tr>
<td>Board members participate in fund raising activities.</td>
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<tr>
<td>Board members lobby for the nonprofit.</td>
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<tr>
<td>Board members make a personal financial commitment to the nonprofit.</td>
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<tr>
<td>Board members contribute their time outside of regular meetings.</td>
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<tr>
<td>The Board holds annual self-evaluations.</td>
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<td>Committees meet only if they have work to do.</td>
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<tr>
<td>The full Board approves the executive director's annual performance evaluation.</td>
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<td>Board needs are clearly communicated to the executive director.</td>
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<tr>
<td>Vacancies on the Board are filled within two months.</td>
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<tr>
<td>Board members are recruited for their knowledge and skills.</td>
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<td>New members receive an orientation before their first meeting.</td>
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<tr>
<td>Each board office and committee has a job description.</td>
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<tr>
<td>Board members understand that communication with staff must be channeled through the executive director, not around the executive director.</td>
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<table>
<thead>
<tr>
<th>Planning</th>
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<tbody>
<tr>
<td>Board activities focus on the mission statement.</td>
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<tr>
<td>The board adjusts the direction of the Library District to match community needs.</td>
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</tbody>
</table>
The board has a Strategic Plan, reviews and updates it periodically.

<table>
<thead>
<tr>
<th>Meetings</th>
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<tbody>
<tr>
<td>Board meetings are run according to parliamentary procedure.</td>
</tr>
<tr>
<td>Board meetings are businesslike and stick to the agenda.</td>
</tr>
<tr>
<td>Board members arrive on time for meetings.</td>
</tr>
<tr>
<td>Board Members are prepared, having reviewed materials in the packet previous to the meeting.</td>
</tr>
<tr>
<td>Board members take part in the discussion at meetings.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Other</th>
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</thead>
<tbody>
<tr>
<td>Board members have toured the facility in the past year.</td>
</tr>
<tr>
<td>The Library District has shown significant achievement under this Board’s leadership.</td>
</tr>
<tr>
<td>Board members are satisfied with the overall operation of the board.</td>
</tr>
<tr>
<td>Board members enjoy serving on the board.</td>
</tr>
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</table>
Orion Township Public Library Strategic Plan for 2014-2017

Strategic Focus Areas:

1. Redesign Physical Space
   - Adult Services:
     - When the weeding project is complete, eliminate 2 halves of the non-fiction ranges and create more private secluded nooks for study or reading. I would like to purchase either through the library wish list donations or asking the Friends for the funds, 4 comfortable chairs for the secluded nooks we are creating, and to replace the 2 that are in terrible shape by the reference collection.
     - Move larger books that end up laying on the bottom shelf to the Oversize Collection, and move the Oversize collection to a more prominent position.
     - Shift the collection so that the Science Fiction and possibly the Large Print collections do not have a gap and jump to different places in the library. This change will make it easier for patrons to locate their items in these two collections.
     - Evaluate all the furniture and technology in the adult services department for relevance and eliminate or add to as needed.
   - Youth Services:
     - Implement the mandates of the Family Place Library grant by shifting collections and materials into zones specifically designed for various age groups.
     - Move all youth collections into the youth room.
     - Add an iPad bar with iPads containing youth oriented apps.
     - Organize the storage facilities for the Family Place Library materials.
     - Add Microsoft 8 computers loaded with Early Literacy apps to the youth department.
     - Evaluate flip through shelving options.
   - Support Services:
     - Help plan for implementation of self-checkout.
   - Information Technology:
     - Install a user-friendly interface for controlling meeting room devices such as projectors, projection screen and sound system.
     - Install self-checkout stations.
   - Maintenance:
     - Assist with any space planning projects as needed, construction, smaller clubhouse for the Youth area, gather quotes, etc.
     - Replace carpeting around the library as needed.
     - Install an oversize door into the library.
     - Continue to organize the Storage Room and Mike’s office.
     - Investigate snack vending machines.

2. Update Collections
   - Adult Services:
     - Finish weeding the entire collection, including the Orion Center. Interfile the Fiction and Mystery genres in the book and audiobook collection.
- Make the reference collection circulate.
- With the help of IT, develop a Digital Image Collection on the local history page of our website.
- Finish the Ingram Book and the Veterans Memorial photo project, both of which will be included in our Local History Digital Collection, and added to the collection in the Ingram Room.
- Interview local people who knew James Ingram and add the audio/videos to our collection and Local History Digital Collection.
- Our collection responsibilities have changed as we have reorganized the duties and personnel hours in the adult services department this year, so each librarian has a goal of learning and improving their new areas of collection development responsibility.

- **Youth Services:**
  - Complete weeding all of the collections in the department.
  - Assist with the RFID project.
  - Evaluate and re-do the theme kit bags.
  - Purchase materials recommended by the Family Place Library grant.
  - Update CD/Book kits.
  - Integrate youth and middle school fiction into one collection.
  - Integrate youth and middle school audio into one collection.

- **Support Services:**
  - Facilitate and help complete RFID tagging for the library collections.
  - Process new materials, corrections, and withdrawals within an average of 2 weeks of receipt.
  - Evaluate staffing needs and adjust staffing duties to effectively reflect changing demands.

- **Information Technology:**
  - Replace circulating laptops with circulating tablet technology.
  - Provide tablet computers with educational applications for use by parents and children in the Youth department.
  - Assist staff in implementing more technology related programs for kids and teens.
  - Implement RFID tagging to speed up the checkout process.
  - Continue participation with the Oakland County Historical Resources program.
  - Enhance access to local Orion history online.

- **Maintenance:**
  - Assist with moving collections as needed.

3. **Enhance Customer Service**

- **Adult Services:**
  - Work to identify more adult volunteers for teen programs. We always need to have a minimum of 2 adults besides Kathleen at the teen after-hours programs.
  - Perform Roving Reference at least twice per desk shift; identifying patrons who need assistance, filling displays, and straightening the department.
  - Help where needed with the RFID tagging project, to ensure that we reach the libraries goal of self-checkout by the end of 2014.
Research and consider new means of homebound delivery service for more efficient ways of meeting the needs of our expanding homebound base. Continue to work on increasing the number of homebound patrons and groups we provide service to.

Review current programming; continue to strive to add new programs that will meet the needs of our patrons and attract new patrons to the library from our community.

Restructure the Teen Summer Reading program with the goal of increasing teen participation.

Focus on writing and winning grants.

- Youth Services:
  - Create new bib lists to reflect updated collections.
  - Evaluate youth services provided for the community and continue or expand popular programs.
  - Implement the programming required by the Family Place Library grant.
  - Implement Rockin’ Readers program.
  - Implement Mutt Club program.

- Support Services:
  - Create a Customer Service Committee whose goal is to provide suggestions for improved customer service. Ideas may be generated through brainstorming and visits to other organizations. They will be implemented through staff training.
  - Evaluate staffing needs and adjust staffing duties to effectively reflect changing demands.

- Information Technology:
  - Purchase and install an updated Microfilm reader/printer workstation with Internet access for genealogical research.
  - Improve public fax service by implementing a more user friendly self-service interface.
  - Provide quick print stations, wireless printing from mobile devices, and print-from-home services.
  - Implement self-service holds pickup for items on hold through Polaris.
  - Evaluate telephone service providers for new contract in 2014, through e-rate.
  - Replace 5 to 10 older staff computers.
  - Replace EnvisionWare and Intranet servers.
  - Keep the Polaris software updated to take advantage of new features.
  - Continue enrollment in lynda.com for staff development needs. Evaluate IT training providers as needed.
  - Explore new technologies to facilitate and automate staff/volunteer work tasks.

- Maintenance:
  - Maintain and improve the exterior of the library:
    - Install the new digital sign near Joslyn Road.
    - Seal coat the parking lot.
    - Adjust grade and mulch reading garden and entrance areas.
    - Remove (dead) trees in the reading garden.
    - Install power to the reading garden.
- Add more birds eye stone around the perimeter of the building.
- Make an area behind the shed for bulk storage of mulch and stone.
- Investigate changing over to city water for the sprinklers.
- Consolidate sprinkler clocks with remote.
- Remove rust stains (from well water) on building and sidewalks.
- Clean and paint the light poles in the parking lot.
- Complete general repair/maintenance on the generator, roof, HVAC as needed.
  - Maintain and improve the interior of the building:
    - Continue to work on refinishing wood chairs and tables.
    - Refinish stage floor.
    - Remodel the Conference Room.
    - Rent a carpet cleaner for a solid cleaning.

4. Expand and Improve Marketing
   - Adult Services:
     - Ensure that each librarian provides community outreach to an organization by attending meetings. We will market our services to and build relationships with the community organizations.
     - Meet with all the middle school PTO’s at least once per year to show them the resources we have available for teachers, parents and students.
     - Work with the media specialists to have regular book discussions/book talks at the high school.
     - Find areas in the community that we can market directly to seniors, such as medical facilities, and target our audience.
     - Install and maintain 8 Little Libraries in the community.
   - Youth Services:
     - Work with the library marketing department to promote upcoming youth programs.
     - Create a quarterly newsletter targeting local preschools.
     - Improve signage within youth services.
   - Support Services:
     - To positively enhance the customer experience, all Support Services staff will learn and promote new technology, programs, and other resources available at the library. Examples may include downloading e-books, use of iPads, use of library databases, and self-checkout.
   - Information Technology:
     - Install an outdoor electronic sign near the main road that can be updated through a Wi-Fi connection to increase visibility of promotions by passersby.
     - Continue to use and implement new technologies as needed to reach out to patrons via email and social networking.
   - Maintenance:
     - Install the new digital sign near Joslyn Road.
     - Support marketing efforts throughout the library.
**OTPL Strategic Plan Work Plan**

**Redesign Physical Space > A welcoming, efficient, and attractive space for the community**

<table>
<thead>
<tr>
<th>Investment</th>
<th>Project</th>
<th>Timeline</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revitalize age- and function-appropriate areas for youth, teens, adults,</td>
<td>1. Youth – Implement Family Place</td>
<td>Project timeline captured in Family Place training materials, start purchasing in 2013, first Parent-Child</td>
<td>Many materials purchased in 2013, first Parent-Child workshop started 2/4/2014</td>
</tr>
<tr>
<td>and seniors</td>
<td></td>
<td>workshop in 2014</td>
<td></td>
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<tr>
<td></td>
<td>2. Work with Kimberly Bolan and Associates to redesign this space</td>
<td>Floor plans due end of year 2013</td>
<td>Floor plans received, asked Kim to create a scope of entire project including costs, broken down by project</td>
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<td>Update lighting, furniture, flooring</td>
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<tr>
<td>Develop quiet areas and areas for activity and collaboration</td>
<td>1. Work with Kimberly Bolan and Associates to redesign these spaces in</td>
<td>Floor plans due end of year 2013</td>
<td>Floor plans received, asked Kim to create a scope of entire project including costs, broken down by project</td>
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<tr>
<td></td>
<td>the Youth area</td>
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<tr>
<td>Revamp and improve entrance and lobby areas</td>
<td>1. Work with Kimberly Bolan and Associates to redesign this space</td>
<td>Floor plans due end of year 2013</td>
<td>Floor plans received, asked Kim to create a scope of entire project including costs, broken down by project</td>
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<tr>
<td>Modify use of shelving and displays</td>
<td>1. As collections are weeded, reorganize materials to provide easier</td>
<td>ongoing</td>
<td>Some collections both in Adult and Youth have been shifted to provide easier access</td>
</tr>
<tr>
<td></td>
<td>access</td>
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<tr>
<td></td>
<td>2. Use “flip-through” shelving for Youth Picture Books</td>
<td>2014</td>
<td>Kimberly Bolan and Associates has provided designs for smaller service desks, implementation depends on costs</td>
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<tr>
<td></td>
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<tr>
<td>Redesign all service points (interior and exterior)</td>
<td>1. Replace large service desks with something more flexible</td>
<td>2014</td>
<td>Kimberley Bolan and Associates has provided designs for smaller service desks, implementation depends on costs</td>
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<tr>
<td>Reimagine signage (interior and exterior)</td>
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<tr>
<td>Explore use of outdoor areas</td>
<td>1. Open access to the Reading Garden through the rear exit in the</td>
<td>August 2013</td>
<td>completed</td>
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<td></td>
<td>Periodical Room</td>
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<tr>
<td>Create a café space</td>
<td>1. Work with Kimberly Bolan and Associates to design this space</td>
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</table>

**Update Collections > Increased circulation of and improved user access to all library resources**

<table>
<thead>
<tr>
<th>Investment</th>
<th>Project</th>
<th>Timeline</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examine existing collections for quantity and quality</td>
<td>1. Librarians weed all collections</td>
<td>ongoing</td>
<td>The goal is to have collections weeded by April 2014</td>
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<tr>
<td>Reorganize and re-categorize collections</td>
<td>1. Interfile the Middle School collections back in with the Youth</td>
<td>2014</td>
<td>This will begin when we have a better idea on the space changes</td>
</tr>
<tr>
<td></td>
<td>collections</td>
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<td></td>
<td>2. Use “flip-through” shelving for Youth Picture Books</td>
<td>2014</td>
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<td>3. Process Youth book and CD kits as a book with the CD in the front,</td>
<td>2014</td>
<td>in-progress, newly processed going on shelving that used to contain the Christmas items</td>
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<tr>
<td></td>
<td>eliminate the bags</td>
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<td></td>
<td>4. Interfile the Christmas collection back in with the Youth collections</td>
<td>2013</td>
<td>completed</td>
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<tr>
<td>Provide easy access to popular materials</td>
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<tr>
<td>Plan for flexibility for future collections</td>
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<tr>
<td>Optimize use of online catalog</td>
<td>1. Send Web Coordinator to the Polaris Users Group conference to learn</td>
<td>October 2013</td>
<td>completed</td>
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<tr>
<td></td>
<td>more about the online catalog software options.</td>
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<tr>
<td></td>
<td>2. Provide further networking and training opportunities for the Web</td>
<td>2014</td>
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<tr>
<td></td>
<td>Coordinator to take advantage of the options in the online catalog</td>
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</table>
Enhance Customer Service > Delighted patrons served by knowledgeable, happy, and customer service driven staff

<table>
<thead>
<tr>
<th>Investment</th>
<th>Project</th>
<th>Timeline</th>
<th>Status</th>
</tr>
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<tbody>
<tr>
<td>Explore new service models</td>
<td>1. In conjunction with space planning, consider service points in the building</td>
<td>begin in 2014</td>
<td></td>
</tr>
<tr>
<td>Add self-service options (e.g., self-checkout, self-service holds, etc.)</td>
<td>1. Install RFID and self-checkout in 2014.</td>
<td>Be live on RFID and self-checkout by December 31, 2014</td>
<td>RFP out to vendors, responses due 2/26/2014</td>
</tr>
<tr>
<td>Revisit hours of operation</td>
<td></td>
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<tr>
<td>Investigate options for return of materials</td>
<td></td>
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</tr>
<tr>
<td>Increase professional development for staff</td>
<td>1. Schedule a staff in-service day for 2014.</td>
<td>February 17, 2014 (Presidents Day)</td>
<td>Staff In-Service scheduled and will take place on Monday, 2/17/2014</td>
</tr>
</tbody>
</table>

Expand and Improve Marketing > The Library is recognized as a core community service with a growing and informed patron base

<table>
<thead>
<tr>
<th>Investment</th>
<th>Project</th>
<th>Timeline</th>
<th>Status</th>
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</thead>
<tbody>
<tr>
<td>Develop and execute a marketing plan</td>
<td>1. Create Marketing Plan in line with Strategic Plan goals</td>
<td>Create by December 2013</td>
<td>Created and reviewed by library board committee on 9/23/2013</td>
</tr>
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<tr>
<td>Make better use of current marketing technologies and explore new marketing tools</td>
<td>1. Use Constant Contact to send an e-newsletter every 3-4 weeks</td>
<td>First public newsletter sent in June 2013</td>
<td>Last public newsletter sent 2/6/2014</td>
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<td></td>
<td>2. Use Constant Contact to send a weekly e-newsletter to staff</td>
<td>First staff newsletter sent 9/2/2013</td>
<td>Staff newsletters sent weekly, last one sent 2/10/2014</td>
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<td></td>
<td>1. Use Library Wishlist to communicate library needs to the public</td>
<td>Go live by October 1, 2013</td>
<td>Was live in the summer 2013 and advertised first in the Library Link, fall 2013</td>
</tr>
<tr>
<td>Add a full-time staff position – marketing leader</td>
<td>1. Increase hours for Community Service Relations staff</td>
<td>2015</td>
<td></td>
</tr>
<tr>
<td>Empower staff to be library ambassadors</td>
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<tr>
<td>Increase collaboration with Friends of the Library</td>
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</tbody>
</table>
The Trustee membership is an all-inclusive annual membership fee which includes all of your library’s trustees.

Library Name: ________________________________________________________________

Address:  ____________________________________________________________________

City, State, Zip:  __________________________________________________________________

Library website:  __________________________________________________________________

Primary Contact Name: ___________________________________________________________

Primary Contact Phone: __________________________________________________________

Primary e-mail contact:  _________________________________________________________ Number of Trustees _______

An e-mail contact must be supplied so that your Trustees can receive newsletters and information. It will be the responsibility of this person to forward all information on to the other Trustees.

[We value your membership information. Any personal information will be used only to carry out the services of the FOML Trustee Alliance organization and will not be shared with outside organizations or individuals.]

Please make your check out to:  The Friends of Michigan Libraries

Return membership application and check to:

FOML – Trustee Membership

c/o Linda Pierce
Kettering University
1700 University Ave.
Flint, MI 48504

The FOML Board will have two trustees as non-voting representatives. Do you have a board member who would consider serving as a Trustee representative on the FOML Board? If so, please fill out below. (Name, e-mail and phone #):

Thank you for helping to improve Michigan Libraries! (NOTE: The FOML Board meets regularly at 10:00 a.m. on the first Wednesday of each month except during the summer months of July and August. At least 4 of the meetings during the year are held at a library, with the remaining meetings conducted by conference call.)
Introduction

At UBS, we understand that we succeed only when our clients succeed. With that in mind, we provide a customized approach to wealth management, built on your personal relationship with your Financial Advisor and shaped by an understanding of your needs and aspirations.

Known as the Client Relationship Agreement, this document outlines the terms and conditions of your relationship with us. By maintaining your Accounts at UBS, you agree to these terms and conditions and the other agreements and disclosures we refer to here. If signatures are required, please return the signed signature page in the enclosed envelope.

To confirm that our records are complete, we will send you a record of the information you give us after you open a new Account. Please review the Client Information and Account Information pages of the Completing Your Account Opening Process package and notify us promptly if there are any updates or corrections.

Please note: this Client Relationship Agreement applies to all of your accounts at UBS, including any Accounts you may already have with us and Accounts you may open in the future. You will not receive another copy of the Client Relationship Agreement or the Agreements and Disclosures unless there are updates and amendments, or if we require your signature on this Agreement when you open Accounts in another capacity. Some of the information in this document and the other agreements and disclosures we send you may not apply to you now. Please retain these documents for future reference because they contain important information if you decide to add services or open new Accounts.

The terms and conditions in this Client Relationship Agreement apply to all Accounts you open with UBS Financial Services Inc. or UBS Financial Services Incorporated of Puerto Rico or any other introducing broker-dealer that has a clearing agreement with UBS Financial Services Inc. In addition, we will send you other agreements and disclosures for the UBS accounts and services you choose when you open your account, as well as features you may add in the future. We refer to all these documents, including any amendments, as the Agreements and Disclosures booklet.

Your acceptance of your initial Client Relationship Agreement will serve as your agreement to the terms and conditions governing any new Accounts, features or services. Deposits of cash or securities and your continued use of your UBS Accounts constitute your agreement to all of the terms and conditions applicable to your Accounts. If you do not agree to the terms and conditions, you may cancel a feature or service or close your account.

As a UBS client, you may decide to open additional Accounts or take advantage of services and account features in the future. With some exceptions, you will be able to do so without signing additional documents or agreements. Upon approval of your accounts and services, we will confirm your requests in writing and provide any relevant agreements and disclosures you have not already received. Any authorization of features and services you give us will remain in effect until a reasonable time after you notify us to terminate the feature or service.

It is important to note that when we act as your broker-dealer, we do not enter into a fiduciary relationship with you, regardless of the fee structure you select. Except in special circumstances, we are not held to the same legal standards that apply when we have a fiduciary relationship with you, as we do when providing investment advisory services. We will effect transactions for your brokerage Accounts only as instructed by you, and neither UBS Financial Services Inc. nor your Financial Advisor will have any discretion over your Accounts.
**Representations**

By signing a Client Relationship Agreement, you make the following representations:

- You are at least 18 years old or have reached the age of majority according to the laws of the state in which you reside and the laws of the State of New York.

- You have notified us if you, your spouse or any beneficial owner of the Account(s) are or become employed by any of the following: a member firm of FINRA or other exchange (including broker/dealer subsidiary of a bank, insurance company or other financial institution), or securities or commodities exchange or self-regulatory organization or any of their affiliated organizations or UBS’s independent auditor. You agree to notify us promptly of any changes.

- No one other than you, and the individuals identified to UBS in connection with the opening of the Account, has or will have an interest in your Account unless you notify us in writing and UBS Financial Services Inc. agrees to continue to carry the Account.

- All of the personal and financial information you have supplied to UBS is true and accurate, and you will notify UBS promptly of any material changes, particularly the information regarding your residence, financial situation, investment objectives or tax status.

- You understand that UBS provides financial and investment services only and does not provide legal or tax advice.

- You represent that you have fulfilled and will continue to fulfill all tax related and reporting obligations associated with any assets in your UBS accounts.

- If you are acting as executor, trustee, conservator, guardian or custodian:
  - You understand that you are a fiduciary on behalf of the beneficial owners of the Account and that you have a duty to use the services and features provided through the Account for the benefit of the beneficial owners of the Account and not for your own benefit.
  - You acknowledge that you will make an independent determination that any activity in the Account is suitable and appropriate for the beneficial owners and that the compensation we receive is reasonable.
  - You understand and agree that this determination is solely your responsibility and not ours.

**Fees and Charges**

As a client of UBS, you agree to pay all fees and charges relating to your accounts for any transactions or services you receive from us, such as annual service fees, brokerage fees for securities transactions, fees for specific services you request and fees or charges by a third party that we incur in the course of providing services to you.

All fees and charges are subject to change at any time. Fees and charges will be charged to your accounts and may be satisfied, along with any other amounts you owe us, from free credit balances, margin and other assets in any of your accounts. We may sell assets in your Account to satisfy debit balances for any amounts due, including those resulting from unpaid fees and charges.
Individual Retirement Accounts

The Agreements and Disclosures booklet contains the UBS IRA Custodial Agreements and the IRA Disclosure Statements that apply to any Traditional, Roth, SEP or SIMPLE Individual Retirement Accounts (IRAs) you open with us now or in the future. If we make changes to the UBS IRA Custodial Agreement and the IRA Disclosure Statement we will send you updated documents, and you agree to be subject to those updated terms and conditions.

According to the UBS IRA Custodial Agreements, UBS Financial Services Inc. is named as the custodian of your IRA when we accept the Account. At your death, the beneficiary or beneficiaries whose name(s) are shown on the Account Information pages of the Completing Your New Account Process package will become entitled to your IRA.

Beneficiaries must be named in writing. Your written designation may apply to future accounts, and in that case, we will confirm your designation in the Completing Your Account Opening Process package. If you do not designate beneficiaries, or your beneficiary designation does not effectively dispose of the assets, your beneficiary with respect to the IRA or any part of the IRA not effectively disposed of, will be your surviving spouse, or your estate if you do not have a surviving spouse. You may be charged a Custodial Account fee in connection with this IRA.

If this IRA account is funded via transfer from a non-UBS account, you represent that all transfers to this account originate from a same name inherited IRA of the same type indicated on this IRA Account Application (e.g., Traditional IRA, Roth IRA) and/or a direct rollover from a qualified plan which named you as beneficiary.

Accounts with Cash Management Features

The Agreements and Disclosures booklet contains the terms and conditions that apply to the cash management features you may select. All requests to enroll in cash management features are subject to approval. We consider your continued use of your Account as your acceptance of the applicable terms and conditions.

There are important differences in the cash management features and other services that are available to U.S. residents through UBS accounts and those that are available to clients who reside outside the U.S. For example, we have different sweep programs for uninvested cash and different Card programs for these accounts. This agreement and the Agreements and Disclosures booklet describe which programs apply to which types of accounts.

Verbal Authorization to Upgrade or Add Cash Management Features to an Account

For any account you have with us now or may open in the future, we may accept verbal requests to upgrade or add cash management features to your Account. Generally, we permit any authorized person to provide verbal instructions to upgrade or add services to your Account unless you instruct us otherwise. In some circumstances, we may ask you or another person who is named on the account to sign additional documents or provide additional information for those additional features. We will provide you updated terms and conditions for the services you request if we have not already sent them to you or another owner of the Account. We consider your use of the Account as your acceptance of the applicable terms and conditions.

Our Sweep Options and Your Sweep Election

As a service to you, we offer options for the automatic investment or deposit of available cash balances ("sweep") in your Accounts. Current Sweep Options include the UBS Bank Sweep Programs and the Sweep Funds. The available Sweep Options and their features, and the eligibility of an Account for a specific Sweep Option varies by the type of Account you open, the services you select, the type of entity you are and your country of residence. We may change or discontinue our sweep service at any time, including adding or discontinuing specific Sweep Options. We may establish criteria for Sweep Options offered to different clients, including, but not limited to, establishing minimum asset requirements for clients to qualify for specific Sweep Options.

You authorize and direct us to deposit or invest your available cash balances on each business day in your Sweep Option and to withdraw your funds from, or liquidate your

The features and fees of your IRA are fully described in the Agreements and Disclosures booklet.

Please note: UBS does not extend margin for Individual Retirement Accounts.

Employers with a SEP IRA or SIMPLE IRA plan for their businesses must sign a separate plan document. We accept any approved plan documents, known as prototypes, whether they were produced by UBS, an IRS model or a document from another provider. If you would like to use a UBS prototype, please ask for a copy of the SEP IRA Plan or SIMPLE IRA Plan prototype document from your UBS Financial Advisor.

UBS offers a variety of accounts with cash management features, including the Resource Management Account® (RMA), Business Services Account BSA® (BSA) and International Resource Management Account® (IRMA®).

Cash management features available for eligible accounts include:
- Check writing
- Debit cards
- Credit cards
- Rewards programs
- Bill Payment
- Electronic Funds Transfer
- Margin loans

Sweep Options® refers to the options made available by UBS for the automatic investment or deposit ("sweep") of available cash balances in your Account. Sweep Options include the UBS Bank Sweep Programs, the Sweep Funds, the Puerto Rico Short Term Investment Fund, the International Deposit Account Sweep Program and any other sweep investments we may make available from time to time for eligible Accounts.
shares in your Sweep Option, as described in this section and in the General Terms and Conditions in the Agreements and Disclosures booklet, and any amendments.

Please refer to the UBS Bank Sweep Programs Disclosure Statement for a description of the eligibility requirements for the UBS Bank Sweep Programs. If your Account is not eligible for the UBS Bank Sweep Programs, you may select an available Sweep Fund as the Sweep Option for your Account.

For Accounts eligible for one of the UBS Bank Sweep Programs, unless you are eligible for and select an available tax-advantaged Sweep Fund, your Sweep Option will be one of the UBS Bank Sweep Programs.

In general, most clients with a Resource Management Account® (RMA®), Individual Retirement Account (IRA), Basic Investment Account, Business Services Account® (BSA®), Coverdell Education Savings Account and certain Investment Advisory Accounts will be eligible for one of the UBS Bank Sweep Programs. Eligibility is based primarily upon the type of client. Most non-business clients and employee benefit plans qualified under Section 401(a) or Section 403(b)(7) of the Internal Revenue Code of 1986, as amended, or under any other employee retirement or welfare plan subject to the Employee Retirement Income Security Act of 1974, as amended (ERISA) (Plans) are eligible for the Deposit Program. In cases where a participant in a Plan has established a Securities Account for purposes of participation in the Plan (each a Plan Participant), the Plan Participant will be eligible for the Deposit Program. Most business clients are eligible for the Business Program.

The UBS Bank Sweep Programs

Through each of the UBS Bank Sweep Programs, available cash balances in each eligible Account are automatically deposited into deposit accounts at Bank USA up to the Bank USA Sweep Cap. Available cash balances in excess of the Bank USA Sweep Cap will be automatically swept without limit to your Secondary Sweep Option.

Unless you select an available Sweep Fund, the Secondary Sweep Option for eligible Accounts other than Investment Advisory Accounts is deposit accounts at AG Stamford Branch. Investment Advisory Accounts will not sweep to the AG Stamford Branch; instead the Secondary Sweep Option for Investment Advisory Accounts will be an available Sweep Fund.

Funds in deposit accounts at AG Stamford Branch are not eligible for FDIC insurance or protection by SIPC. Sweep Funds are not FDIC-insured, not guaranteed by a bank, are sold by prospectus only and may lose value.

Deposits held at Bank USA through the Business Program are subject to monthly withdrawal limits, as described in the UBS Bank Sweep Programs Disclosure Statement. If your withdrawals in a month reach the limit, all funds on deposit through the Business Program will be withdrawn from Bank USA and transferred into your Secondary Sweep Option and available cash balances will sweep to your Secondary Sweep Option for the remainder of the month. These funds, up to the Bank USA Sweep Cap, will be transferred back to Bank USA on the first business day of the following month.

FDIC Insurance Coverage and Limitations: If you have more than one Account that sweeps to Bank USA, the amount deposited at Bank USA may exceed the amount covered by FDIC insurance (currently $250,000 per insurable capacity). You are responsible for monitoring the total amount of deposits that you have with Bank USA to determine the extent of FDIC deposit insurance coverage available to you. Please refer to the UBS Bank Sweep Programs Disclosure Statement for more detailed information regarding the UBS Bank Sweep Programs and FDIC insurance.

Alternatives to the UBS Bank Sweep Programs

With the exception of tax-advantaged Accounts and Basic Investment Accounts, if you are eligible to participate in one of the UBS Bank Sweep Programs, but do not wish to have your available cash balances deposited with Bank USA, you may elect at any time to have "Sweep Funds" refer to one or more of the UBS money market funds made available as a Sweep Option. Sweep Funds are described in the respective prospectuses for the UBS RMA Funds, UBS Cashfund, UBS Retirement Money Market Funds, UBS Liquid Assets Fund, UBS Cash Reserves Fund and the UBS Select Capital Money Market Funds.

The "UBS Bank Sweep Programs" collectively refers to the UBS Deposit Account Sweep Program (the "Deposit Program") and the UBS Business Account Sweep Program (the "Business Program") as more fully described in the UBS Bank Sweep Programs Disclosure Statement.

UBS Bank USA (Member FDIC) ("Bank USA"), is an FDIC-member bank affiliate of UBS.

UBS AG, Stamford Branch ("AG Stamford Branch") is a US branch of UBS AG, a Swiss Bank that is the parent of UBS Financial Services Inc. and UBS Financial Services Incorporated of Puerto Rico.

For clients other than Plans and Plan participants, the "Bank USA Sweep Cap" is $250,000 per Securities Account owner. For Plans and Plan participants, the Bank USA Sweep Cap is $250,000 per Securities Account.

Please refer to the UBS Bank Sweep Programs Disclosure Statement for important information about how the UBS Bank Sweep Programs work, how the Bank Sweep Cap is determined, eligibility, interest rates, withdrawal limits, FDIC insurance and your relationship with UBS, Bank USA and AG Stamford Branch. You should review the Disclosure carefully.
your available cash balances swept without limit to a tax-advantaged Sweep Fund or, for Puerto Rico residents only, the Puerto Rico Short Term Investment Fund, Inc.

The following tax-advantaged Sweep Funds currently are available:

- UBS RMA Tax-Free Fund Inc.
- UBS RMA California Municipal Money Fund
- UBS RMA New York Municipal Money Fund
- The Puerto Rico Short Term Investment Fund, Inc.
- UBS Select Tax-Free Capital Fund (subject to minimum asset requirements)

State-specific municipal funds are intended for residents of those states only. The Puerto Rico Short Term Investment Fund, Inc. is offered exclusively to Puerto Rico residents as defined in the fund’s prospectus. The Puerto Rico Short Term Investment Fund is not a money market fund registered under the U.S. Investment Company Act of 1940, does not comply with rules applicable to U.S. registered funds, presents a higher degree of risk than those funds, and is for Puerto Rico residents holding accounts with UBS Financial Services Incorporated of Puerto Rico only. The Puerto Rico Short Term Investment Fund and the Sweep Funds are sold by prospectus only, and are not FDIC-insured, not guaranteed by a bank, and may lose value.

If your Account is tax-advantaged, or is a Basic Investment Account, whether tax-advanced or not, you are not eligible to select a tax-advantaged Sweep Fund as a Sweep Option. Tax-advantaged Accounts include, but are not limited to, Accounts of Plans, Plan Participants and IRAs. If your tax-advantaged Account or Basic Investment Account is not an Investment Advisory Account, and you choose not to participate in a Bank Sweep Program, available cash balances will remain in your Account and will not earn interest. If your tax-advantaged Account or Basic Investment Account is an Investment Advisory Account, available cash balances must be swept through a Bank Sweep Program.

Changing Your Sweep Option

You may change your sweep election to an available alternative Sweep Option at any time. By instructing us to change your sweep election, you are authorizing and directing us to redeem your Sweep Fund shares, or withdraw funds from one of the UBS Bank Sweep Programs, and transfer the funds to your new Sweep Option. You may change your sweep election by contacting your Financial Advisor.

For additional information regarding program availability and Account eligibility, please refer to the UBS Bank Sweep Programs Disclosure Statement and the UBS International Deposit Account Sweep Program Disclosure in the Agreements and Disclosures booklet, and to the prospectuses for the Sweep Funds and the Puerto Rico Short Term Investment Fund.

Institutional Sweep Funds and Automatic Exchanges

We may offer Institutional Sweep Funds as Sweep Options or Secondary Sweep Options for clients (except for Plans and IRAs in investment advisory programs) who meet certain minimum asset thresholds. Current eligibility criteria may be obtained from your Financial Advisor. UBS may change the eligibility criteria at any time in its discretion without notice to you. Institutional Sweep Funds will generally offer a higher yield than other Sweep Funds, though there is no guarantee that the yield will be, or will remain, higher.

Clients other than Plans and Plan Participants

Your eligibility for the Institutional Sweep Funds will be determined at the end of each month, based on the value of your Marketing Relationship assets as determined in the sole discretion of UBS. If the value of your Marketing Relationship assets reaches the minimum asset threshold at any time other than the end of the month, you will not be eligible for an Institutional Sweep Fund.

Plans and Plan Participants

A Plan’s eligibility for the Institutional Sweep Funds will be determined at the end of each month, based on the value of the Plan’s QP Relationship assets, as determined in the sole
discretion of UBS. A Plan Participant’s eligibility for the Institutional Sweep Funds will be determined at the end of each month, based on the greater of the value of the Plan’s QP Relationship assets and the Plan Participant’s Marketing Relationship assets, both as determined in the sole discretion of UBS. If the value of a Plan’s QP Relationship assets or a Plan Participant’s Marketing Relationship assets reaches the minimum asset threshold at any time other than the end of the month, the Plan or Plan Participant will not be eligible for an Institutional Sweep Fund.

If you are eligible for an Institutional Sweep Fund as either your Sweep Fund or your Secondary Sweep Option for one of the Bank Sweep Programs, we will liquidate your shares in your current Sweep Fund or your Secondary Sweep Option, as applicable, and purchase shares in the Institutional Sweep Fund with the same investment objectives without direction from you. Thereafter, your Sweep Fund or Secondary Sweep Option, as applicable, will be the Institutional Sweep Fund. Once an Account’s Sweep Option or Secondary Sweep Option, as applicable, is an Institutional Sweep Fund and a first purchase has been made into the Fund, that Institutional Sweep Fund will remain the Account’s Sweep Option or Secondary Sweep Option even if the Account’s Marketing Relationship assets cease to meet the minimum asset thresholds for that Institutional Sweep Fund. QP Relationship assets as a means to determine eligibility will not be available until on or about Dec 2, 2013.

Check Writing

Many UBS accounts incorporate a check writing feature. If you choose this feature for your account, you authorize us and our Check Provider to honor checks that bear your signature(s) and unsigned drafts that are presented on the basis of separate written authorization from you to the payee. These checks may be used only in conjunction with your accounts and only up to the account’s “Withdrawal Limit” as defined in the General Terms and Conditions in the Agreements and Disclosures booklet. We will deduct funds from your Accounts and reimburse the Check Provider in federal funds when checks or drafts are presented to the Check Provider. We may delay or deny payment if there are insufficient available assets in your Account to cover payment on the day you write the check or authorize the draft through the day on which we deduct funds from your accounts to pay the check or draft.

Bill Payment and Electronic Funds Transfer Services

Many UBS accounts incorporate the Bill Payment and Electronic Funds Transfer services. If you enroll in these services, you authorize UBS and its processing bank to effect the types of transactions described in the Bill Payment and Electronic Funds Transfer Service Agreement. This service agreement also applies to other electronic transfers to or from your Accounts, including transfers made with UBS CashConnect feature and certain payments made through the Automated Clearing House (“ACH”) system, even if you do not enroll in this service.

"Check Provider” is the provider and processor we have appointed to handle payment of your checks and drafts. We reserve the right to change check providers from time to time.

The Bill Payment and Electronic Funds Transfer Service Agreement is located in the Agreements and Disclosures booklet.

Bill payments are only available to payees located in the U.S.

Transfers through the ACH system are only available to and from accounts at financial institutions and banks within the U.S.
UBS Visa Debit Card for RMA or BSA

Brokerage accounts with cash management features include the UBS Visa Debit Card (Card). If you choose this feature either verbally or in writing, you will be issued one or more Card(s) by the Card Issuer. UBS or the Card Issuer will complete any transactions you initiate using the Card(s). The Card Issuer will approve transactions up to your account's "Withdrawal Limit," as described in the Agreements and Disclosures booklet.

You agree to maintain sufficient available assets in your account to make payment in full, and transactions may be denied if there are insufficient assets in your account to make full payment for any Card transactions as they are processed. As your Card cash withdrawals are processed, we will deduct funds from your Account to reimburse the Card Issuer. Once each calendar month, we will deduct from your Account the amount of purchases made with the Card that have been received by the Card Issuer but not yet deducted from your Account. The Card Issuer may suspend or cancel Cards if there are insufficient assets to cover transactions. Your use of the Card constitutes your agreement to the terms and conditions in the UBS Visa Debit Card Cardholder Agreement, which is included in the Agreements and Disclosures booklet.

UBS Credit Card for RMA or BSA

You may apply for a UBS Visa Signature credit card or UBS Preferred Visa Signature credit card (Credit Card) either verbally or in writing. If your application is approved by the Card Issuer, you will be issued one or more Credit Cards. We will bill transactions made with your Credit Card separately from your eligible brokerage account. You may pay your Credit Card balance automatically each month from your eligible brokerage account, or you may pay the bill from other sources or allow a balance to revolve. The Credit Card terms and conditions describes rates, fees and other costs for the Credit Card. The Card Issuer will issue and manage your Credit Card according to Utah law and the UBS Credit Card Cardholder agreement (Credit Card Agreement). The Card Issuer will include the Credit Card Agreement with your Credit Card. Your use of the Credit Card constitutes your agreement to the terms and conditions in the Credit Card Agreement, which may change occasionally. The Credit Card is not subject to the General Terms and Conditions of this UBS Client Relationship Agreement. To fulfill your application for a Credit Card, we will share the personal information the Card Issuer requires to open your Credit Card Account, and we share your personal information such as application data, approval status and transaction information on a regular basis to update your UBS monthly account statement and our records.

When you request a Credit Card, the Card Issuer will obtain a credit report as part of your application and after it establishes your Credit Card account to administer your Credit Card account and report its credit experience with you to others. At your request, the Card Issuer will provide the name and address of each consumer reporting agency from which it obtained a report about you. After your Credit Card account is open, you will have the opportunity to select how the Card Issuer can use or share information about you for marketing or Credit Card account maintenance purposes.

Any disputes you may have with the Card Issuer will be resolved by binding Arbitration. For more information regarding Arbitration please consult the UBS Credit Card Agreement.

By requesting Credit Card, you agree with the following statements:

• I (we) am at least 18 years old and a permanent resident of the United States.

• I (we) have reviewed and agree to the Important Information about the UBS Credit Card Account Terms and Conditions that was provided with this Client Relationship Agreement.

• All information provided to UBS and the Card Issuer was truthful and complete.
International Accounts

Please note: The International RMA and certain of its cash management features and other services are not available in all countries and may be changed at any time.

In connection with your certification regarding purchases made in reliance on Regulation S, including off-shore mutual fund purchases, the definition of a U.S. Person is 1) any resident of the United States; 2) any partnership or corporation organized in or under the laws of the United States; 3) any estate or trust in which the executor, administrator or trustee is a U.S. person and/or if the income from the estate or trust is subject to U.S. federal income taxation (regardless of the source of the income); 4) any corporation, partnership, estate, trust or other entity that is directly or indirectly controlled by one or more of the above categories of U.S. Persons; 5) any agency or branch of a foreign entity that is located in the U.S.; 6) any non-discretionary account (other than an estate or trust) held by a dealer or other fiduciary for the benefit or account of a U.S. Person; 7) any discretionary account (other than an estate or trust) held by a dealer or fiduciary that is a U.S. Person, not including those held for the benefit of a non-U.S. Person; 8) certain partnerships or corporations that are organized or incorporated under the laws of any non-U.S. jurisdiction that have formed principally for the purpose of investing in securities not registered under the U.S. Securities Act of 1933; and 9) any other person or entity considered a U.S. Person for purposes of U.S. tax law and/or Regulations under the Securities Act of 1933.

International Deposit Account Sweep Program

The Sweep Option for International Accounts is generally the UBS International Deposit Account Sweep Program (IDA). The IDA is an interest-bearing account maintained by UBS AG at the Cayman Islands Branch where funds are invested into short-term deposits. If you are eligible and choose to participate in the IDA sweep program, free cash balances in your Accounts are automatically deposited into a demand deposit account at the New York Branch of UBS AG, from which funds are then swept and re-deposited each business day into an overnight deposit account at the Cayman Islands branch of UBS AG. As your agent, UBS Financial Services Inc. will make the necessary withdrawals from the New York deposit account to satisfy debits or charges in your Account in accordance with the General Terms and Conditions. You may choose to withdraw from the IDA Program at any time, however, your free cash balances in your Account at UBS Financial Services Inc. will not earn interest or dividends. Funds on deposit in the accounts at the New York and the Cayman Islands branches of UBS AG are not eligible for federal deposit insurance from the Federal Deposit Insurance Corporation (FDIC).

A full description of the IDA Sweep Program is included in the Agreements and Disclosures Booklet. At times, we may update or modify the terms of the IDA Sweep Program and/or change the Sweep Options we make available.

UBS Visa Debit Card®

The International RMA includes the UBS Visa Debit Card (Card). If you are eligible for the Card under applicable law and UBS policies and you request this feature either verbally or in writing, you will be issued one or more Card(s) by the Card Issuer. UBS or the Card Issuer will complete any transactions you initiate using the Card(s). Your use of the Card constitutes your agreement to the terms and conditions in the UBS Visa Debit Card Cardholder Agreement that is included in the Agreements and Disclosures booklet.

The Card Issuer will approve transactions up to your account’s “Withdrawal Limit,” as described in the Agreements and Disclosures booklet. You agree to maintain sufficient available assets in your account to make payment in full and understand that transactions may be denied if there are insufficient assets in your account to make full payment for any Card transactions as they are processed.

As your Card cash withdrawals are processed, we will deduct funds from your Account to reimburse the Card Issuer. Once each calendar month, we will deduct from your Account the amount of purchases made with the Card that have been received by the Card Issuer but not yet deducted from your Account. The Card Issuer may suspend or cancel Cards if there are insufficient assets to cover transactions.

The features and fees of your International Resource Management Account are more fully described in the Agreements and Disclosures booklet.

“Card Issuer” refers to UBS Bank USA, its successors or assigns, or the issuer of the UBS Card we appoint in our sole discretion.

The UBS Credit Card and the UBS Rewards Program are not features of the International RMA.
Insurance Accounts

As a service to clients, we also offer accounts to maintain or permit the purchase of insurance products and services. By signing the Signature Page for your non-brokerage insurance account, you accept the Client Relationship Agreement and the other documents referred to here, and as a result, you may be able to open brokerage accounts with us in the future without having to sign additional agreements.

Joint Accounts

For joint accounts, each person or entity named on the Account has full power and authority over the Account, and the account holders are jointly and severally liable for all obligations with respect to the Account. Please refer to the “Joint Accounts” section of the General Terms and Conditions for more information about the terms and conditions that apply to joint accounts.

When we open additional joint accounts for the same account holders, we establish them with the same legal ownership as the most recently-opened joint account, unless we are instructed otherwise. If you request a different form of ownership, we will request your signature acknowledging that election. For example, if you open an account as joint tenants with rights of survivorship, your next account with the same parties will also be established as joint tenants with rights of survivorship, unless you tell us you want a different type of ownership for that account.

Margin Agreement and Margin Requirements

All Accounts that you open now or in the future will be established with margin, if eligible, unless you instruct us that you do not want margin privileges for specific Accounts. By signing the Signature Page for any Account except for an ERISA Plan or for an Estate, you agree that the Margin Agreement governs your use of margin in all of your current Accounts and any Accounts that you may open in the future.

Therefore, if you do not establish margin privileges when you open an Account and later decide to use margin, you may be able to do so without signing additional forms. Likewise, if you cancel your margin privileges on an Account, your margin agreement with us will remain in effect and you may request to use margin again at any time. In either event, we will confirm your request.

When you use your margin privileges, we hold your securities in your Account as collateral against the amounts you borrow, and your securities may be loaned to UBS or to others as described in the Margin Agreement. In addition, margin-eligible Accounts are subject to applicable statutes, rules, regulations, procedures or industry customs. We may deem it necessary or advisable to establish additional requirements for margin accounts. You agree to maintain sufficient assets to satisfy all applicable statutes, rules or regulations, or as we deem necessary or advisable. You also agree to maintain sufficient assets in your Account to satisfy any and all margin calls issued in connection with the Account.

As long as your Account is a margin account, you authorize UBS in the usual course of business to lend, pledge as collateral, hypothecate, relend or repledge any Property we carry for you on margin, whether separately or together with Property of others, either to ourselves or to others. This authorization remains in effect until we receive payment for such Property.

When you use your margin privileges, as permitted by law, we may use certain securities in your account for, among other things, settling short sales and lending securities for short sales. We may receive and retain compensation in connection with such transactions. If you are engaged in short selling a security, you may incur a charge due to certain borrowing costs for that particular security.

Hypothecation is the pledging of securities or other assets to secure a loan such as debit balance in a margin account.

Subject to applicable rules and regulations, we may amend the requirements applicable to your margin account at any time in our sole discretion, including changing the level of credit available to you and applicable maintenance requirements without notice to you. A prior demand or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of our right to sell or buy without demand or notice as described here. For additional terms, please refer to the section "Liquidation of Collateral or Account" below.
We have the right to satisfy a margin call or to obtain full or partial payment of a margin loan at any time without a demand for margin or additional margin or other notice. To satisfy a margin call or to obtain full or partial payment of the margin loan, in addition to all rights provided by law, we have the right to:
1. require additional collateral,
2. sell any Property in any of your Accounts with us, whether carried individually or jointly with others,
3. buy any Property which may be held short in your Account,
4. cancel any open orders and close any or all outstanding contracts, or
5. liquidate any of your Accounts with us.

We may also exercise these rights if in our discretion we consider it necessary for your or our protection; if a bankruptcy petition, or petition for the appointment of a receiver, is filed by or against you; if an attachment is levied against any Account; or in the event of your death or dissolution.

You understand that there are substantial risks involved in trading securities on margin, using leverage as a liquidity source or as part of your investment strategy, or otherwise pledging your securities in order to obtain credit. Please review the Loan Disclosure Statement included in the Agreements and Disclosures booklet carefully for a detailed discussion of these risks.

**Security Interest**

As security for the payment of all liabilities or indebtedness presently outstanding or to be incurred under this or any other agreement between you and any UBS Entity, including but not limited to any loans or promissory notes, you hereby grant to each UBS Entity a security interest in and lien on any and all Property held or carried by any UBS Entity for you or on your behalf in or credited to any UBS Account(s) (other than qualified plan or IRA accounts or other accounts where doing so would be a prohibited transaction or violation of applicable law or regulation) and in any other Account with any UBS Entity in which you may have any legal, equitable or other interest.

All such Property will be subject to such security interest as collateral for the discharge of your obligations to any UBS Entity, wherever or however arising and without regard to whether or not we made loans with respect to that Property. In enforcing our security interest, we have the discretion to determine the amount, order and manner in which the Property will be sold and have all the rights and remedies available to a secured party under the Uniform Commercial Code (UCC) in addition to all other rights provided in this Agreement or by law.

You will not cause or allow any of the Property held in any of your UBS Accounts, whether owned now or acquired later, to be or become subject to any liens, security interests, mortgages or encumbrances of any nature other than our security interest, without our prior written consent. Each UBS Entity shall act as agent for and on behalf of each UBS Entity for purposes of perfecting, maintaining and enforcing the security interests granted hereunder or by operation of law. Each UBS Entity acting in the capacity of a deposit bank, securities intermediary or commodities intermediary, agrees to follow the instructions and entitlement orders of each other UBS Entity with respect to the Property as a secured party without further consent by you. You hereby authorize and direct each UBS Entity to follow the instructions and entitlement orders of each other UBS Entity.

Please refer to the UBS Statement of Credit Practices for additional information.

“UBS,” “we,” “us,” “our” and “ours” refer to UBS Financial Services Inc. and, unless we indicate otherwise, its successor firms, subsidiaries, correspondents and Affiliates, including without limitation, its parent company, UBS AG.

“Affiliates” refers to UBS Financial Services Incorporated of Puerto Rico (which clears through UBS Financial Services Inc.), UBS Bank USA, UBS Credit Corp., UBS Trust Company, N.A. and their insurance agency affiliates and subsidiaries, and all other subsidiaries and affiliates.

“UBS Entity” refers to UBS Financial Services Inc. and each of these Affiliates.

“Securities Intermediary” means: 1) a clearing corporation; or 2) a person, including a bank or broker, that in the ordinary course of business maintains securities accounts for others and is acting in that capacity, as such terms are interpreted under Section 8-102(a)(14) of the United States Uniform Commercial Code.
**Liquidation of Collateral or Account**

We may satisfy any and all amounts you owe us in connection with any of your Accounts or agreements with us, or any other agreement between you and any UBS Entity, including but not limited to any loans or promissory notes, from Property we hold or carry in any of your Accounts with us (other than qualified plan or IRA accounts or other accounts where doing so would be a prohibited transaction or violation of applicable law or regulation). Additionally, we may sell any or all Property held in any of your Accounts with us and cancel any open orders for the purchase or sale of any Property without notice in the event of your death or dissolution, or whenever in our discretion it is necessary for our protection. In these instances, we may also borrow or buy-in all Property held in any of your Accounts required to make delivery against any sale initiated for you. These sales or purchases may be public or private and may be made without advertising or notice to you and in the manner we determine in our sole discretion. You waive diligence, presentment, protest, demand for payment and notice of nonpayment and further waive all other notices and formalities to which you may be entitled under applicable law or otherwise, to the extent the waiver of such notices and other formalities is permissible under applicable law. Your waiver will not be invalidated by any demands, calls, tenders or notices that we may make. At any sale, we may purchase the Property or any portion thereof free of any right of redemption and you will remain liable for any deficiency in any of your Accounts, plus any accrued interest on the deficiency at our then customary rate, if applicable, or at the maximum rate allowable by law. We will not be liable to you in any way for any loses or adverse tax consequences resulting from a liquidation of your Property.

**USA Patriot Act**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information and documentation identifying each account holder. Therefore, when you open an Account, we ask for your name, address, date of birth and other identifying information about you. We may ask to see your driver’s license or other identifying documents. We may also screen your name against various databases to verify your identity. If we are unable to verify your identity, we may take any of the actions described under “Termination of your Account” in the General Terms and Conditions in the Agreements and Disclosures booklet.

**Credit Report**

When you open an account with us, we may obtain your credit report or other credit references and verify or update the credit information you may have given to us previously. We may make verbal and written inquiries concerning your credit history. Likewise, we may request your credit report or other credit information and provide it to our Card Issuers and Check Provider or to our affiliates, as necessary or advisable to service and maintain your Accounts. We also use this information to offer you additional products that may be of interest to you.
Your Privacy

At UBS, we are committed to safeguarding your personal information. Please refer to the UBS Client Privacy Notice in the Agreements and Disclosures booklet, which describes the personal information we collect about you and how we handle and protect it.

Disclosure of Beneficial Ownership

The issuers of securities held in your Accounts may request your name, address and security position so that they may contact you directly for proxy voting and other shareholder communications. You may instruct us not to supply this information, in which case, you will receive information regarding those securities from UBS instead of the issuers. Your current instructions are reflected on the Account Information pages of the Completing Your Account Opening Process package. If you would like to change your instructions, please call your Financial Advisor.

As described in the section “Foreign Securities” in the General Terms and Conditions, we may share information about the beneficial ownership of foreign securities in your Accounts with the issuers of those securities, foreign government authorities of their agent, to obtain reduced tax withholding rates, to comply with local law or to respond to other lawful requests.

Householding of Statements and Other Communications

As a convenience to you, we may consolidate periodic communications for certain accounts with the same address. This practice, called “householding,” applies to account statements, trade confirmations, personal and financial information required to be sent by regulation, preliminary and final prospectuses and Summary of Accounts statements, which provide consolidated information for all of the accounts in your household. Households are determined as follows:

- Accounts that share the same name, address and Social Security or Tax ID Number are automatically placed in the same household.
- Accounts that share only the same address will be placed in the same household only with the express consent of all the Account holders.

We mail householded communications in a single envelope (if you receive paper delivery) or, if you receive electronic delivery, we make them available through UBS Online Services or other electronic delivery method. Any member of your household who is enrolled in UBS Online Services can have access to view all Accounts in the household.

The composition of a household will change as clients move away from the household mailing address, and the addressee for household mailings may also change over time. Where owners of joint accounts live at different addresses, household mailings will be sent to at least one account owner’s address and may be included with mailings for other accounts at that address under the conditions described above.

Periodically we are required by industry regulators to send records of certain personal and financial information to our clients. Because we deliver these records with your account statements, other members of your household may have access to these records unless you instruct us to send them to you separately.

If you do not want your statements and other periodic communications from us to be bundled by household, please contact your Financial Advisor and ask to receive individual account statements mailed in separate envelopes or delivered separately via electronic means.

For more information regarding electronic delivery of periodic communication for your Account, please refer to the Electronic Delivery Agreement below.

E-mail Communications

We discourage clients from transmitting personal or confidential information through e-mail. If you choose to send personal and confidential information to us via e-mail, we cannot be responsible for any loss or damages that occur as a result, such as losses or damages arising from mistaken identity or unauthorized access and the use of the information (for any purpose) by others who may intercept or otherwise access the communications during and after transmission.
**Entire Agreement and Changes to the Agreement**

This Client Relationship Agreement and the related documents, including the General Terms and Conditions and the rest of the Agreements and Disclosures booklet form the entire “Agreement” between you and us with respect to your account(s). This Agreement supersedes any prior representations or agreements.

The accounts and services we offer may change over time. We may change our Agreement with you at any time by sending you a written notice of the change, and the changes will be effective on the date of the notice unless we specify a later date. We also may cease to offer services at any time without prior notice. Your continued use of your Accounts and our products and services constitutes your acceptance of the new terms and conditions. All changes by you to the Agreement will become effective only if offered in writing and signed by us.

**Applicable Law**

This Agreement, including the Arbitration provisions in the next paragraph, and its enforcement, are governed by the laws of the State of New York, without giving effect to such State’s choice of law or conflict of laws provisions. The Agreement is binding on all parties provided that there is no inconsistency with the Federal securities laws or the Federal or State banking laws. In connection with any Card issued, the respective Cardholder Agreement shall be governed by Federal law and the law designated by the Card Issuer in that Cardholder Agreement.

In the event that any of the Arbitration provisions below are found to be unenforceable, you submit to the exclusive jurisdiction of the courts of the State of New York and the Federal courts sitting in the Southern District of New York for the purpose of determining all matters with regard to the Agreement. You also consent to service of process by certified mail to your Account’s address of record, and you waive any objection to the venue and any claims that an action or proceeding has been brought in an inconvenient forum. If any provision of the Agreement is held to be invalid, void, or unenforceable, the remaining provisions will remain in full force and will be construed to the fullest extent permitted by law, to give effect to the intent of any provision that has been called into question.

**Non-Primary Residence Address for Mailing Purposes**

Unless you notify us otherwise in writing, you authorize us to use the Account Address you provided in the Account Application to mail all notices, correspondence and for the disbursement of Property, even if it is not your primary residence. Based upon this authorization, we will not telephone you to confirm receipt of property or require a signed written confirmation from you acknowledging transmittal of property. If you would like to designate an alternative mailing address for the account, please contact your Financial Advisor to provide the necessary authorization. Even when you have provided a mailing address for the Account, some correspondence may be delivered to your legal residence address only based upon operational considerations.

**Electronic Records**

Any agreements accepted by facsimile or electronic means (such as clicks or other online means) are legally binding and are considered to have been "signed" by you with the same effect as a manual signatures. Electronic records of an agreement that is made online will also be considered to be “in writing.” You agree not to dispute the validity or enforceability of any agreements entered into electronically by you (or by anyone using your authentication devices, such as a password or PIN).

**Electronic Delivery Agreement**

UBS offers certain communications through electronic delivery. Categories of communications you may enroll in for e-Delivery include:

- Statements for your UBS Accounts, which include your UBS Visa Signature® credit card statement from the Card Issuer; notices delivered on or with statements such as our annual Client Privacy Notice; and messages about transactions and payments.
- Trade confirmations and notices regarding account activity.
• Shareholder communications, including annual and other shareholder reports, preliminary and final prospectuses, proxy materials and information about other corporate actions. Shareholder communications also includes all account documents related to Investment Advisory accounts, including Form ADV disclosure brochures, manager profiles, asset allocations, performance reports and other disclosures, reports and notices related to advisory accounts.
• Quarterly performance reports.
• Corporate Employee Financial Services plan advices.
• Tax reporting documents, including 1099s and other tax documents that are available now or become available in the future.
• Agreements and disclosures relating to the accounts, features and services we offer.

Any member of your household may enroll any other household account in electronic delivery of these periodic communications, except for tax reporting documents. By enrolling in e-Delivery of any communications described above, you agree that we may also deliver similar firm documents electronically that may be available now or in the future. When available, confirmations of your personal and account information may be included with related documents that are delivered electronically through UBS Online Services or any other secure method. Please note: These confirmations are sent periodically and to confirm certain changes to your account information. These confirmations may be viewable by other members of your household through UBS Online Services or other secure methods. Contact your Financial Advisor if you prefer to receive private, paper versions of confirmations of personal and account information instead of electronic versions.

If you enroll in e-Delivery for any of the communications described above, the following terms and conditions will apply to all of the UBS accounts (current and future) in your UBS statement household.

• A valid e-mail address is required for our e-Delivery services and you are responsible for notifying UBS when your e-mail address changes; you may update your e-mail address online through UBS Online Services or by calling your Financial Advisor.
• Access to UBS Online Services is required for e-Delivery of documents that contain any personal information; we may, however, deliver such documents by other secure means in the future.
• Enrollment in e-Delivery is effective immediately and may be cancelled at any time, either by changing your elections online or by contacting your Financial Advisor; we confirm cancellations and other changes to your delivery preferences by e-mail or regular mail whether they were initiated by you or UBS.
• Enrollment for any e-Delivery services for any of your accounts will automatically apply to any accounts that you open in the future at UBS, subject to certain system limitations.
• You may request paper copies of any document we are required to deliver to you at any time for no additional charge by contacting your Financial Advisor.
• We notify you by e-mail when a new document is available; to protect your information, the electronic message generally includes a link to a secure UBS website where the document can be viewed and downloaded.
• If your e-mail address fails, we will mail paper copies of documents or a paper notice that a document is available with instructions on how to access it.
• By enrolling in e-Delivery, you confirm that you have access to a printer or other device to print or save documents you may wish to retain.
• We do not charge for e-Delivery, but your Internet access provider may have separate charges.
**Representations and Agreement for Trustee Certification**

**Representation of a Trust Agreement in Effect**

For trust accounts, each Trustee, certifies, represents and warrants that the trust to which this certification applies is in full force and effect and that the information you have supplied to UBS is true and accurate, as we rely on that information to service your accounts.

Unless we are updated subsequently by the trustees, UBS will rely on this certification, which includes the information you provide on the Signature Page, to service accounts you may open in the future for the same trust. By signing a UBS Trustee Certification and Agreement, you agree that:

- Each trustee (or a corporate officer if the account is a corporate trust) executed the certification.
- You have full power under the trust agreement and applicable law to submit valid orders and other instructions relative to the trust Account(s).
- The trust agreement authorizes you to make distributions and transfers from the trust.
- You have received and read the “UBS Client Relationship Agreement” and the documents it references and agree to those terms and conditions for all accounts you open on behalf of the trust.
- As Trustee(s), you have broad investment powers under the Trust and applicable law. You have noted any restrictions on your power as trustee(s) on the Signature Page for the first trust account you open, and agree that the powers and restrictions listed here and on the Signature Page are accurate and complete.

**Trustee’s Ability to Bind the Trust**

Unless you indicate otherwise on the Signature Page, you agree that any individual trustee may independently exercise any of the trust’s powers. This means that UBS is authorized to take instructions from and accept any document on behalf of the trust (including but not limited to agreements to arbitrate all disputes involving the trust account) signed by any one of the trustees. In some instances, however, we may require the joint action of all trustees for certain activities.

By signing a UBS Trustee Certification and Agreement, you agree that:

- Unless you have noted otherwise, you have the authority to pledge, mortgage, assign or subject to a security interest or lien in favor of UBS, any property of the trust as security for any liability of the trust.
- You have the authority to execute any and all relevant documents and bind the trust to any agreements entered into with respect to such activities.
- **You understand that, if you have requested margin privileges on behalf of the trust, UBS holds securities in margin-eligible trust accounts as a lien against the amounts borrowed by the trust, and you agree to maintain sufficient collateral in the account to meet margin calls we might issue.**

**Trustee’s Acknowledgement**

By signing a UBS Trustee Certification and Agreement, you agree that:

- UBS may assume without further inquiry and is not required to confirm your power and authority as trustee(s) or to verify instructions for the delivery of any money or property to you as trustee(s).
- UBS is not required to confirm that you are properly exercising your power and authority unless UBS has actual knowledge to the contrary.
Liability and Indemnification

By signing a UBS Trustee Certification and Agreement, you agree that:

• UBS is acting in reliance on this certification and is not liable for any breach of fiduciary duty for account activities and transactions that are not specifically identified in this certification as a limitation on your authority to invest or act on behalf of the trust.

• UBS is not required to inquire whether any transaction represents a proper exercise of the trustees’ power or authority, unless it is demonstrated that UBS had actual knowledge that either the transaction's proceeds were being improperly used for the trustees’ benefit or that the transaction exceeded or was in breach of the trustees’ powers or authorities.

• You fully indemnify UBS from all losses, liabilities, damages, claims, costs and expenses, including attorney fees resulting from UBS acting in reliance on this certification.

• As trustees, you are each jointly liable for performing your obligations under this certification and agreement.

• Your obligations and this indemnification remain in effect if the trust is terminated or its accounts are transferred and shall bind all your successors and assigns.

Duty to Update

You agree to provide UBS an updated certification if there is any amendment to the trust, any change in the composition of the trustees, or any other event that materially alters the facts which you have certified and upon which we are relying to service the trust account(s).

If we are uncertain of the authority conferred by this certification, its continuing effectiveness, or any other certification of the trustees, we may refrain from taking any action with respect to the account(s) until we are satisfied as to the authority of the trustee(s). You agree to indemnify us from any claims, demands, expenses, losses or damages if we refrain from acting for these reasons.

Authority To Appoint/Hire Investment Advisor or Other Third Party

By signing a UBS Trustee Certification and Agreement, you agree that:

• Unless you have indicated otherwise on the Signature Page, you have the power under the trust agreement and applicable law to appoint or hire an investment advisor or other third party to manage and have discretion with respect to the trust’s assets and liabilities, including, the authority to execute a power of attorney or letter of authorization for that purpose. In the event that you appoint or hire an investment advisor or third party on behalf of the trust, you agree to provide additional documentation to UBS as we request.

• You have the authority to open the trust account(s), place assets in the trust account(s), make each and every representation and warranty set forth in this certification and agreement, engage in each of the actions on behalf of the trust set forth in this certification and agreement, and execute this certification and agreement.

• All investment advisors or other third parties you appoint or hire to manage and/or have discretion with respect to the trust’s assets and liabilities are bound by your acknowledgements, agreements, representations and warranties in this certification and agreement, and the obligations you have undertaken.
Grantor Power to Amend and Revoke – Revocable Trusts Only

By signing a UBS Trustee Certification and Agreement, you agree that either:

You are the grantor of a revocable trust and you have full power and authority under the trust agreement and applicable law to freely amend and revoke the trust, **OR**

As a non-grantor trustee, you represent that the grantor has full power and authority under the trust agreement and applicable law to freely amend and revoke the trust.

Grantor Authorization for Credit Disclosure

By signing a UBS Trustee Certification and Agreement, each grantor agrees that:

You authorize UBS to obtain a credit report or other verbal or written credit references about your credit history or to verify or update credit information given to UBS.

Introduced Accounts

Accounts opened with UBS Financial Services Incorporated of Puerto Rico or any other broker-dealer under a clearing agreement with UBS Financial Services Inc. are “introduced” to UBS Financial Services Inc. and will be carried by UBS Financial Services Inc. in your name. Please refer to the section titled “Introduced Accounts” in the General Terms and Conditions for a description of the services provided by your introducing broker and by UBS Financial Services Inc.

Puerto Rico Residency Representation

If Puerto Rico investments are purchased and/or held in a UBS Financial Services Incorporated of Puerto Rico account, each account owner, or for an account of an entity, the authorized person(s), certifies the following:

You may hold or purchase certain investments in your Account, including, but not limited to, closed-end and open-end mutual funds, preferred stock and debt securities that are not registered under the U.S. Securities Act of 1933 or the U.S. Investment Company Act of 1940 and are exempt from registration under the U.S. Securities Act of 1933 and/or the U.S. Investment Company Act of 1940 (“Puerto Rico Investments”), based in part, on the requirement that they be offered or sold only to individuals who have their principal residence in Puerto Rico and to entities whose principal office and place of business are in Puerto Rico (“Puerto Rico Residents”), as disclosed in the respective prospectuses or offering materials. You are aware that certain Puerto Rico Investments may not be suitable to all investors as they may be designed primarily for long-term investors.

Accordingly, you hereby represent that:

- You have acquired or propose to acquire Puerto Rico Investments for your own Account and will be the beneficial owner of those assets.

- If you propose to acquire Puerto Rico Investments for the Account of a retirement plan that is the beneficial owner of the assets, you acknowledge that UBS may limit, in part or in total, the amount of any such purchase, whether or not the retirement plan is subject to ERISA.

- As of the date of this agreement, (i) you are an individual whose principal residence is in Puerto Rico, or (ii) if organized as a non-business trust, the trust has its principal office and principal place of business within Puerto Rico and the trustee and all beneficiaries of the trust are Puerto Rico Residents, or (iii) if organized as a trust, the trustee and all beneficiaries of the trust are Puerto Rico Residents, or (iv) if organized as a corporation, partnership or other form of business organization, the entity has its principal office and principal place of business within Puerto Rico and has not been organized for the purpose of acquiring Puerto Rico Investments.

- If you cease to be a Puerto Rico Resident, you will (i) notify us within 30 days of ceasing to be a Puerto Rico Resident, (ii) liquidate your holdings in any Puerto Rico Investment when such liquidation becomes economically feasible, and (iii) not acquire additional Puerto Rico Investments.
You acknowledge that if at the time of your acquisition of Puerto Rico Investments you are not a Puerto Rico Resident, UBS may declare such acquisition null and void.

**Arbitration**

This Agreement contains a predispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party’s ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments to them, shall be incorporated into this Agreement.

By opening an account at UBS, and by UBS Financial Services Inc. or UBS Financial Services Incorporated of Puerto Rico by accepting your application and carrying your account, you, UBS Financial Services Inc. and UBS Financial Service Incorporated of Puerto Rico agree as follows:

- We agree to resolve any controversy, claim or issue in any controversy that may arise by arbitration, whether it happen before or after, or at the time this Agreement was executed, including but not limited to controversies, claims or issues in any controversy concerning any account, transaction, dispute or the construction, performance or breach of this Agreement or any other agreement.
- Any arbitration under this Agreement shall be governed by the Federal Arbitration Act and shall be conducted before an arbitration panel convened by the Financial Industry Regulatory Authority (FINRA) or any other national securities exchange’s arbitration forum, upon which UBS Financial Services Inc. is legally required to arbitrate the controversy with you, including, where applicable, the Municipal Securities Rulemaking Board.
- Such arbitration shall be governed by the rules of the organization convening the panel.
- All parties to this Agreement agree that the arbitrators shall resolve any controversy in accordance with applicable law.
- The arbitrators will apply state and federal statutes of limitation the same as if the claim were brought as a civil action in court.
- The award of the arbitration panel is not subject to appeal and judgment upon the award may be entered in any court of competent jurisdiction.
- No person shall bring a putative or certified class action to arbitration nor seek to enforce any pre-dispute arbitration Agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:
  - the class certification is denied; or
  - the class is decertified; or
  - the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.
- You expressly agree that service of process in any action shall be sufficient if served by certified mail, return receipt requested, at your last address known to UBS.
- You expressly waive any defense to service of process as set forth above.
All authorized individuals for this account must sign this document.

By signing below, I acknowledge that I understand and agree, on behalf of the corporation, with the terms and conditions of the UBS Client Relationship Agreement, as well as the terms, conditions and disclosures in the Agreements and Disclosures booklet that is enclosed or that I previously received. As an authorized individual for this account, I have full power under the corporate resolutions to submit valid orders and other instructions on behalf of the corporation.

**Margin Agreement**
I acknowledge that when I use margin privileges, UBS will hold the securities in my Account as collateral against the amounts I borrow. I agree to keep sufficient positions and margin in my Account to meet any margin calls UBS may be required to issue. By signing below, I agree that the Margin Agreement in my Client Relationship Agreement applies to all of my accounts, including any accounts that I may open in the future. Note: UBS does not extend margin for certain types of accounts (e.g., IRA and ERISA Plan accounts, Coverdell Education Savings Accounts, 403(b)(7) Accounts, UGMA/UTMA, Estate or 529 Plan Accounts).

Likewise, I acknowledge and agree that certain securities in my account, including any account I may open in the future, may be loaned to UBS or to other persons or entities as described in the Margin Agreement.

**W-9 Form Certification**
Under penalties of perjury, I certify that: (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (defined in the instructions).

**Certification Instruction:** You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The Client Relationship Agreement contains a pre-dispute arbitration clause located in the final section under the title “Arbitration.”

**Orion Township Public Library**

**For Business Services Account(s):**
DE 33334

**Enter TIN for Organization:**
3 8 2 5 5 2 1 2 3

Check here if you have been notified by the IRS that you are subject to backup withholding, and therefore have crossed out paragraph 2 in the Certification above.

**Tax Classification:**
☑ Corporation
☐ S-Corp

X
James Phillips Treasurer
Date

X
MaryAnne Thorndycraft President
Date

X
Karen Knox Director
Date

X
Marjorie Wood Other
Date

092961770 Page 1 of 2

Continued on next page...
Address of Record
825 Joslyn Road
Lake Orion, MI 48362-2124
Corporate Resolutions

WHEREAS, The Corporation seeks to benefit from opening and maintaining one or more securities, loan and/or guarantee accounts at UBS Financial Services Inc. ("UBS").

NOW, THEREFORE, BE IT RESOLVED THAT:

1) The Corporation is authorized to establish with UBS one or more accounts for the purchase and sale of securities, money, stocks, options, bonds, notes, futures contracts, commodities, commercial paper, certificates of deposit and other obligations, contracts, all other property usually and customarily dealt in by brokerage firms, the establishment of credit and the guarantee of another person’s or entity’s obligations (the “Account”). UBS is designated an agent of the Corporation for property of any nature and is authorized to receive, hold and deliver any funds, securities or other property within or without the United States, registered in or transferred into the name of UBS or its nominee(s) or the name of one or more custodians or nominees thereof. UBS may either directly or through custodians retain unregistered securities or deposit the certificates representing such securities, in bulk with a central certificate depository, so that transfer of ownership of such securities may be made by bookkeeping entry on the books of such depository.

2) The Corporation is authorized to use the Account(s) and services offered by UBS to (a) sell short, (b) trade on margin, (c) borrow and/or obtain credit (including all manner of credits and/or letters of credit) from time to time from UBS and guarantee obligations of others to UBS, in United States dollars or any foreign currency (d) effect UBS Card transactions, (e) contract for any and all investment management and advisory services that UBS now or hereafter provides and delegate discretion to UBS to or a sub-advisor in connection with such services and (f) pledge, mortgage, assign or subject to a security interest or lien any property of any sort of the Corporation as security for any liability of the Corporation.

3) Each of the corporate officers or authorized representatives named in the spaces below (each, together with persons designated under resolution number 4 below, hereinafter called an “Authorized Person”) are authorized individually, without counter signature or co-signature, to act on behalf of the Corporation and UBS is authorized, but not obligated, to deal with each Authorized Person, individually in connection with all aspects of the Account(s), to (a) open the Account(s) and, with respect to the Account(s), to execute on behalf of the Corporation any and all relevant documents, and to deal with UBS with no limits as to amount, (b) obtain all such services as UBS shall offer, including but not limited to the services set forth under resolutions number 2 and 5 and to purchase and sell and enter into any transaction whatsoever in connection with the Account(s) and the property therein, and (c) bind the Corporation in respect of any agreements entered into pursuant to clause (a) or (b) of this third resolution, and (d) the said Authorized Persons acting as above specified are authorized for the current taxable year and all future years until this resolution is revoked or modified or the Account(s) is/are closed to execute and deliver to UBS on behalf of the Corporation any and all tax forms and other tax-related documents related to an Account of this Corporation (including without limitation U.S. Internal Revenue Service Forms W-8 and W-9, as applicable, and any documents relating thereto) and to make certifications or representations under penalty of perjury on behalf of the Corporation that are required by such forms or documents. These resolutions supersede any previous resolutions of the Corporation presented to UBS Financial Services Inc. regarding the Account(s).

4) The Authorized Persons acting as above specified are authorized to appoint one or more attorneys-in-fact or agents to act on behalf of the Corporation in the same capacity as set forth above, and are authorized to execute and deliver to UBS any powers of attorney or other documents to effect or evidence such Appointment.

5) UBS is authorized, but not obligated, to deal with each Authorized Person individually, as follows, subject to the Corporation having completed documentation relating to the relevant products and services and subject to UBS policy and practice as in effect from time to time:

   a) to accept all orders for purchases and sales and all instructions of any nature whatsoever in connection with the Account(s) which UBS believes in good faith to have been originated by an Authorized Person, whether given verbally, in writing, or via electronic or other communications, as the action of the Corporation without limit or further inquiry;

   b) to receive any funds, securities or other property for the Account(s) of the Corporation; to receive drafts, checks or other funds or property delivered to it for deposit for the Account(s) of the Corporation, whether or not endorsed with the name of the Corporation by rubber stamp, facsimile, mechanical, manual or other signature, and any such endorsement by whomsoever affixed shall be the endorsement of the Corporation, or otherwise endorsed, or unendorsed, provided that if any such item shall bear, or be accompanied by directions (by whomsoever made) for deposit to a specific account, then such deposit shall be to such specific account; and to honor written instructions from each Authorized Person to deliver either in bearer form, in street certificates, in any names or in any manner any funds, securities or other property held for the Account(s) of the Corporation;

   c) to honor instructions from each Authorized Person to write checks, drafts, instruments, instructions or orders for the payment or withdrawal of funds drawn on the Account(s) or payable to the order of the Corporation (“Payments”) without limit as to amount, without inquiry, including Payments to the order of or in favor of any person who authorized the Payment or any other officer, authorized representative or agent of the Corporation, and UBS, its subsidiaries and affiliates shall not be liable for any disposition which any such officer, authorized representative or agent shall make of all or any part of any Payment, notwithstanding that such Payment may be for the personal account or benefit of the individual obligation of any such officer, authorized representative or agent to UBS, or otherwise;

   d) to open deposit accounts in foreign currencies with any depositary to purchase, sell, transfer, or dispose of for present or future delivery foreign moneys, credits or exchange on deposit or otherwise and all manner of instruments representative thereof by endorsement or otherwise, and to execute and deliver any agreements or instruments relating to any such transactions;

6) Any and all actions previously taken with respect to matters provided for by these resolutions are hereby ratified, confirmed and approved.

7) UBS, its subsidiaries and affiliates are authorized to rely upon the authority conferred by these resolutions and upon any certification given in accordance with these resolutions unless and until UBS receives written notice of an amendment, modification or revocation of these resolutions. In the event that UBS for any reason, is uncertain as to the continuing effectiveness of the authority conferred by these resolutions or any other resolutions of the Corporation or the authority of any Authorized Person, UBS may refrain from taking any action with respect to the Account(s) until such time as it is satisfied as to its authority.
8) In consideration of UBS and any of its subsidiaries or affiliates acting in reliance upon these resolutions or any certification by the Secretary, they shall be fully protected in so acting and the Corporation agrees to indemnify and save harmless UBS and any of its subsidiaries or affiliates from and against any and all loss, damage, liability, claims and expenses including legal fees arising out of their so acting or its refraining from taking any action.

9) The Secretary or an Assistant Secretary of the Corporation is authorized and directed to certify to UBS and any of its subsidiaries or affiliates:

   a) that these resolutions have been duly adopted, are in full force and effect and are in accordance with the charter and by-laws of the Corporation;

   b) the identities and specimen signatures of the Corporation’s Authorized Persons and, from time to time hereafter, such changes as may occur in the identities of such Authorized Persons as such changes are made; and

ATTENTION TRANSFER AGENT

10) Any Authorized Person is fully authorized and empowered to transfer, convert, endorse, sell, assign, set over and deliver any and all shares of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, evidence of indebtedness, or other securities now or hereafter standing in the name of or owned by the Corporation, and to make, execute and deliver, under the corporate seal of the Corporation or otherwise, any and all written instruments of assignment and transfer necessary or proper to effectuate the authority hereby conferred.

11) Whenever there shall be annexed to any instrument of assignment and transfer, executed pursuant to and in accordance with the foregoing resolution, a certificate of the Secretary or an Assistant Secretary of the Corporation in office at the date of such certificate and such certificate shall set forth these resolutions and shall state that these resolutions are in full force and effect, and shall also set forth the names of the persons who are then officers or authorized representatives of the Corporation, then all persons to whom such instrument with the annexed certificate shall thereafter come, shall be entitled, without further inquiry or investigation and regardless of the date of such certificate, to assume and to act in reliance upon the assumption that the shares of stock or other securities named in such instrument were thereafter duly and properly transferred, endorsed, sold, assigned, set over and delivered by the Corporation, and that with respect to such securities the authority of these resolutions and of such officers or authorized representatives is still in full force and effect.

Orion Township Public Library

For Business Services Account(s):
DE 33334

X

James Phillips Treasurer

Date

X

MaryAnne Thorndycraft President

Date

X

Karen Knox Director

Date

X

Marjorie Wood Other

Date

The undersigned, as the Secretary of Orion Township Public Library, a (“Corporation”) corporation duly organized and existing under the laws of Michigan, hereby certifies that the foregoing resolutions were duly adopted by the Board of Directors at a duly called meeting or by unanimous consent, and the resolutions remain in full force and effect and are in accord with and pursuant to the Corporation’s charter, by-laws and applicable law, and the Corporation is in good standing under all applicable state laws.

I further certify that the persons listed above are duly elected or appointed qualified officers or authorized representatives of the Corporation, hold in the Corporation the respective positions indicated above and that set forth opposite each respective name is the true and correct signature of such person.

WITNESS my hand and seal of the Corporation at _____________________________ this ______________________ day of ______________________, 20____.

________________________________________________________________________

Michael Luna

SIGN AND DATE HERE

SIGN AND DATE HERE

SIGN AND DATE HERE

SIGN AND DATE HERE

SIGN AND DATE HERE
Electronic Funds Transfer Service

Non-UBS Financial Services Inc. Accounts
Complete the information below for your accounts other than UBS Financial Services Inc. accounts.

The ABA routing number usually appears on the bottom of printed checks or deposit tickets. If account permission "Withdrawal from" is selected, please attach a voided check (for checking accounts) or a deposit slip (for savings accounts). If neither is available a client statement or letter on bank stationery confirming account title, account number, and ABA routing number is sufficient.

To transfer funds into a UBS Financial Services Inc. account from a UBS Financial Services Inc. or external account that is titled differently, a signed Letter of Authorization from all account holders is required.

If the authorized external account is a money market account, select the "Checking" account type.

AUTHORIZED EXTERNAL FINANCIAL INSTITUTION

Name of Financial Institution

ABA Routing Number

Account Number

Account Type:  □ Savings  □ Checking

Financial Institution Telephone Number

Account Title/Name

External Account Permission: (select all that apply)
 □ Deposit to authorized external account  □ Withdraw from authorized external account

Recurring Transfers:  □ Yes  □ No

$ Recurring Amount ($100,000 maximum - ResourceLine)
($1,000,000 maximum - UBS Online Services)

Start Date  End Date

Start date may not be greater than 1 year from the current date and end date not greater than 30 years from current date.

Frequency: (select one)  □ Weekly  □ Bi-weekly  □ Monthly  □ Quarterly  □ Semi-annually  □ Annually

Recurring Permission: (select one) must also be selected as an external account permission above
 □ Deposit to authorized external account  □ Withdraw from authorized external account

Allow UBS to Initiate Transfers to this External Account upon Verbal Authorization:

By signing below, you authorize UBS Financial Services to accept verbal authorization to initiate "On Demand" transfers to the above external account identified up to $ (max. amount $100,000 if left blank). This payment will remain in effect until cancelled by a person with authority over this account.

□ One-Time Transfer: Check the box at left if you do not wish to allow verbal authorization for UBS to initiate transfers to this external account and we will use this authorization as instructions for a one time transfer only.

Branch Initiated Transfers require the client's verbal consent for the branch to initiate the transfer and are limited to the External Account Permission selected for that account.

0092961769
Electronic Funds Transfer Service continued

UBS Financial Services Inc. Accounts
Complete the information below for your other UBS Financial Services Inc. accounts.

DESIGNATED UBS ACCOUNT

UBS Financial Services Inc. Account Number

Account Title/Name

Internal Account Permission: (select all that apply)
☐ Deposit to authorized internal account  ☐ Withdraw from authorized internal account

Recurring Transfers:  ☐ Yes  ☐ No

$ Recurring Amount ($100,000 maximum - ResourceLine)  Start Date  End Date
($1,000,000 maximum - UBS Online Services)

Start date may not be greater than 1 year from the current date and end date not greater than 30 years from current date.

Frequency: (select one)  ☐ Weekly  ☐ Bi-weekly  ☐ Monthly  ☐ Quarterly  ☐ Semi-annually  ☐ Annually

Recurring Permission: (select one) must also be selected as an internal account permission above
☐ Deposit to authorized internal account  ☐ Withdraw from authorized internal account

Allow UBS to Initiate Transfers to this Internal Account upon Verbal Authorization:

By signing below, you authorize UBS Financial Services to accept verbal authorization to initiate "On Demand" transfers to the above internal account identified up to $ (max. amount $100,000 if left blank). This payment will remain in effect until cancelled by a person with authority over this account.

☐ One-Time Transfer: Check the box at left if you do not wish to allow verbal authorization for UBS to initiate transfers to this internal account and we will use this authorization as instructions for a one time transfer only.

Branch Initiated Transfers require the client’s verbal consent for the branch to initiate the transfer and are limited to the Internal Account Permission selected for that account.

Client Authorization

I authorize UBS Financial Services Inc. and its processing institution (the “Processing Bank”) to initiate the types of transactions indicated above (including adjustments for any entries made in error) to or from my account(s) listed above, and authorize the depository(ies) named on my Authorized External Account(s) or UBS Financial Service Inc. to debit and/or credit the requested transactions to my account(s). I authorize UBS Financial Services Inc. and the Processing Bank to make changes and/or cancellations to transactions requested by me.

I understand these instructions will remain in effect until UBS Financial Services, Inc. has received written notification from me of termination or modification in such time and manner as to afford UBS Financial Services, Inc. a reasonable opportunity to act on it. If I close or change any account listed above, I will promptly notify UBS Financial Services Inc. of this change.

I authorize UBS Financial Services Inc. at its discretion to discontinue the electronic funds transfer service from any accounts listed above if I fail to maintain adequate funds in such account(s) to cover my requested transfers. All electronic funds transfers will be initiated in accordance with this authorization and the terms and conditions governing my account. I acknowledge that the initiation of electronic funds transfers must comply with applicable U.S. law.

Account Holder First Name  Last Name  Account Holder Signature  Date

Account Holder First Name  Last Name  Account Holder Signature  Date

©2013 UBS Financial Services Inc. All rights reserved. Member SIPC.
All authorized individuals for this account must sign this document.

By signing below, I acknowledge that I understand and agree, on behalf of the corporation, with the terms and conditions of the UBS Client Relationship Agreement, as well as the terms, conditions and disclosures in the Agreements and Disclosures booklet that is enclosed or that I previously received. As an authorized individual for this account, I have full power under the corporate resolutions to submit valid orders and other instructions on behalf of the corporation.

**Margin Agreement**
I acknowledge that when I use margin privileges, UBS will hold the securities in my Account as collateral against the amounts I borrow. I agree to keep sufficient positions and margin in my Account to meet any margin calls UBS may be required to issue. By signing below, I agree that the Margin Agreement in my Client Relationship Agreement applies to all of my accounts, including any accounts that I may open in the future. Note: UBS does not extend margin for certain types of accounts (e.g., IRA and ERISA Plan accounts, Coverdell Education Savings Accounts, 403(b)(7) Accounts, UGMA/UTMA, Estate or 529 Plan Accounts).

Likewise, I acknowledge and agree that certain securities in my account, including any account I may open in the future, may be loaned to UBS or to other persons or entities as described in the Margin Agreement.

**W-9 Form Certification**
Under penalties of perjury, I certify that: (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen or other U.S. person (defined in the instructions).

Certification Instruction: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The Client Relationship Agreement contains a pre-dispute arbitration clause located in the final section under the title “Arbitration.”

**Orion Township Public Library General Fund**

For Business Services Account(s):

XX XXX56

Enter TIN for Organization:

Check here if you have been notified by the IRS that you are subject to backup withholding, and therefore have crossed out paragraph 2 in the Certification above.

Tax Classification:

☒ Corporation

☐S-Corp

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>James Phillips Treasurer</td>
<td></td>
</tr>
<tr>
<td>MaryAnne Thorndycraft President</td>
<td></td>
</tr>
<tr>
<td>Karen Knox Director</td>
<td></td>
</tr>
<tr>
<td>Marjorie Wood Ulther</td>
<td></td>
</tr>
</tbody>
</table>

0083243038 Page 1 of 2

Continued on next page...
Address of Record
825 Joslyn Road
Lake Orion, MI 48362-2124
Corporate Resolutions

WHEREAS, The Corporation seeks to benefit from opening and maintaining one or more securities, loans and/or guarantee accounts at UBS Financial Services Inc. ("UBS").

NOW, THEREFORE, BE IT RESOLVED THAT:

1) The Corporation is authorized to establish with UBS one or more accounts for the purchase and sale of securities, money, stocks, options, bonds, notes, futures contracts, commodities, commercial paper, certificates of deposit and other obligations, contracts, all other property usually and customarily dealt in by brokerage firms, the establishment of credit and/or the guarantee of another person’s or entity’s obligations (the “Account”). UBS is designated an agent of the Corporation for property of any nature and is authorized to receive, hold and deliver any funds, securities or other property within or without the United States, registered in or transferred into the name of UBS or its nominee(s) or the name of one or more custodians or nominees thereof. UBS may either directly or through custodians retain unregistered securities or deposit the certificates representing such securities, in bulk with a centralized certificate depositary, so that transfer of ownership of such securities may be made by bookkeeping entry on the books of such depositary.

2) The Corporation is authorized to use the Account(s) and services offered by UBS to (a) sell short, (b) trade on margin, (c) borrow and/or obtain credit (including all manner of credits and/or letters of credit) from time to time from UBS and guarantee obligations of others to UBS, in United States dollars or any foreign currency (d) effect UBS Card transactions, (e) contract for and any all investment management and advisory services that UBS now or hereafter provides and delegate discretion to UBS or to a sub-advisor in connection with such services and (f) pledge, mortgage, assign or subject to a security interest or lien any property of any sort of the Corporation as security for any liability of the Corporation.

3) Each of the corporate officers or authorized representatives named in the spaces below (each, together with persons designated under resolution number 4 below, hereinafter called an “Authorized Person”) are authorized individually, without counter signature or co-signature, to act on behalf of the Corporation and UBS is authorized, but not obligated, to deal with each Authorized Person, individually in connection with all aspects of the Account(s), to (a) open the Account(s) and, with respect to the Account(s), to execute on behalf of the Corporation any and all relevant documents, and to deal with UBS with no limits as to amount, (b) obtain all such services as UBS shall offer, including but not limited to the services set forth under resolutions number 2 and 5 and to purchase and sell into any transaction whatsoever in connection with the Account(s) and the property therein, and (c) bind the Corporation in respect of any agreements entered into pursuant to clause (a) or (b) of this third resolution, and (d) the said Authorized Persons acting as above specified are authorized for the current taxable year and all future years until this resolution is revoked or modified or the Account(s) is/are closed to execute and deliver to UBS on behalf of the Corporation any and all tax forms and other tax-related documents related to an Account of this Corporation (including without limitation U.S. Internal Revenue Service Forms W-8 and W-9, as applicable, and any documents relating thereto) and to make certifications or representations under penalty of perjury on behalf of the Corporation that are required by such forms or documents. These resolutions supersedes any previous resolutions of the Corporation presented to UBS Financial Services Inc. regarding the Account(s).

4) The Authorized Persons acting as above specified are authorized to appoint one or more attorneys-in-fact or agents to act on behalf of the Corporation in the same capacity as set forth above, and are authorized to execute and deliver to UBS any powers of attorney or other documents to effect or evidence such Appointment.

5) UBS is authorized, but not obligated, to deal with each Authorized Person individually, as follows, subject to the Corporation having completed documentation relating to the relevant products and services and subject to UBS policy and practice as in effect from time to time:

   a) to accept all orders for purchases and sales and all instructions of any nature whatsoever in connection with the Account(s) which UBS believes in good faith to have been originated by an Authorized Person, whether given verbally, in writing, or via electronic or other communications, as the action of the Corporation without limit or further inquiry;

   b) to receive any funds, securities or other property for the Account(s) of the Corporation; to receive drafts, checks or other funds or property delivered to it for deposit for the Account(s) of the Corporation, whether or not endorsed with the name of the Corporation by rubber stamp, facsimile, mechanical, manual or other signature, and any such endorsement by whomsoever affixed shall be the endorsement of the Corporation, or otherwise endorsed, or unendorsed, provided that if any such item shall bear, or be accompanied by directions (by whomsoever made) for deposit to a specific account, then such deposit shall be to such specific account; and to honor written instructions from each Authorized Person to deliver either in bearer form, in street certificates, in any names or in any manner any funds, securities or other property held for the Account(s) of the Corporation;

   c) to honor instructions from each Authorized Person to write checks, drafts, instruments, instructions or orders for the payment or withdrawal of funds drawn on the Account(s) payable to the order of the Corporation (“Payments”) without limit as to amount, without inquiry, including Payments to the order of or in favor of any person who authorized the Payment or any other officer, authorized representative or agent of the Corporation, and UBS, its subsidiaries and affiliates shall not be liable for any disposition which any such officer, authorized representative or agent shall make of all or any part of any Payment, notwithstanding that such Payment may be for the personal account or benefit or in payment of the individual obligation of any such officer, authorized representative or agent to UBS, or otherwise;

   d) to open deposit accounts in foreign currencies with any depository to purchase, sell, transfer, or dispose of for present or future delivery foreign moneys, credits or exchange on deposit or otherwise and all manner of instruments representative thereof by endorsement or otherwise, and to execute and deliver any agreements or instruments relating to any such transactions;

6) Any and all actions previously taken with respect to matters provided for by these resolutions are hereby ratified, confirmed and approved.

7) UBS, its subsidiaries and affiliates are authorized to rely upon the authority conferred by these resolutions and upon any certification given in accordance with these resolutions unless and until UBS receives written notice of an amendment, modification or revocation of these resolutions. In the event that UBS for any reason, is uncertain as to the continuing effectiveness of the authority conferred by these resolutions or any other resolutions of the Corporation or the authority of any Authorized Person, UBS may refrain from taking any action with respect to the Account(s) until such time as it is satisfied as to its authority.
8) In consideration of UBS and any of its subsidiaries or affiliates acting in reliance upon these resolutions or any certification by the Secretary, they shall be fully protected in so acting and the Corporation agrees to indemnify and save harmless UBS and any of its subsidiaries or affiliates from and against any and all loss, damage, liability, claims and expenses including legal fees arising out of their so acting or its refraining from taking any action.

9) The Secretary or an Assistant Secretary of the Corporation is authorized and directed to certify to UBS and any of its subsidiaries or affiliates:
   a) that these resolutions have been duly adopted, are in full force and effect and are in accordance with the charter and by-laws of the Corporation;
   b) the identities and specimen signatures of the Corporation’s Authorized Persons and, from time to time hereafter, such changes as may occur in the identities of such Authorized Persons as such changes are made; and

ATTENTION TRANSFER AGENT

10) Any Authorized Person is fully authorized and empowered to transfer, convert, endorse, sell, assign, set over and deliver any and all shares of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, evidence of indebtedness, or other securities now or hereafter standing in the name of or owned by the Corporation, and to make, execute and deliver, under the corporate seal of the Corporation or otherwise, any and all written instruments of assignment and transfer necessary or proper to effectuate the authority hereby conferred.

11) Whenever there shall be annexed to any instrument of assignment and transfer, executed pursuant to and in accordance with the foregoing resolution, a certificate of the Secretary or an Assistant Secretary of the Corporation in office at the date of such certificate and such certificate shall set forth these resolutions and shall state that these resolutions are in full force and effect, and shall also set forth the names of the persons who are then officers or authorized representatives of the Corporation, then all persons to whom such instrument with the annexed certificate shall thereafter come, shall be entitled, without further inquiry or investigation and regardless of the date of such certificate, to assume and to act in reliance upon the assumption that the shares of stock or other securities named in such instrument were theretofore duly and properly transferred, endorsed, sold, assigned, set over and delivered by the Corporation, and that with respect to such securities the authority of these resolutions and of such officers or authorized representatives is still in full force and effect.

Orion Township Public Library General Fund

For Business Services Account(s):
XX XXXX56

X
James Phillips Treasurer Date

X
MaryAnne Thorndycraft President Date

X
Karen Knox Director Date

X
Marjorie Wood Other Date

The undersigned, as the Secretary of Orion Township Public Library General Fund, a (“Corporation”) corporation duly organized and existing under the laws of Michigan, hereby certifies that the foregoing resolutions were duly adopted by the Board of Directors at a duly called meeting or by unanimous consent, and the resolutions remain in full force and effect and are in accord with and pursuant to the Corporation’s charter, by-laws and applicable law, and the Corporation is in good standing under all applicable state laws.

I further certify that the persons listed above are duly elected or appointed qualified officers or authorized representatives of the Corporation, hold in the Corporation the respective positions indicated above and that set forth opposite each respective name is the true and correct signature of such person.

WITNESS my hand and seal of the Corporation at __________________________ this ______________ day of __________________, 20____.
________________________________________

Michael Luna
Electronic Funds Transfer Service

**Non-UBS Financial Services Inc. Accounts**
Complete the information below for your accounts other than UBS Financial Services Inc. accounts.

The ABA routing number usually appears on the bottom of printed checks or deposit tickets. If account permission "Withdrawal from" is selected, please attach a voided check (for checking accounts) or a deposit slip (for savings accounts). If neither is available a client statement or letter on bank stationery confirming account title, account number, and ABA routing number is sufficient.

To transfer funds into a UBS Financial Services Inc. account from a UBS Financial Services Inc. or external account that is titled differently, a signed Letter of Authorization from all account holders is required.

If the authorized external account is a money market account, select the "Checking" account type.

**AUTHORIZED EXTERNAL FINANCIAL INSTITUTION**

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<tr>
<td>□ Withdraw from authorized external account</td>
</tr>
<tr>
<td>Recurring Transfers: □ Yes □ No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Recurring Amount ($100,000 maximum - ResourceLine)</th>
</tr>
</thead>
<tbody>
<tr>
<td>($1,000,000 maximum - UBS Online Services)</td>
</tr>
</tbody>
</table>

Start Date | End Date

Start date may not be greater than 1 year from the current date and end date not greater than 30 years from current date.

Frequency: (select one) □ Weekly □ Bi-weekly □ Monthly □ Quarterly □ Semi-annually □ Annually

Recurring Permission: (select one) must also be selected as an external account permission above
| □ Deposit to authorized external account |
| □ Withdraw from authorized external account |

**Allow UBS to Initiate Transfers to this External Account upon Verbal Authorization:**

By signing below, you authorize UBS Financial Services to accept verbal authorization to initiate "On Demand" transfers to the above external account identified up to $ (max. amount $100,000 if left blank). This payment will remain in effect until cancelled by a person with authority over this account.

□ One-Time Transfer: Check the box at left if you do not wish to allow verbal authorization for UBS to initiate transfers to this external account and we will use this authorization as instructions for a one time transfer only.

Branch Initiated Transfers require the client's verbal consent for the branch to initiate the transfer and are limited to the External Account Permission selected for that account.
Electronic Funds Transfer Service continued

UBS Financial Services Inc. Accounts
Complete the information below for your other UBS Financial Services Inc. accounts.

DESIGNATED UBS ACCOUNT

UBS Financial Services Inc. Account Number

Account Title/Name

Internal Account Permission: (select all that apply)
- [ ] Deposit to authorized internal account  [ ] Withdraw from authorized internal account

Recurring Transfers:  [ ] Yes  [ ] No

$ Recurring Amount ($100,000 maximum - ResourceLine)  
($1,000,000 maximum - UBS Online Services)  

Start Date  
End Date

Start date may not be greater than 1 year from the current date and end date not greater than 30 years from current date.

Frequency: (select one)  [ ] Weekly  [ ] Bi-weekly  [ ] Monthly  [ ] Quarterly  [ ] Semi-annually  [ ] Annually

Recurring Permission: (select one) must also be selected as an internal account permission above
- [ ] Deposit to authorized internal account  [ ] Withdraw from authorized internal account

Allow UBS to Initiate Transfers to this Internal Account upon Verbal Authorization:

By signing below, you authorize UBS Financial Services to accept verbal authorization to initiate "On Demand" transfers to the above internal account identified up to $ (max. amount $100,000 if left blank). This payment will remain in effect until cancelled by a person with authority over this account.

[ ] One-Time Transfer: Check the box at left if you do not wish to allow verbal authorization for UBS to initiate transfers to this internal account and we will use this authorization as instructions for a one time transfer only.

Branch Initiated Transfers require the client's verbal consent for the branch to initiate the transfer and are limited to the Internal Account Permission selected for that account.

Client Authorization

I authorize UBS Financial Services Inc. and its processing institution (the "Processing Bank") to initiate the types of transactions indicated above (including adjustments for any entries made in error) to or from my account(s) listed above, and authorize the depository(ies) named on my Authorized External Account(s) or UBS Financial Service Inc. to debit and/or credit the requested transactions to my accounts. I authorize UBS Financial Services Inc. and the Processing Bank to make changes and/or cancellations to transactions requested by me.

I understand these instructions will remain in effect until UBS Financial Services, Inc. has received written notification from me of termination or modification in such time and manner as to afford UBS Financial Services, Inc. a reasonable opportunity to act on it. If I close or change any account listed above, I will promptly notify UBS Financial Services Inc. of this change.

I authorize UBS Financial Services Inc. at its discretion to discontinue the electronic funds transfer service from any accounts listed above if I fail to maintain adequate funds in such account(s) to cover my requested transfers. All electronic funds transfers will be initiated in accordance with this authorization and the terms and conditions governing my account. I acknowledge that the initiation of electronic funds transfers must comply with applicable U.S. law.

Account Holder First Name  Last Name  Account Holder Signature  Date

Account Holder First Name  Last Name  Account Holder Signature  Date

0093243037

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Certified Resolution of the Membership or Board of Directors Authorizing the Application for Special License

(Authorized by R436.576)

At a __________ meeting of the ____________________________________________ (regular or special)

called to order by ____________________________________________________________

on __________ at __________

(date) (time)

the following resolution was offered.

Moved by ____________________________________________________________ and supported by ____________________________________________________________

that the application from ________________________________________________

(name of organization)

for a special license to serve alcohol on ____________________________

(event date(s))

to be located at __________________________________________________________

Orion Township Public Library

be considered for ___________________________

(approval or disapproval)

Approval

Yeas: __________

Nays: __________

Absent: __________

Disapproval

Yeas: __________

Nays: __________

Absent: __________

It is the consensus of this body that the application be ____________________________ for issuance.

(recommended or not recommended)

I hereby certify that the foregoing is true and is a complete copy of a resolution offered and adopted by the ____________________________________________

at a ______________ meeting held on the ______________.

(regular or special) (date)

Name and title of authorized officer (please print): ____________________________

Signature and date of authorized officer: ____________________________

Phone number and e-mail of authorized officer: ____________________________