

## Dunkirk Public Library Board Meeting Agenda

May 27<sup>th</sup>, 2025

*The mission of our library is to provide unrestricted access to informational resources and services that advance lifelong learning, promote the acquisition of knowledge, encourage cultural enrichment, and provide strength to the Dunkirk community.*

### Attendance to Determine Quorum

### Approval of Prior Meeting Minutes - Secretary

- March 25<sup>th</sup>, 2025

### Financial Report - Treasurer notes for March & April

### Approval of Bill Payments & Budget Transfers

### Children's Room and/or Computer Lab Report - Pam C.

### Director's Report

### Unfinished Business

1. Annual Report to NYS: Waiting on Megan and Caroline at CCLS to review the 2023 numbers. The current theory is that NYS moved an item category to a different question, and so the tallies aren't an even comparison for 2024.

### New Business

1. Committee Business and Reports:
  - Budget Committee
  - Building Construction & Maintenance
  - Employee Engagement
2. Library Policy Periodic Review/Update: No current changes.
3. Trustee Vote - Pass appropriate resolutions:
  - Resolution to appoint the 2025 Election Inspectors
4. Narcan Box: Discussion
5. Lake Shore Paving: Will seal and stripe the parking lot for \$638.00. We skipped last year; have it treated this summer?
6. Rochester Museum Pass: \$64 per year; users get a BOGO that would work like the Adventure Passes currently provided by CCLS. Any interest or are we too far away for our patrons to get much use?
7. 403b Investment Option:  
Details from Joshua Loomis:  
"Thank you for talking the time to speak with us Tuesday. Just a recap of what we spoke about so you can bring this information to the board."
  - We are looking to come to the library and educate employees on various different financial topics such as
    - The difference between a pre-tax 403(b) and a Roth 403(b)
    - Social security
    - Tax planning etc..
  - There is **no cost** to the library to add this service
  - All employees are eligible for this plan, no matter full time or part time

## Dunkirk Public Library Board Meeting Agenda May 27<sup>th</sup>, 2025

Our company is the #1 provider of the 403(b) in the K-12 market space. We are a fortune 500 company and have been around since 1859.

Please see below list of a couple of the libraries we are currently working with. Feel free to contact any of them as a reference to our services.

Nassau library system - Charisse Relyveld- Osnato (Director) - 516-292-8920

Bayport Blue Point Library- Mike Firestone (Director) - 631-363-6133

Sayville Library - Jodi Ambrosio (Assistant Director)- 516-650-6192

Peninsula Library- Carolynn Matuliewicz- (Director) - 516-239-3262

Central Islip Library - Glenn Tannubaum- (Buisness Manager)- 631-234-933

I have also attached both a roth and pretax fact sheet for you to use as a resource when talking with the board, let me know if you would like anything else. Let me know if you have any questions or concerns and I look forward for hearing back from you!"

8. Flower Bed Quote: Greener Gardens proposes \$1,897.07 to replant the flower beds along the front of the building and replace the mostly dead shrubs.

9. Window Coverings: Deborah Ferrer proposes \$21,543.99 for upstairs window coverings.

Her message for reference:

"This does not include labor. Labor will be quoted separately.

I was able to work with my sales rep to get a custom quote to satisfy the full length of the front windows. We will not have to do two separate shades per window width in the front window. Each section will have one long shade. In order to accomplish this, we had to quote it with a motorized option. This option is the only option to allow us the length we need.

I quoted one remote for the project. It is a 5-channel remote. It can be programmed however will be most convenient for your use. Each channel can be a room or you can tailor it to your needs. If you'd like to have extra remotes, just let me know how many.

Lastly, with the motorization and the size of the window treatment, it is recommended the shades have power to each unit. I did discuss this with Mike from White Terrace and he said that he could certainly make that happen.

The next step for us would be to have myself, the contractor, the vendor and you meet once again at the library to ensure we have all of the proper measurements and to review the options."

10. Thanks and Acknowledgments:

- Revitalize Dunkirk - Flower garden clean-up.
- Northern Chautauqua Conservation Club - Prepping our fishing poles for loan.

11. Finances/Income - Monthly discussion & budget planning.

- Review proposed July 2025 - June 2026 fiscal year budget.
- Review monthly schedule of budget vote and building tasks.

12. Call for Executive Session if needed. —NO—

Dunkirk Public Library Board Meeting Agenda  
May 27<sup>th</sup>, 2025

13. Monthly Tasks:

April

- National Library Week.
- Submit Election/Budget Legal Notice to Observer.
  - Must begin forty-five days before the vote.
  - Must run four times.

May

- Board to pass resolution for election inspector and chief inspector/poll site coordinator.
- Board candidate petitions are due 30 days before the vote (May 28<sup>th</sup> by 5 pm).

June

- Applications for absentee ballots must be received at least 7 days before the vote.
- Absentee ballots will be mailed out 7 days prior to the vote.
- Hold Vote
- Absentee Ballots may be accepted until 5 pm on election day.
- **After Vote results are confirmed by BoE, send email to Dunkirk City School District Business Manager confirming the Library Tax Levy.**
  - Deb McAvoy [dmcavoy@g.dunkirkcsd.org](mailto:dmcavoy@g.dunkirkcsd.org)
  - Also send results via certified letter to both the Business Office and Superintendent.

**DUNKIRK PUBLIC LIBRARY**

**536 Central Avenue**

**Dunkirk, NY 14048**

**Minutes**

**March 25, 2025**

**Attendees Present**

Sara Marsowicz, Jason Hammond, Susan Nickle, Terri Sutherland, Matthew Woelfle, Stacy Korzenieski, Laurie Dolce and Michele Quatroche

**Attendees Absent**

Mary Beth Muldowney (excused)

President Matthew Woelfle presided. Called to order at 4:12 p.m.

On motions duly made and seconded (names of those making and seconding the motions follow each) the following were adopted:

RESOLVED: Minutes of the January 28, 2025 meeting were approved. (T. Sutherland; S. Korzenieski).

Financials were submitted via email by Bev Sutton.

**Children's Room and/or Computer Lab Report**

Email report submitted by Pam Czarniak.

Submitted and reviewed by Michele Quatroche

**Director's Report**

Submitted and reviewed by Jason Hammond.

**Old Business**

1. Discussion/Ideas for 120th Anniversary Open House will remain on hold until Spring and/or various building projects are completed.
2. Inclement Weather Closings-Practices of other CCLS locations were presented. The current practice of the Director deciding on the closing with approval from a Trustee will remain. This practice will be put in writing for future reference.
3. Architect-Capital Project Fee Proposal from David Walter-Since the library will likely not apply for NYS Construction Aid this year, we are waiting on a smaller scale list of tasks before re-addressing his fees.

## **New Business**

1. The Committee Business Reports-Building Construction & Maintenance report was presented by S. Marsowicz. Updates on window installations, new lighting, blinds and carpeting were presented. Also, with the development of the Budget Committee, S. Marsowicz was replaced by M. Woelfle as member going forward. The Employee Engagement Committee reported that a pizza party was provided on Valentine's Day for the library staff in thanks for all the hard work associated with the Children's and Meeting Rooms recent renovation. As previously mentioned, a Budget Committee was established with S. Marsowicz, S. Korzenieski, J. Hammond, Library Director and B. Sutton, Treasurer as members. (S. Marsowicz; S. Nickle)
2. Building Projects: Updated estimate from Mader for plaster restoration and updated room by room estimates from Pucci's for carpeting were agreed to be put on hold at this time. Also discussed were the concerns and/or opinions of the front door lettering.
3. Annual Report to NYS-accepted by all board members present pending addressing the discrepancy to previous years figures. (S. Marsowicz; S. Nickle)
4. Library Policy Periodic Review/Update: a) Local Wineries at Library Events- Waiting on revisions to the Patron Conduct & Personnel policies from Mr. Schofield. b) Asset Capitalization Policy-(S. Marsowicz; S. Korzenieski) approved by all board members in attendance. c) Personal Policy-Vacation Time Schedule, with recommendations by T. Sutherland and S. Korzenieski were discussed. Current policy will remain for 2025, but T. Sutherland will write up a new policy based on years of service and average hours worked for the upcoming year.
5. Notary for Library-S. Marsowicz will address the questions presented by library clerks who may have an interest in taking the exam.
6. Public Engagement-Written comments given from B. Sutton, Treasurer from her attendance at a recent seminar were presented by S. Marsowicz.
7. Staff Survey-One-year review was presented/discussed by the library director after a recent staff meeting held in March.
8. Trustee Vote-Election Resolution was read by M. Woelfle, President and was accepted by all members present. Also a unanimous decision was made by members in attendance to override the tax cap on the upcoming budget vote.
9. Summer Hours-The Memorial Day to Labor Day schedule was questioned recently by the staff. It was decided that we will continue with the current summer hour schedule.
10. Thanks/Acknowledgement-thank you was sent to Carole Ricker for the upkeep of the flagpole garden.

11. Finances/Income (Monthly discussion & budget planning)-Continuation of planning for July, 2025-June, 2026 fiscal year budget. Newly created Budget Committee will set a date to meet and discuss. Also, discussion on the need to account for computer upgrades due to Windows 10 support ceasing later this year and lawyer drafting a letter to the school district to ensure the correct tax levy is collected in 2025.

12. Monthly Tasks

**February** - NYS Annual Report due to CCLS by 2/14/25

Set date for election/budget vote

Treasurer calculates Tax Cap

**March** - Board establishes resolutions to:

Override the tax cap

Call trustee election

Approve budget increase (if applicable)

**April** - National Library Week

Submit election/budget legal notice to the Observer

Next meeting is scheduled for May 27, 2025.

S. Marsowicz and T. Sutherland motioned for the meeting to be adjourned at 5:50 p.m.

Respectfully submitted by,  
Susan Nickle, Secretary

# Dunkirk Public Library

## Revenue Report

**April 2025**

	Receipts this month	Receipts Year-To-Date	Total Budget Internal		
Revenue Report	April	July 2024 - June 2025	2024 - 2025	Difference	% Received
401 - Fines	15.05	180.03	300.00	-119.97	60.01%
402 - Copier Income	236.95	1,765.91	2,200.00	-434.09	80.27%
403 - Fax Sales	32.00	352.50	600.00	-247.50	58.75%
404 - Used Book Sales	63.50	855.99	1,000.00	-144.01	85.60%
405- Lost & Damaged	20.00	159.29	350.00	-190.71	45.51%
407.3 Interest Income	582.59	6,724.60	6,400.00	324.60	105.07%
410 - Gifts and Donations	122.25	5,061.36	5,000.00	61.36	101.23%
411 - Donation - specific allocations	0.00	6,025.00	1,000.00	5,025.00	602.50%
419 - School District Funds	0.00	450,000.00	450,000.00	0.00	100.00%
436 - Misc Income	0.00	0.00	0.00	0.00	#DIV/0!
440 - CCLS Cash Grant	0.00	850.00	250.00	600.00	340.00%
441 - LLSA - NYS	0.00	4,392.00	4,300.00	92.00	102.14%
444 - Bullet Aid (State Aid Grant)	0.00	2,453.00	0.00	2,453.00	#DIV/0!
445 - Construction Grant Income	0.00	20,222.00	0.00	20,222.00	#DIV/0!
452 - Block Grant Received	0.00	270.42	2,200.00	-1,929.58	12.29%
476 - Grant - Non Govt	0.00	3,000.00	0.00	3,000.00	#DIV/0!
478 CCLS Book Plan	0.00	3,470.75	5,100.00	-1,629.25	68.05%
492 - CD interest Income	0.00	86.49	2,500.00	-2,413.51	3.46%
<b>Total Revenue</b>	<b>1,072.34</b>	<b>505,869.34</b>	<b>481,200.00</b>	<b>-24,669.34</b>	<b>105.13%</b>

**Dunkirk Public Library**  
**Expense Report**  
**April 2025**

EXPENSE REPORT	Disbursed This Month April	Disbursed Year-To-Date July 24 - June 25	Total Budget Internal 2024-2025	Difference	% Spent
Old Furniture acct - No longer used	0.00	0.00	30,000.00	-30,000.00	0.00%
450 - Construction Grant	0.00	206,755.00	0.00	206,755.00	#DIV/0!
451 - Block Grant Expenses	0.00	522.75	2,200.00	-1,677.25	23.76%
501 - BOOKS	1,110.19	13,326.19	17,000.00	-3,673.81	78.39%
502 - PERIODICALS	0.00	208.50	500.00	-291.50	41.70%
503 - CCLS BOOK PLAN	425.00	3,825.00	5,100.00	-1,275.00	75.00%
504 - Gifts and Donations Expenses	41.93	2,904.31	5,000.00	-2,095.69	58.09%
507 - AUDIO BOOKS	0.00	0.00	300.00	-300.00	0.00%
509 - DVD'S	0.00	1,108.99	1,200.00	-91.01	92.42%
550- SALARIES & WAGES	23,698.21	207,545.26	265,734.00	-58,188.74	78.10%
551 - FICA & MEDICARE	1,740.14	15,429.44	19,800.00	-4,370.56	77.93%
552 - INSURANCE - WORKER'S COMP	372.00	2,175.00	3,800.00	-1,625.00	57.24%
553 - HEALTH INSURANCE	1,977.58	18,531.40	17,400.00	1,131.40	106.50%
554 - NYS Retirement	0.00	24,550.00	26,000.00	-1,450.00	94.42%
555 - DISABILITY INSURANCE	452.26	1,688.43	2,000.00	-311.57	84.42%
556 - UNEMPLOYMENT TAX	339.43	1,859.26	2,700.00	-840.74	68.86%
558 - N.Y.S. Sales Tax Payment	0.00	66.04	100.00	-33.96	66.04%
560 - ELECTRICITY	361.24	4,842.12	10,000.00	-5,157.88	48.42%
561 - NATURAL GAS	0.00	0.00	10,000.00	-10,000.00	0.00%
562 - WATER	60.00	223.30	200.00	23.30	111.65%
563 - SEWER	25.00	125.00	200.00	-75.00	62.50%
564 - TIPPING FEE	48.00	144.00	200.00	-56.00	72.00%
565 - TELEPHONE	157.19	624.54	800.00	-175.46	78.07%
570 - LIBRARY SUPPLIES	703.21	1,913.42	3,000.00	-1,086.58	63.78%
571 - POSTAGE	0.00	370.50	600.00	-229.50	61.75%
580 - ADVERTISING	0.00	191.25	500.00	-308.75	38.25%
581 - COMPUTER MAINTENANCE	0.00	0.00	1,000.00	-1,000.00	0.00%
582 - INTERNET EXPENSES	0.00	704.68	1,200.00	-495.32	58.72%
583 - COMPUTER EQUIPMENT	0.00	1,868.10	3,000.00	-1,131.90	62.27%
584 - BUILDING SUPPLIES	256.90	1,481.91	2,100.00	-618.09	70.57%
585 - BUILDING REPAIRS & Maintenance	2,507.61	53,967.46	35,000.00	18,967.46	154.19%
586 - GROUNDS KEEPING	790.00	2,955.80	3,000.00	-44.20	98.53%
587 - ELEVATOR MAINTENANCE	0.00	3,275.08	3,300.00	-24.92	99.24%
588 - WORKSHOPS & TRAVEL	0.00	142.85	500.00	-357.15	28.57%
589 - Operations & Maintenance Bldg	0.00	1,221.90	2,000.00	-778.10	61.10%
590 - PROFESSIONAL FEES	0.00	5,355.00	14,000.00	-8,645.00	38.25%
591 - PAYROLL PROCESSING	93.10	1,013.90	1,500.00	-486.10	67.59%
592 - INSURANCE	0.00	775.00	800.00	-25.00	96.88%
593 - Building Insurance	-905.25	6,732.96	7,300.00	-567.04	92.23%
594 - Memberships	0.00	0.00	500.00	-500.00	0.00%
595 - Vote Expenses	0.00	9.36	500.00	-490.64	1.87%
596 - Copier and Printer Supplies	64.04	1,010.64	800.00	210.64	126.33%
610 - Children Program Supplies	0.00	1,521.70	2,500.00	-978.30	60.87%
611 - Children Special Guests	375.00	750.00	1,150.00	-400.00	65.22%
612 - Adult Program Supplies	30.54	139.27	500.00	-360.73	27.85%
613 - Adult Special Guests	0.00	0.00	500.00	-500.00	0.00%
614 - Teen Programming	0.00	954.41	1,200.00	-245.59	79.53%
615 - Building Equipment	0.00	10,228.18	3,000.00	7,228.18	340.94%
616 - Outreach	0.00	1,572.45	1,000.00	572.45	157.25%
617 - Software and Licensing	0.00	963.28	500.00	463.28	192.66%
618 - Furniture	0.00	99.00	0.00	99.00	#DIV/0!
620 - Legal Fees	0.00	1,500.00	3,000.00	-1,500.00	50.00%
630 - Computer Programs	0.00	259.80	500.00	-240.20	51.96%
688 - Misc Expenses	0.25	1,725.37	1,800.00	-74.63	95.85%
<b>Total Expense</b>	<b>34,723.57</b>	<b>609,157.80</b>	<b>516,484.00</b>	<b>-92,673.80</b>	<b>117.94%</b>



**Dunkirk Public Library**  
**Balance Sheet**  
As of April 30, 2025  
Apr 30, 25

**ASSETS**

**Current Assets**

**Checking/Savings**

100 - Petty Cash 55.18

101 - 101 - Operating Fund 224,288.56

103 - 0216 358,298.01

**Total Checking/Savings** 582,641.75

**Other Current Assets**

106 - 0012011842 3,664.57

114 - 114 - Endowment NCCF 21,646.36

116 - 0012023907 28,451.18

128 - 0012026411 10,623.92

**Total Other Current Assets** 64,386.03

**Total Current Assets** 647,027.78

**Fixed Assets**

160.0 - 160 - Fixed Assets 1,244,924.88

170 - 170 - Depreciation -543,117.20

**Total Fixed Assets** 701,807.68

**Other Assets**

178 - PREPAID RETIREMENT 33.52

299 - Pensions Deferred Inflow -232,687.00

**Total Other Assets** -232,653.48

**TOTAL ASSETS** 1,116,181.98

**Dunkirk Public Library**  
**Balance Sheet**  
As of April 30, 2025  
Apr 30, 25

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Accounts Payable**

200 · 200 · Accounts Payable -1,725.37

**Total Accounts Payable -1,725.37**

**Other Current Liabilities**

199 · Pensions & Post Employment Obli -148,888.00

2000 · NYS Taxes Payable 197.64

2001 · Unemployment Payable -911.72

298 · Pension Liability -63,793.00

**Total Other Current Liabilities -213,395.08**

**Total Current Liabilities -215,120.45**

**Total Liabilities -215,120.45**

**Equity**

30000 · Opening Balance Equity 207,119.33

301 · FUND BALANCE UNRESTRICTED -4,176.12

311 · UNREST.F/B- FIXED ASSETS 673,156.61

313 · TEMP.REST.F/B- FRIENDS OF 625.22

316 · PERM.REST.F/B- FRIENDS OF 3,000.00

317 · PERM.REST. F/B - NCCF ENDOWMENT 10,774.16

3200 · 3200 · Unrestricted Net Assets -276.15

32000 · Unrestricted Net Assets 544,367.54

**Net Income -103,288.16**

**Total Equity 1,331,302.43**

**TOTAL LIABILITIES & EQUITY 1,116,181.98**

Dunkirk Public Library  
Check Detail

Type	Num	Date	Account	Paid Amount
April 2025				
Bill Pmt -Check	11932	04/21/2025	Ahlstrom Schaeffer Electric Corp	101 · 101 · Operating Fund
Bill	29496	04/21/2025	585 · Building Repairs & Maintenance	-875.00
				-875.00
Check		04/15/2025	Bahgat & Laurito-Bahgat, CPAs, PC	101 · 101 · Operating Fund
			591 · Payroll Processing	-46.55
				-46.55
Check		04/30/2025	Bahgat & Laurito-Bahgat, CPAs, PC	101 · 101 · Operating Fund
			591 · Payroll Processing	-46.55
				-46.55
Bill Pmt -Check	11924	04/05/2025	Baker & Taylor	101 · 101 · Operating Fund
Bill	2038974419	04/05/2025	501 · Books	-17.11
Bill	2038974420	04/05/2025	501 · Books	-15.79
Bill	2038974421	04/05/2025	501 · Books	-14.35
			504 · Gifts and Donations Expenses	-16.47
Bill	2038974422	04/05/2025	501 · Books	-365.00
				-428.72
Bill Pmt -Check	11929	04/12/2025	Baker & Taylor	101 · 101 · Operating Fund
Bill	2038979494	04/12/2025	501 · Books	-20.37
Bill	2038979495	04/12/2025	501 · Books	-16.30
Bill	2038979496	04/12/2025	501 · Books	-227.55
			504 · Gifts and Donations Expenses	-8.99
Bill	2038990489	04/12/2025	501 · Books	-5.38
Bill	2038990490	04/12/2025	501 · Books	-12.73
Bill	2038990491	04/12/2025	501 · Books	-35.93
Bill	2038990492	04/12/2025	501 · Books	-15.48
Bill	2038990493	04/12/2025	501 · Books	-100.71
			504 · Gifts and Donations Expenses	-16.47
Bill	2038976794	04/12/2025	501 · Books	-10.03
Bill	2038976795	04/12/2025	501 · Books	-16.30
				-486.24
Bill Pmt -Check	11935	04/26/2025	Baker & Taylor	101 · 101 · Operating Fund

# Dunkirk Public Library

## Check Detail

April 2025

Bill	2039014928	04/26/2025		501 · Books	-18.14
Bill	2039014929	04/26/2025		501 · Books	-82.77
Bill	2039014930	04/26/2025		501 · Books	-12.54
Bill	2039014931	04/26/2025		501 · Books	-86.87
Bill	2039114932	04/26/2025		501 · Books	-36.84
					<hr/> -237.16
<b>Bill Pmt -Check</b>	<b>11940</b>	<b>04/26/2025</b>	<b>Braidich Landscaping, LLC</b>	<b>101 · 101 · Operating Fund</b>	
Bill	1368	04/26/2025		585 · Building Repairs & Maintenance	-1,200.00
					<hr/> -1,200.00
<b>Bill Pmt -Check</b>	<b>11930</b>	<b>04/12/2025</b>	<b>CCLS</b>	<b>101 · 101 · Operating Fund</b>	
Bill	18909	03/30/2025		503 · CCLS Book Plan - Overdrive	-425.00
				565 · Telephone	-29.53
				565 · Telephone	-11.28
				582 · Internet Expenses	-225.00
				570 · Library Supplies	-115.00
				688 · Misc. Expenses	-4.00
					<hr/> -809.81
<b>Bill Pmt -Check</b>	<b>11936</b>	<b>04/26/2025</b>	<b>CCLS</b>	<b>101 · 101 · Operating Fund</b>	
Bill	18866	04/26/2025		503 · CCLS Book Plan - Overdrive	-425.00
				565 · Telephone	-29.53
				565 · Telephone	-10.13
				565 · Telephone	-100.00
					<hr/> -564.66
<b>Bill Pmt -Check</b>	<b>11931</b>	<b>04/12/2025</b>	<b>Chadwick Bay Property Management</b>	<b>101 · 101 · Operating Fund</b>	
Bill	winter #3	04/12/2025		586 · Grounds Keeping	-790.00
					<hr/> -790.00
<b>Bill Pmt -Check</b>	<b>11925</b>	<b>04/05/2025</b>	<b>Cindy Budniewski</b>	<b>101 · 101 · Operating Fund</b>	
Bill	Margo Reilly Authc	04/05/2025		612 · Adult Program Supplies	-30.54
					<hr/> -30.54
<b>Bill Pmt -Check</b>	<b>11926</b>	<b>04/05/2025</b>	<b>City of Dunkirk</b>	<b>101 · 101 · Operating Fund</b>	
Bill	0000051 - 2025 1s	04/05/2025		562 · Water	-60.00
				563 · Sewer	-25.00
				564 · Tipping Fee	-48.00
					<hr/>

# Dunkirk Public Library

## Check Detail

### April 2025

-133.00

Check		04/30/2025	Delta Dental of NY Inc	101 · 101 · Operating Fund	
				553 · Health Insurance	-79.62
					-79.62
Bill Pmt -Check	11937	04/26/2025	Demco	101 · 101 · Operating Fund	
Bill	7636631	04/26/2025		570 · Library Supplies	-470.76
					-470.76
Check		04/12/2025	DFT	101 · 101 · Operating Fund	
				565 · Telephone	-17.53
					-17.53
Bill Pmt -Check	11927	04/05/2025	EATON OFFICE SUPPLY	101 · 101 · Operating Fund	
Bill	PINN1259861	04/05/2025		570 · Library Supplies	-232.45
				584 · Building Supplies	-81.66
				584 · Building Supplies	-114.40
				584 · Building Supplies	-60.84
					-489.35
Bill Pmt -Check	11928	04/05/2025	FSC Systems LLC	101 · 101 · Operating Fund	
Bill	22056	04/05/2025		585 · Building Repairs & Maintenance	-432.61
					-432.61
Check		04/15/2025	IRS	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-1,653.60
				551 · FICA & Medicare	-886.17
					-2,539.77
Check		04/30/2025	IRS	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-1,630.28
				551 · FICA & Medicare	-853.97
					-2,484.25
Check		04/25/2025	National Grid	101 · 101 · Operating Fund	
				560 · Electricity	-361.24
					-361.24

Dunkirk Public Library  
Check Detail  
April 2025

Check	10201	04/30/2025	NYS & Local Retirement System	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-183.35
					-183.35
Check		04/30/2025	NYS Unemployment Tax	101 · 101 · Operating Fund	
				2001 · Unemployment Payable	-143.59
					-143.59
Check		04/15/2025	NYS Tax	101 · 101 · Operating Fund	
				2000 · NYS Taxes Payable	-400.81
					-400.81
Check		04/30/2025	NYS Tax	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-385.64
					-385.64
Check		04/15/2025	NYS Unemployment Tax	101 · 101 · Operating Fund	
				2001 · Unemployment Payable	-195.84
					-195.84
Check		04/15/2025	NYSDCP Receipts	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-200.00
					-200.00
Check	10202	04/30/2025	NYSDCP Receipts	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-200.00
					-200.00
Check		04/15/2025	payroll	101 · 101 · Operating Fund	
				550 · Salaries & Wages	-9,237.96
					-9,237.96
Check		04/30/2025	payroll	101 · 101 · Operating Fund	

Dunkirk Public Library  
Check Detail  
April 2025

550 · Salaries & Wages					-8,855.65
					-8,855.65
Bill Pmt -Check	11938	04/26/2025	Pioneer Reptiles, LLC	101 · 101 · Operating Fund	
Bill	872	04/26/2025		611 · Children's Special Guests	-375.00
					-375.00
Bill Pmt -Check	11933	04/21/2025	Shelter Point Life	101 · 101 · Operating Fund	void
					0.00
Bill Pmt -Check	11941	04/25/2025	Shelter Point Life	101 · 101 · Operating Fund	
Bill	D124879	04/21/2025		555 · Disability Insurance	-452.26
					-452.26
Check		04/30/2025	Univera	101 · 101 · Operating Fund	
					553 · Health Insurance
					-2,428.20
					-2,428.20
Bill Pmt -Check	11939	04/26/2025	Usherwood Office Technology	101 · 101 · Operating Fund	
Bill	1399852	04/26/2025		596 · Copier & Printer Supplies	-64.04
					-64.04
Bill Pmt -Check	11934	04/21/2025	Utica National Insurance Group	101 · 101 · Operating Fund	
Bill	100268228	04/21/2025		552 · Worker's Comp Insurance	-372.00
					-372.00
Check		04/30/2025	VSP PAYMENT	101 · 101 · Operating Fund	
					553 · Health Insurance
					-35.04
					-35.04

Children's Room Activity Report  
Pam Czarniak – Coordinator of Children's Services  
May 2025

- Statistics – March Story Time – 31 / April Story Time - 109
- Craft Kits – March Craft Kits – 96 / April Craft Kits - 148
- Crafts made for Craft Kits:







Children's Room Statistics						
Date	Story Time/Event	#Patrons	Date	#Crafts Kits	Facebook	#Views
3/4/2025	Story Time	6	3/6/2025	24	3/4/2025	356
3/11/2025	Story Time	4	3/13/2025	24	7-Mar	1535
3/13/2025	Story Time	7	3/20/2024	24	7-Mar	226
3/18/2025	Story Time	4	3/27/2025	24	3/25/2025	239
3/20/2024	Story Time	2	<b>Total</b>	<b>96</b>	3/17/2025	291
3/25/2025	Story Time	8			3/26/2025	1611
	<b>Total</b>	<b>31</b>			3/28/2025	258
					3/31/2025	279
4/1/2025	Story Time	7	4/3/2025	46	<b>March Total</b>	<b>4795</b>
4/3/2025	Story Time	2	4/10/2025	24		
4/8/2025	Story Time	5	4/17/2025	48	4/1/2025	245
4/10/2025	Story Time	4	4/24/2025	30	4/1/2025	796
4/12/2025	Easter Craft	17	<b>Total</b>	<b>148</b>	4/2/2025	485
4/14/2025	Easter Scavenger	26			4/4/2025	778
4/15/2025	Story Time	12			4/4/2025	211
4/16/2025	Special Story Time	4			4/4/2025	260
4/17/2025	Story Time	12			4/15/2025	417
4/22/2025	Story Time	6			4/23/2025	103
4/23/2025	Special Story Time	4			4/25/2025	224
4/24/2025	Story Time	6			4/29/2025	309
4/29/2025	Story Time	4			4/30/2025	1325
	<b>Total</b>	<b>109</b>			<b>Total</b>	<b>5153</b>

# Computer Center Report

## April 2025

- Classes with the late morning time have continued to run with attendance averaging between 1-3 people per session and the same individuals are returning for multiple monthly classes.
- Individual 1-hour sessions continue to be services that patrons request, topics include creating on-line accounts, email and basic computer use. 8 patrons were assisted during the month.
- We provided technical assistance for 50 individuals this month for people who walked into the library with no prior appointment.
- The Dunkirk Hero Banner program continued and staff provided computer assistance when asked by participants.
- Library staff completed proctoring services for a JCC student that was taking exams for her class in the library lab after work.
- Updates on the computers to install the new Cassie program were completed this month. Printing for patrons has increased to 20 cents per page and photo copies have decreased from 25 cents to 20 cents. Color copies remain the same at 50 cents per page.
- Two computers in the reading room have windows 11 installed on them to test them out and see what is needed for our computer upgrades. We are still exploring overall needs for the patron and staff computers.

Submitted by: Michele L. Quatroche  
PCC Director  
5.23.2025

## **Treasurer's Report**

### **March 2025 Highlights**

#### Income:

**Nothing to Note.**

#### Expense:

**LINE 558 – NYS Sales Tax.** \$66.04 of Sales Tax was due and payable to NYS for “items sold.”

### **April 2025 Highlights**

#### Income

**Nothing to Note.**

#### Expense

**LINE 585 – Building Repairs & Maintenance.** \$1200.00 Paid to Braidich Landscaping for cement pads for benches and trash can.

**LINE 593 – Building Insurance.** \$905.25 was received from the insurance company – “referred to as Dividend Payments”.

**LINE 688 – Misc. Expenses.** \$0.25 was included in the time capsule.

#### Also Noteworthy:

Gas bill is still \$0 with \$74.92 credit still remaining. Good thing winter is over!

**Dunkirk Public Library  
Director's Report  
April-May 2025**

1. Book Club 1 April - Fifteen people attended the discussion of *The River We Remember*.

Book Club 1 May - Fourteen people attended the discussion of *The Measure*.

Spring Author Visit - Margo Reilly, twenty-eight attendees.

Spring Author Visit - Jason Bussman, eight attendees.

It looks like the Book Club has additional author visits lined up monthly until at least September.

2. Book Club 2 April - Six people attended the discussion of *Leave the World Behind*.

Book Club 2 May - Seven people attended the discussion of *Woman in Cabin 10*.

3. Teens/YA - The Teens continue to meet regularly and host the majority of this year's programs themselves. They've been teaching each other new card games in addition to the usual RPG sessions. Some have attended remotely via phone/Discord if an individual has been sick or out of town. We currently have at least three different campaigns in progress. Parents continue to keep the kids well-stocked with snacks, and they easily finish off any leftover treats from our author visits.
4. Nutrition Classes: May be discontinued due to Federal funding cuts. Mary might try to squeeze in extra sessions for June and September before the new government financial period (usually she ends in May and starts again in the Fall).
5. Prints & Copies: Instead of two different prices for B&W prints (10¢ or 25¢, depending on what machine was used) we've standardized the cost at 20¢.
6. Project Progress & Completions -
  - Dunkirk DRI Small Project Fund - Submitted along with eleven other applicants; may have to choose only one part of the project due to limited funding vs number of requests.
  - ADA Ramp Construction Report - Submitted for final 10% payment
  - HVAC, Lighting, & Masonry Construction Report - Submitted for final 10% payment
7. Flowerbeds: Revitalize Dunkirk cleaned up the gardens on 5/20/25. We also had Greener Gardens provide an estimate for enhancing the shrubs and blooms along the front of the building.
8. Building Inspection: We needed a building inspection and certificate of occupancy for the Small Project Fund application. We're currently working on replacing the batteries in the emergency exit lights, relocating a fire extinguisher to the lower elevator lobby, and making sure staff keep emergency exit pathways unobstructed.

9. Meetings and Conferences:

- 4/1/25 - Small Project Fund Info Mtg.
- 4/8/25 - 403b for Library Staff Info Mtg.
- 4/10/25 - Fixed Asset Report Review
- 4/16/25 - Budget Planning Mtg.
- 4/17/25 - D&S Glass Walkthrough
- 4/17/25 - Youth Services Mtg.
- 4/25/25 - Zoning Dept. Walkthrough
- 5/1/25 - Seed Library Webinar
- 5/7/25 - Lawyer Call
- 5/9/25 - CCLS Monthly Mtg.
- 5/14/25 - Chadwick Bay Walkthrough
- 5/15/25 - Building Committee Mtg.
- 5/16/25 - WNYLRC Mtg. for Public Library Reps.

	Jan-25	Feb-25	Mar-25	Apr-25	2025 YTD	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
Juvenile Fiction	290	454	454	615	1813	330	641	622	595	465	539	1076
Juvenile Non-Fiction	13	32	47	47	139	23	46	46	91	29	21	56
Juvenile DVD's	6	8	12	18	44	1	6	15	11	21	11	29
Juvenile Audio Books	0	0	0	0	0	0	0	0	1	1	1	0
Juvenile Magazines	0	0	1	0	1	0	2	0	0	1	0	0
Adult Fiction	562	473	527	573	2135	525	586	578	662	668	625	870
Adult Non-Fiction	93	110	163	133	499	157	150	178	178	137	131	113
Adult DVD's	129	126	165	107	527	217	163	243	142	169	102	192
Adult Audio Books	2	7	2	7	18	4	10	3	9	13	10	8
Adult Magazines	0	0	3	2	5	2	3	2	10	3	0	5
E-Books (Overdrive)	0	0	0	0	0	0	0	0	0	0	0	0
Downloadable Audio Books (Overdrive)	0	0	0	0	0	0	0	0	0	0	0	0
Digital Magazines (Overdrive)	0	0	0	0	0	0	0	0	0	0	0	0
Muesum Pass	0	1	0	2	3							
<b>Total Circulation</b>	<b>1095</b>	<b>1211</b>	<b>1374</b>	<b>1504</b>	<b>5184</b>	<b>1259</b>	<b>1607</b>	<b>1687</b>	<b>1699</b>	<b>1507</b>	<b>1440</b>	<b>2349</b>
Computer Use	302	333	407	543	1585	420	444	446	517	519	448	517
Patrons Visiting Library	2538	2472	2908	2520	10438	2917	2854	2975	3192	3030	2697	3840
Reference Questions	346	379	264	83	1072	332	409	607	378	306	284	395
Cards Issued each month	9	15	15	23	62	19	45	34	22	25	27	24
Total Card Holders as of	276	291	306	329	1202	19	64	98	120	145	172	196

Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	2024 YTD
107	505	630	521	256	6287
65	12	25	34	21	469
0	0	30	26	18	168
0	0	1	0	0	4
0	0	0	0	0	3
715	658	633	473	526	7519
114	107	118	97	95	1575
152	79	117	108	90	1774
4	2	2	6	3	74
11	11	2	4	1	54
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
			1	0	
<b>1168</b>	<b>1374</b>	<b>1558</b>	<b>1270</b>	<b>1010</b>	<b>17928</b>
558	523	520	369	294	
3088	2575	2828	2087	2417	
321	335	457	312	186	4322
14	11	26	10	10	
<b>210</b>	<b>221</b>	<b>247</b>	<b>257</b>	<b>267</b>	267



DUNKIRK Mar-2025 STATISTICS	J-FIC	J-NF	J-OTHER	A-FIC	A-NF	A-OTHER	ILL-IN	ILL-OUT	TOTAL
BOOK	411	46		418	143				1018
NEW-BOOK	43	1		109	20				173
PAPERBACK									0
ILL-BOOK									0
J-BOOK									0
EASY-BK									0
AUDIO BOOK						2			2
CDS						4			4
MAGAZINE			1			3			4
DVDS			12			165			177
NEW-ITEMS									0
HOUSEHOLD									0
VIDEOGAME									0
MUSEUM PASS									0
TOTAL	454	47	13	527	163	174	0	0	1378

Public Computer Use	407
Microfilm	1
Curbside Delivery	0
People Counter: Front Entr	745
People Counter: Rear Entr	2163
Total Patron Count	2908
RQ: Computer Assistance w/Patron	17
RQ: Assistance in Lab	60
Reference Questions: Adult	152
Reference Questions: Children's	11
Reference Questions: Email	24
Total Reference Questions	264

<i>Added Materials</i>	
MAGAZINES	9
NEWSPAPERS	26
MICROFILM	1
CHILDREN'S ROOM BOOKS	0
YA BOOKS	1
ADULT BOOKS	2
DVD'S	1
AUDIO BOOKS	0
GAMES	0
TOTAL	40

DUNKIRK Apr-2025 STATISTICS	J-FIC	J-NF	J-OTHER	A-FIC	A-NF	A-OTHER	ILL-IN	ILL-OUT	TOTAL
BOOK	567	43		451	115				1176
NEW-BOOK	48	4		93	15				160
PAPERBACK									0
ILL-BOOK									0
J-BOOK									0
EASY-BK									0
AUDIO BOOK						7			7
CDS									0
MAGAZINE						2			2
DVDS			18			106			124
NEW-ITEMS									0
HOUSEHOLD									0
VIDEOGAME									0
MUSEUM PASS						2			2
TOTAL	615	47	18	544	130	117	0	0	1471

Public Computer Use	543
Microfilm	0
Curbside Delivery	0
People Counter: Front Entr	444
People Counter: Rear Entr	2076
Total Patron Count	2520
RQ: Computer Assistance w/Patron	36
RQ: Assistance in Lab	50
Reference Questions: Adult	46
Reference Questions: Children's	8
Reference Questions: Email	37
Total Reference Questions	177

<i>Added Materials</i>	
MAGAZINES	7
NEWSPAPERS	26
MICROFILM	0
CHILDREN'S ROOM BOOKS	2
YA BOOKS	0
ADULT BOOKS	8
DVD'S	5
AUDIO BOOKS	0
GAMES	0
TOTAL	48



# Facts about Roth 403(b) contributions

## Contributing to a comfortable retirement

A 403(b) is a retirement plan designed specifically for educators that can supplement your pension and help you enjoy a more comfortable retirement. If you work in education (or for a research or nonprofit organization), you may be eligible for a 403(b) retirement plan available through your employer. No matter where you are in life, it can be a smart choice that may give you a level of confidence along your path to a fulfilling future.

**If your plan permits, you may be able to make Roth contributions with after-tax dollars.<sup>1</sup>**

## How Roth 403(b) contributions work

Contributions to a Roth 403(b) are made with after-tax dollars. Roth 403(b) contributions and earnings are not subject to federal income taxes (and possibly state income taxes), provided the account has been held for at least 5 years prior to distribution and one of the following qualifying events has occurred: age 59½, disability or death.

- You can make traditional 403(b) pretax contributions, Roth 403(b) after-tax contributions or a combination of both.

### Roth 403(b) contributions:

- Are automatically deducted from your compensation and count toward annual 403(b) contribution limits.
- To make Roth 403(b) contributions, you do not have to meet adjusted gross income (AGI) requirements. (AGI applies to Roth IRA contributions.)
- You may be able to convert pretax 403(b) contributions in your account to Roth contributions. Check with your financial professional for details.
- You can roll over funds from a Roth 403(b) account to and from either a 403(b) plan or a 401(k) plan that accepts rollovers from designated Roth accounts. Additionally, you can roll over funds from a Roth 403(b) account to a Roth IRA account (but not vice versa), at which time Roth IRA rules will apply.
- Most other 403(b) rules apply to Roth 403(b) accounts, such as loans or required minimum distribution rules.

## Retirement planning

Roth 403(b) contributions offer you an opportunity to receive tax-free distributions at retirement. You may want to consider the Roth 403(b) option if:

- You want to reduce your potential taxes during retirement by receiving tax-free distributions from a 403(b) plan. This could be valuable if you expect your tax rate to be the same or higher at retirement than it is now. This may also be attractive if you expect to receive a taxable pension or other taxable retirement benefits.
- You have been limited by the lower maximum contribution limits in a Roth IRA. Or, because of the adjusted gross income eligibility requirement, you have not been eligible to contribute to a Roth IRA at all.
- You want your beneficiaries to receive tax-free distributions (provided you had your account for at least 5 years at the time of your death).
- You are currently in a relatively low income tax bracket and are more interested in tax-free distributions later than tax deferral now.

# A comparison of 403(b) pretax and Roth after-tax contributions

## 403(b) pretax

Salary reduction contributions	The IRS sets limits on how much you can contribute each tax year. Your financial professional can provide amounts for the current tax year or you can refer to <a href="https://www.irs.gov">irs.gov</a> for more information. The best approach is to start saving early in your career and increase the amount each year over time. The ultimate goal is to save as much as possible during your working years so you'll have a more comfortable retirement.
Tax treatment on contributions	Not subject to federal and, in most states, state income taxes, when contributions are made.
Rollover rules	Rollovers are permitted for pretax funds from eligible retirement plans. <sup>3</sup>
Qualifying events for distribution	Age 59½, death, disability, severance of employment or hardship. <sup>4</sup>
Tax treatment of cash distributions (not rolled over)	Ordinary income tax will apply to all amounts. (A 10% federal income tax penalty applies if under age 59½ and no exception applies. <sup>4</sup> )
Required minimum distribution	Age 73 (will increase again to 75 in 2033) or severance of employment with sponsoring employer (whichever occurs later).

## Roth 403(b) after-tax

Salary reduction contributions	The IRS sets limits on how much you can contribute each tax year. Your financial professional can provide amounts for the current tax year or you can refer to <a href="https://www.irs.gov">irs.gov</a> for more information. The best approach is to start saving early in your career and increase the amount each year over time. The ultimate goal is to save as much as possible during your working years so you'll have a more comfortable retirement.
Tax treatment on contributions	Subject to federal and state income taxes when contributions are made.
Rollover rules	Rollovers are permitted between Roth 403(b) accounts, between Roth 403(b) and Roth 401(k) accounts, and to a Roth IRA.
Qualifying events for distribution	Age 59½, death, disability, severance of employment or hardship. <sup>4</sup>
Tax treatment of cash distributions (not rolled over)	<ul style="list-style-type: none"><li>• Contributions: tax-free</li><li>• Earnings<ul style="list-style-type: none"><li>• Tax-free if the Roth 403(b) account has been held for at least 5 years and one of three Roth-qualifying events has occurred: age 59½, disability or death.<sup>5</sup></li><li>• Ordinary income tax will apply if the 5-year holding period and one of three Roth-qualifying events — age 59½, disability or death — are not met.</li></ul></li></ul> <p>(A 10% federal income tax penalty also applies to the earnings portion if under age 59½ and no exception applies.<sup>4</sup>)</p>
Required minimum distribution	Age 73 (will increase again to 75 in 2033) or severance of employment with sponsoring employer (whichever occurs later).

**Remember, Roth 403(b) contributions are after-tax salary reduction contributions, which makes them subject to federal and state income taxes (in states where those taxes apply) at the time the contributions are made. Roth 403(b) contributions may fit well into retirement planning where you seek balance between taxable and tax-free retirement income.**

To learn more, contact your financial professional or visit [equitable.com](https://equitable.com).

- 1 Please note that 403(b) plans are not required to include Roth 403(b) contributions, which became available on January 1, 2006. Check with your employer or your financial professional to see if your 403(b) plan accepts Roth 403(b) contributions. The information in this summary is based on the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA), the Pension Protection Act of 2006, the Small Business Jobs Act of 2010 and applicable Treasury regulations.
- 2 This limit is effective through December 31, 2021, and may be indexed in future years.
- 3 Eligible retirement plans include IRAs, 403(b) plans, governmental 457(b) plans and 401(k) plans.
- 4 The 10% federal income tax penalty does not apply if severance of employment occurs in the same calendar year (or later) as the attainment of age 55, or if age 59½ or older.
- 5 Withdrawals from a Roth 403(b) for a first-time home purchase are not a qualifying event and therefore, would not be tax-free for participants who are not yet age 59½.

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# Facts about a 403(b) plan

Preparing for a comfortable retirement

## Understanding your 403(b) plan

Most educators are eligible for pensions, which may cover only a portion of expenses down the road. A smart way to boost your retirement income is through a tax-deferred savings plan, such as a 403(b). Specifically designed for educators, a 403(b) provides the flexibility to adjust as your needs change, and helps you achieve the retirement you deserve.

## How a 403(b) plan can help

Every dollar counts	It's automatic	It's flexible	Your money grows
You can set your own goals and start saving whatever amount works for you. You have the flexibility to start or stop and increase or decrease your contributions, up to the federal maximum, at any time.	Because your savings are deducted right from your paycheck, you pay yourself first. That can make it easier to save. You can contribute with pre-tax dollars and, if your plan permits, Roth after-tax dollars.	You select the investments you're most comfortable with — and change them when you want.	Your money grows tax-deferred until you withdraw it from your account, which is typically when you're retired and in a lower tax bracket. One way to grow your investments more quickly is by reducing the amount of tax you pay along the way. Since your contributions, plus all of your earnings, stay invested for the future, your money grows faster than if it were in a taxable account.

## The boost from pre-tax contributions

A 403(b) plan lets you save more than you could in a regular savings account or other taxable investment.

### Here's how it works:

Let's say you can budget \$1,000 to save each month. If that \$1,000 is deducted from your paycheck pre-tax (and you're in the 24% tax bracket), you could actually increase the contribution to \$1,315.78. Your take-home pay would still only be reduced by \$1,000. There's no change to your budget, but there's an extra \$315.78 available for potential earnings in your 403(b).

**And** if \$1,000 per month is more than you can save right now, remember that every dollar counts. Look at the difference saving with pre-tax dollars means at any amount.

If you can budget:	\$100	\$250	\$500	\$750	\$1,000
The pre-tax equivalent would be:	\$131.57	\$328.94	\$657.89	\$986.84	\$1,315.78

## The power of tax deferral

One of the other benefits of a 403(b) plan is that, once your money is in there, it can continue to grow tax-free.

Let's think about your \$1,000 contribution again. If that \$1,000 went straight into your bank account — or into a taxable investment — you'd owe \$240 in taxes (again, assuming a 24% tax bracket), so only \$760 of your \$1,000 would be available for you to spend or save.

**Instead**, if you contribute to a 403(b) plan, straight from your paycheck, the full \$1,000 — and any amount it earns — remains invested for the future.

## Questions you may have

---

### **Q Can I roll over a 403(b) from my previous job?**

**A** Yes, you can roll over funds from other retirement plans, including 401(k), 401(a), 457(b), IRA or SEP into your 403(b) (and roll funds from your 403(b) into other retirement plans, if your employer's plan allows).

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### **Q How much can I contribute?**

**A** Up to \$23,500 per year or 100% of your compensation, whichever is lower.<sup>1</sup>

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### **Q Is there any way to contribute more?**

**A** If you're age 50 or older, you can make catch-up contributions of up to \$7,500 per year. If you're age 60-63, you can make catch-up contributions of up to \$11,250 per year. And if you have 15 years of service or more with the same employer, you may be eligible to contribute an additional \$3,000 per year up to a maximum of \$15,000.

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### **Q Once I start, do I have to keep contributing at the same rate?**

**A** No, you can stop or change contributions at any time, as long as your employer's plan allows.

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### **Q When can I access my money?**

**A** You can withdraw money with no penalty:

- Starting at age 59½ or at age 55 if you stop working; or
- Earlier if the need for the withdrawal is caused by death, disability or medical hardship that meets specific requirements.

You're required by regulations to take distributions starting at age 72 or the year you stop working, whichever comes later. Also (if the plan permits), beginning in 2020, a participant can take a penalty-free withdrawal of up to \$5,000 in a year to cover childbirth or adoption expenses.

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### **Q Can I borrow from my account sooner?**

**A** You can borrow a percentage of your account value if your employer's plan allows. You must repay the loan within 5 years, or within 10 years if the loan was used to buy your primary residence.

## Putting it all together

### Look for flexible investment options

A 403(b) is a long-term investment strategy. As your goals change over time, your retirement plan should evolve as well. Look for a well-rounded mix of investment options that allows you to make choices that match your own goals, needs and tolerance for risk at every stage of life.

### Take advantage of a guiding hand

A common trait among top savers is they get help from a financial professional and educational resources to guide smart choices and keep their plan on track as life evolves. It can lead to higher account balances and more confidence in your future. So take advantage of the personal attention, digital tools and 24-hour account access that your employer's plan offers.

### Get smart about costs

Here are some questions you should ask — and your plan provider should have clear answers ready: What sales charges or administrative fees does the plan provider charge? Are they ever waived? When they report on performance of different investment options, are the numbers shown net of fees (or in other words, shown with the fees subtracted)?

**Retirement is about making the most of what you have to achieve the freedom to pursue your passions. Consider how a 403(b) can help you feel empowered to make choices for a meaningful life as you define it, while finding fulfillment in your day to day.**

<sup>1</sup> This limit is effective through December 31, 2025, and will be indexed in future years.

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EQUITABLE



# ESTIMATE

**Greener Gardens**  
10765 S Roberts Rd  
Dunkirk, NY 14048

jaquithgg@gmail.com  
+1 (716) 672-9871  
www.jillsgreenergardens.com



**Bill to**  
Dunkirk Free Library  
536 Central Avenue  
Dunkirk, NY 14048

**Ship to**  
Dunkirk Free Library  
536 Central Avenue  
Dunkirk, NY 14048

**Estimate details**  
Estimate no.: 1070  
Estimate date: 05/17/2025

#	Date	Product or service	Description	Qty	Rate	Amount
1.		black mulch		1.5	\$44.00	\$66.00
2.		delivery	Of bulk material or plants	1	\$35.00	\$35.00
3.		hauling fee	Removal and disposal of all debris	1	\$30.00	\$30.00
4.		shrub	Van pelt False Cypress	2	\$169.00	\$338.00
5.		shrub	Savannah Sunset ninebark	2	\$38.00	\$76.00
6.		shrub	Palabin Lilac (dwarf)	6	\$46.00	\$276.00
7.		shrub	Summer Snowflake Viburnum	2	\$49.00	\$98.00
8.		weed mat 6'	6' wide	2	\$48.00	\$96.00
9.		anchor pins		25	\$0.15	\$3.75
10.		labor	4 laborers will remove existing plants, level & decrease the width of the gardens to match, lay weed mat, plant new shrubs, edge, & mulch.	5	\$150.00	\$750.00
					Subtotal	\$1,768.75
					Sales tax	\$128.32
					<b>Total</b>	<b>\$1,897.07</b>

Accepted date

Accepted by

July 1, 2025 to June 30, 2026 BUDGET PASS		2024-2025 BUDGET	2025-2026 budget
REVENUES			
401 . Fines	300	300	
402 . Copier Income	2,200	2,500	
403 . Fax Sales	600	600	
404 . Used Book Sales	1,000	1,100	
405- Lost & Damaged	350	350	
419 . School District Funds	450,000	459,964	
440 . CCLS Cash Grant	250	250	
441 . LLSA - NYS	4,300	4,300	
476 grant- non government		3,000	
446 . Gifts and Donations	5,000	5,000	
411 donation restrictions	1,000	3,000	
451 Block Grant	2,200	-	
478 CCLS Book Plan	5,100	4,500	
407 interest income	6,400	6,000	
492 CD interest income	2,500	200	
Withdrawal from Savings	30,934	20,136	
Total Revenue	512,134	511,200	
EXPENSES			
Personnel			
550- SALARIES & WAGES	265,734	289,721	
551 . FICA & MEDICARE	19,800	21,729	
552 . INSURANCE - WORKER'S COMP	3,800	2,800	
553 . HEALTH INSURANCE	17,400	30,000	
554 . NYS Retirement	21,000	29,000	
555 . DISABILITY INSURANCE / PFL	2,000	1,900	
556 . UNEMPLOYMENT TAX	2,700	2,400	
Total Personnel	332,434	377,550	
Library Materials			
501 . BOOKS	17,000	17,000	
502 . PERIODICALS	500	500	
503 . CCLS BOOK PLAN	5,100	4,500	
451- Block Grant	2,200	-	
504 - Gifts and Donations Expenses	5,000	5,000	
507 . AUDIO BOOKS	300	300	
509 . DVD'S	1,200	1,200	
Total Library Materials	31,300	28,500	

<b>Building O&amp;M</b>		
618 • FURNITURE	30,000	-
560 • ELECTRICITY	10,000	7,000
561 • NATURAL GAS	10,000	7,500
562 • WATER	200	250
563 • SEWER	200	200
564 • TIPPING FEE	200	200
583 • COMPUTER EQUIPMENT	3,000	15,000
584 • BUILDING SUPPLIES	2,100	2,000
586 - GROUNDS KEEPING	3,000	3,000
585 • BUILDING REPAIRS & Maintenance	35,000	20,000
589- building operations	2,000	2,000
587 • ELEVATOR MAINTENANCE	3,200	3,500
592 • INSURANCE	800	1,000
593 building insurance	7,300	8,000
<b>Total Building O&amp;M</b>	<b>107,000</b>	<b>69,650</b>
<b>Library Operations</b>		
558 • N.Y.S. Sales Tax Payment	100	100
565 • TELEPHONE	800	1,000
570 • LIBRARY SUPPLIES	3,000	1,500
571 • POSTAGE	600	700
580 • ADVERTISING	500	800
581 • COMPUTER MAINTENANCE	1,000	1,000
582 • INTERNET EXPENSES	1,200	2,100
588 • WORKSHOPS & TRAVEL	500	500
589 ops & maint bldg	800	1,500
590 • PROFESSIONAL FEES	14,000	6,000
591 • PAYROLL PROCESSING	1,500	1,500
594 - Memberships	500	800
595 - Vote Expenses	500	600
596 - Copier and Printer Supplies	800	1,100
620 - Legal Fees	3,000	2,000
688 • Misc Expenses	1,800	2,500
<b>Library Operations</b>	<b>30,600</b>	<b>23,700</b>
<b>Programs</b>		
610 - Children Program Supplies	2,500	2,000
611 - Children Special Guests	1,100	1,100
612 - Adult Program Supplies	500	500
613 - Adult Special Guests	500	500
615 - Building Equipment	3,000	4,000
614 - Teen Programming	1,200	1,200
616 - Outreach	1,000	1,000
617-software and licencing	500	1,000
630 - Computer lab Programs	500	500

Total Programs	10,800	11,800
Construction Grant Expense	-	-
Total Expense	512,134	511,200
Overage/Deficit	-	(0)

## School District Library Vote Schedule and Other Monthly Tasks

### July - Start of new budget year

- Newly elected Board Members and Treasurer to sign oath of office
  - File oaths with county clerk's office in Mayville
  - Take duplicate copies and have them stamped
- Review & Update the Library Vote/Monthly Tasks Schedule as needed
- Give financial information for prior year to auditor

### August

- OSC Annual Report Due at end of August
  - Auditor to complete alongside audit
  - Follow up with auditor one week before due date

### September

- Fire extinguisher inspection - due by the end of September
  - Allen Fire Equipment 763-8429 or 665-8931
- Annual service on boilers for winter
  - Call Casale 366-1700
- Insurance Renewal
  - Putnam Record Agency should contact to review policy and any changes
  - Danielle Marx - 366-2744

### October

- Library system annual meeting
- Request Tax Levy funds from school district
  - Email Deb McAvoy <dmcavoy@g.dunkirkcsd.org>
- Open outdoor faucet; shut off valve and drain from inside

### November

- Begin Annual Report to Community

### December

- Finish and post Annual Report to Community
- Renew treasurer bond

### January

- Start work on next fiscal year's budget
- Pre-approve repeat bills
- Review Long Term Plan

## School District Library Vote Schedule and Other Monthly Tasks

### February

- NYS Annual Report Due to CCLS
- Set date for election and budget vote
- Treasurer calculates NYS tax cap
- <http://www.osc.state.ny.us/localgov/realprop/localgovernments.htm>

### March

- Board makes resolutions to:
  - Override the tax cap (if applicable)
  - Call trustee election
  - Increase in budget (if applicable)
- Board Secretary reviews previous year's resolutions

### April

- National Library Week
- Submit Election/Budget Legal Notice to Dunkirk Observer
  - Must start to run 45 days before vote
  - Must run 4 times

### May

- Board to pass resolution for election inspector and chief inspector/poll site coordinator
- **Board candidate petitions** are due 30 days before the vote

### June

- Applications for absentee ballots must be received at least 7 days before the vote
- Absentee ballots will be mailed out 7 days prior to the vote
- Hold Vote
- Absentee Ballots may be accepted until 5 pm on election day
- **After Vote results are confirmed by BoE, send email to Dunkirk City School District Business Manager confirming the Library Tax Levy**
  - Deb McAvoy [dmcavoy@g.dunkirkcsd.org](mailto:dmcavoy@g.dunkirkcsd.org)
  - Also send results via certified letter to both the Business Office and Superintendent