

Board meeting notices have been posted at Village Hall and the Metra Station. The Board meeting agenda has been posted on the WPL legal bulletin board and has been distributed to WPL staff members and the President of the Friends of the Library. The agenda and attachments are available on the web and in a binder at the Reference Desk.

WILMETTE PUBLIC LIBRARY DISTRICT BOARD OF TRUSTEES MEETING AGENDA
Tuesday, April 17, 2018 at 7:30 pm in the staff lounge

- I. Call to Order and Roll Call.
- II. March Minutes. **Attachment 1**
- III. Presentation. None.
- IV. Public Comment.
- V. Treasurer's Report
 - A. Financial Reports for March. **Attachment 2**
 - B. Bills and Salaries for March. **Attachment 3**
- VI. Action Items - None
- VII. Discussion Items.
 - A. Proposal from Old World Brick Paving to repair uneven and separated pavers, remove and re-install existing pavers, install new foundation sand over approximately 3,771 square feet of the WPL parking lot for a cost of \$19,500. **Attachment 4**
 - B. Resolution Amending a Plan and Estimating Costs. **Attachment 5**
- VIII. Director's Report. Monthly statistics and additional information from the Director are here. **Attachment 6**
- IX. Committee Reports.
 - A. ILA Representative. **Attachment 7**
 - B. Finance Committee. Committee members are trustees Rodgers (chair), Johnson, McDonald, and O'Laughlin as ex-officio. The committee will meet prior to the May WPL Board meeting. The purpose of the meeting is to discuss the WPL budget and the Budget and Appropriation Ordinance (B&AO) for fiscal year 2018-19 (July 1, 2018 – June 30, 2019). The B&AO includes the WPL budget. The committee may make changes to the budget and ordinance. At the May WPL Board meeting, the Finance Committee recommends passage of the B&AO in tentative form. Once passed in tentative form, the B&AO may be reviewed by the attorney and the public. It is mailed to the WPL attorney and posted on the WPL legal bulletin board and on the WPL web page. A public hearing is conducted 15 minutes before the June or July WPL Board meeting. The purpose of the hearing is to allow public discussion of the B&AO before it is finalized. A quorum of Board members must attend the hearing. At least 30 days prior to the hearing, a notice is published in the legal section of the local newspaper. After the hearing, WPL Board members approve the B&AO in final form. The final B&AO is filed at the County Clerk's office within 30 days of passage.
- X. Information Items.
 - A. Director Heather McCammond-Watts last day at WPL is Friday, April 20, 2018. Betty Giorgi and Gayle Rosenberg Justman will be interim co-directors until a new director has been selected. The firm Bradbury Miller Associates will assist the WPL Board in the search for a new director. Trustees will meet with members of the search firm from 3:00 pm – 4:30 pm on Wednesday, May 9. Leadership Team members and WPL staff also will meet with the search firm on Wednesday, May 9.
 - B. Please remember that the Statement of Economic Interest (SEI) for 2017 is due by May 1, 2018. SEIs are filled out and filed online at: <http://www.cookcountyclerk.com/ethics/econinterest>. You should have received Filer ID/Username information via email from the Cook County Clerk's Ethics Department.

- C. Amor Towle's discussion of One Book, Everybody Reads (OBER) selection *A Gentleman in Moscow* is scheduled for Sunday, April 22 at 3:00 pm at the Wilmette Jr. High Auditorium, 620 Locust Rd. The Library has offered a full roster of related programs. Details are at www.wilmettelibrary.info/onebook. One Book programming is funded by the Friends.
- D. National Library Week was observed April 8-14, 2018 with the theme, "Libraries Lead." First sponsored in 1958, National Library Week is a national observance sponsored by the American Library Association (ALA) and libraries across the country each April. Circulation and Youth Services provided giveaways. Youth Services also had information about Book Mark contest winners.
- E. Registration for National Library Legislative Day 2018 has opened. The event will be held in Washington, D.C. on May 7 & 8. For more information, see www.ala.org/nlld.
- F. The LACONI Annual Trustee Banquet is Friday, May 18, 6 – 9 pm at the Carleton of Oak Park Hotel, Grand Ballroom. The evening will include a buffet style dinner and networking. Every Library Executive Director John Chrastka will discuss "How People Listen Determines what Stories to Tell". The cost is \$60.00 per person. LACONI is the Library Administrators Conference of Northern Illinois. For more information, visit <https://www.eventbrite.com/e/laconi-trustee-banquet-2018-tickets-43671350184>.
- G. The ALA Annual Conference is June 21 – 26, 2018 in New Orleans. No WPL staff members are scheduled to attend. Please see www.ala.org/annual for additional information.
- H. Cooperative Projects.
1. On March 5, Youth Services staff members Ruth Bell and Amanda Jacover attended Screen Break Week – "Fun with Monarch" at the Wilmette Park District Community Rec. Center. They designed and ran eight activity stations related to books from the 2018 Monarch Children's Choice Award nominees. In addition to making spider cookies and offering lion yoga, they had all of the Monarch Books available for kids to look at and check out. The event was open to the public and six classes from the After Rec. program attended as well.
 2. On March 11, Ruth Bell and Jillian McKeown represented Youth Services and Adult Services at the *Going Green Matters* fair at the Michigan Shores Club. They distributed forms for the children's book mark contest, discussed library services including e-books and upcoming programs, and discussed green-themed books. They also held a raffle to give away Dr. Bronner's cleaning products for those attendees who answered the question, "If you could have everyone on the planet's attention for one minute, what would you say about the environment?" Over 30 attendees participated in the raffle.
 3. On March 12 and March 19, Ruth Bell led the Wilmette Park District Afterschool Recreation Program. The subject was Wind Tunnel Experimentation. She read the story *Rosie Revere, Engineer* by Andrea Beaty and led a short discussion about engineering, experimentation and perseverance with the kids. They then designed, built, and experimented with objects to fly in wind tunnels.
 4. On March 21, Ruth Bell visited two morning preschool classes at Joyful Noise Preschool. The subject was Color Storytime. She read books and led members of the classes in dancing and singing.
- I. Communication from Patrons and Staff. **Attachment 8**
- XI. New Business / Old Business.
 - XII. Close Open Meeting and Convene in Closed Meeting to Discuss Director Search.
 - XIII. Close Closed Meeting and Convene in Open Meeting to Summarize Closed Meeting Discussion.
 - XIV. Adjourn Open Meeting.

WILMETTE PUBLIC LIBRARY DISTRICT BOARD OF TRUSTEES MEETING MINUTES

Tuesday, March 20, 2018 at 7:30 pm in the staff lounge

A1

PRESENT: Jan Barshis, Virginia George, Dan Johnson, Lisa McDonald, Kathleen O'Laughlin, Ronald Rodgers, Stuart Wolf. Kathleen O'Laughlin arrived at 8:36 pm.

ABSENT: Virginia George

- I. Call to Order and Roll Call. Vice-President McDonald called the meeting to order at 7:33 pm.
- II. Approve Feb. Minutes. Trustee Wolf moved to approve the minutes of the Feb. 2018 WPL Board meeting. Trustee Rodgers seconded the motion.
MOTION CARRIED BY VOICE VOTE
- III. Presentation. Jodi Mariano, a principal of Teska Associates, presented and discussed the Landscape Master Plan and Design developed by Teska for WPL. During the presentation, Ms. Mariano referred to large printouts of the plan that trustees had received prior to the meeting in agenda packets as attachment 2. She stated that the final plan is the product of the collaboration of Landscaping Steering Committee members, other trustees, and guests during four meetings. The process included inventorying all existing landscape elements and donor plaques and then visioning potential changes. Objectives of the new plan include creating a more welcoming and inviting entrance to the Library, developing a central lawn area with creative and flexible seating choices, providing updated bike racks, including interpretative signage and increased accessibility in the Butterfly Garden, and enhancing Library signage. Ms. Mariano stated that all donations will be acknowledged and suggested a donor area, perhaps in the Library vestibule. Ms. Mariano reviewed all aspects of the plan, provided examples of recycling and trash receptacles, seating, signage, plants and trees, discussed in general terms the village permitting process, and bid alternates such as a the snow melt system for trustees to consider. She responded to trustees' comments and answered trustees' questions.
- IV. Public Comment. None.
- V. Treasurer's Report
 - A. Financial Reports for Feb. Treasurer Rodgers summarized the Feb. financial reports.
 - B. Bills and Salaries for Feb. Trustee Rodgers moved to approve the Feb. bills and salaries. Trustee Wolf seconded the motion.
Aye – Barshis, Johnson, McDonald, Rodgers, Wolf
Nay – None
Absent or not voting – George, O'Laughlin
MOTION CARRIED
- VI. Action Items.
 - A. Landscape Master Plan and Design. Jodi Mariano, a principal of Teska Associates, presented and discussed the final WPL landscape master plan and design at the meeting. Included in attachment 2 of agenda packets were the Landscape Master Plan Memo from Teska which provides a revised exhibit package of illustrations and cost summaries and Teska's Professional Services Agreement which is a standard form agreement and outline of proposed scope of services. Teska would provide overall project management including engineering components of the services and Gewalt Hamilton Associates would provide surveying and civil engineering services. The current scope of services includes design engineering for the Snowmelt System. Trustee Wolf moved to approve the Professional Services Agreement for an amount not to exceed \$60,000. Trustee Rodgers seconded the motion.
Aye – Barshis, Johnson, McDonald, O'Laughlin, Rodgers, Wolf
Nay – None
Absent or not voting – George
MOTION CARRIED

B. WPL Strategic Plan for July 2018 – June 2021: Shaping Our Future. The final plan was included in agenda packets as attachment 5. Trustee Wolf moved to approve the WPL Strategic Plan for July 2018 – June 2021. Trustee McDonald seconded the motion. In response to trustees' questions, Director McCammond-Watts stated that the language of the plan will continue to evolve, the plan focuses on objectives and not necessarily on the strategies to implement the objectives, and that timetables are estimates and will be adjusted as needed. Each goal has a goal owner who is a staff person in charge of monitoring goal implementation and submitting quarterly reports to the WPL Board of Trustees.

MOTION CARRIED BY VOICE VOTE

- VII. Discussion Items. Schedule Finance Committee meeting. The purpose of the meeting is to review the fiscal year 2018-19 Library budget. Committee members are trustees Rodgers (chair), Johnson, and McDonald. Trustee O'Laughlin, as Board President, is an ex officio member. All trustees are invited to attend. An email will be sent to all trustees to determine a meeting date.
- VIII. Director's Report. Monthly statistics and additional information from the Director were included in agenda packets as attachment 6. Director McCammond-Watts reviewed all sections of the report. The Director also discussed comments she has received on new furniture including the adjustable tables in the media room, chairs in the mezzanine, couch / bench on the lower level, and lounge furniture in the second floor study room.
- IX. Committee Reports. ILA representative trustee Barshis reviewed Illinois Library Association Newsletters dated Feb. 22, March 1, March 7, and March 14 at the meeting. These newsletters were included in agenda packets as attachment 7.
- X. Information Items.
- A. The Winter Reading Club for Kids, *Smitten with Books*, ran from Jan. 2 to March 4. A record 514 kids participated in the event this year.
- B. Staff Institute Day was Fri. March 9. The Library was closed. The theme was *The Future is Now*. Miguel Figueroa from the Center for the Future of Libraries discussed future library trends. 74 staff attended.
- C. PLA 2018 is March 20 – 24 in Philadelphia. Trustee McDonald and staff members Krista Hutley, Jill McKeown, Stephen Koebel, Janet Piehl, Sarah Beth Brown, Patsy deVuono, and Linda Dahl are attending the conference.
- D. The Library will be closed Sunday, April 1, for Easter.
- E. National Library Week will be observed April 8-14, 2018 with the theme, "Libraries Lead." First sponsored in 1958, National Library Week is a national observance sponsored by the American Library Association (ALA) and libraries across the country each April.
- F. The One Book, Everybody Reads (OBER) selection for 2018 is *A Gentleman in Moscow* by Amor Towles. The author will visit Wilmette and discuss his novel on Sun., April 22 at 3:00 pm at the Wilmette Jr. High Auditorium, 620 Locust Rd. A full roster of related programs will take place in the weeks leading up to his visit. Details are at www.wilmettelibrary.info/onebook. One Book programming is funded by the Friends.
- G. Registration for National Library Legislative Day 2018 has opened. The event will be held in Washington, D.C. on May 7 & 8. For more information, see www.ala.org/nlld. Contact Heather if you wish to attend.

H. The LACONI Annual Trustee Banquet is Fri., May 18, 6 – 9 pm at the Carleton of Oak Park Hotel, Grand Ballroom. The evening will include a buffet style dinner, networking, and insights from EveryLibrary founder and Executive Director, John Chrastka. A cash bar will be available. Details, including registration and pricing, will be available at a later date. Please contact Heather if you wish to attend. LACONI is the Library Administrators Conference of Northern Illinois.

I. Cooperative Projects.

1. On Feb. 5, 12, and 26, Youth Services librarian Ruth Bell visited after-school classes (two kindergarten and one first grade) at the Wilmette Park District for winter month activities. Kids explored wind and flight by creating objects to fly in the wind tunnel.
2. On Feb. 11, Youth Services librarian Ruth Bell presented a program at the Wilmette Historical Museum. The purpose of the program was to celebrate African-American history in story and song. Ms. Bell presented books on famous African-Americans which attendees could peruse at the museum or check out to take with them.

J. Communication. Trustees reviewed communication items included in agenda packets as attachment 8.

XI. New Business / Old Business. None.

XII. Adjournment. Trustee Rodgers moved to adjourn the meeting. Trustee Wolf seconded the motion.
Aye – Barshis, Johnson, McDonald, O’Laughlin, Rodgers, Wolf
Nay – George
Absent or not voting – none
MOTION CARRIED

The meeting was adjourned at 9:31 pm.

President or President pro-tem
Board of Library Trustees of the
Wilmette Public Library District, Cook County, IL

Secretary or Secretary pro-tem
Board of Library Trustees of the
Wilmette Public Library District, Cook County, IL

A2

Wilmette Public Library
Notes on Financial Reports for March, 2018

Revenue Report

During March, WPL received \$1,358,420.63 in Real Estate Taxes, \$46,076.50 from the Kenilworth Library District, \$5,300.28 in Gifts/Donations and \$4,777.44 in Replacement Taxes.

Expenditure Report

Total General Fund expenses at 64.93% of budget are below the nine month rate of 75.0%.

Three accounts show expenses higher than the nine month rate. Account 70200, Professional Fees, is at 119.11% due to expenses from the Benchmarking Study conducted by Management Association (\$7,600.00) and fees paid for the Strategic Planning (\$24,289.14). Account 53000, Promotion, is slightly ahead of budget due to the timing of purchases. The expenses in account 70320, Office Supplies reflect the constant challenge to predict the amount of supplies needed in a given year.

Check Detail, March 1 - 31, 2018

The largest General Fund checks were written to Wellness Insurance Network (\$40,164.92), Computer View (\$13,625.00), Cooperative Computer Services (\$7,216.16), Bibliotheca, LLC (\$7,000.00), and Baker Taylor (\$6,078.73, \$6,671.11.)

There was one check written out of the Special Reserve Fund to Kreuger International, Inc. (\$16,894.32.)

The total amount in this report represents the expenses paid by check and does not include expenses paid by electronic transfer of funds, such as the bi-weekly payroll (3/2/18 for \$113,342.41, 3/16/18 for \$118,376.29 and 3/30/18 for \$115,329.70.)

Certificate of Deposit Activity

Of the \$4,185.51 in General Fund interest received during March, \$3,689.79 was earned by the funds invested in the GF Certificates of Deposit.

Statement of Assets, Liabilities Fund Balances

Once again in March, the high Net Income reflects a strong collection of Real Estate Taxes.

Wilmette Public Library
Statement of Assets, Liabilities Fund Balances
As of March 31, 2018

	March 31, 2018
ASSETS	
Current Assets	
Checking/Savings	
10001 · Deposit Account	3,601,630.16
10005 · Rutherford Trust Funds	171,233.85
10010 · Pvt Bk MM Account - GF	1,745.99
10100 · Operating Checking	237,236.95
10200 · Payroll Checking	3,441.90
10300 · HRA & FSA Checking	4,117.80
10500 · Wells Fargo - ProPay	148.24
10610 · B/E MMF	142,970.06
10710 · Endowment MMF	37,350.22
10810 · Illinois Funds	29,136.63
10900 · Fifth Third Securities	20,193.76
11000 · CD's General Fund Total	6,613,706.36
16000 · CD's B/E Fund Total	5,692,820.13
Total Checking/Savings	16,555,732.05
TOTAL ASSETS	16,555,732.05
 LIABILITIES & EQUITY	
Equity	
30000 · Beginning Fund Balances	14,351,357.84
Net Income	2,204,374.21
Total Equity	16,555,732.05
TOTAL LIABILITIES & EQUITY	16,555,732.05

**Wilmette Public Library
Revenue Actual vs Budget
March 2018**

	<u>Current Month</u>	<u>July 2017- June 2018</u>	<u>FY 2017-18 Budget</u>	<u>\$ Over(Under) Budget</u>	<u>% of Budget</u>
INCOME					
* 43010 · GF Interest	4,185.51	64,332.72	52,513.00	11,819.72	122.51%
44100 · Replacement Taxes	4,777.44	26,936.26	45,273.00	(18,336.74)	59.5%
44200 · Kenilworth	46,076.50	138,229.50	185,507.00	(47,277.50)	74.51%
45000 · Grants	0.00	0.00	21,031.00	(21,031.00)	0.0%
46100 · Fines	3,576.02	32,424.26	25,000.00	7,424.26	129.7%
46200 · Lost Materials	779.80	7,295.62	9,623.00	(2,327.38)	75.81%
46400 · Service Fees	0.00	31.00	50.00	(19.00)	62.0%
47000 · Miscellaneous Income	3,817.66	31,575.93	41,207.00	(9,631.07)	76.63%
47100 · Copier Receipts	1,181.62	9,215.18	11,487.00	(2,271.82)	80.22%
47200 · Room Rental	420.00	2,985.00	5,000.00	(2,015.00)	59.7%
48000 · Gifts/Donations	5,300.28	54,519.41	78,214.00	(23,694.59)	69.71%
INCOME SUB-TOTAL	<u>70,114.83</u>	<u>367,544.88</u>	<u>474,905.00</u>	<u>(107,360.12)</u>	<u>77.39%</u>
41010 · GF Taxes	1,358,420.63	5,474,243.90	5,314,203.00	160,040.90	103.01%
TOTAL INCOME	<u><u>1,428,535.46</u></u>	<u><u>5,841,788.78</u></u>	<u><u>5,789,108.00</u></u>	<u><u>52,680.78</u></u>	<u><u>100.91%</u></u>

* In order to compare with annual budget, figures include only GF interest, not SS/IMRF, B/E or Endowment interest.

** In order to compare with annual budget, figures include only GF taxes, not SS/IMRF, Audit, or Liability taxes.

Wilmette Public Library
Expenditure Actual vs. Budget
March 2018

EXPENSE	Current Month	July 2017 - June 2018	FY 2017-18 Budget	\$ Over(Under) Budget	% of Budget
50100 · Books	17,936.69	173,194.58	264,500.00	(91,305.42)	65.48%
50200 · Continuations	443.03	38,492.81	52,000.00	(13,507.19)	74.03%
50250 · Library of Things	0.00	212.70	8,000.00	(7,787.30)	2.66%
50300 · Audio Visual Materials	7,036.07	75,917.36	118,000.00	(42,082.64)	64.34%
50400 · Periodicals	1,448.00	45,378.03	70,000.00	(24,621.97)	64.83%
50500 · Electronic Resources	29,114.72	328,399.63	463,000.00	(134,600.37)	70.93%
50700 · Programming	5,741.54	23,616.67	45,000.00	(21,383.33)	52.48%
50810 · ILL Expense	47.50	824.55	1,500.00	(675.45)	54.97%
52000 · Newsletter	3,197.00	27,352.00	47,000.00	(19,648.00)	58.20%
53000 · Promotion	724.44	12,100.03	15,000.00	(2,899.97)	80.67%
54000 · Grant Expense	0.00	0.00	1,000.00	(1,000.00)	0.00%
56000 · Rutherford Trust Expense	630.92	3,522.00	9,000.00	(5,478.00)	39.13%
58500 · Friends Purchases	1,690.50	27,305.04	45,000.00	(17,694.96)	60.68%
61000 · Personnel	321,986.44	2,048,564.86	3,118,541.00	(1,069,976.14)	65.69%
62000 · Professional Memberships	329.00	3,646.00	7,000.00	(3,354.00)	52.09%
63000 · Registrations	560.00	4,491.10	10,000.00	(5,508.90)	44.91%
64000 · Travel/Mileage	3,829.50	11,349.01	35,000.00	(23,650.99)	32.43%
65000 · Staff Development	4,490.47	14,596.68	40,000.00	(25,403.32)	36.49%
66000 · Insurance - Employee	45,559.42	348,029.36	523,028.00	(174,998.64)	66.54%
67000 · Reimbursable Employee Insurance	2,965.22	19,121.68	22,000.00	(2,878.32)	86.92%
70100 · Accounting/ PR, Bank, Cr Cd fees	841.84	9,524.75	12,000.00	(2,475.25)	79.37%
70200 · Professional Fees	3,353.93	38,711.27	32,500.00	6,211.27	119.11%
70310 · Library Supplies	2,359.42	14,487.33	40,000.00	(25,512.67)	36.22%
70320 · Office Supplies	6,652.25	31,515.77	30,000.00	1,515.77	105.05%
70400 · Copiers	1,509.19	19,184.44	28,000.00	(8,815.56)	68.52%
70500 · Printing	355.00	8,118.40	12,000.00	(3,881.60)	67.65%
70600 · Postage/Shipping	354.07	4,388.36	14,000.00	(9,611.64)	31.35%
70700 · Telephone	830.84	7,698.74	15,000.00	(7,301.26)	51.33%
74100 · Equipment/Furnishings/Computers	70.72	77,410.46	125,000.00	(47,589.54)	61.93%
74150 · Equipment/Computer Maintenance	15,964.50	48,961.20	90,000.00	(41,038.80)	54.40%
75000 · Insurance - Property/Casualty	0.00	16,552.00	25,000.00	(8,448.00)	66.21%
76100 · Building Improvement	0.00	279.63	20,000.00	(19,720.37)	1.40%
76200 · Building Supplies	1,648.41	15,016.90	25,000.00	(9,983.10)	60.07%
76300 · Building Maintenance	965.54	58,539.03	85,995.00	(29,455.97)	65.75%
76350 · Building Maint Contracts	2,988.00	63,564.00	100,000.00	(36,436.00)	63.56%
76400 · Grounds Maintenance	1,954.00	17,883.10	48,750.00	(30,866.90)	38.68%
76450 · Parking Lot Rent	0.00	8,550.00	12,000.00	(3,450.00)	71.25%
76800 · Utilities	1,820.71	13,576.10	24,000.00	(10,423.90)	56.57%
77000 · Sales & Use Tax Expense	0.00	19.00	100.00	0.00	19.00%
78000 · Kenilworth Expenses	0.00	24.01	0.00	0.00	
TOTAL GENERAL FUND EXPENSE	489,398.88	3,658,118.58	5,633,914.00	(1,975,795.42)	64.93%
92000 · SS/MRF Fund	38,637.08	322,762.80	468,000.00	(145,237.20)	68.97%
93000 · Audit Expense	0.00	9,550.00	9,263.00	287.00	103.10%
94000 · Liability Fund	1,271.31	36,289.05	43,875.00	(7,585.95)	82.71%
96000 · B/E Special Reserve Fund	16,894.32	101,879.97	0.00	101,879.97	100.00%
97000 · Endowment Fund	10.00	33.10	0.00	0.00	
TOTAL OTHER FUNDS	56,812.71	470,514.92	521,138.00	(50,623.08)	90.29%
TOTAL GENERAL & SPECIAL RESERVE	546,211.59	4,128,633.50	6,155,052.00	(2,026,418.50)	67.08%

All CDs Sorted by Maturity Date
January 31, 2018

<i>Purchase Date</i>	<i>Maturity Date</i>	<i>Bank</i>	<i>CD</i>	<i>CD #</i>	<i>Interest Rate</i>	<i>Amount</i>
<u>General Fund</u>						
May 5, 2016	May 4, 2018	5th/3rd Investors	GF 6	46176PFA8	1.00%	250,000.00
May 10, 2016	May 10, 2018	5th/3rd Merrick Bk	GF 7	59013JNX3	1.00%	250,000.00
August 24, 2016	August 24, 2018	5/3 HSBC Bk USA	GF 15	40434YBG1	1.10%	250,000.00
August 25, 2016	August 27, 2018	5/3 Ally Bk Midvale	GF 19	02006LK69	1.10%	250,000.00
September 14, 2016	September 14, 2018	5/3 Wells Fargo Bk	GF 21	949763AY2	1.15%	250,000.00
September 28, 2016	September 28, 2018	5/3 Capital One NA	GF 23	14042RCE9	1.15%	250,000.00
September 2, 2016	October 2, 2018	5/3 First Farmers Bk	GF 20	320165HS5	1.05%	250,000.00
November 18, 2016	November 19, 2018	5th/3rd Nationwide Bk	GF 13	63861NAA3	1.10%	250,000.00
November 21, 2016	November 21, 2018	5th/3rd Franklin Syn	GF 14	35471TCR1	1.10%	250,000.00
February 1, 2017	February 1, 2019	CIBC/Private Bank	GF 12	6920313/1	0.75%	514,667.46
April 15, 2017	April 15, 2019	NSCB/Wintust	GF 1	340182997	1.45%	521,826.79
May 13, 2017	May 13, 2019	CIBC/Private Bank	GF 11	6832170	1.45%	520,436.47
July 29, 2017	July 29, 2019	NSCB/Wintrust	GF 17	2733	1.55%	523,099.90
August 23, 2017	August 23, 2019	5/3 Goldman Sachs Bk	GF 10	38148PDN5	1.70%	250,000.00
August 24, 2017	August 26, 2019	5/3 Morgan Stanley Bk	GF 16	61747MYJ4	1.70%	250,000.00
October 18, 2017	October 18, 2019	5/3WEX Bank	GF 8	92937CGAO	1.70%	250,000.00
November 24, 2017	November 24, 2019	NSCB/Wintrust	GF 2	3804744799	1.69%	500,694.52
February 2, 2018	February 2, 2020	NSCB/Wintrust	GF 3	3804991322	2.40%	511,507.90
March 19, 2018	March 19, 2020	NSCB/Wintrust	GF 9	3804889432	2.40%	521,473.32
<i>Total GF</i>				<i>Weighted Avg Yield</i>	1.47%	6,613,706.36
<u>B/E Fund</u>						
May 12, 2016	May 12, 2018	CIBC/Private Bank	BE 10	134430	0.70%	548,307.68
June 30, 2016	June 30, 2018	NSCB/Wintrust	BE 15	3804025908	0.65%	523,797.39
August 16, 2016	August 16, 2018	5/3 JP Morgan Chase	BE 5	48126XAM7	1.10%	250,000.00
September 28, 2016	September 28, 2018	5/3 Customers Bk	BE 11	23204HEJ3	1.15%	250,000.00
October 31, 2016	October 31, 2018	5th 3rd Comenity Cap	BE21	20033ASV9	1.20%	148,000.00
November 4, 2016	November 2, 2018	5th 3rd Everbank	BE 20	29976DV98	1.15%	250,000.00
January 8, 2017	January 8, 2019	CIBC/Private Bank	BE 8	6956404	0.75%	525,889.73
January 8, 2017	January 8, 2019	CIBC/Private Bank	BE 16	6939573	0.75%	369,684.85

All CDs Sorted by Maturity Date
January 31, 2018

<i>Purchase Date</i>	<i>Maturity Date</i>	<i>Bank</i>	<i>CD</i>	<i>CD #</i>	<i>Interest Rate</i>	<i>Amount</i>
February 6, 2017	February 15, 2019	5th 3rd Capital One USA	BE 9	140420W48	1.55%	200,000.00
March 19, 2017	March 19, 2019	NSCB/Wintrust	BE 3	64886	1.45%	526,883.35
August 3, 2017	August 9, 2019	5th 3rd Sallie Mae	BE 14	80280JLG4	1.70%	250,000.00
August 22, 2017	August 22, 2019	5/3 American Expr Cent.	BE 2	02587DW61	1.70%	250,000.00
October 15, 2017	October 15, 2019	CIBC/Private Bank	BE 6	96545	1.70%	525,257.13
November 22, 2017	November 22, 2019	5th/3rd Citizens St Bk	BE 1, wasGF 4	254672WR5	1.75%	250,000.00
November 29, 2017	November 29, 2019	5th/3rd Kennebec Svg Bk	BE 4	33767ARJ2	1.70%	250,000.00
February 22, 2018	February 24, 2020	5/3 Discover Bank	BE13	254673ML7	2.35%	250,000.00
February 21, 2018	February 21, 2020	5/3 First Nat'l Bk Omaha	BE 12	332135HH82	2.30%	75,000.00
March 7, 2018	May 7, 2020	5th 3rd Rockford B&T IL	BE 7	77315PBN1	2.30%	250,000.00
<i>Total B/E Individual CDs</i>				<i>Weighted Avg Yield</i>	<i>1.31%</i>	<i>5,692,820.13</i>
TOTAL CD's				Weighted Avg Yield	1.40%	12,306,526.49