

**MONROE COUNTY PUBLIC LIBRARY
BOARD OF TRUSTEES**

WORK SESSION

Wednesday, March 9, 2011

Meeting Room 1B

**Immediately following the Special Board Meeting,
which begins at 5:45 p.m.**

AGENDA

1. Call to Order –Kari Isaacson, President
2. 2012-2014 Library Capital Projects Fund Plan (page 1-10) – Sara Laughlin
3. Social Media Policy (page 11-16) – Lisa Champelli
4. Additional Insurance Coverage (page 17-24) – Gary Lettelleir
5. Public Comment
6. Adjournment

MONROE COUNTY PUBLIC LIBRARY/CAPITAL PROJECTS, 2012-2014

Fund	Project	2012	2013	2014
LCPF	Main Renovation, Phase 3 and 4	\$415,292		
	Equipment - Information Systems	\$75,000	\$75,000	\$75,000
	Equipment - CATS	\$50,000	\$50,000	\$50,000
	Roof Replacement - Main Library Addition		\$400,000	
	Landscape Replacement - Main Library		\$26,096	
	Chillers - Main Library			\$300,000
	Courtyard - Ellettsville Branch			\$50,000
	Future Projects			\$87,074
	TOTAL LCPF EXPENSES	\$540,292	\$551,096	\$562,074
LIRF	Demolition of Yellow House - Ellettsville	\$25,000		
	Replace Elevator Controls - Main Library	\$100,000		
	TOTAL LIRF EXPENSES	\$125,000	\$0	\$0
	LIRF Transfer	\$200,000	\$200,000	\$200,000
	LIRF Balance (2011 Balance: \$1,000,000)	\$1,075,000	\$1,275,000	\$1,475,000

Monroe County Public Library Library Capital Projects Fund Proposal 2012-2014

Contact Information

Library Director:	Sara Laughlin
Mailing Address:	303 E. Kirkwood, Bloomington, IN 47408
Phone Number:	812-349-3050
Fax Number:	812-349-3051
Email:	laughlin@mcpl.info

Description of Library District

a) Taxing District: **Monroe County, Indiana**

b) Name and Location:

Main library:

**Monroe County Public Library, 303 E. Kirkwood, Monroe County,
Bloomington, IN 47408**

Branch:

**Ellettsville Branch Library, 600 W. Temperance, Monroe County,
Ellettsville, IN 47429**

c) Contractual Agreements:

The Library contracts with the City of Bloomington, Monroe County, and Town of Ellettsville to provide five Community Access Television stations, funded in part through franchise fees provided by the local cable service provider, Comcast.

The City of Bloomington provides Internet connectivity to MCPL.

The Library also contracts with El Centro Comunal Latino for space rental, United Way of Monroe County to provide Foundation Center databases, as well as several other organizations for a variety of services.

d) Composition of Governing Body:

The Board of Trustees includes seven members:

**two appointed by the Monroe County Council,
two appointed by the Monroe County Commissioners,
two appointed by Monroe County Community School Corporation, and
one appointed by Richland-Bean Blossom Community School Corporation**

Current board members:

Kari Isaacson, President
Melissa Pogue, Vice President
Stephen Moberly, Secretary
David Ferguson, Treasurer
Valerie Merriam
Fred Risinger
John Walsh

d) Number of Employees:

119.6 FTE employees, including 45.3 librarians and 74.3 other employees.

f) Current (2011) annual budget, property tax rates and levies:

	<u>Budget</u>	<u>Tax Rate</u>	<u>Tax Levy</u>
Operating	\$7,464,228	.0739	\$4,542,348
Debt Service	\$1,996,000	.0302	\$1,847,883
Library Capital Projects	\$ 361,021	.0056	\$ 342,654
Rainy Day	\$ 473,310	.00	\$ 0
LIRF	\$ 296,932	.00	\$ 0

The Library Improvement Reserve Fund (LIRF) balance as of December 31, 2010 was \$1,040,847. The Library has appropriated \$361,021 in expenditures from this fund in 2011 to be able to address emergencies. The transfer to LIRF for 2011 from the Library's Operating Budget has been set at \$200,000.

Present Library Facilities

Main Library

303 E. Kirkwood
 Bloomington, IN 47408

Constructed: Original building 1970; renovation and addition completed 1997; renovation of children's area, CATS hallways, second floor, and drive-up window completed 2010.

Estimated current value: \$28,496,000 (building); \$1,688,839 (contents)

Current condition: Good. Phase 1 and 2 of renovation in 2010 addressed areas showing heaviest wear and captured underutilized space in an effort to relieve crowding. Some equipment is reaching replacement age, after 15 years of heavy use. One chiller was replaced in 2005; the roof on the older portion of the building was replaced in 2008; control boxes for HVAC system were replaced in early 2009. Phases 3 and 4 will complete renovation of Movies & Music area, Friends bookstore, Community Outreach offices, and public meeting rooms.

Additional Comments:

- The Library's technology plan calls for replacing computers on a four-year cycle.
- CATS continues to convert from analog to digital technology.
- Landscaping is difficult to maintain and needs updating.

- The Library is developing a comprehensive maintenance plan in order to better anticipate and plan for repair and replacement.
- The Library completed an energy audit in 2010 and is implementing recommendations in order of priority for reducing energy use and generating cost savings.

Ellettsville Branch Library

600 W. Temperance
Ellettsville, IN 47429

Constructed: Original building 1990; renovation and addition 2005; children’s room addition completed in 2009.

Estimated current value: \$2,600,000 (building); \$276,048 (contents)

Current condition: Good. The building got a new roof and new wiring during the 2005 renovation; HVAC was not updated.

Additional Comments:

- The addition to the children’s room relieved congestion and allowed more space for services for children and families.
- In late 2010, updated exterior signage was ordered.

Bookmobile

A new energy-efficient vehicle was delivered in early 2011.

Estimated current value: \$ 186,875

Current condition: Excellent

Land

In early 2011, the Library purchased a house on .15 acres adjacent to the Ellettsville Branch. The Library plans to hold the property for future expansion.

Library Service Area and Statistics
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- a) **Square Miles:** 394 square miles
- b) **Population:** 137,974 (2010 Census)
- c) **2009 Annual Statistics:**

Circulation (system-wide, by format):

Books, adult & young adult (34%)	894,222 (print, CD, cassette, downloadable)	
Books, children (23%)	605,699	
Magazines/newspapers (2%)	<u>47,140</u>	
<i>Total Books</i>		<i>1,547,061</i>
Music (10%)	256,173	
Movies (31%)	802,656	
Other (CD-ROM, Kits, Toys)	10,036	
<i>Total Movies/Music/Other</i>		<u><i>1,068,865</i></u>
<i>Total Circulation</i>		<i>2,615,926</i>

Circulation (by location):

Main Library (83%)	2,162,847	
Ellettsville Branch (12%)	309,516	
Bookmobile (4%)	100,169	
Outreach Van/Jail (1%)	2,978	
Overdrive downloadable	<u>10,416</u>	
Total Circulation		2,615,926

*includes downloadable formats

Holdings:

Books* and bound serials (79%)	391,043	
Current serial subscriptions	491	
Audio/Music* (10%)	51,852	
Movies* (11%)	53,088	
Total Holdings		496,474

*includes downloadable materials

Library Card Holders:

In 2010, 88,666 individuals held library cards, 64 percent of Monroe County's population of 137,974 (2010 Census).

Facility Use:

1,085,108 individuals visited Library facilities in 2010, an average of 3,056 people every day the Library was open. The Library hosted 219,728 public computing sessions on its 130 computers.

Program Attendance:

54,269 people attended 2,091 programs sponsored by the Library in 2010 and community organizations held 1,229 events in Library meeting rooms and auditorium—an average of 9.4 events per day.

Virtual Visits:

The Library website received 59,668,816 hits.

Hours:

Main Library (69 hrs/week)	Monday-Thursday	9 am – 9 pm
	Friday	9 am – 6 pm
	Saturday	9 am – 5 pm
	Sunday	1 pm – 5 pm
Ellettsville Branch (64 hrs/week)	Monday-Thursday	10 am – 9 pm
	Friday	10 am – 6 pm
	Saturday	9 am – 5 pm
	Sunday	1 pm – 5 pm

Bookmobile and outreach hours vary, including 27 bookmobile stops, 75 homebound visits, three-day jail service, and van stops at nursing homes, senior facilities, Youth Shelter, and day care centers each week.

Special Programs:

Community Access Television Services (CATS), a department of the library, provides programming for five channels, including live coverage of community and governmental meetings on cable and on the web via video streaming and podcasting.

Volunteers in Tutoring Adult Learners (VITAL), another library department, provides literacy tutoring and ESL training.

The Job Search initiative, in partnership with Work One-Bloomington, provides resources and programs for individuals interested in updating their resumes, improving interview skills, and learning 21st-century job search strategies.

In 2010, the Library continued the “Read It Off” program, designed to help children and teens clear fines and fees and restore their library check-out privileges. The program is the counterpart of the adult Fine Option Program that allows adults to reduce fines owed by volunteering.

Several community partnerships enhance the role of the library. Examples are:

- In 2011, the Library will partner with Bloomington Hospital, City Parks & Recreation, the Y, Southern Indiana Pediatrics, and the Smart Start Coalition for “Get Reading, Get Moving,” an initiative to improve summer reading and activity outcomes for children.
- Library service to the Monroe County Correctional Center, through an ongoing contract with the Sheriff.
- Office space for the Spanish-speaking community, through a contract with El Centro Comunal Latino, Inc.
- Reading and Writing Homework Help, added in 2010 at the Main Library and Ellettsville Branch, to complement Math Homework Help, a 20-year partnership with MCCSC and the Monroe County Education Association.
- Homework Center for K-6 students, hosted by the Children’s Department, staffed by service learning volunteers from Indiana University.
- Participation in Bloomington Entertainment and Arts District, Downtown Merchants Association, Bloomington Area Chamber of Commerce, Bloomington Lifelong Learning Coalition, and Non-profit Alliance.

Recognition:

In 2010, the Library was ranked a “Top Ten Library” for the sixth year in a row, in the Hennen American Public Library Ratings (HAPLR) index. This year the Library ranked third in the country among all libraries serving 100,000-250,000 population,

CATS won two national “Hometown” awards and six Central States “Philo” awards for programming excellence.

Funding Resources

Library Capital Projects Fund Revenue Projections

	2012	2013	2014
Anticipated assessed valuation	\$6,118,800,000	\$6,210,582,000	\$6,303,740,730
Projected property tax resources	\$495,000	\$502,000	\$512,000
Projected tax rate for Library Capital Projects Fund	.0081	.0081	.0081

Sources and Estimates of Revenue

	2012	2013	2014
January 1 cash balance	\$98,516	\$0	\$0
Less encumbered appropriations	\$98,516	\$0	\$0
Cash balance available for current plan (line 1 minus line 2)	\$0	\$0	\$0
Property tax revenue (projected levy)	\$495,000	\$502,000	\$512,000
Auto excise and financial institutions tax receipts	\$48,411	\$49,096	\$50,074
Other revenue	\$0	\$0	\$0
Total funds available for plan	\$540,292	\$551,096	\$562,074

Expenditures

	2012	2013	2014
1. Planned Construction, Repair, Replacement or Remodeling	\$415,292	\$400,000	\$350,000
2. Acquisition of Real Property	\$0	\$0	\$0
3. Site Development	\$0	\$18,096	\$0
4. Emergency Allocation	\$0	\$0	\$0
5. Purchase, Lease, Repair and Maintenance of Equipment	\$0	\$0	\$0
6. Purchase, Lease, Repair and Maintenance of Computer Hardware & Software	\$125,000	\$133,000	\$125,000
Sub Total of Expenditures	\$540,292	\$551,096	\$475,000
7. Allocation for Future Projects	\$0	\$0	\$87,074
Total Expenditures and Allocations	\$540,292	\$551,096	\$562,074

Proposed Use of the LCPF

2012 Plan Year:

Main Library Renovation – Phase 3 and 4 **\$ 415,292**

This funding will complete Phase 3 and 4 of the renovation, including relocating Community Outreach offices into the former drive-up window space, expanding and renovating the Movies and Music area, consolidating the Friends Bookstore space and giving it a lockable atrium entrance, expanding the Learn and Play Space for children, building out the Lifelong Learning Center in the former circulation office area, reconfiguring the silent reading room and microform areas, and replacing flooring in Indiana Room and meeting rooms.

Computer-related Purchases **\$ 125,000**

MCPL will continue its investment in technology. The Library will upgrade, replace, or purchase computer hardware, software, and CATS equipment.

Allocation for Future Projects **\$ 0**

2012 Total **\$ 540,292**

2013 Plan Year:

Replace Roof on Main Library Addition **\$ 400,000**

In 2008, when the roof on the original portion of the Main Library was replaced, a structural engineer inspected the roof on the addition, a 4,000 square foot area. At that time, he estimated the roof had 6-8 years remaining.

Computer-related Purchases **\$ 133,000**

MCPL will continue its investment in technology. The Library will upgrade, replace, or purchase computer hardware and software and CATS equipment.

Replace Overgrown Landscaping at Main Library **\$ 18,096**

The landscaping at the Main Library is 16 years old. It includes many invasive species and has overgrown its spaces. The Library plans to remove existing plantings and use the design completed by a local landscape architect, which includes drought-resistant plants that will be attractive and easy to maintain.

Allocation for Future Projects **\$ 0**

2013 Total **\$ 551,096**

2014 Plan Year:

Replace Main Library Chiller Components **\$ 300,000**

The coolant used by the Main Library's two chillers will no longer be available in 2015.

Ellettsville Courtyard **\$ 50,000**

A courtyard enclosing the east-facing window in the children's room at the Ellettsville Branch was eliminated from the children's room project in 2008 in order to stay within the budget. The courtyard will improve security at the Branch and allow for outdoor programming.

Computer-related Purchases **\$ 125,000**

MCPL will continue its investment in technology. The Library will upgrade, replace, or purchase computer hardware, software, and CATS equipment.

Allocation for Future Projects **\$ 87,074**

2013 Total **\$ 562,074**

SOCIAL MEDIA POLICY

Purpose

This policy governs Monroe County Public Library's participation in online venues and social media, defined here as any facility for online publication and commentary, including but not limited to blogs, wikis, and social networking sites (e.g. *Facebook*, *Twitter*, and *Flickr*). The Library makes use of these tools to reach out and be more easily accessible to current and potential library users. Social media allow the Library to meet users where they are and give staff and public a convenient way to interact and share information, ideas, and opinions on a range of topics related to the Library's mission, collections and services.

Rights and Responsibilities of the Library

The Library's social media sites serve as "limited public forums." The Library sets rules for use of its online venues and social media sites, just as it does for use of its other resources and communications. Comments/posts will be moderated by Library staff for content and relevancy. The Library reserves the right to deny or remove any comments, tags, and/or images that violate the law, the rights of any third party, or library policies.

The Library is not responsible for the content on the pages of friends, fans, or followers of the Library. The Library does not endorse or review content of third-party sites.

User Responsibilities and Use Restrictions

Users of all ages have the responsibility to protect their privacy and should not post personally identifying information, such as last name, school, age, phone number or address. The Library does not act in place of, or in the absence of, a parent.

Users may not post comments, tags and images that impinge on another's privacy or that may be considered objectionable or inflammatory. Violations include, but are not limited to:

- off-topic and/or disruptive posts
- commercial promotions or spam
- duplicated posts from the same individual
- threatening language and personal attacks
- private, personal information published without consent
- obscene or libelous content
- copyright infringement/plagiarized material
- political advocacy
- posts that violate laws or Library policies

MCPL will periodically evaluate the role and utility of its online venues and social media, which may be terminated at any time.

Related Library policies include:

- Internet and Computer Use Policy
- Privacy Policy Regarding Web and Email Communications

Adopted by MCPL Board of Trustees _____
2/15/11 (mh/lc)

Social Media Guidelines for Staff

Introduction

These guidelines define implementation of MCPL's Social Media Policy, a library-wide policy on the purpose and use of social media by MCPL.

Before staff create a social media site as an MCPL employee, or contribute to/write for, or moderate one of MCPL's social media sites, or take on other responsibilities for communicating with the public online, they must understand the policy and follow these guidelines. *(Staff also may be directed to additional training resources about writing for an organization.)*

The library will review these guidelines periodically, so that they may evolve and reflect the library's use of emerging technologies and online social tools.

Purpose

Library staff are encouraged to experiment with, create and contribute to MCPL's public blogs and social media sites 1) for the purpose of publicizing library services, events, special projects and other library-related news and highlighting materials in the collection, and 2) to create a dynamic, interactive online gathering place where staff, patrons, and other members of the public can exchange information about what we're listening to, reading and viewing. Objectives for each MCPL blog or site may elaborate on these goals.

Staff Responsibilities

Staff publication and commentary on social media sites carry similar obligations to any other kind of publication or commentary. Staff members with questions about content that they are considering posting to MCPL's social media sites are encouraged to review their work with the library moderator of the social media site before making the content live.

Staff must adhere to the posting rules outlined in MCPL's Social Media Policy. In addition, MCPL guidelines for staff contributions to social media include, but are not limited to, the following:

1. Confirm with your supervisor that your participation in library sponsored social media meets departmental work plan goals. Work closely with your supervisor to ensure contributions are consistent with available time and resources.
2. Be honest and transparent. Do not post anonymously. Make sure that your affiliation with MCPL is clearly represented.
3. Present yourself professionally. Correct errors quickly. If you substantially alter a previous post, indicate that you have done so.
4. Stick to your area of expertise. Feel free to provide unique, individual perspectives on non-confidential activities at the library. Add value to the public's understanding of MCPL through your interaction.
5. Respect the privacy of others. Never identify a patron by name without the person's permission.
6. Don't tell secrets. Do not publish the library's confidential information, such as certain personnel information and information shared with library staff and stakeholders that is in draft form or pending publication.
7. Refer mainstream media requests to the Library Director or CR Coordinator.

General Posting Guidelines

Before beginning to write for online publication, staff should first meet with a moderator of the blog or site administrator to review the purpose and style of the blog or site, and the guidelines for posting. (Specific MCPL blogs or other social media applications may provide more specific posting procedures, supplementing the following guidelines.)

1. Staff must sign their posts with a consistent name. Staff may choose to use their initials, first and last name, first name only, or any combination of the above, but they **may not post anonymously or under a pseudonym**. Staff should not comment anonymously on library-sponsored social media applications. (Anonymous comments to blog/site postings are permitted by members of the public. See below under "Moderating.")
2. Staff are encouraged to write in their own style or "voice" while remembering they are writing for publication as an employee of the library.
3. Double-check your spelling and grammar before posting. (If possible, have another staff member proofread your post. While it is often possible to edit your post after it appears on the blog or other site, we do not want errors to go public.
4. Posts should include links to the MCPL website, or other Web resources, as appropriate.
5. Small sized images should be included, as appropriate, as well as brief videos and sound files or podcasts.
6. Please add at least one tag/label to posts that support this feature.
7. Posts must include links to the catalog for titles mentioned that the library owns.
8. Posts should be mostly positive in nature. Our aim is to lead patrons to materials that we think they will enjoy and attract people to the library.
9. Reviewers are free to choose the title/topic about which they would like to blog. However, posts should span the diversity of materials in the collection, featuring items of various genres, formats and appeal to different age ranges and interests.
10. Reviewers must be sufficiently familiar with items they recommend on blogs or other social media sites.

Posting Photos and Videos to Social Media Sites

Before posting any photos or video to social media sites, staff must receive training about established procedures for different applications. Photos and videos staff post to social media sites are carefully chosen with respect for copyright and privacy. Use of photos on Facebook, especially, will be limited. MCPL does not permit any recognizable photos of patrons to be posted to its Facebook pages, except for public figures, such as the mayor, authors, etc.

Moderating Social Media

By designating the library's social media applications as **limited public forums**, the library sets rules for use as stated in our Social Media Policy. Each blog or other social media application shall have a designated moderator and an alternate to ensure posting guidelines are followed and to moderate comments.

The designated moderators for each library-sponsored social media application are responsible for :

- 1) Promptly reviewing and approving or denying comments submitted
- 2) Evaluating linked content of embedded hyperlinks in comments prior to posting
- 3) Removing inappropriate links from comments that may otherwise be appropriate
- 4) Ensuring that there is at least one new post per week.

MCPL does permit users to comment anonymously on our blogs (currently using blogger software owned by Google) since this enables patrons to share opinions without obtaining a Gmail account and facilitates conversation about postings.

As stated in the MCPL Social Media Policy, users may not post comments, tags and images that impinge on another's privacy or that may be considered objectionable or inflammatory. The following list (not exhaustive) is grounds for not posting a comment:

- off-topic and/or disruptive posts
- commercial promotions or spam
- duplicated posts from the same individual
- threatening language and personal attacks
- private, personal information published without consent
- obscene or libelous content
- copyright infringement/plagiarized material
- political advocacy
- posts that violate laws or library policies

Like MCPL email, communication via library social media sites is a public record. This means that both staff postings and any feedback by employees or the public will become part of the public record, and all communications must be managed, stored and retrieved to comply with Freedom of Information Act and e-discovery laws and policies. Questionable comments can be discussed with the Community Relations Coordinator. **Comments that are not approved for posting should be saved in a spreadsheet (with separate tabs for each social media application being monitored) available to Administration.**

Requesting and Creating New Social Media Tools for Library Use

Staff must use approved MCPL social media software and tools. Requests should first be approved by a staff member's supervising manager and include purpose for the application and procedures for use.

New social media/Web applications should then be requested through the library's Web Services Administrator. Please use the **request form** on Lint and submit to pgrayove@mcpl.info. The Web Services Administrator will ensure that any third-party software requested for use integrates with MCPL's website, and record information about library use of new social media tools (e.g. names of moderators and passwords). The Web Administrator will notify the Director and Community Relations Coordinator about new MCPL social media tools.

Community Relations will provide assistance as needed on branding, graphics, design and promotion. All MCPL social media sites must be branded, as practical, to communicate a clear association with the library. This includes, but is not limited to, display of the appropriate high quality version of the MCPL's logo, contact information, and a link to the library's official website. Each social media application also must include a statement specifying the purpose and scope of the social media site. This Use Policy must be posted on the application.

Staff should review the Terms of Service (TOS) of any third-party application being requested for use by MCPL and be aware of how that application regulates users' interactions. Staff using a form of social media on behalf of the library should consult the most current TOS in order to avoid violations. If the TOS contradict the library's Social Media Policy or guidelines, the Web Services Administrator may decide that MCPL's use of the application is not appropriate.

See also:

- Social Media Policy
- Policy on Photography, Videotaping and Use of Other Recording Devices
- Photography/Videotaping Procedures

<http://lint.monroe.lib.in.us/policies-procedures/photography>

Blogs: *For the Love of Reading*
 Movies and Music
 Oh the things you can think!

Facebook: Teen Facebook

Proposed for 2011: MCPL system Facebook
 MCPL system Twitter?
 MCPL system Flickr account

[To be outlined in a flow chart for Requesting New Social Media Tools]

1. Staff identify purpose and proposed procedures for new social media tool
2. Staff explain how this tool will enable you to do that existing tools cannot?
3. Staff gain approval from supervising manager
4. Supervising or Department Manager informs other department heads of the new tool proposed for use
5. Staff submit request for new tool to Web Administrator
 - Request form includes note to confer with Graphics for any branding/logo or other design considerations.
6. Web Administrator reviews request and notifies Community Relations Coordinator and Director of new tool.
7. Web Administrator announces new applications to Webcom.

Reviewed by Department Managers February 10, 2011
(2.15.11/lc)

Social media, get busy now: www.heraldtimesonline.com

By Mike McAfee
A Monroe County voice
2/20/2011

Collaborate. Connect. Communicate. Cultivate. Contribute. Channel. Create. The rise of social media indicates these traits and powerful drives are inside each of us. No longer considered a fad, or even the newest "next big thing," social media is rapidly becoming an integral part of the lives of people around the world.

Incredible facts about social media:

- Social media is now the No. 1 activity on the web.
- More than 50 percent of the world's population is under 30 years old and 96 percent of them are on social media.
- Nearly 50 percent of all baby boomers belongs to at least one social media network.
- People care more about how their social network ranks products and services than how Google ranks them, as 78 percent of consumers trust peer recommendations, while only 14 percent trust advertisements.
- If Facebook was a country, it would be the third largest country in the world.
- The fastest-growing segment on Facebook is 55- to 65-year-old women.
- Years to reach 50 million users: 38 years for radio; 13 years for television; four years for the Internet; three years for iPod.
- Facebook added more than 200 million users in less than a year.
- Facebook now tops Google for web traffic in the U.S.
- More than 1.5 million pieces of content are shared and 60 million status updates happen on Facebook daily.
- YouTube is the second largest search engine in the world and has more than 100 million videos.

It's mind-boggling. Social media can be an efficient economic development tool offering an opportunity to build relationships with your customers, clients, partners and stakeholders and engage them in your organization's success. Since launching our initial efforts in social media in late 2008, the Convention & Visitors Bureau (CVB) has had a great deal of success connecting and initiating conversations with these groups. The CVB has served as a local industry leader in the social space, attending several social media focused conferences and offering our knowledge and expertise to our various industry partners.

The first phase of any social media presence is to build awareness about your brand. The CVB has been building awareness on multiple social platforms since 2008. Our Facebook page can be found at facebook.com/VisitBloomington and we exceeded 4,000 fans last week. Our Facebook fans are 62 percent female. Of those, 21 percent are ages 25-34, 18 percent are 35-44 and 12 percent are 45-54. The top cities those fans are from are Indianapolis, Bloomington, Seymour, Chicago, Ellettsville, Greenwood and Louisville, Ky.

Facebook has already proven to be an incredibly effective promotional vehicle for the CVB. Not only do we manage our Visit Bloomington fan page but we also oversee a Bloomington tourism industry group and we buy Facebook advertising. In 2010, our ads for the Visit Bloomington page generated 15,243,118 impressions and 2,430 clicks at a cost of \$0.69 per click. We recently advertised an AAU Basketball tournament we are running this spring on Facebook. For \$40, we received 142,950 impressions and 92 people clicked through to view the tournament information and hopefully, consider playing in it. That's a cost of \$0.43 per click. One team (not counting fans they bring with them) by itself will spend more than \$2,000 while in Bloomington for that tournament. That's a 50 to 1 return on investment if just one team plays in the tournament as a result of that ad.

You can follow us on Twitter @VisitBtown or view our tweets at twitter.com/VisitBtown. We currently have 1,461 Twitter followers. Check us out on Flickr as well at www.flickr.com/VisitBtown. In 2010, we started building a presence on location-based social networks as well, using Foursquare and Gowalla.

We urge you to get started in social media if you haven't already. It's easy and can be incredibly effective for your organization.

Mike McAfee is executive director of the Monroe County Convention & Visitors Bureau. Contact him at mike@visitbloomington.com. Next week's It's Your Business will be from Ron Walker, president of the Bloomington Economic Development Corp.

Have business news? Contact the Hoosier Times business team at business@heraldt.com.

Additional Insurance Coverage Proposed by First Insurance Group

At our recent meeting with First Insurance Group representative Frank Eberle, he recommended adding two additional types of coverage to our existing policy:

- Remove umbrella exclusion for claims related to sexual molestation – estimated cost \$800

We currently have \$2 million of coverage for this type of claim. Removing the exclusion from the \$4 million umbrella policy would effectively give us \$6 million of coverage for this type of claim.

- Privacy Breach coverage – estimated cost \$2,000

This would cover the library against claims resulting from the actions of others performed on our behalf, claims resulting from both electronic (e.g., hacking) and non-electronic (e.g., dumpster diving) events with respect to private or confidential information in any form, or breach of contract claims, including those under a payment card processing or service provider agreement.

The budget for insurance is 54,000. The First Insurance Group premium is \$48,533 and the Directors and Officers policy is \$3,200 for a total of \$51,703. The media policy is estimated at around \$2,000.

For your information, I have attached the coverage details for our current policy, which is in force through 2011.

**Monroe County Public Library
Insurance Summary - Premium Analysis
2011**

POLICY	RENEWAL POLICY PERIOD	AGENT	CARRIER	COVERAGE	DEDUCTIBLE	LIMITS	2011 Annual Premium	2010 Annual Premium	
Commercial Property	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	Special Form, Replacement Cost Locations at 303 E. Kirkwood Ave., Bloomington and 600 W. Temperance, Ellettsville					
				Blanket - Building	\$ 1,000	\$ 31,096,000			
				Blanket - Business Personal Property	\$ 1,000	\$ 1,964,937			
				Earthquake	\$ 10,000	\$ 10,000,000			
				see policy detail for other coverage					
				Total Property Premium				23,499	22,779
				Valuable Papers					
				Main Library	1,000	\$ 8,941,880			
				Ellettsville	1,000	\$ 1,422,795			
				Property in Transit - CATS and Bookmobile see policy for detail of coverage					
Total Inland Marine				4,881	4,449				
Terrorism Premium				250	235				
General Liability	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	General Aggregate		\$ 2,000,000			
				Products/Completed Operations Aggregate		\$ 2,000,000			
				Personal/Advertising Injury		\$ 1,000,000			
				Per Occurrence		\$ 1,000,000			
				Damage to Premise Rented to You		\$ 500,000			
				see policy detail for other coverage					
General Liability				2,159	2,101				
Crime	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	Employee Theft	\$ 500	\$ 125,000	403	366	
				Total Commercial Package			31,192	29,930	
Commercial Auto	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	Liability		\$ 1,000,000			
				Auto Medical Pay		\$ 5,000			
				Uninsured Motorist/Underinsured Motorist		\$ 1,000,000			
				Comprehensive Deductible	Per Schedule				
				Collision Deductible	Per Schedule				
				Non-Owned & Hired Auto Liability		yes			
				Hired Car Physical Damage		\$ 50,000			
				see policy detail for other coverage					
				3,251	2,543				

**Monroe County Public Library
Insurance Summary - Premium Analysis
2011**

POLICY	RENEWAL POLICY PERIOD	AGENT	CARRIER	COVERAGE	DEDUCTIBLE	LIMITS	2011 Annual Premium	2010 Annual Premium
Workers Compensation	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	Employers Liability: Bodily Injury by Accident Bodily Injury by Disease Bodily Injury by Disease Experience Modification .97	Each accident Policy Limit Each Employee	\$500,000 \$500,000 \$500,000	11,748	10,932
Commercial Umbrella	2/1/11 to 1/31/2012	First Insurance Group	Cincinnati Ins.	Liability	None	\$ 4,000,000	2,342	2,015
TOTAL - First Insurance Group							48,533	45,420
Employment Practices Liability/ D & O	1/1/11 to 1/1/2013	Dezelan	Scottsdale Indemnity	Employment Practices & Directors & Officers ILF Membership	\$ 10,000	\$ 1,000,000	3,200 6,101	3,200

**Monroe County Public Library
 Monroe County Public Library Foundation
 Monroe County Public Library Building Corporation
 Monroe County Public Library Board of Finance**

Coverage Comparison

Commercial Package Policy	2/1/10 - 2/1/11	2/1/11 - 2/1/12
Locations:		
303 E. Kirkwood Ave, Bloomington	Yes	Yes
600 W Temperance St, Ellettsville	Yes	Yes
Property		
Blanket Building	29,900,000	31,096,000
Blanket Business Personal Property	1,889,315	1,964,937
Deductible	1,000	1,000
Valuation - Replacement Cost	Yes	Yes
Agreed Value- Buildings and Personal Property	Yes	Yes
Blanket Business Income Extra Expense	3,992,000	3,992,000
Agreed Value	Yes	Yes
Premium	1,597	1,597
Rate per \$100	0.04	0.04
Location #1 - 303 E Kirkwood Ave, Bloomington		
Building Coverage (subject to blanket limit above)	27,400,000	28,496,000
Premium	11,508	11,968
Rate per \$100	0.04	0.04
Personal Property Coverage (subject to blanket limit above)	1,623,894	1,688,839
Premium	715	709
Rate per \$100	0.04	0.04
Ordinance or Law		
Coverage A - Loss to Undamaged Portion of Building	27,400,000	28,496,000
Premium	1,726	1,795
Rate per \$100	0.0063	0.0063
Coverage B - Demolition Cost	500,000	500,000
Premium	200	200
Coverage C - Increased Cost of Construction	500,000	500,000
Premium	200	200
Total Ordinance or Law Premium	2,126	2,195
Fungi Endorsement	50,000	50,000
Premium	40	80
<i>Premium error in 2010 - corrected charge (two buildings) in 2011</i>		

Location #2 - 600 W Temperance St, Ellettsville		
Building Coverage (subject to blanket limit above)	2,500,000	2,600,000
Premium	1,050	1,092
Rate per \$100	0.04	0.04
Personal Property Coverage (subject to blanket limit above)	265,431	276,048
Premium	117	117
Rate per \$100	0.04	0.04
Ordinance or Law		
Coverage A - Loss to Undamaged Portion of Building	2,500,000	2,600,000
Coverage A Premium	255	265
Rate per \$100	0.0102	0.0102
Coverage B - Demolition Cost	500,000	500,000
Coverage B Premium	325	325
Coverage C - Increased Cost of Construction	500,000	500,000
Coverage C Premium	325	325
Premium	905	915
Fungi Endorsement	50,000	50,000
Premium	40	80
<i>Premium error in 2010 - corrected charge (two buildings) in 2011</i>		
Personal Property in Transit	50,000	50,000
Deductible	1,000	1,000
Premium	224	224
Earthquake	10,000,000	10,000,000
Deductible	10,000	10,000
Premium	800	800
Flood	2,000,000	2,000,000
Deductible	25,000	25,000
Premium	1,148	1,148
Equipment Breakdown	Full Blanket Limit	Full Blanket Limit
Form FA244 - Excluding Production Machinery	Yes	Yes
EBC Factor x Property Premium	0.10	0.10
Premium	2,071	2,136
Pollution Cleanup	50,000	50,000
Deductible	1,000	1,000
Premium	10	10
Bldg & Personal Prop Cov Form Including Special Causes of Loss FM 101 0404	Yes	Yes
Commercial Property Expanded Coverage Plus Endorsement FA250 0406	Yes	Yes
Premium	428	428
Total Property Premium	\$22,779	\$23,499
Crime		
Crime Expanded Coverage Plus CA 515 XCP 0309	Yes	Yes
Employee Theft (included below)	25,000	25,000
Forgery or Alteration	25,000	25,000
Inside Premises - Theft of Money & Securities	25,000	25,000
Outside the Premises - Theft of Money & Securities (included below)	5,000	5,000
Money Orders and Counterfeit Money	25,000	25,000
Deductible	500	500
Premium	125	125
Employee Theft (including above)	125,000	125,000
Deductible 100,000/25,000	Zero/500	Zero/500
Premium	211	248
Theft of Money and Securities Outside Premises-Loc #1 (including above)	25,000	25,000
Deductible 5,000/20,000	Zero/500	Zero/500
Premium	20	20
Theft of Money and Securities Outside Premises-Loc #2 (including above)	25,000	25,000
Deductible 5,000/20,000	Zero/500	Zero/500
Premium	10	10
Total Crime Premium	\$366	\$403

Inland Marine		
Electronic Data Processing Equipment		
Tech Equipment	822,046	822,046
Tech Software	405,612	405,612
Studio Equipment	430,992	430,992
Studio Software	69,559	69,559
Bookmobile Furnishings	85,000	85,000
Audio Visual Equipment	65,333	65,333
Blanket Total	1,793,542	1,793,542
Deductible	500/1,000	500/1,000
Electronic Data Processing Equipment Coverage Form MA 123 0807	Yes	Yes
Premium	1,778	1,937
Rate per \$1,000	0.99	1.08
Valuable Papers & Records		
Loc #1 - 303 E. Kirkwood Ave. Bloomington	8,941,880	8,941,880
Premium	2,161	2,375
Loc #2 - 600 W Temperance St, Ellettsville	1,422,795	1,422,795
Premium	512	569
Bookmobile & Outreach Van (133,265 + 5,000 in FA250)	138,265	138,265
Premium	Included in Loc #1	Included in Loc #1
Blanket Total	10,505,613	10,505,884
Deductible Basic/Specified Losses	1,000	1,000
Premium	2,673	2,944
Rate per \$1,000	0.25	0.28
Total Inland Marine Premium	\$4,449	\$4,881
General Liability		
General Aggregate	2,000,000	2,000,000
Products-Completed Operations Aggregate	2,000,000	2,000,000
Personal & Advertising Injury	1,000,000	1,000,000
Each Occurrence	1,000,000	1,000,000
Damage to Premises Rented to You	500,000	500,000
Medical Expense	10,000	10,000
Commercial General Liability Broadened Endorsement GA 210 0207	Yes	Yes
Employee Benefits		
Limit per Occurrence	1,000,000	1,000,000
Aggregate Limit	3,000,000	3,000,000
Deductible	1,000	1,000
Premium	150	150
303 E. Kirkwood Ave. Bloomington		
Class 66309 - Libraries - Area	137,000	137,000
Premium	1,602	1,669
Rate per \$1,000	11.69	12.18
Sexual Misconduct or Molestation		
Each Claim Limit	1,000,000	1,000,000
Aggregate Limit	2,000,000	2,000,000
Premium	116	109
600 W Temperance St, Ellettsville		
Class 66309 - Libraries - Area	10,000	10,000
Premium	117	122
Rate per \$1,000	11.70	12.20
Sexual Misconduct or Molestation		
Each Claim Limit	1,000,000	1,000,000
Aggregate Limit	2,000,000	2,000,000
Premium	116	109
Total Liability Premium	2,101	2,159
Terrorism Premium	235	250
Commercial Package Policy Annual Premium	\$29,930	\$31,192

Auto Policy		
Liability Coverage Symbol	1 = Any Auto	1 = Any Auto
Liability - combined Single Limit	1,000,000	1,000,000
Auto Medical Pay	5,000	5,000
Uninsured/Underinsured Motorist	1,000,000	1,000,000
Uninsured Motorist Property Damage Deductible	None	None
Comprehensive Deductible	250	250
Collision Deductible	500	500
Hired & Non Owned	Yes	Yes
Hired Car Physical Damage	50,000	50,000
Comprehensive Deductible	250	250
Collision Deductible	500	500
Rental Reimbursement	40 per day - 30 days	40 per day - 30 days
Deductible	24 Hours	24 Hours
Number of vehicles scheduled	6 units	7 units
Business Auto Expanded Coverage XC Endorsement AA265 0409	Yes	Yes
Commercial Auto Policy Annual Premium	\$2,543	\$3,251
Workers Compensation Policy		
Each Accident	500,000	500,000
Disease - Policy Limit	500,000	500,000
Disease - Each Employee	500,000	500,000
Classification		
8810 Clerical Office Employees NOC	3,566,814	3,566,814
Rate	0.20	0.18
9101 College-All Other	238,366	238,366
Rate	2.55	3.14
7380 Drivers, Chauffeurs, Messengers	166,531	166,531
Rate	3.10	3.24
Experience Modification Rate	1.03	0.97
Scheduled Rating	0.50	0.45
Premium Discount	None	0.0026
Workers Compensation Annual Estimated* Premium	\$10,932	\$11,748
* subject to audit		
Commercial Umbrella Liability Policy		
Each Occurrence Limit of Insurance	4,000,000	4,000,000
Aggregate Limit of Insurance	4,000,000	4,000,000
Self Insured Retention	None	None
Excess Uninsured Motorists/Underinsured Motorist	Excluded	Excluded
Commercial Umbrella Policy Annual Premium	\$2,015	\$2,342
Recommendation: Remove Abuse & Sexual Molestation Exclusion US370		800
Commercial Insurance Program - Estimated* Annual Premium	\$45,420	\$48,533
* Workers Compensation Policy subject to annual audit of payrolls.		

**Monroe County Public Library
Monroe County Public Library Foundation
Monroe County Public Library Building Corporation
Monroe County Public Library Board of Finance**

**Statement of Values
Policy # CPP 1057770**

2/1/2011

	<u>LOCATION</u>	<u>BUILDING</u>	<u>CONTENTS</u>
1-1	303 E Kirkwood Ave Bloomington, IN 47408	28,496,000	1,688,839
2-1	600 W Temperance St Ellettsville, IN 47429	2,600,000	276,048
	BLANKET LIMITS	\$31,096,000	\$1,964,887

x _____
Authorized Signature