



**Board of Trustees Meeting Minutes  
Special meeting  
Aug. 28, 2026**

Attended by trustees Colin Hagadorn, Margaret Hartley, Beth Teitel, Janice Waterhouse and Chris Wittrock, and Library Manager Marion Allan.

Presiding: President Janice Waterhouse

Waterhouse called the meeting to order at 5:58 p.m.

The board met to discuss options for insurance plans for the year.

VP of Finance Colin Hagadorn presented two plans for fire and property coverage. A proposed plan from Philadelphia Insurance, at \$8,200 per year, included \$2.6 million for total replacement of the building, plus \$1.133 million for the contents. A proposed plan from Erie Insurance, at \$4,928 per year, included \$1.25 million for the building at \$107,000 for the contents.

Hagadorn noted that at the current industry average of \$400 per square foot, replacing the library building in case of total destruction would cost \$1.2 million. After discussion, the board asked Hagadorn to ask both companies to provide estimates for a plan that would cover the building at \$1.7 million and the contents at \$500,000.

Hagadorn presented a proposal for Employment Practices Liability Insurance (EPLI) from Ryan Turner Insurance, at \$3,675 a year. After searching for policies, RT's price was by far the best, he said. Hagadorn also shared paperwork proving that the two claims against the library were resolved: the 2021 sexual harassment claim and the 2023 educational inst. employment practices and procedures – both through Utica Insurance. Not having that information had prevented the library from getting EPLI coverage.

Hagadorn expressed his ongoing frustration that the library's attorney had not provided evidence the claim had been resolved.

### **Other Business**

Allan said she is now looking for a program coordinator for around 26 hours a week as Taylor Stelitano will be transitioning out of the library because of time constraints as the new school year begins.

### **Adjournment**

Margaret Hartley moved to adjourn the meeting at 6:47 p.m. Chris Whitlock seconded. Carried 5-0.

*Minutes prepared by Board Secretary Margaret Hartley*