

**CHURCHILL LIBRARY ASSOCIATION  
CHURCHILL COUNTY, NEVADA  
553 S. MAINE STREET  
Fallon, Nevada 89406  
(775) 423-7581  
Email: [clquillen@churchillcountylibrary.org](mailto:clquillen@churchillcountylibrary.org)**

**\*\*\*\*NOTICE OF PUBLIC MEETING\*\*\*\***

**PLEASE POST**

**PLACE OF MEETING:** Churchill County Library Annex 507 South Maine Street Fallon, NV 89406, Rear Entrance

**DATE AND TIME:** November 20, 2023 at 4:15p.m.

**TYPE OF MEETING:** Regularly scheduled meeting of the Churchill Library Association

**Notes**

- I. These meetings are subject to the provisions of the Nevada Open Meeting Law (NRS Chapter 241. Except as otherwise provided for by law, these meetings are open and public.**
- II. Action will be taken on all Agenda items, unless otherwise noted.**
- III. The Agenda is a tentative schedule. The Churchill Library Association may act upon Agenda items a different order than is stated in this notice-so as to affect the people's business in the most efficient manner possible.**
- IV. In the interest of time, the Churchill Library Association reserves the right to impose uniform time limits upon matters devoted to public comment.**
- V. Any statement made by a member of the Churchill Library Association during the public meeting is absolutely privileged.**
- VI. All persons participating in the meeting, by any means, are put on notice that all meetings are recorded.**

**AGENDA**

- 1. Call to order**
- 2. Pledge of Allegiance**
- 3. Public Comment**
- 4. Roll call of members**
- 5. Verification of the posting of the agenda**
- 6. Consideration and possible action re: approval of agenda as submitted or revised.**
- 7. Consideration and for possible action re: approval of minutes of the meeting held on:  
A. October 16, 2023**
- 8. Churchill Library Association Members' Reports**

## **9. Library Director's Report**

- Fall Programs Update

**Set date and time of regular/special Churchill Library Association Meeting:** Next meeting is scheduled for Monday, November 20, 2023, at 4:15pm at Churchill County Library Annex 507 South Maine Street Fallon, NV 89406, Rear Entrance

### **OLD BUSINESS**

- 1. Consideration and possible action re:** Action to approve CLA Bylaws.
- 2. Consideration and possible action re:** Action to approve New CLA Board member.
- 3. Consideration and possible action re:** Fundraising 2024
  - a. Annual Letter
  - b. Prohibition Party with CCM (spring)
  - c. Empty Bowls (sometime in April)
  - d. Books, Bites, and Beverages 2024 (August)
  - e. Other fundraising ideas?
- 4. Consideration and possible action re:** Volunteer Reception on 2/15/24
- 5. Consideration and possible action re:** Children's Programming Budget Request.
- 6. Consideration and possible action re:** Final report for Books, Bites, and Beverages 2023.

### **NEW BUSINESS.**

- 1. Consideration and possible action re:** Action to approve the monthly financial report.
- 2. Consideration and possible action re:** Action to approve the September & October invoice from Update in the amount of \$280 for Bookkeeping services.
- 3. Consideration and possible action re:** Transfer of \$25,000 from checking to Edward Jones account
- 4. Consideration and possible action re:** Presentation by Hunter Drost of Edward Jones
- 5. Consideration and possible action re:** Grant of \$5,000 from the Roxie & Azad Joseph Foundation Trust

### **Public Comment**

### **Adjournment.**

## AFFIDAVIT OF POSTING

State of Nevada        )  
                              : ss  
County of Churchill    )

Maria Gill, an employee of Churchill County Nevada, being duly sworn, says: That on the 15<sup>th</sup> day of November 2023 AD, she posted a notice, of which the above is a copy, at Churchill County Administration 155 N. Taylor, Fallon, NV; Fallon City Hall 55 W. Williams Ave. Fallon, NV; Churchill County Library 553 S. Maine Street Fallon, NV; and the Churchill County Website [www.churchillcounty.org](http://www.churchillcounty.org).

*Maria Gill*

State of Nevada        )  
                              : ss  
County of Churchill    )

On the 15<sup>th</sup> day of November 2023 before a Notary Public, personally appeared Maria Gill known to me to be the person described in and who executed the foregoing instrument. In witness whereof, I have hereunto set my hand and affixed by official seal this 15<sup>th</sup> day of November 2023.

*Amy Lawry*

Endnotes:

### **Disclosures:**

Churchill County is an equal opportunity provider and employer.



### **Accommodations:**

Churchill County Library will make all reasonable efforts to assist and accommodate physically handicapped person desiring to attend. Persons who are disabled and require special assistance may contact the Churchill County Library Director, in writing at 553 S. Maine St., Fallon, Nevada 89406, or by calling (775) 423-7581 or the TDD Nevada relay number 711.

### **Procedures:**

- The public meetings may be conducted according to the rules of parliamentary procedure.
- Persons providing public comment will be asked to state their names for the record.
- The Churchill Library Association reserves the right to restrict participation by persons in the public meeting where the conduct of such persons is willfully disruptive to the people's business.
- All supporting materials for this agenda are available by requesting a copy from the Library Director at 775-423-7581 prior to the meeting. During the meeting, there will be one copy available for public inspection. Additional copies are available by making the request from the Library Director. You are entitled to one copy of the supporting materials free of charge.
- In accordance with Federal law and U.S. Department of Agriculture policy, Churchill County is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability, (not all prohibited bases apply to all programs). To file a complaint of discrimination, write USDA, Director, Office of Equal Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call ( (800)795-3972 (voice) or (202)720-6382 (TDD)).

**Verification of the posting of the Churchill Library Association meeting  
on November 20, 2023, at the Library Annex  
at 507 S. Maine Street Fallon, NV 89406**

**Posted on: November 15, 2023**

Churchill County Administration 155 N. Taylor, Fallon, NV

**By:** *MS Gill* **Time:** *10:44am*

Fallon City Hall 55 W. Williams Ave. Fallon, NV  
**By:** *MS Gill* **Time:** *10:49am*

Churchill County Library 553 S. Maine Street Fallon, NV  
**By:** *MS Gill* **Time:** *10:54am*

Churchill County Website: <https://churchillcountylibrary.org/support/association/>

**By:** CQ/JS **Time:** 3 pm

## CHURCHILL LIBRARY ASSOCIATION MEETING MINUTES

October 16, 2023

### **Call to Order**

The monthly meeting of the Churchill Library Association was called to order by President Zip Upham at 4:15 P.M., on October 16, 2023, at the Churchill County Library Annex, 507 S. Maine St, Fallon NV.

### **Roll Call**

Directors present were Zip Upham, Jo Petteruti, Terry Mackedon, and Linda Miller. Also present was Library Director C.L. Quillen.

### **Verification of the posting of the agenda**

Agenda was posted by C.L. Quillen

### **Review and adoption of agenda as submitted or revised**

Terry Mackedon moved that the agenda be approved as submitted; Jo Petteruti seconded the motion and it was carried.

### **Review and Adoption of the minutes for September 18, 2023**

Jo Petteruti moved that the minutes for September 18, 2023, be approved as amended; Terry Mackedon seconded the motion and it was carried.

### **CLA Member Report**

The investment subcommittee met with Hunter Drost today.

### **Director's Report**

C.L. is looking into providing an interactive library speaker program. This would cost \$2500.00 a year.

C.L. is also considering purchasing the Mango Language Learning app, which would cost \$3200.00 per year.

The elementary school program is continuing,

### **Set date and time of regularly scheduled CLA meeting**

The next meeting is scheduled for Monday, November 20, 2023, at 4:15.

### **Old Business**

Discussion of the By-laws was tabled until our next meeting.

Action to approve a new board member was tabled until next meeting

Zip will bring a draft of the annual donation letter to the November meeting.

Discussion of the proposed Prohibition Party is on hold until we can get more information from Mel Glover.

The high school will not participate in the Empty Bowls event next year.

The next Books, Bites and Beverages event is tentatively scheduled for Saturday, August 10, 2024.

Next year's volunteer reception will be held on February 15, 2024.

Terry Mackedon moved that we add Linda Miller as a signatory for the checking account; Jo Petteruti seconded the motion and it was carried.

Discussion of the Children's Programming budget request was tabled until next meeting.

### **New Business**

Janeen Malkovich was not in attendance; we need clarification before we can approve the financial report. Jo Petteruti moved that we table the issue until the next meeting; Linda Miller seconded the motion and it was carried.

The meeting was adjourned at 5:11 P.M.

Respectfully Submitted,

Linda Miller, Secretary

# Churchill Library Association

## Profit and Loss

January 1 - October 23, 2023

	TOTAL
Income	
Event Income	
Books Bites Beverages	7,448.25
<b>Total Event Income</b>	<b>7,448.25</b>
<b>Total Income</b>	<b>\$7,448.25</b>
GROSS PROFIT	<b>\$7,448.25</b>
Expenses	
Event Expenses	
Books, Bites, & Beverages	2,461.43
<b>Total Event Expenses</b>	<b>2,461.43</b>
<b>Total Expenses</b>	<b>\$2,461.43</b>
NET OPERATING INCOME	<b>\$4,986.82</b>
NET INCOME	<b>\$4,986.82</b>



Lic. No. NV20212015235

## Invoice

Date: 10/31/2023  
Invoice #208

To Churchill Library Association  
553 S. Maine  
Fallon, NV 89406  
775-423-7581

Salesperson	Job	Payment Terms	Due Date
Janeen	Contract Bookkeeping	Due upon receipt	Nov. 18, 2023

Qty	Description	Unit Price	Line Total
7.0 hours	Bookkeeping Work for Sept & Oct: QB entry & review, calls, emails, bank reconciliation, investment entry, deposit entry, meetings for financial review, calls to accountant,  <i>Thank you for your business!</i>	\$40/hour	\$280.00

Subtotal	280.00
Sales Tax	
Total	280.00

Make all checks payable to Update

*Thank you for your business!*

**Update** by Janeen 1160 Golden Park Way, Fallon, NV 89406 Phone 775-530-7036 baileymalko@yahoo.com



## Churchill Library Association

## Work Hours Sept 2023

Date	Description	Hours	Pay Rate	Hour detail
9/6/2023	print bank stmt, review transaction, need a few trnasactions from C.L. Square, email	1	\$40.00	8-9:00 pm
9/7/2023	Call to CL, transaction review - need stmt done technician out of town, needed backup - did stmts and recons without backup,	1.5		7-8:30 p.m.
9/8/2023	call to CL, Jo present at her office, review transaction and backup needed, email from Jo - finshed backup	0.5		11-11:30
9/18/2023	meeting	0.5		4:00-4:45
Total		3.5		

Churchill Library Association  
Work Hours Oct 2023

Date	Description	Hours	Pay Rate	Hour detail
10/2/2023	email from Jo for PL on BBB, emails to CL, transaction Review, Bank stmt print, waiting on back for dep	1	\$40.00	5-6:00 pm
10/3/2023	Emails to Jo and CL for documentation	0.5		4-4:40 pm
10/4/2023	recons for bank, ed jones, and visa, email and transactions completed	1		7-8:00 am
10/11/2023	PL and BL for CL-emails	0.5		7:30-8:00
10/27/2023	Review of BBB, quick review for meeting w CL. Questions on the BBB amounts. Will meet next week	0.5		6:00-6:30
Total		3.5		

# Churchill Library Association

## Balance Sheet

As of October 31, 2023

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
First Independent Bank-Checking	47,923.24
<b>Total Bank Accounts</b>	<b>\$47,923.24</b>
Accounts Receivable	
Contributions Receivable	0.00
Event income	0.00
<b>Total Contributions Receivable</b>	<b>0.00</b>
<b>Total Accounts Receivable</b>	<b>\$0.00</b>
Other Current Assets	
Undeposited Funds	0.00
<b>Total Other Current Assets</b>	<b>\$0.00</b>
<b>Total Current Assets</b>	<b>\$47,923.24</b>
Other Assets	
Endowment Fees Corporate Acc	632.11
Endowment-Investment - Ed Jones	108,987.20
<b>Total Other Assets</b>	<b>\$109,619.31</b>
<b>TOTAL ASSETS</b>	<b>\$157,542.55</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
Visa Credit Card 3063	40.00
<b>Total Credit Cards</b>	<b>\$40.00</b>
<b>Total Current Liabilities</b>	<b>\$40.00</b>
<b>Total Liabilities</b>	<b>\$40.00</b>
Equity	
Opening Balance Equity	15,493.73
Unrestricted Net Assets	113,154.26
Net Income	28,854.56
<b>Total Equity</b>	<b>\$157,502.55</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$157,542.55</b>

# Churchill Library Association

## Profit and Loss

January - October, 2023

	TOTAL
Income	
Amazon Smile	26.94
Direct Public Support	126.00
Individ, Business Contributions	1,350.00
Personal Contributions	2,548.01
<b>Total Direct Public Support</b>	<b>4,024.01</b>
Endowment	
Dividend-Interest-Edward Jones	1,928.97
Endowment Contribution	25,000.00
<b>Total Endowment</b>	<b>26,928.97</b>
Event Income	
Books Bites Beverages	7,448.25
Empty Bowls	3,445.06
<b>Total Event Income</b>	<b>10,893.31</b>
Grants	-1,343.18
<b>Total Income</b>	<b>\$40,530.05</b>
<b>GROSS PROFIT</b>	<b>\$40,530.05</b>
Expenses	
Business Expenses	
Business Registration Fees	50.00
<b>Total Business Expenses</b>	<b>50.00</b>
Contract Services	
Accounting Fees	2,040.00
<b>Total Contract Services</b>	<b>2,040.00</b>
Endowment Expenses	1,360.73
Event Expenses	1,173.16
Books, Bites, & Beverages	2,461.43
Carnival	441.00
<b>Total Event Expenses</b>	<b>4,075.59</b>
Operations	
Bank Fees-Service Charges	21.80
Books, Subscriptions, Reference	40.00
<b>Total Operations</b>	<b>61.80</b>
Other Types of Expenses	
Memberships and Dues	50.00
<b>Total Other Types of Expenses</b>	<b>50.00</b>

# Churchill Library Association

## Profit and Loss

January - October, 2023

	TOTAL
Programs	
Summer Reading	4,138.66
<b>Total Programs</b>	<b>4,138.66</b>
<b>Total Expenses</b>	<b>\$11,776.78</b>
NET OPERATING INCOME	<b>\$28,753.27</b>
Other Income	
Endowment Unrealized Gain or Loss	101.29
<b>Total Other Income</b>	<b>\$101.29</b>
NET OTHER INCOME	<b>\$101.29</b>
NET INCOME	<b>\$28,854.56</b>

ENTERED  
NOV 07 2023

CHURCHILL LIBRARY ASSOCIATION  
553 S MAINE ST  
FALLON NV 89406-3306

## Portfolio Summary

### Total Portfolio Value

**\$109,619.31**

1 Month Ago	\$113,707.66
1 Year Ago	\$103,978.67
3 Years Ago	\$80,402.15
5 Years Ago	\$0.00

### Giving thanks

As Thanksgiving approaches, we pause to reflect on everything we're grateful for. We want you to know how much we appreciate the confidence you've placed in Edward Jones. We're grateful for your business, and we value the relationship we've built together.

### Thank you, veterans

This Veterans Day, we honor those who have served our country. We join the rest of the nation in expressing our gratitude for the sacrifices of America's veterans.

### Overview of Accounts

Accounts	Account Holder	Account Number	Value 1 Year Ago	Current Value
Corporate Account Advisory Solutions Fund Model	Churchill Library Association	844-16061-1-1	\$103,741.55	\$108,987.20
Corporate Account Select	Churchill Library Association	844-16062-1-0	\$237.12	\$632.11
<b>Total Accounts</b>			<b>\$103,978.67</b>	<b>\$109,619.31</b>

Although account information is provided on this page, it does not guarantee an actual statement was produced. Refer to your account statement for the exact registration and more specific details regarding each account.

Important disclosures, such as Statement of Financial Condition, Conditions that Govern Your Account, Account Safety, Errors, Complaints, Withholding, Free Credit Balance, Fair Market Value or Terminology, relating to your account(s) are available on the last page of this package or at [www.edwardjones.com/statementdisclosures](http://www.edwardjones.com/statementdisclosures).



Churchill Library Association

### Get our latest commentary

From today's market snapshot to our latest thinking on the markets and economy, it's all at your fingertips at [edwardjones.com/guidance](http://edwardjones.com/guidance). In addition, your financial advisor has access to information on thousands of companies and detailed information on the hundreds of stocks our analysts follow, as well as reports on a wide range of investing topics. Contact your financial advisor for more information.

## Corporate - Advisory Solutions Fund Model

Portfolio Objective - Account: Balanced Toward Growth

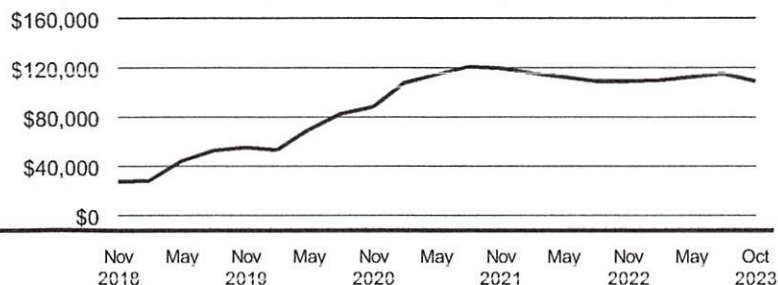
For more information about the Advisory Solutions program go to [www.edwardjones.com/advisorybrochures](http://www.edwardjones.com/advisorybrochures).

### Account Value

**\$108,987.20**

1 Month Ago	\$112,939.60
1 Year Ago	\$103,741.55
3 Years Ago	\$80,000.73
5 Years Ago	\$0.00

### Value of Your Account



### Value Summary

	This Period	This Year
Beginning Value	\$112,939.60	\$106,961.91
Assets Added to Account	0.00	0.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	0.00	0.00
Change In Value	-3,952.40	2,025.29
Ending Value	\$108,987.20	$108.37 = 4120.77$

For more information regarding the Value Summary section, please visit [www.edwardjones.com/mystatementguide](http://www.edwardjones.com/mystatementguide).

### Rate of Return

Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized
	-3.53%	1.85%	5.97%	1.78%	—

### Performance Benchmarks

### Rate of Return (continued)

Large US Cap Equities (S & P 500)	-3.90%	8.66%	9.97%	8.37%	11.03%
International Equities (MSCI EAFE)	-4.19%	3.09%	14.09%	4.87%	5.01%
Taxable Fixed Income (Bloomberg Aggregate)	-1.29%	-2.48%	-0.01%	-5.59%	-0.09%

**Your Personal Rate of Return:** Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

**Performance Benchmarks:** Your Personal Rate of Return should be compared to the return necessary to achieve your financial goals. However, we understand many investors would like to compare their Personal Rate of Return to market indexes. Keep in mind this may not be an accurate comparison, as your Personal Rate of Return incorporates the timing of your specific additions and withdrawals and your specific investment mix, while published returns of market indexes do not.

These market indexes are used as a general measure of market performance for several major asset classes. Market indexes assume reinvestment of all distributions and do not take into account brokerage fees, taxes or investment management fees.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Rate of Return information on account statements uses the dollar-weighted calculation. Time-weighted Rate of Return numbers for Advisory Solutions Fund and UMA accounts can be found on your Quarterly Performance Report through Online Account Access. If you are not an Online Access user, visit [edwardjones.com/access](http://edwardjones.com/access) to sign up.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [edwardjones.com/performance](http://edwardjones.com/performance).

### Rate of Return Indexes Definitions

**S&P 500 Index:** A broad-based measurement of changes in stock market conditions based on the average performance of 500 widely held common stocks. While many of the stocks are among the largest, this index also includes many relatively small companies. It is a float adjusted capitalization-weighted index (stock price times number of publicly available shares outstanding), calculated on a total return basis with dividends reinvested.

**MSCI EAFE Index:** A market weighted index maintained by Morgan Stanley Capital International composed of foreign stocks from developed markets (excluding the U.S. and Canada).

**Bloomberg Aggregate Bond Index:** Measures the performance of government, mortgage-backed, asset-backed and corporate securities with at least one year to maturity.

### Asset Details (as of Oct 27, 2023)

additional details at [www.edwardjones.com/access](http://www.edwardjones.com/access)

#### Assets Held At Edward Jones

	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market 4.69%*	\$88.14	\$34.86	-\$88.14	\$34.86

\* The average yield on the money market fund for the past seven days.



**Asset Details (continued)**

Exchange Traded & Closed End Funds	Price	Quantity	Value	Rate of Return*
Ish Cr TI US BD	92.59	135	12,499.65	-2.49%
Vng FTSE Dev Mkt	41.58	186	7,733.88	6.79%
Vng FTSE Emg Mkt	37.78	28	1,057.84	-9.08%
Vng Growth Index	262.47	29	7,611.63	9.37%
Vng Value Index	131.82	53	6,986.46	8.73%
Vng Large Cap	188.00	18	3,384.00	13.96%
Vng SmI Cap Idx	175.26	11	1,927.86	-8.47%
Vng Mid Cap Idx	195.66	11	2,152.26	-3.68%
Mutual Funds	Price	Quantity	Value	Rate of Return*
American Capital World Bond F3	15.21	136.263	2,072.56	2.50%
Bridge Builder Core Plus Bond	8.28	1,762.954	14,597.26	-2.51%
Bridge Builder INTL Equity	10.84	739.321	8,014.24	4.70%
Bridge Builder Large Growth	19.11	497.35	9,504.36	10.36%
Bridge Builder Large Value	14.65	505.534	7,406.07	9.64%
Bridge Builder Small/Mid Grw	11.83	362.356	4,286.67	6.50%
Bridge Builder Small/Mid Value	11.82	357.367	4,224.08	3.03%
Delaware Emerging Markets R6	17.44	265.036	4,622.23	-10.38%
Dfa INTL Small Company I	16.65	135.184	2,250.81	-9.91%
Goldman Fs Government I	1.00	2,212.54	2,212.54	1.63%
Invesco INTL Sm-Mid Company R6	35.45	25.514	904.47	-0.20%
TRP High Yield Bond I	5.50	616.187	3,389.03	1.41%
Tcw Emerg Mkts Income Plan P	5.84	362.061	2,114.44	-6.22%
<b>Total Account Value</b>			<b>\$108,987.20</b>	

### Asset Details (continued)

\*Your Rate of Return for each individual asset above is as of October 27, 2023. Returns greater than 12 months are annualized.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [www.edwardjones.com/performance](http://www.edwardjones.com/performance).

### Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$0.00
Long Term (held over 1 year)	-1,205.39
<b>Total</b>	<b>-1,205.39</b>

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

### Investment and Other Activity by Date

Date	Description	Quantity	Amount
10/02	Close Out Redemption Dividend on Money Market		\$0.10
10/02	Dividend on Goldman Fs Government I on 2,214.45 Shares at Daily Accrual Rate		9.48
10/02	Reinvestment into Goldman Fs Government I @ 1.00	9.48	-9.48
10/02	Dividend on Bridge Builder Large Value on 503.007 Shares @ 0.076		38.62
10/02	Reinvestment into Bridge Builder Large Value @ 15.28	2.527	-38.62
10/02	Dividend on Bridge Builder Core Plus Bond on 1,756.357 Shares at Daily Accrual Rate		55.61
10/02	Reinvestment into Bridge Builder Core Plus Bond @ 8.43	6.597	-55.61
10/02	Dividend on TRP High Yield Bond I on 612.658 Shares at Daily Accrual Rate		19.87
10/02	Reinvestment into TRP High Yield Bond I @ 5.63	3.529	-19.87
10/02	Dividend on Tcw Emerg Mkts Income Plan P on 360.36 Shares @ 0.027		10.05
10/02	Reinvestment into Tcw Emerg Mkts Income Plan P @ 5.91	1.701	-10.05
10/02	Buy Bridge Builder Core Plus Bond @ 8.43	10.456	-88.14
10/06	Dividend on Ish Cr TI US BD on 135 Shares @ 0.257304		34.74
10/27	Sell Goldman Fs Government I @ 1.00	-11.39	11.39
10/27	Sell iShares MSC EAFE @ 52.64	-17	894.88

168.37  
+ 160  
= 328.37

### Investment and Other Activity by Date (continued)

Date	Description	Quantity	Amount
10/27	Buy Invesco INTL Sm-Mid Company R6 @ 35.52	25.514	-906.27

### Money Market Detail by Date

Beginning Balance on Sep 30					\$88.14
Date	Transaction	Description	Deposits	Withdrawals	Balance
10/02	Withdrawal			-88.14	\$0.00
10/04	Deposit		0.10		\$0.10
10/06	Deposit		34.74		\$34.84
10/20	Income	Dividend on Money Market for 32 Days @ 4.69%	0.02		\$34.86
Total			\$34.86	-\$88.14	
Ending Balance on Oct 27					\$34.86

### Your Relationship and Mailing Group(s)

**Relationship** - You have asked us to combine the accounts listed below for planning purposes as we work with you to achieve your financial goals. This means that information about these accounts and your goals and objectives may be shared with and accessible by each owner and authorized party in the relationship, including through Edward Jones Online Access and Edward Jones reports.

**Mailing Group** - You have also asked us to combine certain information about the accounts listed below into the mailing group(s) below for delivery purposes. Information for accounts within the same mailing group may be included in one envelope and mailed to the mailing group address. We may still send certain information directly to the account owners, as we believe appropriate.

Account Number	Account Owner(s)	Account Type	Mailing Group Address
XXX-XX061-1-1	Churchill Library Association	Corporate Account Advisory Solutions Fund Model	CHURCHILL LIBRARY ASSOCIATION 553 S MAINE ST FALLON NV 89406-3306
XXX-XX062-1-0	Churchill Library Association	Corporate Account Select	

For more information on this relationship or mailing group(s), please visit [www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures). If you wish to make changes to either the relationship(s) or mailing group(s), please contact your financial advisor.

For more information about the Advisory Solutions program, see the applicable program brochure at [www.edwardjones.com/advisorybrochures](http://www.edwardjones.com/advisorybrochures).



Churchill Library Association  
Endowment-Investment - Ed Jones, Period Ending 10/27/2023  
RECONCILIATION REPORT  
Reconciled on: 11/07/2023  
Reconciled by: Janeen Malkovich

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	112,939.60
Checks and payments cleared (1)	-3,952.40
Deposits and other credits cleared (0)	0.00
Statement ending balance	108,987.20
Register balance as of 10/27/2023	108,987.20

Details				
Checks and payments cleared (1)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/27/2023	Journal	Ed Jones October		-3,952.40
Total				-3,952.40

Churchill Library Association

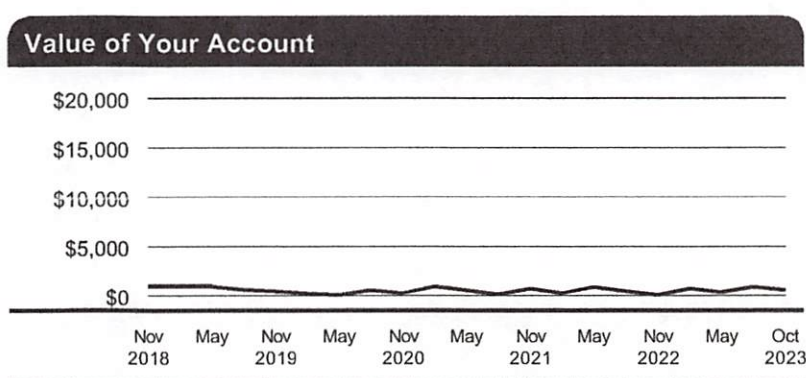
### Rules of the road: Invest for the long term

One of the biggest mistakes investors can make is trying to time the markets based on short-term declines or the latest prediction. Jumping into and out of the market at the wrong time can result in lower performance over time. While buy and hold doesn't mean buy and forget, it's important to make changes for the right reasons. Your financial advisor can help ensure your investments are still working toward your important long-term goals. See all 10 of our Rules of the Road at [edwardjones.com/rules](https://edwardjones.com/rules).

### Corporate - Select

Portfolio Objective - Account: Preservation of Principal

Account Value	
<b>\$632.11</b>	
1 Month Ago	\$768.06
1 Year Ago	\$237.12
3 Years Ago	\$401.42
5 Years Ago	\$0.00



Value Summary		
	This Period	This Year
Beginning Value	\$768.06	\$987.87
Assets Added to Account	0.00	1,000.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	-136.55	-1,360.73
Change In Value	0.60	4.97
<b>Ending Value</b>	<b>\$632.11</b>	

For more information regarding the Value Summary section, please visit [www.edwardjones.com/mystatementguide](https://www.edwardjones.com/mystatementguide).

Rate of Return					
Your Personal Rate of Return for Assets Held at Edward Jones	This Quarter	Year to Date	Last 12 Months	3 Years Annualized	5 Years Annualized
	-17.70%	-86.98%	-91.57%	—	—

### Rate of Return (continued)

**Your Personal Rate of Return:** Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Rate of Return information on account statements uses the dollar-weighted calculation. Time-weighted Rate of Return numbers for Advisory Solutions Fund and UMA accounts can be found on your Quarterly Performance Report through Online Account Access. If you are not an Online Access user, visit [edwardjones.com/access](http://edwardjones.com/access) to sign up.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [edwardjones.com/performance](http://edwardjones.com/performance).

### Asset Details (as of Oct 27, 2023)

additional details at [www.edwardjones.com/access](http://www.edwardjones.com/access)

#### Assets Held At Edward Jones

				Balance
Cash				\$632.11
<b>Total Account Value</b>			<b>\$632.11</b>	

\*Your Rate of Return for each individual asset above is not available.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [www.edwardjones.com/performance](http://www.edwardjones.com/performance).

### Investment and Other Activity by Date

Date	Description	Quantity	Amount
10/09	Program & Portfolio Strat Fees for Acct 844-16061		-\$136.57
10/20	Fee Offset Advisory Acct 8441606111		0.02
10/23	Interest at the Rate of 1.000% from 09-21-23 to 10-20-23		0.60

### Your Relationship and Mailing Group(s)

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XXX-XX062-1-0	Churchill Library Association	Corporate Account Select	

For more information on this relationship or mailing group(s), please visit [www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures). If you wish to make changes to either the relationship(s) or mailing group(s), please contact your financial advisor.

Churchill Library Association  
Endowment Fees Corporate Acc, Period Ending 10/27/2023  
RECONCILIATION REPORT  
Reconciled on: 11/07/2023  
Reconciled by: Janeen Malkovich

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	768.06
Checks and payments cleared (1)	-135.95
Deposits and other credits cleared (0)	0.00
Statement ending balance	632.11
Register balance as of 10/27/2023	632.11

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/27/2023	Journal	Ed Jones October		-135.95
Total				-135.95





First Independent Bank, a division of Western Alliance Bank.  
Member FDIC.  
PO Box 26237 • Las Vegas, NV 89126-0237  
Return Service Requested

CHURCHILL LIBRARY ASSOCIATION  
553 S MAINE ST  
FALLON NV 89406-3306

ENTERED  
NOV 11 6 2023

Last statement: September 30, 2023  
This statement: October 31, 2023  
Total days in statement period: 31

Page 1 of 2  
XXXXXX5903  
( 0)

Direct inquiries to:  
775-828-2000

First Independent Bank  
2061 W Williams Ave  
Fallon NV 89406

THANK YOU FOR BANKING WITH US!

## Business Checking

Account number	XXXXXX5903	Beginning balance	\$48,273.24
Low balance	\$47,923.24	Total additions	50.00
Average balance	\$48,036.47	Total subtractions	400.00
Avg collected balance	\$48,028	Ending balance	\$47,923.24

### CHECKS

Number	Date	Amount	Number	Date	Amount
1190	10-11	340.00			

### DEBITS

Date	Description	Subtractions
10-12	ACH Debit	60.00
	INTUIT * QBooks Onl 231012	
	1569657	

### CREDITS

Date	Description	Additions
10-12	Deposit	50.00

### DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	48,273.24	10-11	47,933.24	10-12	47,923.24

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

***Thank you for banking with First Independent Bank***

Churchill Library Association  
First Independent Bank-Checking, Period Ending 10/31/2023  
**RECONCILIATION REPORT**  
Reconciled on: 11/06/2023  
Reconciled by: Janeen Malkovich

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	48,273.24
Checks and payments cleared (2)	-400.00
Deposits and other credits cleared (1)	50.00
Statement ending balance	47,923.24
Register balance as of 10/31/2023	47,923.24

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/11/2023	Check	1190	Update	-340.00
10/12/2023	Expense		Intuit	-60.00
Total				-400.00

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/12/2023	Deposit	775783171	Herzbrun, Michelle E.	50.00
Total				50.00



BL ACCT 00009348-10000000  
CHURCHILL LIBRARY  
Account Number: #####-####-3055  
Page 1 of 3

**VISA**

ENTERED  
NOV 11 6 2023

SCORECARD

Bonus Points  
Available  
2,096

#### Account Summary

Billing Cycle	10/31/2023
Days In Billing Cycle	32
Previous Balance	\$0.00
Purchases	+ \$40.00
Cash	+ \$0.00
Balance Transfers	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$0.00
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

**NEW BALANCE \$40.00**

#### Credit Summary

Total Credit Line	\$5,000.00
Available Credit Line	\$4,960.00
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

#### Account Inquiries

Call us at: (866) 839-3409  
Lost or Stolen Card: (866) 604-0381

Go to [www.eZCardinfo.com](http://www.eZCardinfo.com)

Write us at PO BOX 31535, TAMPA, FL 33631-3535

#### Payment Summary

**NEW BALANCE \$40.00**

**MINIMUM PAYMENT \$25.00**

**PAYMENT DUE DATE 11/27/2023**

*NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.*

#### Important Information About Your Account

WATCH YOUR BONUS POINTS GROW THIS HOLIDAY SEASON WHEN YOU USE YOUR REWARDS CARD FOR EVERYDAY PURCHASES. VISIT [WWW.SCORECARDREWARDS.COM](http://WWW.SCORECARDREWARDS.COM) TO CREATE A PROFILE AND REGISTER YOUR EMAIL ADDRESS. YOU WILL BE ABLE TO VIEW YOUR POINT BALANCE, SEARCH FOR 1000+ AWARDS, CREATE A WISH LIST, AND REDEEM YOUR BONUS POINTS ONLINE!

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

WESTERN ALLIANCE BANK  
PO BOX 97614  
LAS VEGAS NV 89193-7614



Account Number

#####-####-3055

Check box to indicate  
name/address change  
on back of this coupon ☐

AMOUNT OF PAYMENT ENCLOSED

Closing Date

10/31/23

New Balance

\$40.00

Total Minimum  
Payment Due

\$25.00

Payment Due Date

11/27/23

\$

BL ACCT 00009348-10000000  
CHURCHILL LIBRARY  
553 S MAIN STREET  
FALLON NV 89406

MAKE CHECK PAYABLE TO:



WESTERN ALLIANCE BANK  
PO BOX 6818  
CAROL STREAM IL 60197-6818

18 4621 2305 0700 3055 00002500 00004000 1

BL ACCT 00009348-10000000  
 CHURCHILL LIBRARY  
 Account Number: ##### 3055  
 Page 3 of 3

#### Cardholder Account Summary

JO PETTERUTI ##### 3063	Payments & Other Credits \$0.00	Purchases & Other Charges \$40.00	Cash Advances \$0.00	Total Activity \$40.00
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#### Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/02	10/02	PBUS41	24692163275102228504966	NYTIMES 800-698-4637 NY	\$20.00
10/30	10/30	PBUS41	24692163303102259416102	NYTIMES 800-698-4637 NY	\$20.00

#### Additional Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO [WWW.EZCARDINFO.COM](http://WWW.EZCARDINFO.COM) AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE AND EASY WITH EZCARDINFO. ENROLL TODAY!

IT IS NOT NECESSARY TO MAIL YOUR PAYMENT. YOUR ACCOUNT WILL BE AUTOMATICALLY PAID THROUGH A DIRECT DEBIT OF YOUR CHECKING OR SAVINGS ACCOUNT ON 11/27/23 PER YOUR AGREEMENT WITH US. THE DEBIT AMOUNT THIS MONTH IS \$40.00

#### ScoreCard Bonus Points Information as of 10/30/2023

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance
	2,076	20	0	0	2,096

#### Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PBUS41001	PURCHASE	G	\$0.00	0.05068%(D)	18.5000%(V)	\$0.00	\$0.00	0.0000%	\$40.00
<b>Cash</b>									
CBUS11001	CASH	A	\$0.00	0.05616%(D)	20.5000%(V)	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 32		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
<sup>1</sup> FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

Churchill Library Association  
Visa Credit Card 3063, Period Ending 10/31/2023  
RECONCILIATION REPORT  
Reconciled on: 11/06/2023  
Reconciled by: Janeen Melkovich

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	0.00
Charges and cash advances cleared (2)	40.00
Payments and credits cleared (0)	0.00
Statement ending balance	40.00
Register balance as of 10/31/2023	40.00

Details

Charges and cash advances cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/02/2023	Expense		New York Times	20.00
10/30/2023	Expense		New York Times	20.00
Total				40.00