

**CHURCHILL LIBRARY ASSOCIATION  
CHURCHILL COUNTY, NEVADA  
553 S. MAINE STREET  
Fallon, Nevada 89406  
(775) 423-7581  
Email: [celloyd@churchillcountylibrary.org](mailto:celloyd@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:** Monday October 28, 2024 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 September 12, 2024**
- 8. Churchill Library Association Member Report**

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

**Set date and time of regular/special Churchill Library Association Meeting:** Next meeting is scheduled for Monday, November 25, 2024, at 4:15pm Churchill County Library Annex, 507 South Maine Street Fallon, NV 89406, Rear Entrance.

### **OLD BUSINESS**

- 1. Consideration and possible action re: Fundraising 2024**
  - a. Empty Bowls-January or February 2025
  - b. Annual Letter (November/December?)
  - c. Other fundraising ideas?

### **NEW BUSINESS.**

- 1. Consideration and possible action re: Action to approve the monthly financial report**
- 2. Consideration and possible action re: Action to approve legal council**
- 3. Consideration and possible action re: Action to approve items related Books, Bites, and Beverages: A Literary Adventure scheduled for Friday August 8, 2025.**
- 4. Consideration and for possible action: Action to approve \$500 for Elementary Book Club titles through July 2025; 9 titles 8 copies each.**
- 5. Consideration and possible action re: Action to approve moving \$1000 from the checking account to the corporate account with Edward Jones.**
- 6. Consideration and for possible action re: Action to approve moving up to \$20,000 from the checking account to the Endowment Fund with Edward Jones.**

**Public Comment**

**Adjournment.**

**AFFIDAVIT OF POSTING**

State of Nevada        )  
                                  : ss  
County of Churchill    )

Cathy Thorsen, an employee of Churchill County Nevada, being duly sworn, says: That on the 22nd day of October, 2024 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 Library Website [www.churchillcountylibrary.org](http://www.churchillcountylibrary.org).

*Cathy Thorsen*  
\_\_\_\_\_

State of Nevada        )  
                                  : ss  
County of Churchill    )

On the 22nd day of October, 2024 AD before a Notary Public, personally appeared Cady Godfrey 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 22nd day of October, 2024 AD.

*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 Thursday, October 28, 2024, at the Churchill County Library, 553 South Maine Street Fallon, NV 89406

Posted on: October 22, 2024

Churchill County Administration, 155 N. Taylor, Fallon, NV

By: *Cathy Thaisen* Time: *9am*

Churchill County Library, 553 S. Maine Street, Fallon, NV

By: *Cathy Thaisen* Time: *9am*

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

By: *Cathy Thaisen*  
*TP* Time: *9am*

## CHURCHILL LIBRARY ASSOCIATION MEETING MINUTES

September 12, 2024

### **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 August 26, 2024, at the Churchill County Library Annex, 507 S. Maine St, Fallon NV.

### **Roll Call**

Directors present were Zip Upham, Jo Petteruti, Linda Miller, and Terry Mackedon. Also present were interim director Carol Lloyd and bookkeeper, Melanie Ludlow.

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

Agenda was posted by Carol Lloyd

### **Approval and Adoption of the agenda as submitted or revised**

Linda Miller moved that we approve the agenda as submitted; Terry Mackedon seconded the motion and it was carried

### **Approval of Financial Report**

Jo Petteruti moved that we approve the financial report; Linda Miller seconded the motion and it was carried.

### **Review and Adoption of the minutes for August 26, 2024**

Terry Mackedon moved that the minutes for August 26, 2024, be approved as submitted; Jo Petteruti seconded the motion and it was carried.

### **Director's Report**

Trustees have completed the final interview for library director.

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

The next meeting is scheduled for Monday, October 28, 2024, at 4:15.at the annex.

### **Old Business**

Books, Bites, and Beverages recap:

Possibility of offering charcuterie only at next BBB

Possibility of applying for Wine at Cost from Total wine six weeks before the next BBB

Possibility of having tickets or sale at the library before BBB

Jo Petteruti moved that we approve reimbursement of \$251.00 to Terry Mackedon for wine and tablecloths; Linda Miller seconded the motion and it was carried.

**New Business.**

Zip will meet with Sean Rowe to discuss the possible need for legal counsel.

Terry Mackedon moved that we approve \$525.00 to Sierra Financial for bookkeeping from January to August 2024; Jo Petteruti seconded the motion and it was carried.

The meeting was adjourned at 5:10.

Respectfully Submitted,

Linda Miller, Secretary

Churchill Library Association

**It's open enrollment season**

If your employer offers open enrollment for insurance benefits, consider meeting with your financial advisor before making any decisions on life or disability insurance. (Edward Jones is a licensed insurance producer in all states and Washington, D.C., through Edward D. Jones & Co. L.P. and in CA, NM and MA through Edward Jones Insurance Agency of CA, LLC; Edward Jones Insurance Agency of NM, LLC; and Edward Jones Insurance Agency of MA, LLC.)

**Corporate - Select**

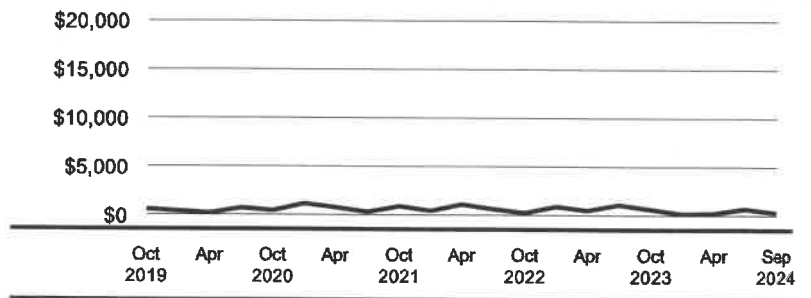
Portfolio Objective - Account: Preservation of Principal

Account Value

**\$302.42**

1 Month Ago	\$496.42
1 Year Ago	\$768.06
3 Years Ago	\$1,020.18
5 Years Ago	\$611.94

Value of Your Account



Value Summary

	This Period	This Year
Beginning Value	\$496.42	\$351.17
Assets Added to Account	0.00	1,625.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	-194.31	-1,676.22
Change In Value	0.31	2.47
<b>Ending Value</b>	<b>\$302.42</b>	

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
	-65.30%	-96.56%	-98.91%	—	—

**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 Sep 27, 2024)**

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

**Assets Held At Edward Jones**

				<b>Balance</b>
Cash				<b>\$302.42</b>
<b>Total Account Value</b>			<b>\$302.42</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.

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**Investment and Other Activity by Date**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Amount</b>
9/09	Program & Platform Fees for Acct 844-16061		-\$194.31
9/23	Interest at the Rate of 1.000% from 08-21-24 to 09-20-24		0.31



**Your Relationship and Mailing Group(s)**

**Relationship Group** - You've directed us to share information about these accounts with the individual(s) listed below. This means information about your financial accounts, goals and objectives may be shared with and accessible by each owner, authorized party, and any other individual in the Relationship Group, including through Edward Jones Online Access and Edward Jones reports.

Without any additional notification to you, the individual(s) below will also be able to share any information available to the Relationship Group with people outside your Relationship Group through Edward Jones Online Access, or by contacting the Edward Jones branch responsible for your accounts. You may revoke this direction at any time, but until such revocation, we'll share information as directed by any member of the Relationship Group.

**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.

## About Edward Jones

Edward D. Jones & Co., L.P., is dually registered with the Securities and Exchange Commission (SEC) as a broker-dealer and an investment adviser. Edward Jones is also a member of Financial Industry Regulatory Authority (FINRA).

**Statement of Financial Condition** — Edward Jones' Statement of Financial Condition is available at [edwardjones.com/about/financial-reports.html](http://edwardjones.com/about/financial-reports.html), your local office or by mail upon written request.

## About Your Account

**Account Information** — Your account agreement(s) contain the conditions that govern your account. Contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

**Account Accuracy** — If you believe there are errors on your account, promptly notify your financial advisor or Client Relations. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), re-confirm any oral communication by sending us a letter within 30 days. If you think there is an error with, or you have a question about, your electronic transfers, contact Client Relations.

**Complaints about Your Account** — If you have a complaint, call Client Relations or send a letter to Edward Jones, Attn: Complaints Investigations, 12555 Manchester Rd., St. Louis, MO 63131 or send an email to [complaints@edwardjones.com](mailto:complaints@edwardjones.com)

**Pricing** — For the most current prices of your investments, contact your financial advisor or visit Online Access. While we believe our pricing information is reliable, some information is provided by third parties and we cannot guarantee its accuracy.

**Systematic and Money Market Transactions** — Additional transaction details may be available upon written request to Edward Jones, Attn: Trade Operations Dept.

**Fair Market Value for Individual Retirement Accounts** — Your account's fair market value as of Dec. 31 will be reported to the Internal Revenue Service (IRS) as required by law.

**Withholding on Distributions or Withdrawals** — Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans, unless you elect not to have withholding apply by completing the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by completing and returning a new form. If you elect not to have withholding or do not have enough income tax withheld from your distributions, or if payments of estimated taxes are not sufficient, you may be responsible for payments of estimated taxes and/or incur penalties as a result. State withholding, if applicable, is subject to the state's withholding requirements.

**Fees and Charges** — The "Fees and Charges" amount shown in your Value Summary includes the following:








- Account fees (e.g., advisory program asset-based fees and retirement account fees);
- Fees and charges for services (e.g., check reorders and wire transfers); and
- Margin loan interest

This amount does not include transaction-based fees and charges on the purchase or sale of a security or other product (e.g., systematic investing fees, commissions, sales charges, and markups/ markdowns). These fees and charges are shown in the activity section(s) of your statement or on your trade confirmations. For more information, contact your financial advisor.

**Rights to Your Money Market Fund, Bank Deposit and Free Credit Balances** — The uninvested cash in your account ("Free Credit Balance") is payable on demand. You may instruct us to liquidate your Insured Bank Deposit or Money Market fund balance(s). We will disburse the proceeds to you or place them in your accounts. Your instructions must be made during normal business hours and are subject to the terms and conditions of the account agreement(s).

To learn more about fees and costs, revenue sharing, and the compensation received by Edward Jones and your financial advisor, please talk with your financial advisor or visit [edwardjones.com/disclosures](http://edwardjones.com/disclosures).

## CONTACT INFORMATION

Client Relations		Online Access	Other Contacts
 Toll Free Phone 800-441-2357	For hours, visit <a href="http://edwardjones.com">edwardjones.com</a>	 <a href="http://edwardjones.com/access">edwardjones.com/access</a>	 Edward Jones Personal MasterCard® 866-874-6711
 201 Progress Parkway Maryland Heights, MO 63043		 Edward Jones Online Support 800-441-5203	 Edward Jones Business MasterCard® 866-874-6712
			 Edward Jones VISA® Debit Card 888-289-6635

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

**Life insurance needs change over time**

Are your loved ones protected if something unexpected happens to you? Contact your Edward Jones financial advisor to review your life insurance and protection needs. (Edward Jones is a licensed insurance producer in all states and Washington, D.C., through Edward D. Jones & Co. L.P. and in CA, NM and MA through Edward Jones Insurance Agency of CA, LLC; Edward Jones Insurance Agency of NM, LLC; and Edward Jones Insurance Agency of MA, LLC.)

**Portfolio Summary**

**Total Portfolio Value**

**\$175,335.04**

<b>1 Month Ago</b>	\$172,631.01
<b>1 Year Ago</b>	\$113,707.66
<b>3 Years Ago</b>	\$120,897.86
<b>5 Years Ago</b>	\$54,071.18

**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	\$112,939.60	\$175,032.62
Corporate Account Select	Churchill Library Association	844-16062-1-0	\$768.06	\$302.42
<b>Total Accounts</b>			<b>\$113,707.66</b>	<b>\$175,335.04</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

**Investing is about more than money**

At Edward Jones, we take the time to find out what's most important to you by digging deeper and helping you identify your priorities. With a real understanding of your goals, we can work with you to develop the financial strategies to help achieve them. For an in-depth conversation about what really matters to you, contact your financial advisor today.

**Corporate - Advisory Solutions Fund Model**

**Portfolio Objective - Account: Balanced Toward Growth**

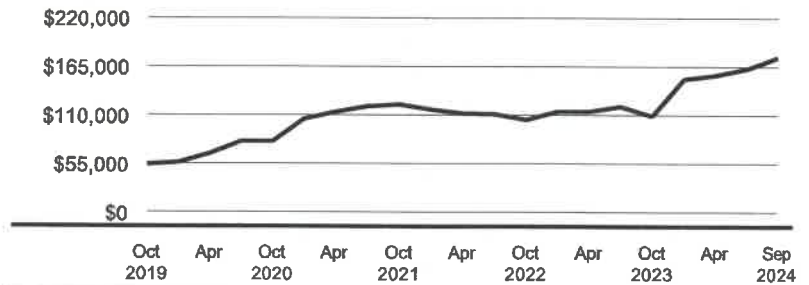
For more information about the Advisory Solutions program go to [www.edwardjones.com/advisorybrochures](http://www.edwardjones.com/advisorybrochures).

**Account Value**

**\$175,032.62**

<b>1 Month Ago</b>	\$172,134.59
<b>1 Year Ago</b>	\$112,939.60
<b>3 Years Ago</b>	\$119,877.68
<b>5 Years Ago</b>	\$53,459.24

**Value of Your Account**



**Value Summary**

	<b>This Period</b>	<b>This Year</b>
Beginning Value	\$172,134.59	\$150,725.69
Assets Added to Account	0.00	5,000.00
Assets Withdrawn from Account	0.00	0.00
Fees and Charges	0.00	0.00
Change In Value	2,898.03	19,306.93
<b>Ending Value</b>	<b>\$175,032.62</b>	

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

**Rate of Return**

<b>Your Personal Rate of Return for Assets Held at Edward Jones</b>	<b>This Quarter</b>	<b>Year to Date</b>	<b>Last 12 Months</b>	<b>3 Years Annualized</b>	<b>5 Years Annualized</b>
	6.14%	12.83%	24.37%	5.26%	8.66%

**Performance Benchmarks**

**Rate of Return (continued)**

Large US Cap Equities (S & P 500)	5.43%	21.55%	36.22%	10.60%	15.98%
International Equities (MSCI EAFE)	8.98%	15.25%	28.35%	5.76%	8.97%
Taxable Fixed Income (Bloomberg Aggregate)	5.44%	4.69%	12.07%	-1.40%	0.39%

**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 Sep 27, 2024)**

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 4.28%*	\$0.14	\$92.26	-\$69.28	\$23.12

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

**Asset Details (continued)**

<b>Exchange Traded &amp; Closed End Funds</b>	<b>Price</b>	<b>Quantity</b>	<b>Value</b>	<b>Rate of Return*</b>
Ish Cr TI US BD	101.50	172	17,458.00	1.08%
Vng Em Mkt Gv BD	66.26	48	3,180.48	6.87%
Vng FTSE Dev Mkt	52.98	160	8,476.80	11.20%
Vng Growth Index	382.32	32	12,234.24	19.22%
Vng Value Index	173.95	70	12,176.50	12.61%
Vng Large Cap	262.11	21	5,504.31	18.88%
Vng Sml Cap Idx	237.08	15	3,556.20	9.03%
Vng Mid Cap Indx	263.14	20	5,262.80	22.24%
Vng S&P 500	525.38	17	8,931.46	11.57%
<b>Mutual Funds</b>	<b>Price</b>	<b>Quantity</b>	<b>Value</b>	<b>Rate of Return*</b>
American Capital World Bond F3	16.80	193.971	3,258.71	9.08%
Bridge Builder Core Plus Bond	9.09	2,699.446	24,537.96	1.45%
Bridge Builder INTL Equity	14.22	859.336	12,219.76	10.96%
Bridge Builder Large Growth	26.52	444.578	11,790.21	16.95%
Bridge Builder Large Value	18.68	656.528	12,263.94	14.04%
Bridge Builder Small/Mid Grw	15.69	440.282	6,908.02	10.97%
Bridge Builder Small/Mid Value	15.41	457.293	7,046.89	11.51%
Delaware Emerging Markets R6	23.37	322.031	7,525.86	5.88%
Dfa INTL Small Company I	21.31	160.807	3,426.80	2.80%
Goldman Fs Government I	1.00	2,604.58	2,604.58	2.44%
Invesco INTL Sm-Mid Company R6	45.99	36.507	1,678.96	29.22%
TRP High Yield I	6.01	274.571	1,650.17	4.09%
Tcw Emerg Mkts Income Plan P	6.77	489.934	3,316.85	1.51%
<b>Total Account Value</b>			<b>\$175,032.62</b>	

**Asset Details (continued)**

\*Your Rate of Return for each individual asset above is as of September 27, 2024. 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.

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**Summary of Realized Gain/Loss**

	<b>This Year</b>
Short Term (assets held 1 year or less)	<b>\$6.58</b>
Long Term (held over 1 year)	<b>2.50</b>
<b>Total</b>	<b>\$9.08</b>

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

**Investment and Other Activity by Date**

<b>Date</b>	<b>Description</b>	<b>Quantity</b>	<b>Amount</b>
9/03	Dividend on Goldman Fs Government I on 2,773.44 Shares at Daily Accrual Rate		\$12.52
9/03	Reinvestment into Goldman Fs Government I @ 1.00	12.52	-12.52
9/03	Dividend on Bridge Builder Core Plus Bond on 2,689.339 Shares at Daily Accrual Rate		90.66
9/03	Reinvestment into Bridge Builder Core Plus Bond @ 8.97	10.107	-90.66
9/03	Dividend on TRP High Yield I on 272.954 Shares at Daily Accrual Rate		9.64
9/03	Reinvestment into TRP High Yield I @ 5.96	1.617	-9.64
9/03	Dividend on Tcw Emerg Mkts Income Plan P on 487.653 Shares @ 0.031		15.12
9/03	Reinvestment into Tcw Emerg Mkts Income Plan P @ 6.63	2.281	-15.12
9/05	Dividend on Vng Em Mkt Gv BD on 48 Shares @ 0.3228		15.49
9/06	Dividend on Ish Cr TI US BD on 172 Shares @ 0.311936		53.65
9/10	Close Out Redemption Dividend on Money Market		0.02
9/10	Sell Goldman Fs Government I @ 1.00	-181.38	181.38
9/10	Buy Vng Mid Cap Indx @ 250.66	1	-250.66
9/23	Dividend on American Capital World Bond F3 on 192.35 Shares @ 0.141		27.14
9/23	Reinvestment into American Capital World Bond F3 @ 16.74	1.621	-27.14

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

Date	Description	Quantity	Amount
9/24	Dividend on Vng FTSE Dev Mkt on 160 Shares @ 0.1444		23.10

**Money Market Detail by Date**

Beginning Balance on Aug 31					\$0.14
Date	Transaction	Description	Deposits	Withdrawals	Balance
9/05	Deposit		15.49		\$15.63
9/06	Deposit		53.65		\$69.28
9/10	Withdrawal			-69.28	\$0.00
9/12	Deposit		0.02		\$0.02
9/24	Deposit		23.10		\$23.12
<b>Total</b>			<b>\$92.26</b>	<b>-\$69.28</b>	
<b>Ending Balance on Sep 27</b>					<b>\$23.12</b>

**Your Relationship and Mailing Group(s)**

**Relationship Group** - You've directed us to share information about these accounts with the individual(s) listed below. This means information about your financial accounts, goals and objectives may be shared with and accessible by each owner, authorized party, and any other individual in the Relationship Group, including through Edward Jones Online Access and Edward Jones reports.

Without any additional notification to you, the individual(s) below will also be able to share any information available to the Relationship Group with people outside your Relationship Group through Edward Jones Online Access, or by contacting the Edward Jones branch responsible for your accounts. You may revoke this direction at any time, but until such revocation, we'll share information as directed by any member of the Relationship Group.

**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).



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



SCORECARD

Bonus Points Available  
12,033

Account Summary

Billing Cycle		09/30/2024
Days In Billing Cycle		31
Previous Balance		\$2,375.00
Purchases	+	\$225.50
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$2,375.00-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

**NEW BALANCE \$225.50**

Credit Summary

Total Credit Line	\$5,000.00
Available Credit Line	\$4,774.50
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	\$225.50
MINIMUM PAYMENT	\$25.00
PAYMENT DUE DATE	10/25/2024

*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.*

Corporate Activity

				<b>TOTAL CORPORATE ACTIVITY</b>	<b>\$2,375.00-</b>
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
09/24	09/24	7486545426711111111111	AUTO PMT FROM ACCT 8010655903	\$2,375.00-	

Important Information About Your Account

UPDATES HAVE BEEN MADE TO THE SCORECARD REWARDS TERMS AND CONDITIONS OR NEW YORK RESIDENTS. FOR MORE INFORMATION, PLEASE VISIT [HTTPS://WESTERNALLIANCEBANK.COM/SCORECARD](https://westernalliancebank.com/scorecard).

YOU LOVE TO COOK? SCORECARD HAS A HUGE SELECTION OF COOKING ACCESSORIES AND APPLIANCES INCLUDING NAME BRANDS LIKE CUISINART®, KITCHENAID®, KEURIG® AND MORE! 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 AWARDS, AND REDEEM YOUR BONUS POINTS!

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	New Balance	Total Minimum Payment Due	Payment Due Date
09/30/24	\$225.50	\$25.00	10/25/24

\$

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 00022550 3

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

Cardholder Account Summary				
JO PETTERUTI ##### 5670	Payments & Other Credits \$0.00	Purchases & Other Charges \$225.50	Cash Advances \$0.00	Total Activity \$225.50

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/31	09/01	PBUS41	24692164244102932961300	IN *FALLON MEDIA CO. 775-4813582 NV	\$149.00
09/04	09/05	PBUS41	24492154249027424444333	WF4NVSOSRFLM*SERVICE FEE 775-684-5780 CA	\$1.50
09/04	09/05	PBUS41	24492154249027424467771	NV SOS SILVERFLUME 775-684-5780 NV	\$60.00
09/07	09/08	PBUS41	24692164251105674294533	INTUIT *QBooks Online CL.INTUIT.COM CA	\$15.00

**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 10/25/24 PER YOUR AGREEMENT WITH US. THE DEBIT AMOUNT THIS MONTH IS \$226.50

ScoreCard Bonus Points Information as of 09/29/2024					
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance
	9,447	2,586	0	0	12,033

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>									
PBUS41 001	PURCHASE	G	\$0.00	0.05054%(D)	18.5000%(V)	\$0.00	\$0.00	0.0000%	\$225.50
<b>Cash</b>									
CBUS11 001	CASH	A	\$0.00	0.05601%(D)	20.5000%(V)	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** 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.									



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

Last statement: August 31, 2024  
 This statement: September 30, 2024  
 Total days in statement period: 30

Page 1 of 2  
 XXXXXX5903  
 ( 0)

Direct inquiries to:  
 775-828-2000

First Independent Bank  
 2061 W Williams Ave  
 Fallon NV 89406

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**THANK YOU FOR BANKING WITH US!**

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### Business Checking

Account number	XXXXXX5903	Beginning balance	\$25,752.71
Low balance	\$25,732.71	Total additions	5,315.34
Average balance	\$28,537.16	Total subtractions	3,206.00
Avg collected balance	\$28,485	Ending balance	\$27,862.05

#### CHECKS

Number	Date	Amount	Number	Date	Amount
1202	09-06	20.00	1206	09-16	525.00
1204 *	09-11	107.00	* Skip in check sequence		
1205	09-10	149.00			

#### DEBITS

Date	Description	Subtractions
09-10	' Direct S/C STOP PMT MANUAL	30.00
09-25	' ACH Debit FIRST INDEPENDEN CR CD PMT 240925 462123XXXXX3055	2,375.00

#### CREDITS

Date	Description	Additions
09-09	' ACH Credit Square Inc SQ240909 240909	645.34
09-10	Deposit	1,210.00

Date	Description	Additions
09-10	Deposit	3,430.00
09-17	Deposit	30.00

**DAILY BALANCES**

Date	Amount	Date	Amount	Date	Amount
08-31	25,752.71	09-10	30,839.05	09-17	30,237.05
09-06	25,732.71	09-11	30,732.05	09-25	27,862.05
09-09	26,378.05	09-16	30,207.05		

**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

## Statement of Activity

January 1 - September 13, 2024

	TOTAL
Revenue	
Annual Donations	2,114.00
Fundraiser Revenue	
Roaring 20s Event	3,285.94
<b>Total Fundraiser Revenue</b>	<b>3,285.94</b>
General/Monthly Donations	6,267.00
<b>Total Revenue</b>	<b>\$11,666.94</b>
Expenditures	
Dues and Subscriptions	50.00
Office Supplies & Software	
Quickbooks	500.00
<b>Total Office Supplies &amp; Software</b>	<b>500.00</b>
Operations	
Books Bites and Beverages Event	2,440.58
Children's Programming	609.23
NY Times	160.00
Roaring 20's Event	3,192.13
Volunteer Appreciation Reception	334.72
<b>Total Operations</b>	<b>6,736.66</b>
Professional Management Fees	1,481.91
Taxes & Licenses	102.50
<b>Total Expenditures</b>	<b>\$8,871.07</b>
NET OPERATING REVENUE	<b>\$2,795.87</b>
Other Revenue	
EJ- Change in Value	16,286.46
<b>Total Other Revenue</b>	<b>\$16,286.46</b>
NET OTHER REVENUE	<b>\$16,286.46</b>
NET REVENUE	<b>\$19,082.33</b>

# Churchill Library Association

## Statement of Financial Position

As of September 13, 2024

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
First Independent- Checking	25,752.71
<b>Total Bank Accounts</b>	<b>\$25,752.71</b>
Other Current Assets	
Edward Jones- Corporate	496.42
Edward Jones- Endowment	172,134.59
<b>Total Other Current Assets</b>	<b>\$172,631.01</b>
<b>Total Current Assets</b>	<b>\$198,383.72</b>
<b>TOTAL ASSETS</b>	<b>\$198,383.72</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
Credit Card	-816.53
<b>Total Credit Cards</b>	<b>\$ -816.53</b>
<b>Total Current Liabilities</b>	<b>\$ -816.53</b>
<b>Total Liabilities</b>	<b>\$ -816.53</b>
Equity	
Opening Balance Equity	180,117.92
Retained Earnings	0.00
Net Revenue	19,082.33
<b>Total Equity</b>	<b>\$199,200.25</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$198,383.72</b>