Date: September 22, 2017

To: Board of Trustees

From: Susan Pieper, Library Director

Re: Arguments for and against charging fines

This is a compilation of feedback from this year (2017) and including past feedback from 2015 received from library colleagues via the Public Library (PUBLIB) and Ohio Public Library Information Network (OPLIN) discussion lists.

Conversations from September 2017

We just went fine free the beginning of this month. Our fines were less than 1% of our operating budget. Just a few patrons have been upset; the majority has been thrilled all the way to relieved. We wanted patrons to be able to access the library and not have any barriers from them using their resources. Many of our patrons with overdue fines cannot afford to pay them to begin with.

As to how we get items back, we have changed our policy that once you have an overdue item that has been renewed three times (our limit of renewals) or there is a hold on the item, you cannot check anything out until the item in question has been returned. We offer to hold their items for three days just in case. No one has yet to complain, so I'm keeping my fingers crossed!

The only thing I have found that has affected the library is the fact that we don't have a lot of change when someone wants to pay for a fax or copies. A \$20 almost cleans us out. We now keep extra dollars and fives locked up just in case.

Chillicothe went fine free this past April and there hasn't been any fallout. It generates good will and shows that your library knows your community. I can't specifically say we're getting more items back, but after months of falling circulation, our numbers have leveled off and even increased over the summer.

Two things to say to patrons:

1. "By voting for the levy, you already gave to the library. Thanks!"

2. Train the staff to say, "We don't charge late fines, but you can always make a small donation."

I'm in favor of anything that reduces barriers (especially for the youngest users) and that removes points of conflict between the staff and patrons.

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I think you bring up an interesting point with the levy. I certainly don't know what to recommend for you but I was at Stark County when they went fine free and my task was to tell all of the support groups. The Friends groups were really upset. Your groups are probably the same, older, possibly retired people who are willing to work really hard to support the library. Each of our groups had similar feelings. They wanted people to be responsible and pay for these minor repercussions of their behavior. They had the feeling that if children didn't learn consequences for their actions and responsibility from the library then wherever they did learn it (the next chance to learn it) would be more serious. They also felt that they were doing a great deal of work to support us in programming or summer reading and we were giving away more money than they raised. So what was the point of their working when we were willing to give up money.

Like I said, I can't tell you which way to go. Personally, I still think fine free is the thing to do IF your library and community support it. But you have to factor in who votes for the levy and if they are going to support that if you do go fine free. Then you have to introduce it right.

Our board changed to fine free just for kids books in October 2016. We have 5-6 classes that visit each week and it has been helpful for us that their books are fine free. Parents truly appreciate the kids books being fine free but we have not seen a huge increase in circulation. That wasn't our main goal - it was to get books in their hands instead of being on the shelf. As far as the fines we have not seen any huge change there. We budgeted the same amount to receive in fines that closely matches what we have done since 2012.

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Points to consider when eliminating fines on juvenile books:

More customer friendly

- Fine revenue is money for the library but it does not run the library
- Stress to community that we care about circulating books than penalizing patrons
- Incentive to return items so library card privileges are restored
- More "lost" items being returned
- Same abusers exist as before
- Penalizing 97% of library patrons for the 3% who abuse the system
- Rules are being set by the 3% of abusers
- Most libraries are not seeing an increase of circulation but seeing increase in items returned
- If juvenile items are not returned on time:
- Items will go to lost after a specific time
- Lost items stops the patrons card from being used
- Other considerations:
- Will need to set guidelines about when items go to lost
- When to notify patrons about "overdues"
- How to handle existing fines on Juvenile cards

We have never charged fines on books. We dropped fines on music CDs and audiobooks about a decade ago. We didn't see any increase in loss rate when we made that change. We recently dropped fines on movies, just to be consistent. Also, circulation on movies has been dropping due to streaming services (Netflix, Amazon, etc.) . It just makes it simple all the way around not to charge fines. Sorry I don't have anything more concrete to offer ya. Best of luck.

We are currently in a fine free year (gift to patrons for our 100th anniversary).

Our patrons were very pleased and grateful—initially. Now, we have patrons (not all) that don't try to return on time because they don't have fines. Some, in my opinion, are getting a sense of entitlement.

Postage for overdue notices has gone up at least 30%. More staff time is spent looking for books that have not been returned and are on reserve, but the patron, again, is in no rush to bring them back without fines. Sometimes we have to call and tell them that someone else is waiting on the book or DVD. Sometimes, in order to provide high quality service, we have to re-order the material. Is this the best use of staff time and library funds?

We did not think of these bumps in the road when we went fine free. Personally, I hope we go back to fines after the first of the year.

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This has been a couple of years back, but Lynda Murray once told me that many of the legislators consider that fine money as part of our contribution to our funding. One told Lynda that if the public libraries didn't collect fines, then they obviously didn't need state

funds. I would bet that there is still a bunch out there that believe that (they also probably believe it's a big portion of our funding too).

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Susan,

We went 100% fine free on September 1st. We had been charging only movie overdues, and they were cumbersome and confusing. There more negative staff/patron interactions than were worth the approx. \$2,000 we were bringing in. Our budget is approximately \$800,000, we have no levy but will more than likely head that direction within the foreseeable future.

More than 10 years ago, we did away with daily fines on books. Again, the negative interactions weren't worth the money coming in. Nickel and diming people, etc...

We still work with Unique for overdues and long overdues, and charge a non-waivable \$10.00 fee for Lost processing, in addition to the item cost if not returned. We have also updated to the auto-renewal feature in Symphony.

In a market where we compete with Netflix, Amazon, etc. We wanted to:

- Increase ease of use for patrons.
- Increase the amount of positive interactions staff have with patrons.
- This decision was made as much for the library staff as it was for the public.

I sat on and mulled this over for a few years before I even took it to the board in a formal way. Their main concern was that items would cease to come back if there were no penalty. Once I explained typical patron habits, they understood.

My staff is a little less stressed and the patrons that sweated bullets over fines (highly conscientious and/or financially strapped patrons) are tickled.

As of yet, we haven't kept stats per se (any more than usual) but I will be watching our DVD collection size and circ...

We consider it a win! If you have further questions, please let me know!

Sarah

Hi Susan. I have been advocating for over 10 years now for libraries to eliminate overdue fines. I don't believe they serve a useful purpose, and I think they alienate our best patrons and disenfranchise our most vulnerable patrons. I gave a LibChat at the OLC convention last year on this topic, and I drew up the attached outline at the request of several of the attendees. Hopefully you'll find it helpful, but please let me know if you'd like to talk it through more in-depth.

Also, just for your information, Athens County Public Libraries has been fine-free for longer than anyone here can remember, and our loss rates are comparable or lower than the other libraries I've worked at.

Let me know if I can be of any further help with this. Thanks!

Nick

Hi Susan.

You have likely already heard from many in detail, but I'll add a quick note! We went fine free at Adams County Public Library one year ago, and we've been extremely happy with the decision. For those patrons who were faithful "fine-payers," it's been a nice customer service boost. Many patrons who were kept away from the library for years by fear of a large outstanding fine balance they couldn't pay have now returned. When we went fine free, we had SEO batch-waive all outstanding fines from our patrons' records. In terms of keeping track, we only realized after the fact that data on overdue items is only available in real time, so it's difficult to compare whether our balance of items overdue has changed, because we failed to collect enough reference data before the change. However, we haven't seen an increase in lost items. We emphasized a simple policy to staff: patrons may have 3 overdue items. If they have more than 3, they can't borrow anything until they return/renew. We now have also implemented auto-renewals. Any item a patron has checked out that does not have holds waiting will auto-renew on the due date, and will continue to renew, until the renewal quota is reached. The end result of these two policies is that patrons are primarily incentivized to quickly return items with unfilled holds.

The amount of money we collected annually from fines was in a similar ratio with our overall budget (about \$15,000/\$1.4mil). The time staff is saved administrating fine

collection, the aggravation and embarrassment that patrons are saved, and the extremely positive branding/customer service message of "fine free" have been far and away more valuable than the money we once collected from fines. Our one mistake was assuming historical statistical data would be available to check on the performance of overdue items. That info must be collected a snapshots in real time, over time.

It's a big cheer in favor of fine free from us!

Take care,

Jessica D. Dooley

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Conversations from 2015

No hard statistics, but it generates a whole lot of goodwill when we tell people we don't charge fines.

We have a donation jar on our circulation desk and many people, when returning overdue books, will put far more in the jar than what their fines would have been if we had collected them.

Just an anecdote from a writer/mom – when we lived in Tacoma, Washington there were no overdue fines. As mom to young children I routinely checked out 20 books at a time for them – and read them with them. I knew if we missed a day it wouldn't cost me 20x the fine. We tried not to keep them overdue – but the relief from fines allowed my kids to enjoy a lot more books. When we moved to an area with fines, I limited their books, in case we were a day or two late. Back then, I think Tacoma had one of the highest circulations around. Suzanne Morgan Williams

That's a great testimony! Not only of fine free but of libraries in general. Glad you were so faithful to read to your kids! Here in Earlville NY we are fine free as well. We have been for a year now and I love it! People are still surprised (and pleased) to find there are no fines when they are late. Because we have been fine free for just a year, we started Feb 1 last year. I will have to look back at statistics and see if there is a change. Some I will not be able to find, but some I should be able to!

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We have been fine fee for several years, so I do not have stats. I think we get things back that we would not if there were a fee involved. It certainly saves us a lot of trouble.

I could dig around and come up with some more precise figures, but when I started working at this library system nearly four years ago, they had stopped collecting overdue fines. The result - an average loss of around \$10,000 just in the cost of books – not including overdue fines. I told my library board that they might as well write me a check for \$10,000 and let me go drop it in the river. I know this sounds extremely pessimistic, but every community is different; therefore, how each library handles overdue books will be as well.

Frankly, the library collection and management was in quite a mess when I arrived, and I am still working on straightening things out.

One note of clarification regarding not charging overdue fines, at Berthoud, we still charge for lost and damaged items, and my research several years ago showed that this was a typical practice. While there is a loss of revenue from fines, there is very little loss of revenue in the cost of replacing lost books.

Our experience was that when we removed the overdue fines, the return rate actual increased and the amount of work that went into sending out and tracking overdues drastically decreased because of this. People are generally happy to pay for lost or damaged items. When you remove the punishment of overdue fines people feel that they are being treated in a fair and equitable manner and are usually happy to return long overdue items or pay the cost of the lost item since there are no large overdue fees on top of the item cost.

Our income from fines and lost books fees represented a little over 1% of our total annual revenues. Well worth the loss of that revenue to remove this barrier to library use.

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How long do you all who are fine free allow before you consider it no longer overdue, but lost and billed out? Is it different for new releases? I'm curious because we often have so many people with items that are 20-30 days overdue and usually new items. But, I wonder if it is a case of they don't care they aren't returning it anyways or if they can't pay the fines so they hang on to it until they have the money to pay. Interested to learn about your ways. Either way when you can only afford one copy 30 days late on the new Patterson is just not nice! Lol.

For those that are fine free do you still send an overdue notice? If so where is the time saving in having fines? Our circ system tracks the fines until it is paid.

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When we removed overdue fines, we kept the same structure for everything else related to tracking our inventory. Overdue notices stayed on the same schedule, as did notices that books were in "lost" status and needed to be paid for; putting a stop on patron's card when items reached "lost" status. In a technical sense, ALL you do is stop charging overdue fines.

Staff time is saved for us because we still give patrons a choice between personal phone call or email for overdue notification -- of course the need for phone calls decreases all the time as more people prefer email. There was also a savings in staff time in the physical aspects of sending out long overdue/lost notices. Your ILS tracks the info but someone still has to print, etc the notices, unless you have gone to completely electronic communication of some sort.

The largest impact on staff, though, is in job satisfaction. Personally, I don't want people working for the library who enjoy enforcing overdue fines. The simple act of removing fines takes away the most negative interactions staff have with patrons on a regular basis. Paying for lost or damaged materials does not offend most people's sense of fair play and is not perceived as negatively as overdue fines.

The even larger impact is on the good will and sense of being treated fairly that you give to your community. This simple act removes a HUGE negative barrier to library use. Every library that has removed overdue fines can give you anecdotal evidence of the impact this has, especially on getting books into the hands of young children and parents/caregivers. And that is one of the library's most important roles in today's society. The revenue lost may hurt, but that hurt pales in comparison to the benefits brought to both patrons and staff.

Your library's image will shine even brighter and your books will come back. I firmly believe that the cases in which libraries have problems with materials not being returned can be traced to factors other than the lack of fines. Maybe front desk staff is so crabby that people don't want to return overdue books because they get the stink eye and then charged an unfair fine. We all know that happens. There have been many public libraries in my life that I stopped going to because the circ staff were just plain unpleasant and sometimes downright mean.

To speak directly to Julie's question about new books and long reserve lists, we have found that telling the patron that other people are waiting for the book coupled with the fact that there is not an overdue fine works wonders. In my 39 years working in every level at large and small libraries, my observation is that very rarely do people keep books overdue on purpose or out of spite. We all have busy lives and usually it's a matter of memory. A quick email or phone call works much better than a monetary punishment to jog that memory.

Now stepping down from the soapbox.....

Fines have never been a punishment, but a way to encourage patrons to get their books back on time, so that others could read them. When we went fine free, we never saw the books again. Once the patron was charged for the book, we never saw the patron again. Our fines at my present library are small, but they work the way they should. They encourage patrons to return their books on time or close to the time they are due.

We have been fine fee for several years, so I do not have stats. I think we get things back that we would not if there were a fee involved. It certainly saves us a lot of trouble.

In the 1980s, several people correlated circulation practices with overdues. These are correlations, not cause and effect.

This research suggested fines may reduce overdues in the short run, but not in the long run when fines built up.

The libraries I know with no fines place limits on the number of overdue items patrons can have (rather than the amount of a fines.)

Place a box for donations or a guilt box on the circulation desk. They say to patrons that the library doesn't charge overdue fines, but we do accept donations. These librarians claim they collect a lot more money than they used to get with fines.

The 1980s correlation studies found the following correlations with circulation practices and lower overdues.

- Automated circulation system.
- Loan period of two-weeks or four-weeks or more.
- Varied loan periods based on the overdue problem with each category of materials. For example, if adult nonfiction has a higher percentage of overdues

than the collection as a whole, lengthen the overdue period. (Finding of Paul Little's study.)

- Didn't renew books.
- Suspended borrowing privileges of patrons with overdues.
- Mailed overdues within 14 days of due dates.
- Sent at least four overdue notices.
- Replaced the final overdue notice with a bill.
- Didn't charge overdue fines. Overdue fines may help retrieve books in the shortrun, but not in the long-run.
- Didn't telephone patrons.
- Made returning books more convenient, e.g., bookdrops in local grocery stores.
- Made returning books for out-of-town people easier, e.g., self-addresses, stamped envelopes and made arrangements with libraries in other towns to return each other's books and then telling patrons of the arrangement.
- Used a collection agency to recover materials.

There was some evidence from those libraries charging fines the followed may work,

- charging stiff fines, and
- charging per overdue notice rather than the number of days.
- items receiving stiff fines should have bands on the outside reminding people of the stiff fine.

Taking people to court did not correlate with low overdues.

Sources

"Hard facts on overdues" by Patsey Hansel and Robert Burgin. Library Journal, Vol. 108, #4, February 15, 1983.

"More hard facts on overdues" by Robert Burgin and Patsey Hansel in Library Overdues: Analysis, Strategies and Solutions to the Problem, 1984, pp. 5-18.

"Library overdues: An update" by Robert Burgin and Patsey Hansel. Library and Archival Security, Vol. 10, #2, 1990, pp. 51-75.

"Managing overdues" by Paul Little. The Bottom Line, Vol. 2, #2, 1988, pp. 22-25.

This is the last I will say on the subject because I feel very strongly about it. Fines are a punishment whether our profession wants to acknowledge it or not. We, as librarians,

may not see it that way but my experience has shown that by and large the public perception is very negative and sees fines as punitive.

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Our research on low income parents of very young children (ages 0-3) indicates that fines and fees on board and picture books is a barrier to library use. See: http://spellproject.weebly.com/documents.html Research methodology and findings, section 4 on qualitative results.

Since we have announced these findings to public libraries in Colorado a year ago, several public libraries of all sizes have removed fines on some or all children's books. A few have considered removing fees.

The results of removing fines on children's board and picture books are still anecdotal but the good will of the library removing these specific fines has brought more young families into libraries and/or let them know the library is welcoming to the very young. It has also lead to a positive perception of the public library in these communities. For example, local newspapers are carrying stories about this change and library board members are proud of this policy change and discuss it informally in the communities.

I think if the removal of fines and fees on board and picture books as the cost of doing business with our youngest users. I hope you consider it. If you do, please let me know.

I forgot to add that we were losing \$10,000 ANNUALLY over a three-year period that I reconciled. Our book budget was only around \$40,000 per year, so we were losing 25% of that.

WARNING: THE FOLLOWING STATEMENT IS A RANT, OF SORTS, SO YOU DON'T HAVE TO AGREE OR DISAGREE, NOR DO YOU HAVE TO READ IT.

I know that some people believe that fines are a punishment, and they are. People are being punished for being irresponsible. It is also what Pavlov referred to as negative reinforcement – the idea of associating a negative consequence with negative behavior, which should deter the negative behavior. It seems like there has been a pattern of people not wanting to take personal responsibility for their actions over the last few decades, and the problem only seems to get worse. However, the fine is only 10 cents per item, per day. That is not likely to cause any financial constraints on a person. That Is the same amount that has been charged over the last several decades when people had less money and went through a few wars that caused financial challenges to them as well.

Also, people can come by, call, or renew a book online if they choose. I have even had patrons mail a postcard or note to ask us to renew their items because they didn't have a phone or a way to the library at the time. That's fine as well. I have also had patrons e-mail me to request that the items be renewed because they were going to be out of town and unable to return the items. In fact, they borrowed the items to enjoy while on their vacation. I have had other patrons ask, when they were checking out the items, if the due date could be changed to a date after they returned from vacation so they wouldn't be late. We are very flexible and try our best to accommodate patrons requests such as these. We have also extended our standard loan period to three weeks instead of the more popular two-week loan period because we DO serve rural communities and commuters. AND we offer EVERY patron a one-time fine forgiveness as a courtesy. We do NOT ever waive the cost of the item – only the accrued overdue fines associated with them.

On another note, we send out monthly notices, giving patrons up to three months (three mailings) before we declare the item lost and charge the patron for overdue fines, the cost of the book, and a processing fee for ordering replacements.

AND we now offer e-books so people can check out e-books any day, anytime, anywhere and don't have to worry about overdue items or replacement costs.

Ok, end of rant	I UIIIIN.		

Another anecdote from the writer \square Sara said: Every library that has removed overdue fines can give you anecdotal evidence of the impact this has, especially on getting books into the hands of young children and parents/caregivers. . . . The revenue lost may hurt, but that hurt pales in comparison to the benefits brought to both patrons and staff. Your library's image will shine even brighter and your books will come back.

Here's a second story from me: After we lived in Tacoma with no fines, we moved to California (large system) where fines were about 20 cents per day. The first time we had 10 books overdue by a day, I limited the number of books my kids could check out. Then we lost a book about bees. I tore the house up, couldn't find it, so I called it lost and paid for it. As Sara pointed out in her post, that was fair to everyone. About six months later I found the book in a bin under our daughter's bed. Excited, I tried to return it to the library. But they would only take it back if I paid the overdue fines that had accrued even though I'd paid for the book. They blamed this on their system. The fines

were triple what I'd already paid to replace the book. I offered to drop the book in their book donation bin so children could get a chance to read about bees. They said no, that they couldn't accept donations that were obviously from a library. So I tore off the scan codes and card pocket (yeah, this was a while ago) put the book on a table and left. We rarely returned to that library. Suzanne Morgan Williams

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Our system does charge fines, but we have a 5 day (only counting days the library is open) "grace period" from when the books are due to when fines start accumulating. Then, it is 20 cents per day for books and magazines. (It is a shorter period of time and 50 cents per day for DVDs.) We also have a maximum of \$6.00 or the cost of the item (whichever is less). If someone has to pay for a lost or damaged item, we only charge the replacement cost and take away late fines.

I know multiple patrons who take advantage of the grace period, but make sure they get the items in before it ends. With some of them, we might not get the books back for weeks if we took away fines. We also allow patrons to call in to renew books, which helps our circulation. Most are good about calling before fines start to accrue.

I don't always like having to enforce it, but most patrons are very nice about it. On a couple occasions, when patrons had very large fines (because they checked out many books), we have worked out arrangements and lessened charges once all the books were returned. They were happy. Some have even had us "keep the change" when paying. Several consider the fines their way of contributing to the library. Fines generally total around \$150 a month, sometimes more, which is pretty good for a very small library like ours. We would miss that money.

Even with collecting fines, we are known for being a very nice "welcoming" library with a friendly staff. Many patrons, even those who have had to pay fines, say they would rather come here than other libraries (even if another library is closer to them).

I believe our regional library collected around \$18,000 in overdue fines in 2013 -- and has been discussed in headquarters about eliminating these fines. However, our library system kept the fines, but does have a Food for Fines month each year -- this year's was January, just completed -- where a patron brings in one non-perishable food item for every \$2.00 fine (our overdue charge). My small, one-person-branch library collected 171 items of food (amounting to 181 pounds). The local food shelf was delighted to get the food, we were delighted to get our items returned (many overdues were on items after the patron was being charged for a replacement), and our regional library has

funds to buy more resources for our collection. If an explanation of the fines is done with a smile on your face -- especially if there are holds or outstanding requests on some of the items -- most patrons understand. Also, borrowing privileges are suspended when a patron's fines reach or exceed \$30 -- another great incentive to return the stuff!

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No rants from me, but then, in five years here I've never worked with or heard of a unhappy or angry user ranting at our circulation desk. That wasn't the case at my earlier library, which charged fines, and in 20 years I dealt with a great many unhappy people, most issues circulation related.

Our circulation staff, mostly volunteer, don't need those issues and neither does the public we serve. Fine-free, our staff tend to be helpers rather than circulation cops.

Chris has certainly provided an extensive and well-thought out list of methodologies in minimizing overdues (thus minimizing fines) that looks very efficient. However, I suspect sometimes that good customer service can be -- or often is a bit inefficient. Going the extra mile sometimes is.

I agree too Jennifer. That being said – I can see this is a hot topic for pretty much all Libraries and we all have a system that works for our Library. Being that I only have \$10,000 a year for ALL acquisitions, I cannot nor will not forgo fines and fees. When someone takes that new Patterson book and keeps it – I have now paid roughly \$20 for a book that I now get to pay another \$20 to replace. I charge the Patron's account but -THEY NEVER RETURN once I charge them so I don't get the book nor the money! When someone steals a book and let's face it – you take something that doesn't belong to you – it's stealing, they are a criminal and should have some kind of consequence. Our Patrons for the most part don't mind paying fines. Some even tell us – it was so good, I just couldn't stop reading it long enough to re-check it. Totally worth the sixty cents in fine! We never charge more than the cost of the item and we are willing to work with folks that have some kind of issue like hospitalization or something. We waive fines in many cases. The ones I stand firm on are the hateful repeat Patrons that treat my sweet staff like scum. My staff are highly trained in customer service and I get compliments weekly on how helpful and nice they are. I resent that some on here have equated bad Patrons with bad staff. That may be the case in some cases but certainly not all. I agree with Jennifer – there seems to be a pattern of people not wanting to take responsibility for THEIR actions. As I tell Patrons all the time - ALL our services are FREE if you just follow the rules. We only charge when you BREAK the rules.

We still have fees for lost items, just not late fees. So if someone never returns a book, they are still expected to pay for it.

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Normally we charge fines but twice a year, in December and during Library week, we waive all fines for materials still outstanding regardless of how long they're overdue in exchange for non-perishable food items for our local food pantry. There is no pressure as to how many food items are required, it could be one can of corn. Obviously, they have to return the overdue materials with their can of corn. This is a win-win, we get materials (often long overdue) back and help out the food pantry, plus the patron gets a little bit of a 'feel good' moment.

As someone pointed out earlier, every community is different. We have no problems with anyone objecting to fines, some of our patrons will "donate" more than their fine total. Some of that may be due to the fact that we keep a positive spin on fines and so do our patrons.

Thank you for sharing your plan. I wish you all the best going forward. Some of these ideas may work well, others may not, but your willingness to give them a shot is admirable. Please keep all of us on this list apprised of your outcomes in the months ahead.

One of the things that distinguish libraries from other tax-funded or tax-supported institutions is a powerful dedication to our service mission. You don't routinely see this at the DMV or other places where civil servants interact with the public. Libraries go to extraordinary lengths to serve the public -- all of the public -- and your efforts to forge a reasonable way of handling fines and overdues is testament to that dedication.

I know from experience that the people in our libraries who are often the worst offenders in terms of fines, unreturned and lost materials are the ones who need library service the most. Poverty, illness, family problems, unemployment and just plain bad luck profoundly affect library use patterns and habits. When your kid is kicked out of school, your car is dying, your spouse has started drinking again and your furnace is broken, the last thing on your mind is returning that pile of books and DVDs you were lucky enough to be able to check out last month.

Thank you again for your humane and thoughtful efforts to balance the needs of the library against the needs of all your patrons. I wish you success.