

Sept. 11, 2025 7:00 p.m.

# AGENDA

CALL TO ORDER

PUBLIC EXPRESSION

JULY 2025 MINUTES

LIBRARY DIRECTOR'S REPORT

TREASURER'S REPORT

COMMITTEE REPORTS

- Finance Committee
- Building & Grounds Committee
- Fundraising Committee

UNFINISHED BUSINESS

- Branding Guide: Feedback and Discussion

NEW BUSINESS

- Sexual Harassment Prevention Policy for vote
- Security Cameras
- NYS Construction Grant FY2026 Assurances

PUBLIC EXPRESSION

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# Patterson Trustee Meeting

**July 10, 2025**

**Attendance:** J. Caruso, T. Roets, J. Spann, K. Richmond, L. Dunn, C. Thomas, S. Rudnicki, M. Hegna, L. Schofield, P. Holt, J. Johnson, C. Riedesel

**Absent:** B. Kittle

**Guest:** Michael McLanahan

**Call to Order:** President Steve Rudnicki called the meeting to order at 7 pm.

## **Presentation:**

**Audit Report:** Michael McLanahan; Bysiek CPA, PLLC gave presentation and summary of the 2024 audit. Clean unmodified opinion was expressed. Library is in a strong financial position. Total assets and equities are about \$5.9 million. The main fluctuation in revenue was due to a one-time bequest from the McFarland Foundation last year of about \$750,000. Expense management is comparable to last year.

**Minutes approval:** May minutes were approved with corrections:

In the Committee Reports:

- a. Under 4d. Glass table top replacement and installation is \$450, not \$45
- b. Under 4c. NY Grant received by Village was \$4,500,000, not 4,000,000.

## **Library Director's Report: M. Hegna reviewed her report**

- a. Table will have glass replaced on Tuesday, July 15
- b. Finance Committee approved the switch from Lake Shore to Community Bank for money market account. Operating account is also at Community Bank.
- c. Switching to Betts Insurance- better coverage and price
- d. Kappler Estate final distribution of \$76,900 for children's books. To be added to the previously donated \$85,000.
- e. Elevator has been fixed
- f. Phone being switched from Spectrum to DFT- will cost 40% less per line

than currently

g. R.E. Kelley work is complete

h. JMI to take care of radiators beginning mid-July

i. Pump from one AC unit is leaking. Not using that unit until it is repaired. Will get a quote from JMI regarding mechanical upkeep.

j. Fundraising has been going well, with Give Big CHQ raising \$1,793 and Patterson After Dark raising \$11,000. Book Sale is July 17-19. Auction is August 20.

k. Delays in book delivery was due to the company, not tariffs or foreign shipping.

l. Summer Reading Program is going very well with excellent attendance. At least 100 attending each event.

m. Adult Programs are also going well.

## **Committee Reports:**

**1. Treasurer's Report/Finance:** T. Roets reviewed the budget report.

a. Halfway through the year- Library Materials a bit over half of budgeted amount. Supplies and Maintenance over half of budget, but due to gas bill because of the colder winter and slightly higher insurance costs. Should balance out.

b. A check of \$63,000 will be sent to R.E. Kelley for their work

c. A motion was made from the Finance Committee to fund \$80,000 to operating and \$65,000 to capital. Motion made by T. Roets. Seconded by K. Richmond. All in favor.

d. P. Holt gave update on Jones Estate- House is under contract. Attorney General needs more specifics. Estate value is about \$380,000

**2. Building & Grounds Committee:** S. Rudnicki gave update on Building and Grounds.

a. R.E. Kelley completed their work on the outside of the building- two additional windows in the south archive room were repaired.

b. Grass needs to be repaired due to damage by R.E. Kelley

c. Sculpture was power washed and needs some touchup in spots

d. A B&G committee meeting was held on July 2. NY Forward grant needs proposals by July 24. B & G recommends applying for windows, the front steps-(quote is \$45,000), and signage. For the System Construction Grants, the committee recommends interior doors in the kids area, security cameras, a generator- (quote is \$85,000), restroom updating, and

repointing lower section of the building and resetting stairs- Quote from R. Kelley is total of about \$45,000.

e. "Coal cellar"- needs improvement and could be made usable

### **3.Fundraising Committee:**

a. J. Spann reported that help is still needed to get set up for the Book Sale on Monday, July 14. Books will be priced the same as last year.

b. C. Thomas reported on Auction preparation. Discussed auction details.

### **4. Long Range Planning Committee:** P. Holt reported

a. Reviewing the 5 year long-range plan. Coming up with ideas for amending it for the next 5-year plan. Current plan ends in 2027.

### **5. Policy Committee:** P. Holt reported

a. Working on 3 policies presently. Policies need to be reviewed every five years.

### **Unfinished Business:**

1. Vacant trustee seats- Nominating Committee will meet in the next couple weeks. One 5 year term is vacant. One vacancy only has one year remaining on term. Nominating Committee will review application form and determine what assets are most needed in a trustee.

### **New Business:**

**-Potential Grape Festival Hours (Sept 20, 2025) :** Discussion on whether to keep the library open for 2-3 extra hours on this day. Was decided to keep current operating hours this year and decide later if extended hours would be beneficial in the future during this event.

**-NYS Construction Grant FY2026 Assurances:** Intent to apply, so no assurances need to be signed

**-NY Forward Westfield Grant Projects:** discussed during Building and Grounds Committee report

**-DYPSNY Archives Strategic Planning Grant Application:** M. Hegna will begin application process for Strategic Planning Grant. Will be submitted within the next 3-4 months.

**-2024 Report to the Community:** M. Hegna presented a version of the report to present to the public. Must be made publicly available on website. Motion to approve made by L. Dunn, seconded by K. Richmond. All in favor.

**-Fire System Upgrades:** Discussion to propose the fire system be upgraded prior to formal approval of grant funding, due to repeated false alarms. Upgrade will be \$14,595, as per FSC quote. K. Richmond motions to approve this, with expenditure not to exceed the quoted amount. Seconded by J. Johnson. All in favor.

**Public Expression:** J. Caruso thanked S. Rudnicki for taking over as President. Thanks to J. Johnson for serving so well.

**Adjourned at 8:59 pm**

# Director's Report

Megan Hegna  
Patterson Library

*Prepared for Board of Trustees Meeting on September 11, 2025*

## Administrative News

- I was contacted by the Department of Library Development regarding our 2025 NYS Construction Grant application. The Dormitory Authority (DASNY) determined that the portico plaster soffit ceiling restoration (\$23,900) was a **Non-Bondable Cost**, even after I submitted additional explanation. After consulting with CCLS, I removed the ceiling project from our application.
- LaBella, who is helping Westfield with the **NY Forward Grant**, confirmed that we can incorporate the ceiling into our request, where it may be a better fit. The library is requesting ~\$544,000 to include window restoration, new front railing, historic brick restoration at front entrance, portico soffit ceiling restoration, and a masonry freestanding exterior sign. The library will need to pay upfront for the expenses, to be fully reimbursed.
- Our **2026 Construction Grant** intent to apply was approved for full application. Projects include: security system upgrades, children's area door, and exterior stair restoration. We have been approved for an 80/20 split, with 20% of the cost as the library's responsibility.
- Patterson Library has been accepted into the Documentary Heritage and Preservation Services for New York (**DHPSNY**) **Strategic Planning Assistance program**. By the end of this facilitated process, we will have a three-year plan with goals, objectives, and recommendations for resource allocation and organizational structure. C. Riedesel, B. Kittle, and N. Ensign have agreed to serve on this effort.
- Work is underway on a new **Patterson Library Brand Kit**. A quick reference draft and supporting background materials have been shared with the Branding Committee for review. Broad feedback from the Board is requested.

## Facility News

- During the switchover of our phone service from Spectrum to DFT, our legacy POTS-dependent security/fire panels lost contact and monitoring was disrupted. The Board approved proceeding with FSC for a **new fire and security system** with cellular panels. Installation occurred the week of Sept. 2<sup>nd</sup>. Anticipated to take 2 days, FSC was here all week. We will have an increased bill since it was not a simple one-to-one replacement. Many elements were mis-wired or disconnected.
- We still await **JMI's heating upgrades** which were originally scheduled for mid-July. We also await quotes for a new air handler and mechanical preventative maintenance. Stark Tech came for repair to a split A/C unit in early July. A new pump was needed and ordered. There has been no follow-up from the company.
- Ground bees near the emergency exit were treated by Nuisance No More on August 21.
- A dead tree leaning toward the building was removed.

## Staffing News

- We are sad to announce that Gabby Zarpentine (**part-time page in the children's department**) has left to take a full-time position in Ripley schools. She expressed her appreciation for her time at Patterson. A job posting for her replacement has been advertised, with eight applicants received so far. The job description was updated with minor edits recommended by the Personnel Committee and a preference for Patterson users and Westfield residents.

## Patron Conduct

- **Theft Incident:** Unfortunately, we experienced a theft in late August. The matter was documented, and appropriate steps were taken. Staff have been reminded of procedures, and we are monitoring closely to prevent recurrence.
- **Suspension:** In early September, a patron was temporarily suspended from the library for repeated violations of our Code of Conduct. A suspension letter was delivered, with the condition that the patron must meet with the Director before reinstatement.

## Fundraising News

- **Annual Book Sale** raised \$2,742.65. Thank you to all staff and volunteers who contributed to its success.
- **Benefit Auction (Aug. 20, Eason Hall)** was our most successful auction yet, raising **\$22,693 with expenses of \$2,348**. Gwen Spann and Carolyn Thomas streamlined the checkout process, and the switch from a silent auction to basket raffles was very well received.
- Sandra Hurd and Joel Potash donated \$10,000 as a **restricted gift** to support the Octagon Gallery.

## Programming News

### Youth Services

- **Summer Reading Program: "Color Our World!"** ran from July 2 through August 11. The program offered 13 youth events with a total attendance of **1,449**. There were **265 participants** who collectively read **100,715 minutes**. In 2024, we had 262 participants who read 49,930 minutes. Reported minutes increased since V. Thomas incentivized our strongest readers to continue reporting even after reaching the "Super Reader" level. Highlights included cupcake decorating, *Rocks! with Tom Hegna*, Audubon Nature Center, Balloons and Bubbles, Fish Hatchery visit, REPCO Reptiles, and a Cris Johnson Magic Show. The program concluded with a Closing Bash on August 11 attended by 123 people. **7 programs had more than 100 people in attendance.**

### Adult Services

- **Author Events:** Isabella Spann (July 29, 17 attendees); Michael Oliva (Aug. 7, 11 attendees); and Todd Davis presenting *Palestine* (Sept. 4, 11 attendees).

- **Book Clubs:** Mystery Book Club met July 23 (5 attendees) and Aug. 22 (7 attendees). The *Best Sellers* Book Club resumed Sept. 2 with 8 attendees. The *Book Talk Club* met Aug. 14 with 4 attendees.
- **Workshops & Groups:** Cozy Crafters continued weekly with steady attendance (16 in August; 5 sessions held through early September). A Botanical Cyanotype Printing workshop with Liz Booth (Aug. 16) drew 6 participants.
- **Octagon Gallery:** Wayne Geist’s opening reception on Aug. 15 drew a strong crowd of 50 attendees.
- **Community Events:** Patterson participated in the CCLS Road Trip (Aug. 1), with about 80 patrons visiting as part of the system-wide initiative.

### Upcoming

- **Westfield Cemetery Tour Through History 2025:** Presented with Lake Shore Center for the Arts, Chautauqua County Historical Society, and Westfield Cemetery Association on Sept. 19–20. Local actors will portray historic residents. Horse-drawn carriage tours (\$25) and walking tours (\$15 adults / \$5 children) are available.
- **Grape & Wine Festival:** Patterson Library will show the new *Lilo & Stitch* movie on Friday night, host an animal visit Saturday 11–1, and provide children’s activities while open. Volunteer support is needed if we are to host a table at the event after library closure.
- **CCLS Annual Meeting — Wednesday, October 8, 2025, Holiday Valley Lodge (Ellicottville).** Workshops 3:00 pm; Annual Business Meeting 6:00 pm; Dinner 6:30 pm. Workshop by Attorney Stephanie “Cole” Adams will run for two hours and would count towards Trustee Training requirements. **Keynote: NYS Librarian Lauren Moore.** If you plan on attending, please let Megan know by Thursday, Sept. 27.

### By the Numbers:

Selected Outputs:	July 2025	July 2024	July 2023	July 2022
Adult Book Circulation	948	900	854	722
Children's Book Circulation	1649	1546	1066	964
Downloadable/Streaming	495	507	414	445
Other Circulation	604	750	733	525
All Items Circulation	4036	3703	3067	2656
Visits	5613	4860	2083	2478
Reference Questions	400	114	81	70

Selected Outputs:	August 2025	August 2024	August 2023	August 2022
Adult Book Circulation	851	827	874	805
Children's Book Circulation	1158	1018	937	730
Downloadable/Streaming	498	532	464	420
Other Circulation	510	808	874	623
All Items Circulation	3127	3185	3149	2578
Visits	4204	3671	2034	1975
Reference Questions	246	116	89	63

# PATTERSON LIBRARY SEXUAL HARASSMENT PREVENTION POLICY

Adopted Nov. 15, 2018. Amended TBD

## Purpose and Goals

Patterson Library is committed to maintaining a workplace free from harassment and discrimination. Sexual harassment is a form of workplace discrimination that subjects an employee or covered individual to inferior conditions of employment due to their gender, gender identity, gender expression (perceived or actual), and/or sexual orientation.

While this policy is focused on sexual harassment and gender discrimination, Patterson Library recognizes that harassment and discrimination can intersect with other identities including race, age, disability, and more. The same reporting and investigative processes apply to all protected classes under the New York State Human Rights Law.

All employees, volunteers, contractors, and Board members are expected to work to prevent and report sexual harassment and discrimination. This policy is one component of Patterson Library's commitment to a respectful, safe, and inclusive workplace.

## Who Is Covered by This Policy?

This policy applies to:

- All employees (full-time, part-time, temporary)
- Applicants for employment
- Contractors, subcontractors, vendors, consultants, gig workers, and any other service providers who work on-site or virtually
- Volunteers and trustees

These individuals are collectively referred to as "covered individuals."

## Sexual Harassment Is Prohibited

Sexual harassment is unacceptable at Patterson Library. Any employee or covered individual who engages in such behavior is subject to disciplinary action, up to and including termination or contract termination. Harassment does not need to be severe or pervasive to be illegal under New York law.

## What Constitutes Sexual Harassment?

Examples include, but are not limited to:

- Unwelcome touching, sexual advances, or comments
- Jokes, gestures, or images of a sexual nature
- Requests for sexual favors in exchange for job benefits
- Misgendering or discrimination based on gender identity/expression
- Retaliation for rejecting advances or reporting harassment

## Retaliation Is Prohibited

Any person who reports harassment, supports a complaint, or participates in an investigation is protected from retaliation. Retaliatory actions may lead to disciplinary consequences, including termination.

## Supervisor Responsibilities

The Library Director\* is responsible for any reported harassment complaints.

The Library Director\* shall:

- Report any observed or reported harassment to the Board of Trustees President\*
- Cooperate in investigations
- Avoid retaliation and prevent further harm to complainants
- Take proactive steps to prevent harassment

*\*The Board of Trustees President should act on behalf of the Library Director if the they are unavailable or a subject of the complaint.*

## Reporting Harassment

Anyone who experiences or witnesses behavior that may constitute sexual harassment is encouraged to report it to:

- Library Director
- Board of Trustees President (if the Library Director is unavailable or is the subject of a complaint)

Reports may be made in person, via email, by phone, or using the attached complaint form (optional). All reports will be treated seriously and investigated promptly.

## Investigation Procedures

Upon receiving a report, Patterson Library will:

1. Promptly assess and document the complaint.
2. Interview all relevant parties and review applicable documentation.
3. Maintain confidentiality to the extent possible.
4. Complete and document the investigation in writing.
5. Inform all parties of the outcome.
6. Take appropriate corrective or disciplinary action.

## Where Harassment Can Occur

Sexual harassment is not limited to the physical workplace. It may also occur:

- During virtual meetings or messaging
- At work-sponsored events
- During work travel
- Via email, text, or social media, even outside work hours

## Bystander Intervention

All employees are encouraged to intervene safely or report if they witness harassment. Supervisors are required to report what they witness.

## Legal Remedies

Employees and covered individuals can also file complaints externally with:

- NYS Division of Human Rights — <https://dhr.ny.gov/complaint>
- U.S. Equal Employment Opportunity Commission — <https://www.eeoc.gov>
- Sexual Harassment Hotline: 1-800-HARASS-3
- Local Law Enforcement (if criminal activity is involved)

## Conclusion

Patterson Library is committed to a harassment-free environment. This policy applies to all protected categories under the NYS Human Rights Law. We aim to ensure that all employees and covered individuals understand their rights and responsibilities, feel safe, and are empowered to report misconduct.

## PATTERSON LIBRARY SEXUAL HARASSMENT COMPLAINT FORM

New York State Labor Law requires all employers to adopt a sexual harassment prevention policy that includes a complaint form to report alleged incidents of sexual harassment.

If you believe that you have been subjected to sexual harassment or gender discrimination, you are encouraged, but not required, to complete this form and submit it to the Director or Board of Trustees President at Patterson Library. Forms may be submitted in person, by email, or by postal mail. No employee will be retaliated against for filing a complaint.

If you are more comfortable reporting verbally or in another manner, your employer should complete this form, provide you with a copy, and follow its sexual harassment prevention policy by investigating the claims as outlined at the end of this form.

For additional resources, visit: [ny.gov/programs/combating-sexual-harassment-workplace](https://ny.gov/programs/combating-sexual-harassment-workplace)

### COMPLAINANT INFORMATION

Name:

Phone:

Email:

Job Title:

Select Preferred Communication Method:  Email  Phone  In person

### COMPLAINT INFORMATION

1. Your complaint of sexual harassment involves:

Name:

Job Title:

Relationship to you:

2. Please describe what happened and include as many details as possible. You may use additional sheets of paper if necessary. If you have any relevant documents, please include them.

3. Date(s) sexual harassment occurred:

Is the sexual harassment continuing?  Yes  No

4. If possible, please list the name and contact information of any witnesses or individuals who may have information related to your complaint:

5. Have you previously provided information (verbal or written) about related incidents? If yes, when and to whom did you provide information?

This is not required, but if you have retained legal counsel and would like us to work with them, please provide their contact information:

Signature:

Date:

### *Instructions for Employers*

*If you receive a complaint about alleged sexual harassment, follow your sexual harassment prevention policy.*

*An investigation involves:*

- Speaking with the employee*
- Speaking with the alleged harasser*
- Interviewing witnesses*
- Collecting and reviewing any related documents*

*While the process may vary from case to case, all allegations should be investigated promptly and resolved as quickly as possible. The investigation should be kept confidential to the extent possible.*

*Sexual harassment occurs on a spectrum and employers are encouraged to view all potential allegations with an open mind. Disciplinary action should meet the severity of the alleged actions.*

*Employers should document the findings of the investigation and basis for your decision along with any corrective actions taken. Notify the employee and the individual(s) against whom the report was made of the investigation's outcome and corrective actions taken. This may be done via email.*

## SEXUAL HARASSMENT TRAINING FEEDBACK SURVEY AND ACKNOWLEDGMENT FORM

Patterson Library

**Training Participant's Name (Printed):** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Feedback Survey

**Indicate below, by selecting Yes or No, if after completing training you understand the following:**

I understand that harassment is unlawful and unacceptable workplace behavior.

Yes  No

I understand what constitutes unlawful sexual harassment and can recognize prohibited behavior.  Yes  No

I understand that harassment or discrimination based on any protected characteristic is prohibited.  Yes  No

I understand how and why harassment is considered a form of employment discrimination.  Yes  No

I understand that all harassment or discrimination should be reported.  Yes  No

I understand that supervisors and managers have a special duty to report any harassment they witness or learn about.  Yes  No

I understand that harassment may occur in-person or through virtual communications including email, messaging apps, and video conferencing platforms.  Yes  No

Do you have follow-up training questions? If so, the Library Director or Board of Trustees will provide written responses in a timely manner. *(If yes, please fill out this last section.)*

Yes  No

Preferred Method of Contact (check one):  Email  Phone  Mail

Contact Information:

*Flip page to complete form*

Follow-up Training Question/s:

*Note: A copy of any written response(s) will be filed with this form.*

### Acknowledgment

By signing below, I acknowledge that I participated in sexual harassment prevention training provided by Patterson Library. The training included the viewing of New York State sexual harassment training video(s) <https://www.youtube.com/watch?v=A9gudpiQ40M>, review of case studies with discussion, review of Patterson Library's Sexual Harassment Prevention Policy and Complaint Form, completion of this feedback survey, and the opportunity to ask follow-up questions.

I received a copy of Patterson Library's Sexual Harassment Prevention Policy and Complaint Form.

I understand the complaint and reporting procedure and will conduct myself in a manner consistent with Patterson Library's Sexual Harassment Prevention Policy.

Participant's Name (Printed): \_\_\_\_\_

Title/Position: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*The Library Director or person responsible for records retention should file this completed form in a file labeled "Sexual Harassment Training" for library records.*

## Sexual Harassment Training Attestation Form

Patterson Library

**By signing this form, I attest that I received sexual harassment training within the past year with an organization that either:**

- Used the New York State model training developed by the State Department of Labor and State Division of Human Rights, OR
- Provided training that met or exceeded the minimum standards established pursuant to Section 201-g of the New York State Labor Law.

I acknowledge that I received and reviewed Patterson Library's Sexual Harassment Prevention Policy and Complaint Form.

I understand and will conduct myself in a manner consistent with the library's policy and I understand the library's complaint and reporting procedure.

Location/Provider of Training: \_\_\_\_\_

Date of Training: \_\_\_\_\_

Name (Printed): \_\_\_\_\_

Title/Position: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*The Library Director or person responsible for records retention should file this completed form in a file labeled "Sexual Harassment Training" for permanent record.*



FIRE SECURITY COMMUNICATIONS  
 33 INSTITUTE STREET • JAMESTOWN, NY 14701  
 (716) 664-5336

# QUOTATION

Number: 11444A

<b>Name / Address</b>	<b>Project:</b>	<b>Date:</b> 7/10/2024
	Patterson Library - Camera Upgrade	

Item	Description	Qty
NVR32-8E-AI	32 Channel NVR, Up to 32MP Liveview, Preview and Playback, Max 384 Mbps Incoming Bandwidth, 8 SATA up to 80 TB, 2 Network Ports	1
WD101PURP	WD Purple 10TB Surveillance Hard Disk Drive - Intellipower SATA 6 Gb/s 256MB Cache 3.5 Inch	3
Camera Monitor	Monitor for Camera System	1
CP850AVRLCD	CyberPower CP850AVRLCD Intelligent LCD UPS System, 850VA/510W, 9 Outlets, AVR, Mini-Tower	2
YS20162G-P	16-Port Gigabit Ethernet Unmanaged PoE+ Switch - with 16 x PoE+ @ 250W, Desktop or Rackmount, 2 Uplink Ports	2
IP4MIAB-28-AI	4MP H.265 IP Armor Ball Camera with 2.8mm Fixed Lens, 98'IR, Built-In Mic	14
IP4MIBC-212-AI	4MP Bullet IP Camera with Motorized Zoom / Perimeter, IP67, WDR, 2.7-13.5mm Lens, 195' IR	3
JB130	Junction Box for VMX Series Cameras - 3/4" Hole	5
Miscellaneous Parts	Miscellaneous Job Parts	
Installation Labor	Installation Labor - Included	
Service Charge	Service Charge - Included	
Shipping and Handling	Shipping and Handling	
Terms	<p>Scope of Work: FSC to replace the existing analog camera system with a new IP camera system. Head end equipment to include a new 32 channel NVR with 20TB HDD, new monitor, 16 port gigabit switch, and a back-ups. Head end to stay in the same location.</p> <p>FSC to change out all the existing 10 cameras to new 4MP cameras to include new wire to each camera location. FSC will add 3 exterior cameras to the south side of the building and flower garden area. FSC will add 4 Interior Cameras in the following areas, Local History Room, Harter Room, Bathroom Corridor, and Art Gallery.</p>	
Applicable Taxes	<p>Prices Subject to Change - Prices Based on Total Purchase - Minimum 20% Restocking Fee with Original Packaging. Quote Expires 30 Days from Date of Issuance.</p> <p>*Applicable taxes to be added to order*</p>	

		<b>Subtotal</b>	\$19,890.00
Signature:	PO #	<b>Sales Tax (0.0%)</b>	\$0.00
The total price shown reflects our most competitive price that includes cash payment method. If a different form of payment is chosen price will increase.		<b>Total</b>	\$19,890.00