

Unitarian Universalist Church of Bloomington, Indiana
Seeking the Spirit, Building Community, Changing the World



Board Minutes
August 28, 2024

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Board members attending in person: Regina DiLavore, Bill Lonnerberg, Jane McLeod, Linda Pickle, Mary Craig, Pam MacLaughlin, Steve Mascari, Reverend Susan Frederick-Gray

Guests attending in person: Andrew Appel, Amanda Waye

Guests attending via Zoom: Beth Henkel

Submitted by: Regina DiLavore, Secretary

Attached Documents:

- A. Financial Dashboard

- B. Lead Minister's Report
- C. Special Purposes Fund Report
- D. Asset Protection Report
- E. Resolution on 2025 UU Org Retirement Plan

I. Call to Order and Chalice Lighting

President Jane McLeod called the meeting to order at 7:00 pm. The chalice was lit, and a quorum was in attendance.

II. Check-in

III. Approval of the Board Minutes

There were no further comments on the July 2024 Board Meeting minutes. The minutes stand approved.

IV. Reports

A. President's Report

President Jane McLeod explained that she reorganized the Google documents folders for Board meetings.

President Jane McLeod is collaborating with Jo Bowman, Communications Coordinator, on designing the governance structure of the website. She is also working with Matt Stonecipher and Stephanie Kimball, Director of Lifespan Religious Education, on the Safety Team Manual. The Safety Folder now has a document that describes Board Representative duties.

President Jane McLeod proposed that Regina DiLavore serve as Acting Secretary on a temporary basis, effective immediately and continuing until the scheduled reelection in December 2024. The motion was seconded and approved.

President Jane McLeod requested that Board members sign up to write Perspectives articles over the next several months.

The Board discussed the composition and charge for the Pledge Drive Committee. The committee currently consists of six members who serve staggered two-year terms. The committee requested the authority to select its own chair. The committee asked that its charge specifically address building a

culture of generosity within the congregation. The Board approved these changes to the charge.

B. Treasurer's Report

Bill Lonnborg, Treasurer, presented the first report of the fiscal year. If any member wishes to review the Financial Dashboard, they can ask for a copy at the office or review meeting minutes. See Attachment A.

The external audit is underway and Amanda Waye, Director of Administration, has been providing the auditor with all required documentation.

Board members have been granted access to the Finance Committee drive.

Bill Lonnborg, Treasurer and Reverend Susan Frederick-Gray met several weeks ago to review the church's financial data.

C. Lead Minister's Report

Reverend Susan Frederick-Gray provided general reflections for her first month at UUCB along with calendar highlights. She also provided key goals and strategies for the year which include:

- Build trust across the congregation, including with leaders, Board, and staff.
- Become familiar with basic church operations, policies, procedures, and practices.
- Create quality, engaging, thoughtful worship that fosters relationships, trust, and care that are needed for laying a good foundation for the ministry.
- Support the Board in its goals and work plan.
- Listen particularly for the congregation's sense of mission, vision, and goals - allow these to shape future goals and priorities.
- Learn the rhythms of church year, ensure that she is able to find balance in her schedule and take time off and Sundays out of the pulpit.

Reverend Susan Frederick-Gray suggested that members of the congregation may wish to wear a mask or stay home if not feeling well. She also requested that everyone use her UUCB email address (revsfg@uubloomington.org)

The Lead Minister's report is provided in Attachment B.

D. Special Purposes Fund Report

Andrew Appel provided the Special Purpose Fund (SPF) report for January 2024-July 2024. He noted that the six-month period was uneventful, and funds were up 4-6%. Andrew Appel also reported that UUCB did not have to tap into

the operational reserves during the last fiscal year. He then reviewed the SPF committee annual report and associated funds.

Andrew Appel discussed that the SPF funds should be for outward looking activities rather than covering operational expense shortfalls. Copies of the SPF reports are provided in Attachment C.

E. Report on Insurance, Limits, and Coverages

Amanda Wayne, Director of Administration, provided the Asset Protection Report. Only one claim for water damage was made in July 2023. The Asset Protection Report is provided in Attachment D.

V. Unfinished Business

A. Annual Planning Document

The Board reviewed the annual planning document which was based on the August 2024 retreat and goals. The Board further discussed specific actions to address goals and subgoals related to year-end assessments and metrics. The Board agreed to further review the annual planning document and provide comments via email or Google document sharing.

B. Ends Statements

The Board made some minor cosmetic changes to the End statements. The Board will review the End statements within a few days of the Board meeting and make any final recommendations via email.

VI. New Business

A. Resolution on 2025 UU Org Retirement Plan

President Jane McLeod explained the retirement plan change to the Board. The change will have no financial impact on the church. President Jane McLeod moved to adopt the resolution. The motion passed unanimously with no concerns or discussion. The resolution is provided in Attachment E.

B. Start-Up Weekend

Reverend Susan Frederick-Gray described Start-Up weekend to the Board. The purpose of the weekend is for initial planning, clarification of goals, and to elicit our vision for the future. The weekend is led and facilitated by UUA staff. The event will be approximately 1½ days in September or October. UUCB may have options for which activities occur over the weekend. The Board discussed organizing a reception with former Board members, during the weekend or at another time.

VII. Executive Session

The Board entered executive session at 8:59 pm.

VIII. Adjournment

The meeting was adjourned at approximately 9:03 p.m.

Attachment A



Unitarian Universalist Church of Bloomington, Indiana

Fiscal Oversight Dashboard Fiscal Year to date - 7/1/2024 to 7/31/2024

Trend Analysis – Current Operating Budget

Through 7/31	FY24-25 TD Actual	FY24-25 TD Budget*	FY23-24 TD Actual	FY22-23 TD Actual	FY21-22 TD Actual
Total Income	165,843	65,206	76,149	170,881	138,845
Total Expenses	73,852	65,512	39,500	47,404	40,711
Surplus (Deficit)	91,992	(307)	36,649	123,477	98,135

Pledges / Plate

Through 7/31	FY24-25 TD Actual	FY24-25 TD Budget*	FY23-24 TD Actual	FY22-23 TD Actual	FY21-22 TD Actual
Pledges	160,415	57,753	74,618	168,038	135,838
Plate	1,570	2,123	1,334	2,266	885
Total	161,985	59,877	75,953	170,304	136,723

Assets, Liabilities, Current Ratio

As of 7/31	FY24-25	FY23-24
Current Assets	183,161	137,572
Current Liabilities	209,225	240,817
Current Ratio**	0.88	0.57

Notes

* FY Budget × 8% (% of FY days through 7/31)

** Current Ratio = Current Assets ÷ Current Liabilities

Attachment B

August 2024 Lead Minister report to the Board
Submitted by: Rev. Susan Frederick-Gray

General Reflections

This first month of ministry, focused on settling in, has gone quickly! It has felt exciting and inspiring. I have spent time building relationship with the UUCB staff and begun to put in place regular practices of supervisory check-ins and listening for what is needed and wanted for staff to be successful. I've met with both Susan Swaney and Stephanie Kimball to begin planning services for the fall, with many more planning meetings to come. I've also attended a number of committee and team meetings and met with the chairs of many of these groups, including Finance, Pledge Drive, Women's Alliance, Pastoral Associates Care Team, Leadership Cultivation Committee, Worship Associates, Social Justice Coordinating Team and the newly formed Settled Ministry Planning Team.

The Settled Ministry planning team is working to organize small gatherings in people's homes to help me meet more of the congregation in small groups. Additionally, this will be the team that helps to plan and organize the installation service.

I am grateful we were able to have the Board retreat so early this year and found it extremely helpful for building our sense of team work and relationship.

The work of settling in will likely take all year - and my biggest priority this year is to build trust and relationship with the congregation to nurture a strong foundation for the ministry ahead.

Calendar highlights

I am grateful to have been able to take vacation last week to take our son to college in California. It was a wonderful, meaningful and emotional week. In addition to the travel and two days of parent/family orientation, I spent two additional days with my longest and closest friend who has Alzheimer's and her family, including her two young daughters. She - and they - are family to me and I was grateful to have a few days with them as well.

I do not have any upcoming travel in September and I will be preaching every Sunday in September. I have a goal of taking one Sunday out of the pulpit each month, but am still learning the resources available for leading worship in my absence.

Updates or Highlights from Ministry

For this report and aligned to the Board monitoring goals; I thought it most helpful to outline my key goals for this year and strategies for achieving them.

Goals and Strategies:

1. **Build Trust across the congregation, including with leaders, Board and staff.**

Building trust requires listening, attention, care, showing up consistently, following through on commitments, making amends when things are broken, being vulnerable and honest, and taking risks to share and name when things go wrong (for minister and congregation and leaders)

Strategies:

- a. Create opportunities to meet with church members in small groups; listen carefully; schedule time for reflection to note and remember key learnings about the congregation from these meetings
- b. Attend to good communication - and learn what styles of communication are most helpful in the congregation, with the Board and with the staff.
- c. Create practices in staff to allow feedback, listening, naming and resolving misunderstandings or conflict. This includes creating regular practices of supervision and annual evaluations and goal setting.
- d. Consider with Board ways to create practices that allow for ongoing feedback, clarifying misunderstandings or address conflict or challenges
- e. Create reasonable expectations and meet those expectations. Follow through on tasks in a timely matter

2. Familiarize myself with basic church operations, policies, procedures and practices.

Strategies:

- a. Read the congregation's policy and procedure manuals
- b. Ask a lot of questions about how things are done and why; try to understand both explicit and implicit expectations and practices.
- c. Attend regularly the meetings within the minister's portfolio; find ways to connect to other groups in congregation (either through attending a meeting, or meeting with leaders)

3. Create quality, engaging, thoughtful worship that fosters relationship, trust, and care that is needed for laying a good foundation for the ministry.

Strategies:

- a. Work closely with Sue Swaney and Stephanie Kimball in planning of worship
- b. Listen to the congregation and leaders for their needs and hopes, speaking to these in worship (this might include need for healing, for sense of unity, for mission clarity, for engaging justice)
- c. Build relationship with all who are working on worship (technology, musicians, choir, worship associates, chalice leaders, etc)

4. Support the Board in its goals and work plan

- a. Understand the Board's goals and help us stay on track with goals.
- b. Follow through on tasks and commitments that support the Board achieving its goals
- c. Ensure Board has information they need to lead and achieve their goals

5. Listen particularly for congregation's sense of mission, vision and goals - allow these to shape future goals and priorities

a. Work with Board and UUA's Mid America Region to host a start up weekend to begin dreaming our hopes for the future

b. Listen at all opportunities for where there is common sense of purpose or coalescing around priorities and vision.

6. Learn the rhythms of church year, ensure I find balance in my schedule and take my time off and my Sundays out of the pulpit.

a. By end of September, create Fall and Winter schedule with Sundays out of the pulpit and time off. Begin schedule guest worship leaders.

b. By December, create Spring calendar with Sundays out of pulpit and time off

c. By April, plan summer schedule and summer vacation and study leave time.

Attachment C

Special Purposes Fund Committee Annual Report

July 2023 through June 2024

Investment Funds	Beginning Balance	Earnings	Distribution	Transfers	Deposits	Expenses	Ending Balance
Operational							
Endowment	96,837.06	10,390.73	-3,998.09		15.00	-37.50	103,207.20
Available	132,495.27	12,517.04	3,998.09		15.00	-37.50	148,987.89
Special Purpose							
Endowment	170,342.92	18,289.41	-6,870.10		15.00	-37.50	181,739.74
Available	288,314.51	27,829.89	6,870.10		25,065.00	-24,176.50	323,903.00
Total	687,989.76	69,027.07			25,110.00	-24,289.00	757,837.83

Accounts

Ending Balance	Name	Classification
38,586.45	Checking register (Cash)	Group One Assets
477,570.98	Vanguard Wellington Fund (Admiral Shares)	Group One Assets
42,317.25	Vanguard Brkrgr (FFD): Parnasus (PARNX)	Group One Assets, FF Divested
20,542.95	Vanguard Brkrgr (FFD): Cln Edge Green En (QCLN)	Group One Assets, FF Divested
399.40	Vanguard Brkrgr (FFD): Money Market Fund	Group One Assets, FF Divested
89,478.70	Vanguard Inter-Term Inv.-Grade Bond Fund	Group Two Assets
88,942.10	Vanguard Short-Term Inv.-Grade Bond Fund	Group Two Assets

Proportions

Checking 5%	Equities 49%	Bonds 46%
Fossil Fuel Divested	8%	

Income [Deposits]

9/8/2023 Anne Haynes Bequest-gazebo & Memorial Plaque	25,000.00	See Note
11/2/2023 In Memory of Bill Swenson	25.00	
11/2/2023 In Memory of Bill Swenson	35.00	
6/14/2024 Sue Swaney Composition Fund	50.00	
Income Total	25,110.00	

Expenses

11/2/2023 From SPF to UUCB accidentally deposited to SPF ON 6/16/23 should have been deposited to TMemorial Srv Contribtions (A. Scott Hutchison)	150.00
11/30/2023 From SPF to UUCB for duct heater installs paid out by UUCB Invoice J36393	21,500.00
12/14/2023 From SPF to Monika Herzig from the Swaney Composition Fund	1,500.00
4/22/2024 From SPF to Steve Krahnke for Courtyard Water Fountain	1,139.00
Expenses Total	24,289.00

Notes

At Board request, SPFC is now managing investment and reporting of the Operational Endowment and Operational Available Fund, which receives the endowment distributions as well as savings. Board maintains control of Operational Available Fund expenditures.

Group One Assets are allocated among all Endowment and Available Investment Funds in proportion to their balances. Group Two Assets are allocated among Available Investment Funds in proportion to their balances.

In consultation with the donor, the Board altered the use of the \$25,000 gift for Anne Haynes and it will not be used for a gazebo.

Andrew Appel (Chair), Bill Lonnerberg (Board Treasurer), Ruth Aydt, Steve Mascari (Board appointed).

Report
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Attachment D

II.F.1-2 Asset Protection Report

August 15, 2024

by Amanda Waye, Director of Administration
Unitarian Universalist Church of Bloomington, Indiana

Summary of insurance policies, limits, and coverage.

Our congregation is insured with a multi-peril policy and workers compensation policy through Church Mutual Insurance Company, S.I., of Merrill, Wisconsin.

Amanda Hanzel is our agent and our contact at Church Mutual. Our current policy period runs from 04/16/24 to 04/16/25. A copy of the policy is filed in the Director of Administration's office.

Claims Filed

We have filed Report on insurance, limits, and coverages

Our Coverage

Church Mutual changed the insurance products that they offer in early 2021. Our new policy provides all the same coverage as our old one did.

The policy covers Property, including but not limited to the building and all the congregation's personal property stored inside it, personal property of the ministers, and systems and equipment breakdown (like exploding steam boilers, if you have them, which we don't) unless due to wear and tear.

Our building is not covered for mine subsidence but is covered for earthquake and sinkhole collapse. We are not covered for damage caused by government action, nuclear hazard, utility services, war, terrorism, or water damage unless such damage causes fire or explosion. This coverage is limited to \$1,000,000 per occurrence with an aggregate limit of \$3,000,000.

Our property deductible is \$1000 per occurrence, except in case of earthquake, when the deductible amount is 5% of the stated value of the building.

We have Legal Defense Coverage of \$5,000 for each defensible incident with an aggregate limit of \$15,000. This is an add-on for things that are not covered elsewhere within the policy. Example: Stand Alone Contract Disputes.

The General Liability part of our policy covers our congregation in case of a wide variety of awful things that might happen, including bodily injury, property damage, catastrophic violence, and abuse or sexual misconduct. The general aggregate limit is \$3,000,000.

Our policy does not cover the following:

- Certified acts of terrorism
- Hired law enforcement or hired security services
- Loss due to virus or bacteria
- Asbestos
- Lead

Of note, we do routine criminal background checks on all new employees as well as childcare staff and volunteer Religious Education teachers and facilitators. At one time they regularly received Reducing the Risk training, to prevent child sexual abuse, but because of Religious Education staff changes in the last year, I am not sure of the status of those trainings. Training materials for this purpose can be found at Church Mutual's website, www.churchmutual.com.

We are also covered for theft of church money and securities for a total of \$2,000, with a deductible of \$250. We have a blanket bond for anyone handling money, whether staff members or volunteers, in the amount of \$20,000.

Our policy covers our ministers or “employees and volunteers acting under our direction and control and within the scope of his or her duties” for counseling professional liability in the amount of \$1,000,000 per claim, with an aggregate of \$3,000,000.

We also have coverage for hired and non-owned automobile liability in case something unfortunate happens when a church event involves members going somewhere in a vehicle. Each occurrence has a limit of \$1,000,000 with an aggregate of \$3,000,000. There is also a medical expense endorsement for \$10,000 for any one person and an aggregate of \$25,000.

The total cost for the current year (2024-25) is \$11,338.00. This includes our workers compensation policy costs, which can vary depending on the size of the staff each year. Policy premiums are annually updated in April, and this has been paid in full already.

Fiscal Manual Review

We also review our congregation’s Fiscal Manual on an annual basis. The most up to date copy is included, below.

Respectfully submitted,
Amanda Waye
Director of Administration

Attachment E

Resolution to Adopt the 2025 UU Organizations Retirement Plan

For discussion at August 28, 2024 UUCB Board Meeting

Whereas Unitarian Universalist Church of Bloomington (UUCB) is committed to assisting all of its employees 18 years and older prepare for their retirement years, and;

Whereas the Unitarian Universalist Organizations Retirement Plan (the "Plan") is the retirement plan sponsored by the Unitarian Universalist Association, therefore;

Be it Resolved that UUCB hereby adopts the 2025 Restatement of the Unitarian Universalist Organizations Retirement Plan with an implementation date of January 1, 2025 and commits to complying with all the provisions of the Plan and the elections made by UUCB in the 2025 Employer Participation Agreement that we submit to the UUA Retirement Plan Committee and they acknowledge receipt and approve via counter signature of same.

Summary of plan changes: <https://hrforuus.uua.org/help/en-us/41-2025-plan-restatement/256>

The complete plan: https://www.uua.org/files/2024-08/2025_Restated_UU_Org_Retirement_Plan_Document_eff_1.1.25.pdf