

Birmingham Unitarian Church
Board of Trustees
Meeting Minutes
November 23, 2020

Present: Rev. Mandy Beal, Neb Duric, Mary Gawel-Ensroth, David Greer, Andrew Schreck, Cheryl Shettel, Donna Larkin Mohr, Diane Slon, Craig Stroup, Paul Vachon

Absent: Brad Corteville (Youth Rep)

Visitors: Izzy Khapoya (LDC), Tom Cranston (Congregant)

In response to the COVID-19 (Coronavirus) pandemic crisis, this board meeting was held virtually on the Zoom internet platform.

Rev. Mandy asked that the discussion on writing a covenant be moved to an executive session following the board meeting.

The meeting was called to order by Donna at 7:04 PM. The meeting began with a reflection on the BUC Covenant, a chalice lighting by Rev. Mandy, and a check-in by everyone.

Minutes

1. The minutes of the October 26, 2020 board meeting were accepted as presented.
2. Consideration of the minutes of the October 26, 2020 executive session would be discussed in an executive session following the board meeting.

Report from Planned Giving Committee

1. Rich Schreck reported that the Planned Giving Committee oversees the management of the church endowment funds and monitors the endowment fund held by the Community Foundation for Southeast Michigan (CFSEM) but does not direct the investment of any of these funds. The General Endowment Fund as well as the Music and Memorial Glen Endowment Funds are held by the Raymond James brokerage firm and managed by Pearl Planning. CFSEM provides BUC with an annual status report.

2. The Planned Giving Committee has met with Melissa Joy of Pearl Planning. Melissa would be happy to meet with board members and acquaint them with how Pearl Planning works with Raymond James to manage the investment portfolio. The investment philosophy is a conservative one, with more funds invested in bonds than in stocks.
3. Rich addressed questions from board members.
 - a. Regarding taking an ethical stance on investments: there are no investments in companies that manufacture firearms, such as Colt.
 - b. Regarding the expertise of the financial advisors: the advisors are senior and local people.
 - c. Regarding the commission for the financial advisor: the rate is one-half of one percent.
 - d. Regarding the status of the funds: the current balance is \$663,000, which is more than last year. Whatever is the balance on December 31, 2020, will be the base for the four percent payout.

Monthly Reports

1. Executive's Report – Rev. Mandy
 - a. Rev. Mandy referred to the Minister/Executive Report November 23, 2020 (document attached).
 - b. Rev. Mandy also informed everyone that she was having problems dealing with a dying pine tree located on a neighbor's property adjoining the church property. The concern is that the neighbor's tree may cause damage to church property. Rev. Mandy has contacted the neighbors on several occasions, and no progress has been made to remove the tree. The board members recommended that Rev. Mandy contact Jim Shettel who has a relationship with the owners. If this does not work, the board suggested contacting Debbie Fordree for legal advice and the church's insurance company.
2. Treasurer's Report – Diane
 - a. Diane presented the Treasurer's Report (document attached).
 - b. Pledges for the month for the current year are up by \$9,000. Pledges for the prior year are also up.
 - c. Claudia Kocher, who is a member of the Budget and Finance Committee, has suggested that the board write Matt Chope a note of thanks for his service as financial advisor. Donna said she and Mary would do this. Claudia is leaving the Budget and Finance

Committee. Diane asked for suggestions of names to replace Claudia.

- d. When BUC applied for and received the 20-year mortgage from Level One Bank, there was an understanding that the church would consolidate all its banking needs with Level One. This has not been done. The consensus on the Budget and Finance Committee is to not make any changes currently. Board members agreed with this approach.
 - e. Craig moved that the Treasurer's Report be accepted. The motion was carried unanimously.
3. Youth Report – Brad
- a. Donna said she would contact Brad.

Unfinished Business

1. Recommended Plan
 - a. Donna asked for board members' reactions to the plan outlined in the agenda.
 - b. The comments were positive, especially concerning the importance of orientation for new members, defining roles of board members, and establishing the purpose of the board.
 - c. There was a suggestion to prioritize the plan's components if everything cannot be accomplished during this board year.

New Business

1. Claim from Rev. Patricia Sheldon
 - a. BUC has been notified that the insurance company would pay a lump sum rather than individual worker's compensation payments to Rev. Sheldon due to a fall she experienced at the 2018 General Assembly.

Issues Arising for the Good of the Church

- No issues were raised.

Visitor Comments and Questions

- Izzy thanked everyone and said she had learned a lot. Tom was impressed with the board plan and thought it had been a good meeting.

Craig moved that the meeting be adjourned. The motion was carried unanimously. The meeting was adjourned at 8:25 PM.

Respectfully submitted,
Mary Gawel-Ensroth, Secretary

Worship

The Worship Associates and I continue to read *Worship that Works* together, along with Steven Dearing. This helps us to continue building a shared understanding of worship theory and the theology of worship. The end goal is to integrate what we've learned from reading the book as a team into BUC's worship life. This will lead to some changes to our services. For example, I've already implemented a stronger connection between the congregation's mission statement and the request for the offering.

A new worship committee has been formed to cast a vision of worship, write a mission statement for our worship life, and provide accountability to that mission statement. The committee is made up of three members of the music committee, three Worship Associates, Steven Dearing, and myself. The committee will meet on a bi-monthly basis for now.

Planning for worship services January-March are currently underway. The themes and topics were decided in July 2020 and Worship Associates were assigned in September. What's left is to write service descriptions, decide which weeks will be all ages, and make preliminary music choices.

Programming

Religious Education - Our RE program continues to do well this year. I especially want to note the GUUSH program is really thriving. Our young people are planning a worship service for early December (pushed back from late November). They also completed a land art project in Capek Woods in November. A request for feedback on our K-5 program was sent this month. All of the feedback was positive with the additional request for Nico Van Ostrand to lead one K-5 activity per month. Due to their very limited number of hours, this isn't possible.

Pastoral Care - The PCAs are hosting an interactive workshop with Mel Chudno titled "Managing Your Mental Health During the Pandemic" on December 4.

Worship Associates - See above

Music - Steven and Abha Dearing have put a tremendous amount of work into our upcoming Music Sunday service (12/20). The service will include a virtual choir singing a challenging piece with special accompaniment, including a harpist. Music for Christmas Eve is mostly decided, which has been a real challenge because we're only offering one service this year.

Steven and Abha deserve a lot of credit for their good work in worship leadership this year. Getting a better sound quality in Zoom has been a struggle and they've come up with some interesting and complicated solutions, including special tuning for the guitar. They continue to demonstrate versatility in genres and arrangements, as well. It should be noted that weekly music leadership is outside their job description and not typical for a Director of Music Ministry.

Art - no updates in this area

Social and Environmental Justice

- Racial Justice - Confronting Racism meets every 3rd Tuesday at 7pm. This month's session was about the second half of the film *The 13th*. This subcommittee also sends information about antiracist action opportunities to an email list, including recent opportunities regarding the certification of the vote in Wayne County.
- Environmental Justice - No updates in this area
- Civic Engagement - Jane O'Neil's leadership of this area was tied to the presidential election. There is a possibility this subcommittee will continue under the leadership of a different congregant with a focus on encouraging participation in local elections.
- Income Inequality - Almost \$20K was raised for SOS! The original goal was \$7K. I think this indicates the congregation's commitment to supporting income inequality work in general as well as SOS in particular. Adopt-a-Family is coming up in December, led by Jane O'Neil. In January, this subcommittee will approach the congregation for support of MUUSJN. In February, there will be an "ask" for Welcome Inn.

Membership - Our popular Getting to Know UU class series recently featured a presentation on the history of the congregation as well as a virtual tour of our campus.

Fellowship - no updates in this area

Administration

Buildings and Grounds - Work on the elevator shaft will begin in early December. Repairs to the leak above the name tags board are still incomplete. We've put a November 30 deadline on our current contractor and Valerie Phillips is seeking another bid should that deadline not be met. There is a dead pine tree on our neighbor's property that looks like it will fall on our property. I visited them in person in October and spoke with Kelly Gould about the issue. She indicated they have plans to remove the tree. I followed up with an email last week and received no response. I mailed a letter to them on November 21. I'd like some guidance on how to proceed if they still don't respond.

Staff managed finance - We are now able to accept American Express for contributions and pledges. It was recently brought to our attention that some EFT pledges were not being properly charged. Valerie and Joanne will complete monthly audits of those payments moving forward. The annual Poinsettia sale is underway. This sale usually offsets the expenses of the Coming of Age (ROPE) heritage trip to Boston. That trip is not possible this year and there are no other CoA expenses. Our RE program is actually saving us money this year, so we'll be using this fundraiser in a different way. The proceeds will go to our general operating expenses, and we've asked GUUSH to help with a portion of the sales (eg taking money and/or delivery), so some of the proceeds (TBD) will go to the GUUSH line item.

Rentals - Due to the recent restrictions from state health authorities, we've discontinued all of our rentals with the exception of Academy Tutoring, the Price educational pod, and 12 Step

programs. Marcia will continue at her regular 20 hr/wk completing other tasks, starting with spearheading the poinsettia sale.

Stewardship - This committee will continue to meet monthly until January, then semi-monthly. Their goal is to finalize a theme by the December meeting. Our campaign relies heavily on people picking up physical packets on Stewardship Sunday. There are a few ideas about how to handle that in a virtual format, but nothing has been decided yet.

Attendance Numbers

Weekly

Worship - 103 devices (average of Oct 4 - Nov 22)

Sunday Discussion Group - 12 (average of Oct 4 - Nov 22)

Living by Heart - 11 (average Oct 5 - Nov 2)

Monthly

Humanists - October: 18; November: 42 (Marilyn Kelly's presentation on the Supreme Court)

Confronting Racism - October: 20; Nov not yet reported

Issues and Ale - October - 9; Nov not yet recorded

Semi-regularly

Getting to Know UU - Oct 11: 7; Oct 25: 9; Nov 15 - about 20 (virtual tour)

Other

COVID Response Task Force - The task force has not met since my last report and will not meet again until we start thinking about reopening or there is some major development. Communication about the most recent changes was handled via email. A subset of the committee (Brad Wisnewski, Jim Shettel, Tom Raffel, and Marcia Mahood) have been meeting to discuss air filtration options.

Safer Congregations - I would like the Board's help with this work and the recommendations of last year's task force at some point. I think we have more pressing issues at this time, but I want to keep this conversation open.

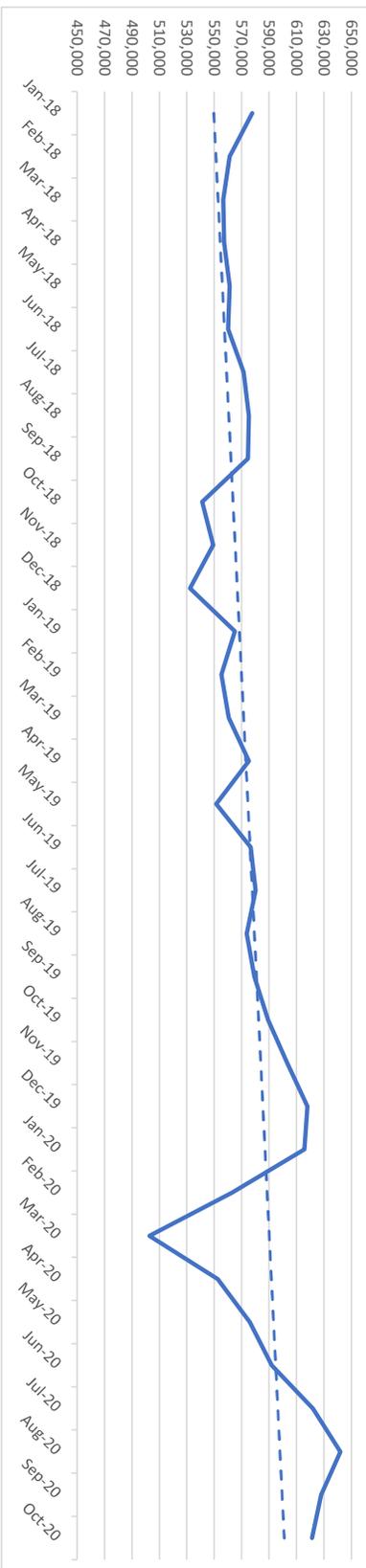
Fundraising - I haven't received any updates from the Revenue Committee regarding plans for the \$15 in fundraising activities that the Board budgeted for this year, in addition to the \$5K that is budgeted for Rummage.

Emerging Needs Fund - It's time to replenish this fund, which is used to provide monetary support to BUCers and others in need. A request for contributions to this fund will be made at the Thanksgiving (11/22) and Christmas Eve services.

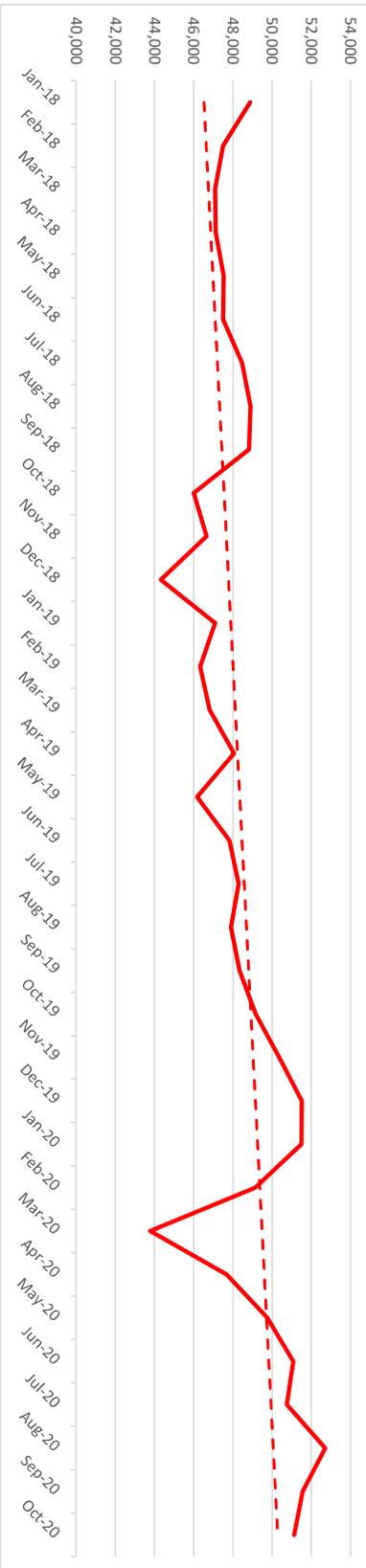
Respectfully submitted,
Rev. Mandy

BUC Endowment Funds Growth: 2018 - Present

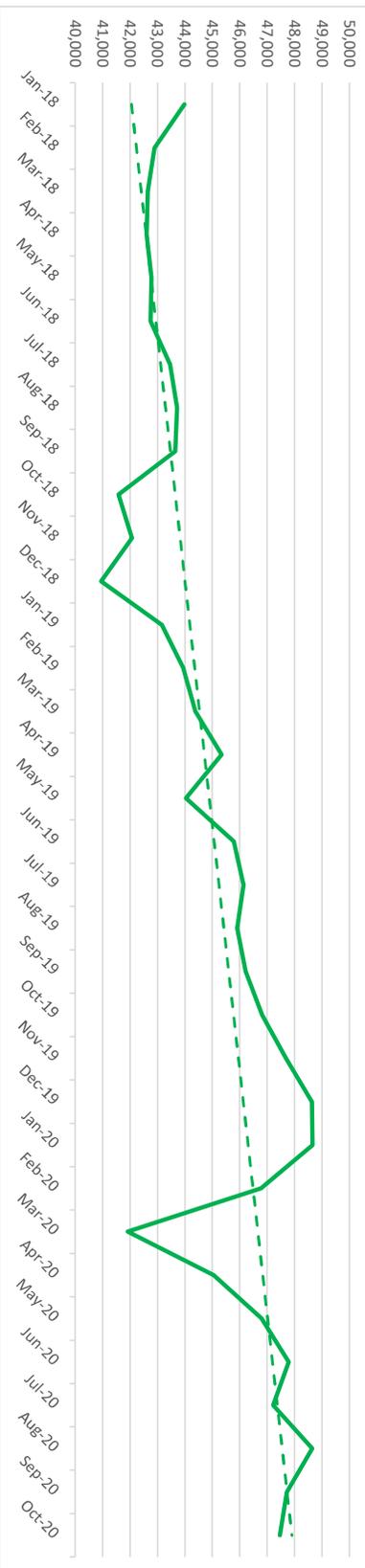
General Endowment



Music Endowment



Memorial Glen Endowment



Fiscal Year 2020/2021 Forecast



* Assumes RE savings will continue at \$3,000/month

** Actual Projected adjusted down in May 2021 for decrease in CFSEMI draw

Changes in Forecast since September Financials:

- CFSEMI draw was overbudgeted by \$11,000
- Rummage did not happen; loss of \$5,000

October 2020 BUC Financial Report

Revenue	Actual	Budget	Variance *	Comments
Pledges - Current Year	\$51,927	\$43,000	\$8,927	Great!
Pledges Prior Year	\$2,950	\$0	\$2,950	Also great!
Plate Collection	\$1,585	\$2,042	-\$457	Down again, may need to adjust budget
Non-Pledge Contr.	\$450	\$580	-\$130	
Rentals	\$2,883	\$4,840	-\$1,957	Rentals may be down over next few months
Special Music	\$0	\$900	-\$900	What was this?
Rummage	\$0	\$4,800	-\$4,800	Did not happen
Comm. Found. SE MI Draw	\$0	\$15,400	-\$15,400	CFSEMI draw was in August for \$9,289
All Other Revenues	\$308	\$40	\$268	
TOTAL	\$60,103	\$71,602	-\$11,499	This does not include the SOS revenue (\$9,580)

Expenses	Actual	Budget	Variance	Comments
RE Staff	\$1,745	\$4,696	-\$2,951	
Office/Facilities Staff	\$24,293	\$25,008	-\$715	
Minister Expenses	\$11,963	\$10,706	\$1,257	
Facility & Office	\$16,239	\$10,703	\$5,536	Insurance (\$4,686) budgeted for Nov. Will correct. Prepaid Website/Tech (\$3,258). Over budget by \$2,701
All Other Expenses	\$5,363	\$5,480	-\$117	
TOTAL	\$59,603	\$56,593	\$3,010	Does not include SOS Expenses (\$9,580)

Operating Income	\$500	\$15,009	-\$14,509	
Adjusted Operating Income	\$1,135	\$15,008	-\$13,873	

Fiscal Year 2020/21 YTD Financial Report

Revenue	Actual	Budget	Variance	Comments
Pledges - Current Year	\$149,693	\$150,000	-\$307	
Pledges Prior Year	\$14,146	\$2,000	\$12,146	Much higher than projected
Plate Collection	\$10,563	\$8,164	\$2,399	Actual P.C. down by ~\$1,000 (~\$3,343 not BUC revenue)
Non-Pledge Contr.	\$1,765	\$2,360	-\$595	
Rentals	\$12,865	\$11,280	\$1,585	
Comm. Found. SE MI Draw	\$9,289	\$15,400	-\$6,111	
Other Fundraising	\$233	\$5,000	-\$4,767	\$5,000 budgeted in September, December, March
Rummage	\$0	\$4,800	-\$4,800	
All Other Revenues	\$10,150	\$1,825	\$8,325	Includes \$9,580 for SOS
TOTAL	\$208,704	\$200,829	\$7,875	Actually under budget by \$1,705

Expenses	Actual	Budget	Variance	Comments
RE Staff	\$4,360	\$18,835	-\$14,475	
Office/Facilities Staff	\$98,286	\$100,407	-\$2,121	
Minister Expenses	\$43,523	\$42,822	\$701	
Facility & Office	\$45,553	\$30,559	\$14,994	Includes \$9,580 for SOS
All Other Expenses	\$24,308	\$22,177	\$2,131	
TOTAL	\$216,030	\$214,800	\$1,230	Actually under budget by \$8,350

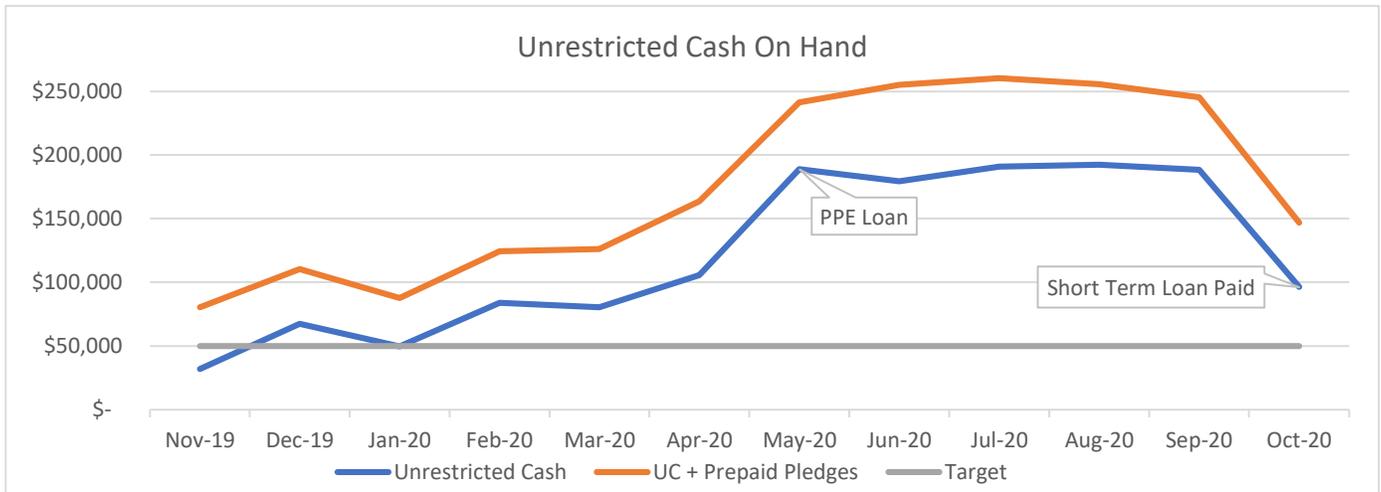
Operating Income	-\$7,326	-\$13,971	\$6,645	
Adjusted Operating Income	-\$4,647	-\$13,971	\$9,324	75% due to lower RE expenses, which will continue

Considerations:

- Pledges are at budget for the year
- CFSEMI draw (revenue) is under budget by \$6K
- Rummage was budgeted for \$5 in October

*Colors added when variance is > +/-5% or > +/- \$1,000

October 2020 Treasurer's Report



BUC is in a very strong cash position

BUC Debt:

	Amount Owed	Monthly Payment	Final Due Date	Comments
Mortgage	\$370,332	\$2,795	Jan. 2038	20 years: 4/five year cycles. Current interest is 5.69%. Next renewal is Feb. 2023.
Short Term Loan	\$0	\$0	Feb. 2021	Has been paid off!!
PPP Loan	\$90,000	n/a		Will likely be 100% forgiven
TOTAL	\$460,332	\$2,795		

Additional Notes:

BUC's short term loan was fully paid off. This results in a savings of ~\$350/month in savings

B&F Committee approved \$15,808 in excess capital campaign funds to be designated for building needs