

Unitarian Universalist Church of Bloomington

Approved Minutes of the August 15, 2012 Board of Directors Meeting

Seeking the Spirit, Building Community, Changing the World

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Attending: Deb Hutton, John Lawson, Carol McCord, Drew Schrader, Kathleen Sideli, Von Welch

Not attending: John Summerlot

Ex-officio: Reverend Mary Ann Macklin

Call to Order

Call to order by Kathleen Sideli, President, at 7:05pm

Chalice lighting and reading by John Lawson.

Attendance and check-in.

Changes to the agenda: None

Motion: Approve the July, 2012 Board of Directors Meeting minutes

Moved by Von Welch, second by Carol McCord.

Vote: approved unanimously

Executive Minister's Report

Rev. Macklin reported.

The Green Spaces Initiative committee is no longer meeting. Staff and lay leaders will ensure remaining work will be completed. Signs are being ordered and will be up soon.

Making available archived video from Sunday services is being discussed. There is the issue of copyright and the music and whether we can make the videos available to the public or just members.

Two members have returned from Midwest Leadership school. Since we would like to encourage observers at our Board meetings, the suggestion was made to invite them to our next board meeting in that role.

On Sep 28, at 7pm, a meeting between the Stewardship Assessment consultant and the Board is scheduled. This visit by the consultant is key to the Stewardship Committee making progress. Since a number of Board members will be away that weekend, we will also plan on a conference call with Board Members ahead of time. The consultant will meet with a list of Church members on the 29th to gather information. On 30th, after church, they will make a presentation of their initial findings, which will be live-streamed.

On Oct 20, from 9-11am, Leadership Cultivation will be holding the "Building Community" event (this used to be known as "Leadership 101"), which is an annual event. It will include a presentation by the board on how the board works. This event is open to anyone and the goal is to educate attendees on the Church structure and governance. Board members are encouraged to attend and should let Carol McCord know if they plan on doing so.

Financial Updates

John Lawson indicated that financial updates are normally done every three months unless there is an issue. We are currently in good shape and nothing needs to be reported on at this time.

Sabbaticals

Planning for the sabbaticals of both ministers is progressing with a Sabbatical Committee being formed. Tentatively, Rev. Breeden will be on sabbatical from Apr-July of 2013 and, Rev. Macklin from Aug-Dec of 2013.

Board Retreat

The Board retreat is scheduled for Oct 6th. Tentatively it will be at Carol McCord's house from 9am-2pm.

The Board will meet with the facilitator on educating the board regarding the ministerial transition and initiating a Ministerial Needs Assessment. We will have the product of the Stewardship Assessment as input.

The need to communicate these plans was discussed and Board President Sideli agreed to write an article for the next Prologue.

Ministerial Relations Committee

Rev. Macklin indicated that she believes now that the current Ministerial Support Committee fulfills needs as currently constituted and this proposed committee is no longer needed.

Sustainable Fair Compensation Committee (SFCC)

With the Ministerial Transition, the SFCC committee believes it needs direction to productively progress. The Board discussed and agrees. The Board expects the output from the Oct 6th Retreat to be the start of the input SFCC needs. It was agreed the SFCC should continue to make progress on plans to address staff health care.

Monitoring: Asset Protection (Insurance)

Rev. Macklin presented a report on Asset Protection [appended to notes]. Another insurance company was considered, but the anticipated savings was found to be very small and it was decided it was not worth changing insurer.

There was some discussion and concern among the Board regarding what was not covered by the current insurance, e.g., earthquake, mine subsidence, earth sinking. Rev. Macklin indicated that she would take that input back for reconsideration.

Charge of Communications Committee

The question was raised as to the role of the communications committee in helping with the ministerial transition. It was agreed that a communications strategy would be needed to keep the congregation informed, but the committee has a broad scope and may not be the appropriate venue for creating that strategy, and that instead a small, focused group might be more appropriate. Further discussion was deferred until the Retreat.

Visioning

Discussion during visioning focused on the need to develop a process timeline for assessing ministerial needs, and providing good communication during the process.

A Town Hall meeting in November was discussed to cover the topics of the upcoming sabbaticals.

Executive Session

The board met in executive session at 8:28pm.

Lengthening of Board Meetings

The Board discussed that more time than the allotted 90 minutes may be needed at the regular meetings to address its agendas and will consider lengthening the meeting to 2 hours after consulting with absent members and Rev. Macklin.

Motion to adjourn

Moved by Drew Schrader second by Deb Hutton

Vote: approved unanimously

The meeting adjourned at 8:45pm

II.F.1-2 Asset protection (insurance) Report
By Carol Marks, Church Administrator
Unitarian Universalist Church of Bloomington, Indiana

July 30, 2012

In Spring of 2012, Reverend Macklin, Treasurer John Lawson, and Carol Marks, Church Administrator, entertained the idea of changing our insurance company but after having evaluated a presentation and proposal by the agent from First Insurance Group and having looked carefully at the numbers, we decided that making the change would not save an appreciable amount of money in our insurance budget.

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, of Merrill, Wisconsin. Our coverage has not changed since August 17, 2011, the date of the last report on Asset protection (insurance).

We requested a visit from Church Mutual representatives during our construction project in Fall 2011, because of cracks that appeared in the Meeting Room floor and resulting groundwater damage that we believed were the result of earth moving and excavation by the Highway construction project nearby. Engineers employed by Church Mutual determined that the cracks were caused by natural earth subsidence and we did not pursue our claim with Church Mutual or the State of Indiana.

In March 2010, Church Administrator Carol Marks met with Bob Howell, our agent with Church Mutual, and reviewed our policies. At that time he suggested we compile a written inventory of the contents of the building, and we have done so.

Our current policy period runs from 04/16/10 to 04/16/13.

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) unless due to wear and tear.

Our building is not covered for earthquake, landslide, mine subsidence or earth sinking unless such earth movement results in fire or explosion. Neither are we covered for damage caused by government action, nuclear hazard, utility services, war, or water damage unless such damage causes fire or explosion.

The limit of insurance on our property (the building, signage, sound equipment, machinery, equipment, etc.) is \$2,386,000 and the valuation is replacement cost. The limit of insurance on personal property (our movable stuff) is \$358,000 and the valuation on it is replacement cost.

Bob Howell suggests we have a regularly updated written inventory, listing all the property within the building. We are working on this currently. Currently we have a photo inventory of everything, but it is a few years old. We will not be counting every single solitary crayon and pipe cleaner. A copy of the updated inventory is stored off-site. The inventory was completed in early 2012.

We have additional coverage in the amount of \$50,000 for any one occurrence if a mishap like a tornado, fire, or the end of the world as we know it results in loss of institutional income and extra expense as we recover from whatever happens.

Our property deductible is \$500 per occurrence.

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, sexual misconduct and catastrophic violence. The general aggregate limit is \$3,000,000.

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, 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 nonowned 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.

Both Mr. Howell and I are comfortable with this level of insurance. We will review the policy again in early 2013. The total cost for the coming year (2012-13) will be about \$7,500. This includes our workers compensation policy. Policy premiums are annually updated in April, and usually go up.

Respectfully submitted,
Carol Marks
Church Administrator