

# Unitarian Universalist Church of Bloomington, Indiana

*Seeking the Spirit, Building Community, Changing the World*



## Unapproved Board Minutes

August 21, 2013

<b><u>I. CALL TO ORDER</u></b>	<b><u>2</u></b>
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**Attending:** Deb Hutton, Kathleen Sideli, Drew Schrader, Von Welch, Doug Cauble, Arzetta Hults Losensky, Abby Gitlitz

**Not attending:** None

**Ex-officio:** Reverend Bill Breeden, Emily Manvel Leite,

**By invitation of the Board:** Carol Marks

Submitted by Abby Gitlitz, Secretary

Call to Order

Call to order by Kathleen Sideli, President, at 7pm.

Changes to the agenda: None

## **I. Chalice Lighting and Reading**

Chalice lighting and reading by Doug.

## **II. Check-in**

## **III. Consent Calendar**

### **A. Approval of Previous Board Minutes**

Motion: Approve the July 2013 Board of Directors Meeting minutes by Von.

Seconded by Deb.

Vote: approved unanimously.

### **B. Minister's Report Emily Manvel Leite**

Reverend Breeden has met with Minister Emeritus working group. He is content with the make-up.

He is trying to limit himself to his 80% schedule. He is off Wed and Thur (Reverend Leite is on call Wed, Reverend Carlson on Thur).

Reverend Leite reported that we sent two youth and two adults to the Midwest Leadership Conference.

Jose Toledo has accepted the post of Campus Minister.

The usher program is being reinstated, spearheaded by John Summerlot.

The staff is still trying to figure out the relationship with the CFO, Finance Committee and the treasurer.

Tandy Rogers is coming Feb 20th from the UUA as part of the "UU Beyond Congregations" program to help us figure out how to work with the larger Bloomington Community.

### **C. Staff Report Carol Marks**

Carol reported that she is now on the UUA "Large Church" listserv which gives her access to interesting information that is shared by others like her.

She reported on what the administrator does which entails keeping track of money, people, facility, upkeep, etc. She supervises the office assistants. She is now working in the office M-F (for the first time in 20 years).

We could use another part-time person to assist the ministers. Arzetta is currently volunteering time to provide that type of administrative support.

## **IV. Discussion Calendar (7:30)**

### **A. Old Business**

#### **1. 1. Finance Review (July docs) Arzetta Hults Losensky**

Reverend Macklin cut her and reverend Breeden's Professional Development budget line to cover retirement benefits as required by UUA guidelines

Von motioned to restore professional expenses to previous levels from the \$4000 the board set aside for staff health insurance in the future. Deb seconded.

The motion passed unanimously.

#### **2. Budget 2013-14 (finalized)**

The board reviewed financial documentation to better understand how they are utilized by various individuals.

The Profit-Loss Sheet/Balance Sheet helps Carol and the treasurer see the flow of expenditures. It is generated monthly and shared with the board quarterly. It was recommended that the categories on the sheet match the order in which those categories appear on the budget (or vice versa). (see Appendix 1)

#### **3. SPF Quarterly Report**

SPF would like a change in the SPF monitoring from January and July to Feb(July-Dec) and August (Jan-June) and make them six month reports rather than year-to-date. See update in board policies.

Arzetta moved to accept Von's changes. Drew Seconded. The motion passed unanimously.

The Hilliard Lyon agreement needed to be signed by the president on behalf of the board. There was a discussion about who is authorized to access the funds that Hilliard Lyon manages including the gold and stock gifts that are made to the church. Those who can access the funds will be treasurer, the president, and the administrator

Deb moved that we approve this authorization. Von seconded. The motion was approved unanimously.

#### **4. Update from Minister Emeritus WG Deb Hutton**

There will be a monthly meeting of the Minister Emeritus Working Group. Bill affirmed the choice of people selected to be in the group and said he was honored to be working with them

### **B. New Business**

#### **1. Monitoring**

II. F. 1-2 Asset protection Emily Manvel Leite

A written report on our asset protection explained about the groundwater rising concurrent to the INDOT and IU blasting but not because of said blasting. We are keeping an eye on it but not currently acting on it. It also contained a summary of insurance policies, etc. (see Appendix 2)

**2. Google Docs for board materials Von Welch**

We all think it would be a good idea to use Google Docs in order to have board materials in one centralized location but many members need training in how to use it. Von and Drew agree to provide the training at a future date.

**3. Revise Policy Governance Statement Von Welch**

Von asked the board members to take out the “Governance” section in their orientation notebooks since it has outdated language. It will be reformulated to match current governance practices.

**4. Leadership Cultivation Timeline Von Welch**

The LCC hopes to have the 2014 June slate done as early as possible.

**5. Coffee Hour Board Representation All**

Do we want to have a board member on duty at each coffee hour? What would be the ramifications? Let’s wait to decide at the retreat.

**6. Board Meeting Practices All**

We will discontinue the practice of having food available for the whole Board. Members are welcome to bring their own food as needed.

**C. Visioning All (8:40)**

**1. Board Retreat Planning**

Barbara Child has agreed to facilitate the fall board retreat where we will focus on the ministerial changes that are coming up and how best to prepare the church for them. It is tentatively scheduled for Nov 2<sup>nd</sup>.

**2. Rescheduled board meetings:**

1. October meeting, Thursday, October 17<sup>th</sup>,
2. Monday, Nov 11<sup>th</sup>.

And there was a reminder that the board meeting on Sept 18<sup>th</sup> will begin at 6:00 for a safety training.

**V. Executive Session**

The board met in executive session at 8:50.

**VI. Adjournment**

Motion to Adjourn by Deb, and seconded by Drew.

Motion approved unanimously.

The meeting adjourned at 9:14

1:49 PM

07/16/13

Cash Basis

**UU Church of Bloomington, Indiana, Inc.**  
**Profit & Loss Budget vs. Actual**  
 July 2012 through June 2013

	Jul '12 - Jun 13	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
2013 Pledges & Grants - Cmtd	435,136.34	453,478.00	-18,341.66	96.0%
2013 Pledges & Grants - New	4,985.00	3,000.00	1,985.00	166.2%
Bazaar	9,058.60	9,000.00	58.60	100.7%
Facilities Use Fees	5,508.50	8,000.00	-2,491.50	68.9%
Grant for Campus Ministry Asst	1,077.00	1,077.00	0.00	100.0%
Interest Income	0.00	50.00	-50.00	0.0%
Investment Income	1,357.05	2,000.00	-642.95	67.9%
Kroger-Marsh Fundraiser	5,000.00	8,000.00	-3,000.00	62.5%
Miscellaneous	1,199.38	2,500.00	-1,300.62	48.0%
Other Fundraising	5,631.03	1,000.00	4,631.03	563.1%
Prior Year Pledges	27,936.01	3,500.00	24,436.01	798.2%
Sunday Plate Offering	26,913.58	27,000.00	-86.42	99.7%
Talent Auction	15,019.41	12,000.00	3,019.41	125.2%
<b>Total Income</b>	<b>538,821.90</b>	<b>530,605.00</b>	<b>8,216.90</b>	<b>101.5%</b>
<b>Expense</b>				
<b>CAMPUS-YOUNG ADULT MINISTRY</b>				
Campus-Young Adult Mnstry Prog	578.74	1,000.00	-421.26	57.9%
Campus Ministry Assistant	660.04	1,000.00	-339.96	66.0%
Campus Ministry Coordinator	3,275.25	3,300.00	-24.75	99.3%
Payroll Taxes- Camp Min staff	301.06	329.00	-27.94	91.5%
<b>Total CAMPUS-YOUNG ADULT MINISTRY</b>	<b>4,815.09</b>	<b>5,629.00</b>	<b>-813.91</b>	<b>85.5%</b>
<b>CHILDCARE</b>				
Childcare Wages	7,840.47	9,320.00	-1,479.53	84.1%
Taxes-payroll	602.54	713.00	-110.46	84.5%
<b>Total CHILDCARE</b>	<b>8,443.01</b>	<b>10,033.00</b>	<b>-1,589.99</b>	<b>84.2%</b>
<b>COMMITTEES</b>				
Adult Religious Education	166.20	325.00	-158.80	51.1%
Aesthetics	39.98	600.00	-560.02	6.7%
Board	128.19	500.00	-371.81	25.6%
Caring	616.96	750.00	-133.04	82.3%
Celebrations	1,075.92	600.00	475.92	179.3%
Chalice Circles	1,013.13	1,010.00	3.13	100.3%
Communications	4.74	600.00	-595.26	0.8%
Earth Kin	50.00	100.00	-50.00	50.0%
Fellowship Dinners	0.00	15.00	-15.00	0.0%
Greeters	0.00	50.00	-50.00	0.0%
Hospitality	2,350.09	2,000.00	350.09	117.5%
Java Crew	0.00	40.00	-40.00	0.0%
Leadership Cultivation	1,947.48	1,950.00	-2.52	99.9%
Library	0.00	200.00	-200.00	0.0%
Membership	211.12	400.00	-188.88	52.8%
Social Justice				

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07/16/13

Cash Basis

## UU Church of Bloomington, Indiana, Inc. Profit & Loss Budget vs. Actual July 2012 through June 2013

	Jul '12 - Jun 13	Budget	\$ Over Budget	% of Budget
<b>Monroe Co United Min Contrib</b>	200.00	200.00	0.00	100.0%
<b>Social Justice Funds Contrib</b>	1,200.00	1,200.00	0.00	100.0%
<b>UUSC Contribution</b>	470.00	470.00	0.00	100.0%
<b>Social Justice - Other</b>	4.71	1,700.00	-1,695.29	0.3%
<b>Total Social Justice</b>	1,874.71	3,570.00	-1,695.29	52.5%
<b>Stewardship</b>	2,035.10	1,900.00	135.10	107.1%
<b>Sunday Services</b>	15.36	490.00	-474.64	3.1%
<b>Welcoming Congregation</b>	0.00	100.00	-100.00	0.0%
<b>X New Committee Seed Money</b>	175.00	200.00	-25.00	87.5%
<b>Total COMMITTEES</b>	11,703.98	15,400.00	-3,696.02	76.0%
<b>DENOMINATIONAL</b>				
<b>Heartland Annual Mtg Delegates</b>	1,630.00	1,630.00	0.00	100.0%
<b>Heartland Dist Annual Dues</b>	10,340.00	10,340.00	0.00	100.0%
<b>UUA Annual Program Fund</b>	27,260.00	27,260.00	0.00	100.0%
<b>UUA Conference Support</b>	3,800.00	3,800.00	0.00	100.0%
<b>Total DENOMINATIONAL</b>	43,030.00	43,030.00	0.00	100.0%
<b>MINISTRY-BREEDEN</b>				
<b>Healthcare Extra</b>	1,000.00	1,000.00	0.00	100.0%
<b>Housing Allowance</b>	18,000.00	18,000.00	0.00	100.0%
<b>Insurance</b>	6,511.00	6,511.00	0.00	100.0%
<b>Professional Expenses</b>	2,521.00	2,521.00	0.00	100.0%
<b>Retirement Plan</b>	4,579.92	4,580.00	-0.08	100.0%
<b>Salary</b>	25,299.96	27,800.00	-2,500.04	91.0%
<b>Section 125 Plan</b>	1,223.00	1,223.00	0.00	100.0%
<b>Total MINISTRY-BREEDEN</b>	59,134.88	61,635.00	-2,500.12	95.9%
<b>MINISTRY-MACKLIN</b>				
<b>Healthcare Extra</b>	999.95	1,000.00	-0.05	100.0%
<b>Housing Allowance</b>	18,000.00	18,000.00	0.00	100.0%
<b>Insurance</b>	6,466.00	6,466.00	0.00	100.0%
<b>Professional Expenses</b>	5,200.00	5,200.00	0.00	100.0%
<b>Retirement Plan</b>	5,389.92	5,390.00	-0.08	100.0%
<b>Salary</b>	35,899.92	35,900.00	-0.08	100.0%
<b>Section 125 Plan</b>	1,053.00	1,053.00	0.00	100.0%
<b>Total MINISTRY-MACKLIN</b>	73,008.79	73,009.00	-0.21	100.0%
<b>MINISTRY-OTHER</b>				
<b>Pulpit Supply &amp; Other Ministry</b>	2,397.24	2,500.00	-102.76	95.9%
<b>Sabbatical-Search Fund</b>	2,550.00	2,550.00	0.00	100.0%
<b>Total MINISTRY-OTHER</b>	4,947.24	5,050.00	-102.76	98.0%
<b>MUSIC</b>				
<b>Children's Choir Director</b>	1,679.00	1,679.00	0.00	100.0%
<b>Music Dir Healthcare Extra</b>	600.00	600.00	0.00	100.0%

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Cash Basis

## UU Church of Bloomington, Indiana, Inc. Profit & Loss Budget vs. Actual July 2012 through June 2013

	Jul '12 - Jun 13	Budget	\$ Over Budget	% of Budget
<b>Music Director</b>	18,949.98	18,950.00	-0.02	100.0%
<b>Pianist</b>	8,000.00	8,027.00	-27.00	99.7%
<b>Piano Maintenance</b>	240.00	300.00	-60.00	80.0%
<b>Program/Spec Events/Substitutes</b>	3,357.01	3,400.00	-42.99	98.7%
<b>Taxes-payroll</b>	2,060.15	2,213.00	-152.85	93.1%
<b>Total MUSIC</b>	34,886.14	35,169.00	-282.86	99.2%
<b>OFFICE</b>				
<b>Admin Healthcare Extra</b>	1,000.00	1,000.00	0.00	100.0%
<b>Admin Insurance</b>	5,360.00	5,360.00	0.00	100.0%
<b>Admin Prof Expenses</b>	1,194.59	1,195.00	-0.41	100.0%
<b>Admin Retirement Plan</b>	3,000.00	3,000.00	0.00	100.0%
<b>Admin Salary</b>	30,000.00	30,000.00	0.00	100.0%
<b>Admin Section 125 Plan</b>	3,000.00	3,000.00	0.00	100.0%
<b>Admin Taxes-Payroll</b>	2,295.72	2,295.00	0.72	100.0%
<b>Database Maintenance</b>	1,584.00	2,320.00	-736.00	68.3%
<b>Membership Coordinator</b>	12,081.63	12,480.00	-398.37	96.8%
<b>Office Assistant</b>	10,735.92	10,400.00	335.92	103.2%
<b>Office Expenses</b>	19,098.27	18,248.00	850.27	104.7%
<b>Other Payroll Taxes</b>	2,034.05	2,057.00	-22.95	98.9%
<b>Sound Technician</b>	4,130.24	4,004.00	126.24	103.2%
<b>Staff Development</b>	886.64	1,000.00	-113.36	88.7%
<b>Worship Supplies/Expenses</b>	439.79	500.00	-60.21	88.0%
<b>Total OFFICE</b>	96,840.85	96,859.00	-18.15	100.0%
<b>Payroll Expenses</b>	5,526.69			
<b>PLANT</b>				
<b>Building Maintenance</b>	12,999.56	13,000.00	-0.44	100.0%
<b>Custodial Carpet Cleaning</b>	646.73	2,500.00	-1,853.27	25.9%
<b>Custodian Healthcare Extra</b>	398.53	400.00	-1.47	99.6%
<b>Custodian Payroll Tax</b>	1,186.42	1,235.00	-48.58	96.1%
<b>Custodian Salary</b>	15,399.96	15,400.00	-0.04	100.0%
<b>Custodian Substitute Wages</b>	360.40	750.00	-389.60	48.1%
<b>Equipment Reserve</b>	9,865.00	9,865.00	0.00	100.0%
<b>Grounds</b>	510.00	600.00	-90.00	85.0%
<b>Housekeeping Supplies</b>	2,179.58	2,800.00	-620.42	77.8%
<b>Insurance</b>	6,905.00	7,500.00	-595.00	92.1%
<b>Long Term Maintenance Rsrv</b>	7,100.00	7,100.00	0.00	100.0%
<b>Mortgage</b>	36,284.58	36,284.00	0.58	100.0%
<b>Snow Removal</b>	1,840.00	1,200.00	640.00	153.3%
<b>Utilities</b>	16,386.70	15,500.00	886.70	105.7%
<b>Total PLANT</b>	112,062.46	114,134.00	-2,071.54	98.2%
<b>RELIGIOUS EDUCATION</b>				
<b>DRE Health Insurance</b>	0.00	0.00	0.00	0.0%
<b>DRE Healthcare Extra</b>	416.00	500.00	-84.00	83.2%
<b>DRE Professional Expenses</b>	233.17	255.00	-21.83	91.4%

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07/16/13

Cash Basis

**UU Church of Bloomington, Indiana, Inc.**  
**Profit & Loss Budget vs. Actual**  
 July 2012 through June 2013

	Jul '12 - Jun 13	Budget	\$ Over Budget	% of Budget
DRE Salary	21,414.96	21,415.00	-0.04	100.0%
DRE Taxes-Payroll	1,638.24	1,210.00	428.24	135.4%
MRE Healthcare Extra	0.00	500.00	-500.00	0.0%
MRE Housing	12,700.08	12,700.00	0.08	100.0%
MRE LTD Insurance	180.77	233.00	-52.23	77.6%
MRE Professional Expenses	1,593.00	1,593.00	0.00	100.0%
MRE Retirement Plan	2,329.92	2,330.00	-0.08	100.0%
MRE Salary	10,600.08	10,600.00	0.08	100.0%
RE Assistants	10,234.18	10,400.00	-165.82	98.4%
Taxes- Payroll RE Assts	778.24	796.00	-17.76	97.8%
YRE Program	5,599.42	5,510.00	89.42	101.6%
YRUU Program	1,042.21	900.00	142.21	115.8%
YUUMS Program/OWL Program	1,138.81	1,200.00	-61.19	94.9%
<b>Total RELIGIOUS EDUCATION</b>	<b>69,899.08</b>	<b>70,142.00</b>	<b>-242.92</b>	<b>99.7%</b>
<b>Total Expense</b>	<b>524,298.21</b>	<b>530,090.00</b>	<b>-5,791.79</b>	<b>98.9%</b>
<b>Net Ordinary Income</b>	<b>14,523.69</b>	<b>515.00</b>	<b>14,008.69</b>	<b>2,820.1%</b>
<b>Other Income/Expense</b>				
Other Expense				
Ask My Accountant	27,887.87			
<b>Total Other Expense</b>	<b>27,887.87</b>			
<b>Net Other Income</b>	<b>-27,887.87</b>	<b>0.00</b>	<b>-27,887.87</b>	<b>100.0%</b>
<b>Net Income</b>	<b>-13,364.18</b>	<b>515.00</b>	<b>-13,879.18</b>	<b>-2,595.0%</b>



## Appendix 2

II.F.1-2 Asset protection (insurance) Report

August 7, 2013

By Carol Marks, Church Administrator, 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, of Merrill, Wisconsin.

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. No further action has been taken to solve this problem.

On August 7, 2013, Bob Howell, our agent with Church Mutual, sent a message encouraging us to solve this seepage problem, at our own expense of course. In part, his message reads

“I know that you said last year’s drought may have reduced the threat of a problem, yet I believe that the issue should be looked at by a professional. An insurance policy carries exclusions for damage that results from the action of water under the ground surface which may cause settling, cracking, or other disarrangement of foundations or other parts of realty. This type of situation typically occurs over the course of time rather than manifesting itself in a sudden or accidental event. The “occurring over time” is what limits recovery through insurance.

I would ask that the church investigate the cause of this seepage to determine the proper remedy in order to prevent recurrence in the future. It is not our intent to place an undue financial burden on the church, and I hope that you find a reasonable fix. The concern is that mold or foundation damage might result.”

I have referred this matter to our Building and Grounds chair Molly O’Donnell, and to Reverend Breeden.

Several changes have been made in our policy in the last two years. Here is a summary of those changes:

1. The Structures on Premises limit was increased to \$25,000 to cover the (7) new parking lot lights estimated to cost \$2,500 each. This change effective 12/20/2011.
2. The church building value was increased by \$1,000 to reflect new canopy over the west entrance and \$15,000 for the portico on the north side of the building. These changes were completed 12/20/2011.
3. Earthquake insurance was added effective 8/31/2012. Claims subject to 5% deductible. Coverage limit equals building and contents limit.
4. Lay Counseling coverage removed effective 4/16/2013. [*We discontinued our Listening Ministry program some years ago and neglected to remove the coverage for it until now.*]
5. Building limit was increased by \$82,000 effective 5/10/2013 to reflect the solar panels. Current limit of insurance for the building \$2,730,000; \$398,000 for church-owned personal property.
6. Sinkhole collapse is currently covered up to the limits of property insurance noted above. Please note that the definition of sinkhole collapse means “*the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite.*” This does not include (a) the cost of filling sinkholes or (b) the sinking or collapse of land into man-made underground cavities.
7. Mine subsidence not currently being provided. Maximum available limit would be \$200,000 at an annual premium of \$179. This applies to structural damage only.

Our current policy period runs from 04/16/13 to 04/16/14.

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 mine subsidence but is covered for earthquake and sinkhole collapse. See above, Numbers 3, 6, and 7. We are not covered for damage caused by government action, nuclear hazard, utility services, war, or water damage unless such damage causes fire or explosion.

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 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.

We will review the policy again in a year or so. The total cost for the coming year (2013-14) will be about \$6,700. This includes our workers compensation policy. Policy premiums are annually updated in April.

Respectfully submitted,

Carol Marks

Church Administrator

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