

**Towson Unitarian Universalist Church
Board of Trustees
October 17, 2018 Minutes**

Date/Time:	October 17, 2018
Meeting:	Board of Trustees Monthly Meeting
Participants:	Angela Castillo-Epps, Monica Sweidel, Art Starr, Neil Porter, Lora Powell-Haney, Rev. Clare Petersberger, Karyn Marsh, Carol Watkins
Absent:	Sue Royer, Jason Braspenickx, Luke Williams
Guests:	
Location:	Towson Unitarian Universalist Church
Next meeting:	November 28, 2018

Pre-meeting Action Items:

Activity	Owner	Target Date
[These action items are to be completed before the meeting. Often, they are related to consent agenda items, which are items for which there is no discussion unless a member has a question concerning them]		
Read and provide revisions of minutes from previous Board meeting	All	10/17
Read reports	All	10/17

Scheduled Agenda:

The meeting convened at 7:30 p.m. with a Chalice Lighting by Lora Powell-Haney

CHALICE LIGHTING	
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GO-AROUND QUESTION	All
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CONSENT AGENDA	Owner
Approve minutes from September 17, 2018 – attached (approved)	ACE
Accept President’s Report (Appendix 1) N/A	Neil
Accept Minister’s Report (Appendix 2)	Rev. Clare
Accept Treasurer’s Report (Appendix 3)	Monica
Accept O-Team Report (Appendix 4) - attached	Sue
Accept Endowment Report (Appendix 5)	Paul K.

DISCUSSION AGENDA	Time	Presenter
[President] asked the Board if any items need to be moved from the consent agenda to the discussion agenda. There being no motions, [Name] moved to approve the consent agenda. All voted in favor.	[Enter time]	[Enter Name]
<i>Agenda Item # 1</i>	7:45	Neil
Board Goals for 2018-2019		

DISCUSSION AGENDA	Time	Presenter
<p>1) Congregational Vision for Lifespan Religious Educ. (Task) Lead visioning process for RE ministry.</p> <p>2) Cultivate shared understanding of fiscal responsibility and attitude of abundance. (Task) Personnel to report fair share info to Finance Council so congregation can be educated on Fair Share and other fiscal matters.</p> <p>3) Intentional recognition and support of staff and congregational leadership. (Task) Examples include notes, gift baskets of fruit, small presents, treating staff to lunch etc.</p> <p>4) Address the structure of Sunday morning services. ARE will also support this goal. <i>During a future meeting, specific tasks, roles, and responsibilities will be drafted for the Board goals.</i></p>		
<i>Agenda Item # 2</i>	7:45	Neil
<p>Review and updating three year rolling plan and tying in discussions from the leadership retreat.</p> <p>YRE attendance accomplished. It is collected each week and posted in Threshold.</p> <p>Program Council: >Promoting and energizing ARE. >Increase Community Engagement (With support from the Membership Committee)</p> <p>Governance Task Force: >Address Governance Structure. Think about by-laws changes/other policy changes, new operational policies and evaluation process of trial year. Communicate with full congregation.</p> <p><i>Need to identify who was originally assigned to the Endowment Task Force. See prior minutes.</i> Angela will update 3-year strategic plan and send draft to Board for review.</p>		
<i>Agenda Item #3</i>	8:50	Neil
<p>Governance Task Force Update</p> <p>Tabled until November meeting</p>		
<i>Agenda Item #4</i>	8:50	Neil
<p>Roof Proposal Update – See Endowment Report</p> <p>Board voted unanimously to approve contract. Endowment Committee offered a counter proposal. A final decision regarding the counter proposal will be discussed at the November meeting.</p>		

DISCUSSION AGENDA	Time	Presenter
<i>Agenda Item #5</i>	9:00	Lora/Rev. Clare
<p>Ministerial Intern: Update on intern committee/plans to raise funds for remuneration</p> <p>Ministerial Intern Committee members: Wendell Finner, Andrew Hager, Dominique Hall, George Harrison, Mimi Marks, Monica Sweidel and honorary member Dr. William Reichel.</p> <p>There is approximately \$5,100 in a separate account for the ministerial intern. The goal of the Board is to raise \$9,000.</p> <p>Board voted unanimously for the Ministerial Intern to have two Sundays in 2019, before June. The goal is to provide her, the intern four Sundays to conduct worship before June. The Minister will still be conducting 33 worship services (including Xmas Eve services) this church year.</p>		
<i>Agenda item #6</i>	9:15	Neil
<p>Board Donation for the Auction</p> <p>Board voted unanimously to submit Board Games with the Board as an item for the TUUC auction. (Board game date: May 10, 2018 at 6:30)</p>		
<i>Agenda item #7</i>		Rev. Clare
<p>Fundraiser for new chairs in meeting room (230 chairs, approximately \$10,000) Chairs can be purchased in dedication or in honor of someone. Plaques will be engraved and mounted on each chair. Board voted unanimously to move forward on chair purchase with support from Kai to organize details of the purchase.</p>	9:25	Rev. Clare
<i>Agenda item #8</i>	9:30	Neil/Art
Personnel matter (Executive Session)		
PROCESS OBSERVATION REPORT (Appendix #)		Lora Powell-Haney

Having no further business before it, the meeting adjourned at 9:30

Upcoming Assignments

	Chalice Lighter	Threshold Article	Process Observer
October 2018	Lora Powell-Haney	Sue Royer	Lora Powell-Haney
November 2018			
December 2018			

January 2019			
February 2019			
March 2019			
April 2019			
May 2019			
June 2019			

TUUC Town Halls and Congregational Meetings 2018-2019

Town Hall meetings: 11/12/2018 at 7:00 pm

Sunday June XX, 2019 Annual Congregational Meeting

**APPENDIX 1:
PRESIDENT'S REPORT**

N/A

**APPENDIX 2:
MINISTER'S REPORT: October 2018**

WORSHIP: Since our last meeting I attended the Social Action Committee Sunday service with Nicole Mundell of Out For Justice and music by Son of Nun. We raised over \$770 for Out For Justice. Mary Kay Baker reported this was the highest dedicated amount she had seen for a single social justice project at TUUC.

On September 30th, we completed our exploration of what it means to be a people of vision by remembering John Murray's Universalist sermon in Thomas Potter's chapel on September 30, 1770. Joyce and Lora re-enacted the first encounter between John Murray and Thomas Potter.

On Oct. 7, we began to explore what it means to be a people of sanctuary by looking at the different journeys of Christopher Columbus and Bartolome de Las Casas.

I am looking forward to the participation of Angela Castillo-Epps and Duane Epps Jr. in this coming Sunday's service on the meaning of sanctuary and home for people who are homeless.

On October 6 I officiated at the celebration of life for Ruth Schaefer at Peaceful Alternatives. Ruth was not a member of TUUC. But she was a founding member of the Assistance Center of Towson Churches. She had asked me to officiate at her husband's celebration of life seven years ago. So her children gave me the honor of celebrating her life this past Saturday.

I met with Worship Associates on the evening of September 20th. We found at least two dates for Lora to preach. Would the Board have a problem if I gave Lora one of my Sundays in the late winter and one of my Sundays in the spring?

I met with Katie and David Wood to plan the child dedication for their daughter Harper. We will dedicate ourselves to her care and nurture in the second service on November 18th.

PASTORAL CARE: I have made 18 pastoral visits since our last meeting.

EDUCATION: I met with eight colleagues for spiritual deepening at a day long retreat on October 1. This group is sponsored by Well for the Journey. One of the facilitators, Alan Evans, used to be a member of TUUC and has since joined a Friends community.

Jane Selewach will be offering a four session orientation series for new and prospective members beginning Oct. 25. I am planning to be present on October 25 and Nov. 1 to present our philosophy of worship and our history.

I am registered to take a three-session class this fall at the Institute for Islamic, Christian, and Jewish studies on what the Bible says about evil. In addition to the Bible the other key text is a book by Dr. Beverly Mitchell, Professor of Historical Theology at Wesley who explores the shared theological and ideological history of African American slavery and the Holocaust.

Karyn Marsh's field education project at TUUC focusing on implementing our new form of governance was accepted by Starr King. We have set monthly meetings for October and November to talk about the project.

I participated in a Zoom meeting to train supervisors of Meadville Lombard Ministerial Interns. Lora submitted her Ministerial Learning Agreement to Meadville Lombard and will receive feedback. She will also receive feedback on the Learning Agreement from the TUUC Ministerial Internship Committee. The MIC consists of (in alphabetical order):

Wendell Finner, Andrew Hager, Dominique Hall, George Harrison, Mimi Marks, Monica Sweidel and honorary member Dr. William Reichel

The Meadville program is quite comprehensive. For example, for the week of October 4, my assignment with Lora was to discuss Ministerial Authority and where it comes from. For October 11, my assignment with Lora is to discuss the Purpose of The Church.

INNER LIFE: I met with the Governance Task Force on the evening of September 24. It was helpful to clarify that the A Team is expected to present operational policies by the end of the year.

I met with the Membership Committee on October 8.

Am happy to report that Atif Jensen and Karen Fireman accepted being elected to The Committee on Ministries.

I am looking forward to the third meeting of the A-Team tomorrow night! In addition to discussing when work on the roof will begin and how it will impact operations, we are also planning to discuss purchasing new chairs for the meeting room (which are currently on sale) and how to fund them. And we will begin to talk about operations policies. Besides updating existing policies and researching social media policies and writing a proposed social media policy for TUUC, do you, as a TUUC Board member, have any other operational policies you would like to see us work on?

The staff will be meeting as a team on October 17.

OUTREACH: I attended the Pastor's breakfast hosted by the Assistance Center of Towson Churches on September 18. Linda Lotz, the Executive Director of ACTC will be coming to TUUC on November 4 when we recognize the Shankroffs for their years of service to ACTC.

The breakfast for colleagues from three other local churches interested in exploring a partnership to, in part, build affordable housing was postponed. But I did meet with one of the colleagues on September 26.

Regrettably, I will be missing the wonderful new member potluck at the home of George and Joan Harrison on October 20. Because of our Black Lives Matter signs, an Islamic military veteran, Monsoor Shams (<https://www.usmclife.com/2017/02/muslim-us-marine-encourages-public-questions-islam/>) stopped by TUUC with his young son. He is a member of the Ahmadiyya Muslim Community. He invited me to a dinner (with a formal dress code) at the Hilton on October 20 to meet his Holiness Mirza Masroor Ahmad Khalifatul Masih V, the current head of the Ahmadiyya community. Senator Cardin will be there. Mayor Pugh will be there. And I'll be there representing TUUC.

DENOMINATION: I attended the first meeting of the Chesapeake Unitarian Universalist Ministers Association on September 26. The program was about living in our bodies.

On October 2, I participated in a Zoom meeting of colleagues to talk about the November Soul Matters theme of memory.

I am very excited to be registered for the Harper's Ferry Ministerial Retreat which will be held in Frederick this year from the afternoon of November 11 until the afternoon of November 14. The presenter is Dr. Glen Thomas Rideout. The Rev. Terry Ellen will be giving his Odyssey. It will be good to be part of this gathering.

**APPENDIX 3:
TREASURER'S REPORT**

**Financial Report for Board
July 1, 2018 – September 30, 2018
25% of the fiscal year**

Income: The plate general fund is at \$4166.20– 22% of the budgeted amount. That is somewhat low for the first two months, but the summer plate contributions are usually lower. This should pick up.

We have received \$107,528.19 in pledges already, 35% of our budgeted amount. We are continuing to receive new pledges. Our total is now just under \$315,000, up almost \$7000 from when the budget was made.

The balances in the two accounts we can use to pay our bills are as follows:

PNC Checking - \$26,381.20
Schwab MM - \$14,768.25

This totals \$41,149.45, down about \$7000 from last month, but we did pay the retainer for the attorney in the last month.

Expenses: The board retreat was over budget by \$175.95, not a big concern. We are at just over 30% for our bank fees, a little higher than usual. We are on target or under in every other category of expenses so far this year. In summary, at this point in the fiscal year everything looks fine.

9-30-2018 Statements

ASSETS			
Current Assets			
Checking/Savings			
	PNC Account Capital Campaign		2,175.34
	PNC Checking		26,381.20
	PNC Money Market Restricted Acc		57,214.82
	Schwab xxx3840 (Money Market)		14,768.25
	Total Checking/Savings		100,539.61
	Total Current Assets		100,539.61
Fixed Assets			
Building			
	Security System (11-2017)		6,755.02
	Carpeting 7/26/99		6,034.00
	Carpeting (7/05/2001)		14,749.87

		Sign (4/15/95)	2,400.00
		Alarm System (1/14/97)	1,175.00
		Expansion (12/19/88)	396,648.52
		Improvements (03/01 & 09/11)	159,431.00
		Original (9/10/72)	162,528.00
		Accumulated Depreciation	-590,520.91
		Total Building	159,200.50
		Land	
		Original (9/5/61)	32,000.00
		Spragins Property (4/2/93)	40,223.22
		Total Land	72,223.22
		Culvert (9/30/1999)	11,260.20
		Total Fixed Assets	242,683.92
		Other Assets	
		Endowment	
		Schwab xx3839	968,549.09
		Total Endowment	968,549.09
		Total Other Assets	968,549.09
		TOTAL ASSETS	1,311,772.62
		LIABILITIES & EQUITY	
		Liabilities	
		Current Liabilities	
		Accounts Payable	
		Accounts Payable	100.00
		Total Accounts Payable	100.00
		Other Current Liabilities	
		Rental Security Deposit	130.00
		Total Other Current Liabilities	130.00
		Total Current Liabilities	230.00
		Long Term Liabilities	
		Membership Loan Payable	27,221.12
		Total Long Term Liabilities	27,221.12
		Total Liabilities	27,451.12
		Equity	
		Opening Bal Equity	50,523.36
		Temporarily Restricted Funds	
		Goucher College	6,711.00
		Hospitality Green Coffee	3,602.32
		Green Sanctuary	2,504.05
		Gallery Unicorn	4,381.16

		Memorial Garden Plaques	12,997.46
		Finance Council	
		Office	1,275.08
		Capital Equipment Fund (for equip purchases)	3,670.29
		Special Gifts	5,471.97
		Total Finance Council	10,417.34
		House & Grounds Council	
		Bldg Maintenance	4,417.62
		Total House & Grounds Council	4,417.62
		Inner Life Council	
		Budget (Tall Trees Concerts)	1,350.03
		BookNook	1,022.42
		Caring	1,568.36
		Total Inner Life Council	3,940.81
		Social Action Council	
		Social Resp Projects	1,886.81
		Total Social Action Council	1,886.81
		RE Ministry Council	
		Coming of Age	114.00
		RE Social Action Fund	482.31
		RE Reserve Account	1,000.00
		Youth Group Reserve Account	434.81
		Total RE Ministry Council	2,031.12
		Sunday Services Council	
		Hymnal Supplement	324.80
		Kate Venables Music Fund	3,992.43
		Total Sunday Services Council	4,317.23
		Total Temporarily Restricted Funds	57,206.92
		Retained Earnings	1,123,225.10
		Net Income	53,366.12
	Total Equity		1,284,321.50
	TOTAL LIABILITIES & EQUITY		1,311,772.62

Submitted by Monica Sweidel

**APPENDIX 4:
OPERATIONS TEAM REPORT**

See Operations Team minutes posted separately. File name: TUUC_Program_Council

**APPENDIX 5:
ENDOWMENT COMMITTEE REPORT**

The endowment as of September 30, 2018 was \$995,146.92. During a few days in September, the endowment exceeded one million dollars. As of October 12th, the endowment was at \$925,488.91. The approximately \$70,000 drop from September 30 was mostly due to the market losses over the last week (\$9,353.30 was due to the quarterly transfer from the endowment to the operations account). The approximately 7% drop in the endowment in just two weeks is of no concern because the endowment is forever and it is to be expected that the stock market will go down as well as up, but over the timeframe of forever, it will on average always go up.

While the Endowment Committee has not had a formal request from the Board of Trustees to borrow money from the endowment, in September the Committee heard rumors that the Board wished to borrow approximately \$60,000 from the endowment to pay for a new roof. At that time, the Committee met and reallocated its portfolio to increase its cash account to accommodate such a loan and still meet the 4% transfer that it provides to the operating budget each year. The Committee also believed that a 3% interest rate was a reasonable “short-term rate of interest” (as required by the bylaws for any borrowing) and the Committee Chair so informed the President and President-elect. The Committee Chair also informed those individuals that the Board had the option of not asking for a loan, but an outright draw to finance capital expenditures if approved by the congregation.

Since the September meeting, the Committee has learned that the request may be for \$100,000 and that the intent is to repay the loan after the member loans have been repaid. Since TUUC operates its accounting system on a cash basis and not on an accrual basis, the Certified Public Accountants (CPAs) on the Committee believe that it is proper for any interest on the loan to be calculated and due and not be accrued. Such an accounting opinion is also supported by the bylaws, which state the borrowing may be determined by the Board as long as it “pays” (i.e., not accrue) a short-term market rate of interest. The Committee has not discussed the length of the loan (as it may be unknown now) and when would the principal be repaid. The Committee has discussed and agreed that the principal need not be repaid for six months from when the borrowing commenced (which would be enough time to seek congregational approval for a draw). The Committee is open to the idea of a period longer than six months to repay the principal, as long as the endowment is paid the required short-term market rate of interest.

Paul Konka
Endowment Committee Chair
October 12, 2018