

**Towson Unitarian Universalist Church  
Board of Trustees  
October 21, 2020 Meeting Minutes**

Date/Time:	7:30 pm
Meeting:	Board of Trustees Monthly Meeting
Participants:	Patty Barry, Angela Castillo-Epps, Wendell Finner, Andrew Hager, John Mattingly, Rev. Clare Petersberger, Susan Riggs, Sue Royer, Samantha Saalfeld
Absent:	
Guests:	
Location:	<a href="https://uuma.zoom.us/j/96450829649">https://uuma.zoom.us/j/96450829649</a> Meeting ID: 964 5082 9649 Password: 141540
Next meeting:	November 18, 2020

**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.		
Sign-ups for chalice lighting, process observation and writing an article for the Threshold (monthly) – to Susan Riggs	All	10/21
Read and provide revisions of minutes from previous Board meeting	All	10/21
Read reports	All	10/21

**Scheduled Agenda:**

The meeting convened at 7:34

<b>Chalice Lighting</b>	Patty Barry
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<b>Go-Around Question</b>	All
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<b>Consent Agenda</b>	Owner
Approve minutes from the October Board Meeting	Susan Riggs
Accept Minister's Report (Appendix 1)	Rev. Clare Petersberger
Accept President's Report (Appendix 2)	Sue Royer

Accept Board Discussion Agenda Topics by Month (Appendix 5)	Sue Royer
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Discussion Agenda	Presenter
<p>Sue Royer asked the Board if any items need to be moved from the consent agenda to the discussion agenda.</p> <p>The President-Elect's Report was pulled from the Consent Agenda and will be sent to the Board.</p> <p><i>Agenda Item #1 - 30 minutes</i></p>	Sue Royer
<p><b>Treasurer's Report (Appendix 4) &amp; Stewardship</b></p> <p>There are a few accounting glitches to be worked out. Money is coming in. For those with recurring donations through Breeze, if the donor did not change the settings to this fiscal year in Breeze, the donations are coming in as last year's pledges. These will need to be corrected. Automatic contributions through Breeze are affected. Each year you will need to update the account to the correct year. Discussion about how to contact people. Sue thought that we should contact people to let them know that they need to update the year. We discussed talking with Kai about the glitch and resolving it by removing the pledge year from the form. Wendell suggested letting people know when he has a handle on how many people are affected. Andrew asked about how people give (direct deposit, etc). Options include direct deposit set up by TUUC through PNC Pinnacle, direct deposit through Breeze set up by the donor, credit card through Breeze, writing a check, donating through Paypal, and transferring shares of stock to TUUC. Text giving leverages Breeze and can either be a direct debit or a credit card transaction.</p> <p>Wendell also said that building expenses are running a little high. Water bill is high, as is the Electric bill. Dehumidifiers are being used to reduce moisture. These could be driving up electricity usage. Overall, the budget is looking good.</p> <p>Sue added that PPE loan forgiveness has been delayed. The draft stimulus legislations allows for loans of less than \$150,000 to be forgiven with just a signature that the guidelines were complied with (vs. forms and calculations and proof of payroll records). The current pledge receipts look good, despite the pandemic.</p> <p><b><u>Actions/Decisions:</u></b>  <b>Wendell to contact Kai regarding the donations allocated to the previous fiscal year and possible changes to Breeze.</b>  <b>The report was approved unanimously.</b></p>	Wendell Finner

<b>Discussion Agenda</b>	<b>Presenter</b>
<i>Agenda Item #2 – 30 minutes</i>	
<b>Bylaws and planning for the Congregational Meeting</b> Sue Royer sent out the powerpoint and procedures for Sunday's congregational meeting. We need to assign roles for the meeting to help Sue with the meeting. Rev Clare is hosting the meeting and saying the chalice lighting. Check in will be done by Patty, with the help of someone to check people off the list. Rev. Clare and Sue Royer will admit people, Patty with check them off the list. The moderator will be Angela. Steve Finner will be timekeeper. Clare said she thought this meeting would not be as contentious as previous meetings. Patty will be back up timer. Samantha will be the discussion queue host: people who want to speak, should request it via the chat. When we get to the vote count, clear all people in the participant list. Angela will be the Moderator.	Sue Royer
<i>Agenda Item #3 – 30 minutes</i>	
<b>Church As Employer Report &amp; Discussion.</b> Rev Clare states the church has done well in covering for staff out sick. Each position can write goals for themselves for the year, and what has changed since they last met in April. The timing of hiring a media person was great. UUA health plan comes up in December. Angela spoke about the great lengths RE is going to keep the kids engaged. We may come out of the pandemic a smaller congregation, based on how many are participating on Sundays, coming to choir, etc. Sue said she would like us to take another look at our health benefits to make sure we are providing the best for our staff. Possible for the Personnel committee to look at benefits. Possible to review this in Nov and Dec because benefits start in January. We also need to work on our letter of Agreement with Rev Clare, which is to be updated every three years and is past due.	Rev. Clare Petersberger John Mattingly
<i>Agenda Item #4 – 10 minutes</i>	
<b>Miscellaneous items</b> <ul style="list-style-type: none"> <li>- Article for the Threshold (Andrew Hager) – possibly on the Auction. Andrew is open to new ideas. Update on the Program Council. Also, the Common Read, which can give us hope.</li> <li>- Sunday, June 13, 2021 (the second Sunday in June) will be our annual meeting</li> </ul>	Sue Royer
<i>Agenda Item #5 – 10 minutes</i>	
<b>Agenda items for the next Board meeting</b> Endowment Committee Report, Stewardship plans, Discussion of one Open Question, what changes do we need to make to make our congregational more accessible.	Susan Riggs

Discussion Agenda	Presenter
<b>Process Observation Report. Angela also reported on a meeting she attended, related to Black Lives Matter.</b>	Angela Castillo-Epps

Having no further business before it, the meeting adjourned at 9:15.

Key Dates:

Sunday, October 25, 2020 Congregational Meeting – Bylaws changes and Articles of Incorporation

Sunday June 13, 2021 Annual Congregational Meeting

### **Appendix 1: Minister's Report**

October 13, 2020

Since my last report....

#### **WORSHIP**

Our September 13th worship service focused on renewal through covenant and blessing. Joyce delivered the story of “A Pig’s Life” and we held a blessing of our devices. The service closed with a blessing reminding us all that “This, too, shall pass

I attended Andrew Hager’s uplifting worship service on stewardship on September 20th.

After a hiatus this summer, Vespers services resumed on September 21. Tracy and I conducted a Taize style vespers service based on one that the Rev. Kimberly Debus conducted for colleagues at the UUMA Ministry Days.

Our September 27th worship service was on the process of renewal through the Jewish High Holy Days. I am grateful to Tracy, Patty, and Donn for live music!

Our October 4 worship service was on the upcoming election using resources from #UU The Vote: Love Defeats Hate. I’m grateful to Steve Finner for organizing music for this worship service including his own original piece, “Song For Leaving” sung by four TUUC Choir members!

I conducted vespers on October 5 on the theme of “Listening To The Still Small Voice Within” (in keeping with October’s Soul Matter’s theme.)

Our October 11 worship service was on the UUA’s Commission on Institutional Change’s report: Widening The Circle Of Concern. Am grateful to Joyce for delivering the time for all ages on the role of circles in Indigenous traditions and to Steve Finner for rehearsing the Choir and his musical selections! I plan to lead the study/action sessions from the COIC’s guide in January and February as an adult religious exploration offering.

I attended two two-hour workshops in Marcia MacFee's Worship Design Studio on Advent and Epiphany. I met, last night, with UU colleagues who participate in the Worship Design Studio to specifically discuss ways to adapt Marcia MacFee's ideas to a Unitarian Universalist congregation.

I attended a UUMA workshop on using PowerPoints and videos in worship with the Rev. Erika Hewitt.

I met with the Lay Worship Associates who have agreed to take turns with me in offering vespers on Monday evenings.

I wrote my newsletter column on the question, "What does it mean to be a people of deep listening?"

I wrote a tribute to TUUC's first minister, The Reverend David Hicks MacPherson, who died on September 25th.

#### PASTORAL CARE

I had one socially distanced visit with a parishioner and have spoken with 12 members. Lay Pastoral Associates met on Sunday. We reviewed those who are on the call list for our Phone Pals program. Some connections worked. Others did not and we will follow-up with those that did not. In mid-November, with Thanksgiving and winter holidays around the corner, and many people grieving the loss of in-person family celebrations, we are going to remind people of this program to see if new pals might be matched. Lisa Lubomski did great work organizing meals for Niloo and Morad for a month!

#### ADMINISTRATION AND PROGRAMS

##### A-Team

- Todd working with Samantha Saalfeld on vetting companies who do environmental assessments of commercial properties and determining which areas need to be tested
- A-Team approved \$1,800 estimate from Keil Tree Service to remove crepe myrtle near TUUC chimney as well as removing dead fall.
- Todd getting second estimate to check roof for why ants are coming into church office.
- Voted for any group wanting to serve food at TUUC to follow CDC guidelines: <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/holidays.html>
- Todd and Sue will work with Auction Team to arrange a time to come into the building in late November.
- Kai will work to get new Board members key cards.
- Sue will communicate with Social Action about collecting food for ACTC. Valley Baptist Church on York Road has offered to partner with TUUC on collecting food.
- Worked with Auction Team to offer cash donations for Soul Matters LGBTQ holiday packet, music ministry, and worship.
- Discussion of Communications Policy has been deferred to next meeting

### Church as Employer

It was fortuitous that Phil Browne joined our staff team when he did---as he did yeoman's work while Kai was on sick-leave for two weeks. Am happy to report that Kai is feeling much better and is back to work!

Again, I'm grateful to Steve Finner for substituting for Tracy while she was on sick leave for two weeks.

The staff met on September 23. We were grateful to Sue Royer for bringing gratitude to the Board! Here are minutes from that meeting:  
Check-in "What is nurturing your spirit these days?"

Sue Royer thanked staff on behalf of Board for all their hard work.

Staff reminded to consider equipment needs for home office and submit requests to Rev. Clare. Phil sent Joyce info from Amazon about a ring light. Tracy is considering a printer.

What has gone really well in the past month?

Phil---support from congregation, getting out the newsletter, working with Auction Committee

Tracy---Choir and excitement over virtual choir piece

Joyce---classes...even though small

Rev. Clare Small groups...writing--12, soul matters 18, vespers 15...and Dominique is leading one Monday night on Justice Ginsburg

What challenges have you faced in the past month?

Kai's sick leave, she has been missed!

Communication with families

Subsequently, Kai has purchased Office 2019 for herself, for me, and for Phil so that we have the most updated version of PowerPoint.

In light of the Board's goals, here are the updated goals from our professional staff:

Church Administrator goals for 2020/2021:

Continue to work on policies and procedures (Operational Policies.)

Continue to provide creative, organized, open-to-trying-new things in administrating TUUC that makes us more effective, efficient, and connected while TUUC is in virtual space.

(One recent example...ask non- resident members if they'd like to receive log-on info for Zoom.)

## Maintain health

### Director of Religious Exploration goals for 2020/2021

1. Stay in touch with YRE families through personal communication, including email, texts, and phone calls in addition to group emails
2. Use direct mailing of packets with materials to enhance engagement with monthly themes to those with children in K through 4th grade (assess who and how often to send as year progresses) to extent that budget permits
3. Participate in on-line webinars of specific topics and general topic of meeting needs of children, teens, and families during this year or mostly virtual programming
4. Use knowledge gained from these and other sources, along with input from YREC and families, to adjust our offerings as the year progresses to help families support each other and meet Board's mission statement
5. Continue to offer safely distanced events, such as outdoor classes, occasional bonfires, or other gatherings, at TUUC, and nature walks at parks to the extent that families attend these (Middle School OWL finished final sessions of program started last year.)
6. Offer on-line meeting for new and experienced gardeners to share tips, plants, and recipes and learn from each other starting February.
7. Work with Rev Clare and Program Council to keep aspects of virtual programming when we return to physical meetings to serve members and attract newcomers in different ways

### Music Director goals for 2020/2021

Continue to provide music, virtually, with as much creativity and variety as possible, for as long as we need to be in virtual space. To this end, our Music Director researched and purchased licenses.

Keep relationships going among the Choir and musicians in virtual space on a regular basis.

Will connect with the Worship Design team headed by Rev. Marcia McFee, and attend pertinent workshops. This is made possible by Rev. Clare's membership in the Worship Design Studio.

Will continue to take advantage of resources made available through the Association of UU Music Ministries (the professional organization for UU music professionals).

Will facilitate learning opportunities for the choir (and perhaps some other musicians) to record virtual music. She will produce two virtual choir projects, with at least audio and perhaps also with video. Will look for editors for these projects while learning this new skill.

Will assist with Vespers Services as needed.

With the help of the Music Committee, will update the music information found on the TUUC website.

The UUA just sent this helpful information  
Setting Salaries for 2021-2022

Each fall, we post UUA Salary Recommendations for the following program year. Given the stresses and uncertainties of this moment, we're choosing to hold salary recommendations at 2020-2021 levels for another program year. Make no mistake – we are not suggesting that salaries should be held steady. To help you make good decisions about staff salaries in the coming year, we will be providing:

- A cost of living adjustment factor. Adjusting for general changes in the cost of living ensures that those on your payroll maintain their purchasing power. (We use a different version of the Consumer Price Index from the one used for the Social Security COLA, but they tend to be relatively close.)
- Process guidance, grounded in the values of equity and transparency.
- An updated Geo Index Listing. Some congregations may see a change in their Geo Index.

Coming Soon: 2021 Open Enrollment for Health and Dental Plans

November is Open Enrollment month for the UUA Health Plan, as well as the Dental Plan we offer through Guardian. Our November timeframe overlaps with programs like Medicare Supplement plans and ACA plans on state exchanges, but it's not identical. November 1-30 will be eligible employees' chance to join the plans, upgrade coverage, or add dependents not previously on the plans. (Outside of Open Enrollment, adds and changes are only allowed in the case of a qualifying event.)

The Trustees of the UU Health Plan are doing everything possible to offer our Subscribing Employers as much benefit and rate certainty as they can for 2021. The staff of the Office of Church Staff Finances are finalizing 2021 arrangements with Guardian to do the same.

Participating congregations and staff should watch for a November 1 mailing. We're streamlining operations this year by sending a letter, rather than the full packet you may remember from previous years. As always, complete details and forms will be available on our website.

#### PROGRAMMING

I attended the September Membership Committee meeting.

I started the October Book Club discussion.

Anywhere from 3-6 people have been attending Coffee With The Minister at noon on Tuesday.



Attendance at “TUUC Happy Hour” has decreased...to just one last Friday. There is a dedicated group of TUUC members that meet for their own Happy Hour at 5:30 on Fridays. So while I’ll see how things go next week, next week may be the last Happy Hour I offer this fall.

“Writing As A Spiritual Practice” has consistently had 10-12 participants and has been very meaningful. The fourth session will be this Friday.

Soul Matters Sharing Circle began on September 22 and has 16 people enrolled! We are experimenting with starting as one large group and breaking into two breakout rooms. Art and I facilitated one break out room. Patty Barry and Anita Cox facilitated the other. Our second meeting is tonight.

I did not schedule a TUUC Virtual Talent Show for all ages on a Friday in October. I may do so after October 23 or may wait until January.

#### Covid Care Fund

There have been no further disbursements from the Covid Care Fund. It currently has \$1,395.

#### Assessing our Virtual Programming

The Committee on Ministries met on September 26. We scheduled listening sessions about current virtual programming using the same questions asked in July:

Oct. 28 at 7:30 p.m.,

November 4 at 7:30 p.m.

and November 8 at 1 p.m.

(after the Bylaws pass and before THE auction!)

#### COMMUNITY

On September 15, I attended a virtual gathering hosted by the Institute for Islamic, Christian, and Jewish Studies to meet their new Islamic scholar, Dr. Zeyneb Sayilgan.

On September 30th, I attended a virtual breakfast hosted by ACTC for clergy.

On October 1, I attended part of a virtual rally for Medicaid Expansion in the South and heard Stacey Abrams and The Rev. Dr. William Barber.

#### DENOMINATIONAL

On October 6, I virtually met with colleagues who participate in Soul Matters to brainstorm worship ideas for November’s question of “What does it mean to be a people of healing?”

On October 7, I virtually met with colleagues in the Greater Baltimore area.

On October 8, I participated in a virtual program hosted by UU the Vote and the College of Social Justice on “Realism and Resilience: Preparing As Clergy For Post Election Responses.”

Respectfully submitted,  
Rev. Clare

**Appendix 2:**  
**President’s Report**  
Programs & Ministry

Organized technical ushers and assisted with ushering for Sunday services. Attended several programs. Did phone-banking with UU The Vote. Participated in monthly meetings of the Social Action Committee. Attended a Mentoring Male Teens in the Hood Zoom session with the Kings. It was basically a check-in; fewer than ten Kings attended.

Along with Patty Barry, Communications Head, oriented Philip Browne to how we’ve been using Facebook. He will now be creating Facebook events every week.

**Board & Governance**

Published the approved Governance Policy to Board Members. It also is now posted on the church website. Conducted three additional listening sessions on the Bylaws; the slides from the listening sessions are posted on the church website. Facilitated the meeting of the Bylaws committee. Reviewed the amended and restated Articles of Incorporation drafted by FS&B and worked through several changes. Sent final changes to the Board members for approval. Drafted Rules of Procedure and an absentee ballot for the congregational meeting. Sent the call to the meeting to Members with the three attachments on October 9. Also mailed the attachments and an Absentee ballot to eight older members of the church. Left a voice message with Jim Haywood to discuss his concerns about changes to the Endowment Committee.

Acted as a stand-in at the Administrative Team virtual meetings, in place of the Finance Head.

After several follow-up calls to Schwab, Wendell Finner has successfully been added to our accounts. Wendell made the quarterly transfer from the Endowment on October 1. We believe that John Barry and Andrew Hager were also successfully added and that Paul Konka was removed.

Wrote thank-you notes to donors who contributed to TUUC in honor of Janet Kuperstein; also wrote a note to Janet, making her aware that we had received gifts in her honor, and thanking her for her gift of music. Wrote a condolence note on behalf of the church to the family of Rev. David Hicks MacPherson, who served as TUUC’s first called minister, from 1962 to 1975.

## Church as Employer

Along with Rev. Clare, encouraged Kai Aiyetoro to take time off work when she was sick (this was before her COVID test came back positive). Covered some of Kai's duties while she was out, including opening the mail, recording the checks and making the bank deposit. We're so glad that Kai is feeling better and is back at work!

Attended Rev. Clare's staff meeting in September to thank the staff for their service on behalf of the Board. I also encouraged them to submit requests for equipment to improve their work from home environment.

Discussed with Rev. Clare suggesting to Tracy Hall that she take two weeks off with pay to focus on her health. Tracy accepted the offer and Rev Clare lined up Steve Finner to cover the music responsibilities during those two weeks.

Respectfully submitted, Sue Royer, President, 10/14/2020

### **Appendix 3: President-Elect's Report**

October 15, 2020

Last night, the Program Council met and discussed the following issues.

1. Sundays Morning Structure—Karen Fireman spoke about upcoming listening sessions to determine a course for TUUC moving forward not just during the pandemic, but when it is safe to return in person. A special effort is being made to connect with people who are not Zoom users and therefore may not be participating right now.
2. Anita Cox and Patty Barry are compiling a list of members and friends who have attended virtual programming in an effort to determine which people might have fallen through the cracks in the last several months.
3. The Council discussed three options for a Common Read, and decided not to choose. Instead, it was proposed that we read all three books and do a series of discussions considering the nuances of each. Andrew Hager will lead discussions and will reach out to ADORE and the book club as well. The books are as follows:
  - a. *Breathe: Letters to My Sons*—This is the UUA common read and will have study guides available. Other congregations will also read this book, allowing us to connect outside of TUUC. The book is a series of essays written as letters discussing the issues facing like youth in the United States.
  - b. *Punching the Air*—This Young Adult novel is written in poem form and tells the story of a young Black man who is wrongfully convicted and sentenced to prison. Co-written by one of the exonerated Central Park Five.
  - c. *Stamped from the Beginning/Stamped*—Ibram X. Kendi's National Book Award winning examination of the history of white supremacy in the United

States also comes with a young adult adaptation, which means that readers will have a choice of which version two read. (It is also helped that the YA version of this (and *Punching the Air*) might encourage our middle and high school kids to participate.)

4. The group also discussed stewardship, as both a global concept and as it specifically relates to money. We believe that our church has a wide array of offerings that can help keep us connected and help guide members and friends through these difficult times. Making people aware of these offerings is one challenge. Staying connected to people who are not comfortable with technology is another challenge. We discussed the need for a new stewardship chair and increased Stewardship committee membership. The best results seem to come from personal interaction and personal discussions. This takes work and time.

Cabin Fever continues to view a wide range of films, from *The Conversation* to *The Love Witch* to *BORAT*. Discussions are lively and thought-provoking.

Vespers is continuing, led by Lay Worship Associates on Monday nights.

Submitted by Andrew Hager

**Appendix 4:**  
**Treasurer's Report**  
TUUC  
Comments on Financial Results  
September 2020

Revenues:

1. Plate contributions remain higher than anticipated
2. Some pledges shown as "prior year" are current year automated payments which weren't recategorized in Breeze.

Expenses:

Building & grounds expenses and utilities are all running slightly high vs. budget

Balance Sheet:

The endowment value at month end was \$1,017,098.39.

- Wendell Finner, Treasurer  
September 12, 2020

**Appendix 5:**

## Board Discussion Agenda Topics by Month

TUUC Board of Trustees - Discussion Agenda Topics – monthly plan  
(save time for topics not listed here)

<u>July</u> <ul style="list-style-type: none"> <li>- Open Questions &amp; Vision of Ministry &amp; Board Goals (start)</li> <li>- Read Board Covenant aloud</li> <li>- Appointments to committees or committee chairs</li> <li>- Calendar for the year (this document)</li> </ul>	<u>August</u> <ul style="list-style-type: none"> <li>- Endowment (30 min)</li> <li>- Open Questions &amp; Vision of Ministry &amp; Board Goals (complete)</li> <li>- Review Governance Policy</li> </ul>	<u>September</u> <ul style="list-style-type: none"> <li>- Membership (30 min)</li> <li>- Board donation for auction</li> <li>- A-Team topic – goals for A-Team, Program Council, Staff (30 min)</li> </ul>
<u>October</u> <ul style="list-style-type: none"> <li>- Treasurer's Report</li> <li>- Church as Employer (Rev. Clare with support from Personnel)</li> </ul>	<u>November</u> <ul style="list-style-type: none"> <li>- Endowment (30 min)</li> <li>- Stewardship plans</li> <li>- Discussion of one Open Question</li> </ul>	<u>December</u> <ul style="list-style-type: none"> <li>- Membership (30 min)</li> <li>- Preparing for UUA Certification</li> <li>- A-Team topic (30 min)</li> <li>- Discussion of one Open Question</li> </ul>
<u>January</u> <ul style="list-style-type: none"> <li>- Joint Ministry Evaluation (start)</li> <li>- Treasurer's Report</li> <li>- Church as Employer</li> <li>- Stewardship plans</li> </ul>	<u>February</u> <ul style="list-style-type: none"> <li>- Endowment (30 min)</li> <li>- Joint Ministry Evaluation (complete)</li> <li>- Planning for General Assembly</li> <li>- Discussion of one Open Question</li> </ul>	<u>March</u> <ul style="list-style-type: none"> <li>- Membership (30 min)</li> <li>- Nominating Committee (15 min)</li> <li>- A-Team topic (30 min)</li> <li>- Planning for Board auction event</li> </ul>
<u>April</u> <ul style="list-style-type: none"> <li>- Treasurer's Report</li> <li>- Budget for next fiscal year, including staff salary &amp; benefits changes</li> <li>- Annual Report input</li> <li>- Church as Employer</li> </ul>	<u>May</u> <ul style="list-style-type: none"> <li>- Endowment (30 min)</li> <li>- Nominating Committee (15 min)</li> <li>- Planning for Annual Congregational Meeting</li> <li>- Budget for next fiscal year</li> <li>- Approval of delegates for GA</li> </ul>	<u>June</u> <ul style="list-style-type: none"> <li>- Membership (30 min)</li> <li>- Annual review of delegations, guidance &amp; limitations and compliance with policy (30 min)</li> </ul>

Notes:

- The Treasurer's report will be part of the consent agenda during months where it is not on the discussion agenda
- A-Team topics might be review of operational policies, as an example

- The Membership topic should include validating the list of members who are eligible to vote if there is a congregational meeting in the near future.
- Default minimum time slot is 15 minutes (no less)