

# ANNUAL REPORT

## 2020-2021



*Love is the spirit of this church, and service is its law.  
To dwell together in peace, to seek the truth in love,  
and to help one another: this is our Covenant.*

**May 16, 2021**

### **FIRST UNITARIAN CHURCH**

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# Board of Trustees 2020-2021

Melanie Smith-Guillaume, *President*  
Anne Mannix, *Vice President*  
Kay Azar, *Secretary*  
Elena Wake, *Treasurer*  
Howard Berberick, *Trustee*  
Bert Dodds, *Trustee*  
Gail deSomer, *Trustee*  
Becky Lindstrom, *Trustee*

## CHURCH STAFF

Minister: Rev. Chip Roush  
Coordinator of Religious Education: Rich Wallace  
Office Manager: Peg Faulmann  
Bookkeeper: Finda Kamanda  
Pianists: Dylan Bajo & Ian Bunker  
Nursery Care Provider: Diana Mendelsohn

## Committee Chairs

|                           |                                   |
|---------------------------|-----------------------------------|
| Adult Religious Education | Gail deSomer                      |
| Aesthetics                | Melanie Smith-Guillaume           |
| Arts                      | Kay Azar                          |
| Building                  |                                   |
| Care                      | Mary Hagen & Lois Holm            |
| Committee on Ministry     | Joseph Gress                      |
| Building Use              | Gary Metzler & Kathy Platt        |
| Endowment                 | Chuck Leone                       |
| Events                    | Kathy Platt                       |
| Finance                   | Elena Wake                        |
| Grounds                   | Barb Carmichael & Susan Van Fleit |
| Membership                | Gail deSomer                      |
| Peace & Justice           | Dan and Lois Holm                 |
| Social                    | Kathy Platt                       |
| Stewardship               | Anne Mannix                       |
| Worship Arts              | Florence Klečka                   |
| Youth Religious Education | Katie Williams                    |
| Covid Task Force          | Chuck Leone                       |
| Technology Committee      | Anne Mannix                       |

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## Draft Congregational Meeting Minutes

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First Unitarian Church, South Bend

### Annual Congregational Meeting

May 17, 2020

#### I. Introduction

- A. The meeting was called to order on Zoom by President Ron Robinson at 12 noon.
- B. The secretary verified that we had a quorum of 50 members present.
- C. We recited the covenant.
- D. Approval of the minutes of the Annual Meeting of May 19, 2019. Kevin Barry made a motion to approve the minutes as written. Susan Van Fleit seconded. The motion passed with 35 votes and 1 abstention.

#### II. Reports

- A. Minister's Report — Chip said that he was impressed with how the congregation had handled the transition to meeting by Zoom.
- B. President's Report — Ron pointed out that his focus for his year as President was relational, the importance of our relationships. He has seen during the year that we mean a lot to each other, that we depend on each other and that we are continuing to grow.
- C. Treasurer's Report and Budget
  1. For Fiscal year 2019-2020, there was a surplus of \$2,078 which was placed in the General Fund.
  2. This year there is a projected surplus of \$8,700 because of cost-saving measures, reduced spending and a record income from the auction.
  3. This year we also applied for a PPP loan, which was calculated for \$16,000, to be used for payroll expenses (75%) and utilities and mortgage (25%). Once it is used in a directed way (reported on a spreadsheet by our Bookkeeper Finda and spent within 8 weeks of receipt), this loan will be forgiven. It was received on May 8th.
  4. Elena explained some of the items in the proposed budget.
    - a. Line 130 — Loose offering income was reduced because we are not meeting in person to pass the basket on Sundays.
    - b. Line 143 — Service Auction — Last year's auction income was high, so income from the auction was returned to a more average figure.
    - c. Line 205 — Mortgage expenses for 2020-21 include the \$3,000 Endowment disbursement to be voted on at the Annual Meeting.
    - d. Line 220 — Cleaning Services were reduced because of less use.
    - e. Line ??? After line 999, Leadership Expenses — This is a new line not yet numbered, for expenses to send the new President and the CRE to Leadership School. This does not cover all the expenses, but expenses will be less this year because the School will be virtual.

f. The budget deficit comes to \$23,693.

1). There are several items that decrease this deficit, however.

a). 2019-2020 projected surplus 8,700

b). PPP loan not included in budget 16,000  
\$24,700

2). So the deficit of \$23,693 will be offset by the credits above.

5. Elena also pointed out that the remaining principal owed on our building loan as of May 5, 2020, is \$143,879.

6. Discussion of the Budget.

a. Susan Van Fleit noted that Buildings and Grounds on Line 240 should be separated. Elena said that was planned but hadn't yet been done.

b. Chip Roush said that the cleaning of the building needed to continue because there are staff members in the building and that people who do go into the building need to disinfect after themselves.

c. Barbara Williams wondered why security on Line 360 had been reduced. Elena explained that last year some repairs had been made and the expense had been included. This year there are no repairs planned.

d. Barbara also asked if we had any interest-bearing accounts because there was no line for interest. Elena said that former CDs were put into our checking account, but she would check on this.

e. Barbara also asked if we had a sabbatical account. Line 920 is 0. Chip said that we have no money to put into that account. Elena said that the \$100 is put in at the end of the year.

f. Tamara Ciszczon asked how we were planning to account for the PPP money. Suzanne said that First Source Bank had given us guidelines, that we have gotten advice on a money management list serve through the UUA and that we have consulted the US government website. Elena also consulted with Chuck Leone. Suzanne feels confident that we are satisfying the government requirements for accounting for the funds.

g. Tamara also asked which salaries were included in figuring the amount of money we applied for in the PPP loan. Suzanne answered that only salaries of employees on the payroll were included according to the government rules. We have 4 employees on our payroll – Rev. Chip Roush, Rich Wallace, Peg Faulmann and Finda Kamanda, our bookkeeper. The building cleaner, childcare attendant and pianist are considered contractors for the purposes of the loan grant.

h. Lynn McDonald asked why on Line 809, actual expenditure for the CRE salary was less than budgeted. Rich was volunteering for the beginning of his tenure as CRE and that was his decision.

I. Jessica Collett asked if we had looked into ways to supplement the loose offering. Suzanne Waller says she is looking into ways to make it easier to give electronically. But many services charge a fee. Paying electronically through a bank checking/savings account has no fee.

j. Alan Hamlet wanted to know if the choir could continue to pay Ian for work he does. Elena said that he could be paid as long as the choir has enough money in its budget.

k. Melanie thanked all the people who worked on the budget and the application for the PPP funds.

l. Kay Azar made a motion to approve the budget as presented. Alan Hamlet seconded. The motion passed unanimously.

D. Covid Task Force Report — Chuck Leone reported that the Task Force is new and small. They are gathering information. They feel that we are nowhere near close to opening the building. Anyone interested in joining this effort is welcome. They are working on line.

E. Other reports

1. The other reports were reviewed with no comments.

2. Kathy Platt, speaking for the Events Committee, said she was concerned about the auction this coming year. This is our biggest fundraiser. Will it be on line? She also said that the Social Committee was inactive because we are not having coffee or food for coffee hour after church.

### **III. Endowment Committee Recommendations**

A. Joseph Gress reported that the guidelines for disbursements from the Endowment Fund allowed for \$15,000 in disbursements this year. But the total for proposals far exceeded that number.

1. The Endowment Committee recommends that \$3,000 be approved for paying principal on the mortgage if necessary.

2. The Endowment Committee recommends postponing any decision about other disbursements until the Corona virus crisis has been resolved.

B. A motion was made to approve the two recommendations of the Endowment Committee by Gail deSomer and seconded by Kevin Barry. The motion passed 30 yes, 2 no, 3 abstentions.

### **IV. Election of Officers and Trustees, Endowment Committee, Nominating Committee**

A. Slate of Officers and Trustees

1. Vice President — Anne Mannix

Secretary — to be determined

Trustee (two year term) — Becky Lindstrom

Trustee (two year term) — Gail deSomer

Trustee (one year term to complete term of Camla Seegers) — Bert Dodds

2. Alan Hamlet made a motion to approve the slate of officers and Ruth Regan seconded. The motion passed unanimously.

3. Ron Robinson called for nominations from the floor for the position of Secretary. Hearing none, he asked for people to call him or Chuck Leone for suggestions for filling this position.

B. Endowment Committee Nominee

1. Member (3 year term) — Chuck Leone

2. Alan Hamlet made a motion to elect Chuck Leone to the Endowment Committee for a three year term. Kevin Barry seconded. The motion passed unanimously.

C. Nominating Committee Nominees

1. Chair Person (one year term) — Ron Robinson  
Member (2 year term) — Kathy Platt  
Alternate (2 year term) — Susan Van Fleit
2. Anne Mannix made a motion to approve the slate of nominees for the Nominating Committee. Alan Hamlet seconded. The motion passed unanimously.

**V. Volunteer of the Year Award** — Ron Robinson announced the recipients of this year's Volunteer of the Year Award.

- A. Jim Ward, for his work organizing multiple concerts, lawn mowing and many other contributions.
- B. Garry Roberson, for his work on the grounds and with the Memorial Garden Committee.

**VI. Other Business and Adjournment**

- A. Ron called for a moment of silence to remember three members who died this year and to honor their contributions to the church. Roger Birdsell, Mary Bethe, Dale Gibson
- B. The meeting was adjourned at 1:25.

Minutes submitted by  
Melanie Smith-Guillaume, Secretary

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**Minister's Report, Rev. Chip Roush**

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“Please wear a mask.”  
— Anthony Fauci, M.D.



Unfortunately, we are still besieged by the COVID-19 pandemic. At our Annual Meeting we will have been gathering online for 14 months. Many of us have been vaccinated now, and are beginning to feel more comfortable going out in public again. However, many of us are not or cannot be vaccinated—including our children and youth—so it will be a while before we'll do a lot of in-person church. With a fervent wish that next year's Annual Report will be the last to mention COVID-19 and its variants, let us move on to happier news.

Our congregation really rose to the challenge this year. Not only did our staff adapt and thrive in this new landscape, so did our committees and members. People took it on themselves to check in on each other, delivering groceries and maintaining connections. We still contributed to our community, regularly gathering food and clothing to donate to the swelling ranks of our neighbors in need. We formed many new groups—educational, spiritual and social. We even held our annual Auction (several, actually, both via email and on Zoom). I am deeply grateful to everyone who went above and beyond, to keep our church vital.

In particular, we learned how to do *First Zuumitarian* pretty well. We have a sub-committee of talented people working to make it so that our members and friends can participate in church events both in-person and via Zoom. Zoom will help us be more inclusive and accessible, long into the future.

Finally, I want to express my gratitude for all the support during and after my hospitalization. Now that I have my medications at the proper dosage, my depression has subsided. I keep up my spiritual practices every day, which helps a great deal, and I talk to good therapists. I know that *many* people did extra work to keep the church operating smoothly, while I endeavored to get re-centered. To the staff, the Board, the Committee on Ministry, and to each person who put in extra effort or reached out with encouraging words, I am deeply grateful.

With Spirit,  
Rev. Chip

## PRESIDENT'S REPORT

### **President's Report** **Melanie Smith-Guillaume**

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Taking over the presidency of the Board in July was an unexpected event for me. I was looking forward to going off the Board after four years as Secretary of the Board; yet when Suzanne Waller had to leave abruptly, I found myself volunteering to become President. I am very happy that I did. From the very beginning at mid-pandemic, I felt that our major task for the year would be to nurture and preserve our community by bringing us as close as possible for support and comfort despite our isolation.

The Board has worked very hard to keep in touch with you, the members and friends of the congregation. We hosted two Town Hall meetings to update you and used the Chirp to communicate weekly. We distributed activity bags to the children several times during the year (kudos to Gail DeSomer, Kathy Platt and delivery drivers).

Committees have been active as well. Events Chair, Kathy Platt, organized Auction Chirps to replace our normal Auction and then conducted a successful Zoom Auction. The Care Committee has continued its good work calling, delivering food, writing cards, and offering words of comfort and hope. Other committees particularly, Grounds, Peace and Justice (with monthly drives to support the Broadway Christian Parish), Worship Arts, Committee on Ministry, RE, Endowment, Finance, Membership, and Stewardship, have continued their work. We formed a COVID Task Force, which has informed the Board about the changing requirements from all levels of government and the UUA, so we can make informed judgements.

Ongoing opportunities for support have been Rev. Chip's Tuesday and Thursday chat sessions, now with the help of Becky Lindstrom on Tuesday. Rev. Byrd continues her weekly before-church discussions and has offered several workshops. Kathy Smeets offers a weekly Metta Prayer meditation after church. Chip has offered everything from game nights to grief sessions.



Unfortunately, we have lost a number of members this year, Bob Cope, Dan French, Don Irmiger, and Bette Asplund. We held Memorial Services for Bob and Dan. We hold them all in our memory.

We've welcomed four new members, Lynn Liston, Pat Littlejohn, David Groff and Ken Chambers (returning). One new baby has joined us, Michael Dhom, son of Maggie and Phillip and brother of Charlie.

Planning for the future when we can be reunited in person is underway. Safety and inclusion are our two major concerns. The COVID Task Force has developed detailed safety procedures for groups who may be using the church, though presently only a limited number of Board-approved groups are allowed. A Tech Committee has been working on how we can conduct hybrid services so that zoom participants may participate fully with those who are simultaneously attending in-person services at the church. In June, we are planning a Restart Meeting conducted by Lisa Presley, our UUA regional liaison, to reconsider how we share responsibilities for our ministries between Chip and the congregation. The coming transition from pandemic mode is a perfect time for us to re-evaluate our expectations, goals, vision and purpose.

Thank you all for your encouragement and support during this year.  
Melanie Smith-Guillaume



**Treasurer's Report, Elena Wake**  
**Finance Documents**  
**Submitted by Finda Kamanda**

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We ended the last fiscal year (2019-2020) with a surplus of \$22,683 despite the projected \$21,527 deficit in the budget, thanks to the Paycheck Protection Plan (PPP) loan, a part of COVID-19 relief funds. Reimbursement of the loan was forgiven as we used the loan to pay payrolls, mortgage and utilities following the guideline.

This year (2020-2021) the Stewardship campaign received pledges of \$146,500. The operating budget forecasted a large deficit of \$23,243. We stopped gathering in our church building in late March 2020 due to COVID-19 pandemic. Closure of the building had a considerable impact on the finances, minimizing many expenses such as electricity, committee expenses and RE related expenses, while we received a steady pledge income. We are expecting a balanced budget at the end of the year if current trends as of publishing of this report continue.

The Stewardship drive for the next fiscal year (2021-2022) so far reported \$147,700 pledges and we are expecting a few more members' responses. In spite of financial surpluses for the last few years, our budget is still in a tight place, and we had to cut back on many expenditures. We appreciate the generosity of our members and friends for financial and service contributions.

Treasurer and Finance Committee Chair: Elena Wake  
Finance Committee Members: Janet Bogar, Karen Dickson, Fern Hamlin

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## Proposed 2021-2022 Operating Budget

At its April 28 meeting, the Board of Trustees agreed on the Proposed 2021-2022 Operating Budget, as shown in Table 1 below, for the Congregation's approval. The remaining principal owed on the building loan as of April 30, 2021 is \$132,558.41.

**Table 1: Operating Budgets: Final Prior Fiscal Year (2019-2020), Current Year Status as of 4-30-2021, and Proposed 2021-2022 Budget**

| Line Item                            | Final 2019-2020 |                | 2020-2021 YTD  |                | Proposed 2021-2022 | Notes |
|--------------------------------------|-----------------|----------------|----------------|----------------|--------------------|-------|
|                                      | Budget          | Actual         | Budget         | Thru 4-30      |                    |       |
| <b><u>Income/Revenue Sources</u></b> |                 |                |                |                |                    |       |
| 110 - Pledges                        | 152,000         | 144,581        | 146,000        | 110,869        | 150,000            |       |
| 115 - Pledges – Additional           | 1,000           | 0              | 500            | 1,000          | 1,000              |       |
| 120 - Loose Offering                 | 5,000           | 3,155          | 3,000          | 918            | 3,000              |       |
| 130 - Building Use Fees              | 600             | 1,077          | 700            | 0              | 0                  |       |
| 140 - Fundraisers                    |                 |                |                |                |                    |       |
| 142 - Holiday Bazaar                 | 1,400           | 1,435          | 1,000          | 0              | 1,000              |       |
| 143 - Service Auction                | 11,000          | 17,714         | 11,000         | 7,272          | 11,000             |       |
| 144 - Concerts                       | 600             | 45             | 50             | 0              | 0                  |       |
| 145 - Other Fundraisers              | 700             | 147            | 200            | 0              | 0                  |       |
| 150 - Other Contributions            | 1,000           | 2,278          | 1,000          | 1,928          | 2,000              |       |
| 199 - Misc/Other Revenue             | 500             | 3,189          | 1,500          | 429            | 1,000              |       |
| <b>Total Other Financial Sources</b> |                 | 273            |                | 412            |                    |       |
| <b>Total Income/Revenue</b>          | <b>173,800</b>  | <b>189,895</b> | <b>164,950</b> | <b>122,828</b> | <b>169,000</b>     |       |
| <b><u>Expenditures</u></b>           |                 |                |                |                |                    |       |
| 205 - Mortgage Payments              | 22,700          | 13,780         | 17,117         | 13,765         | 15,117             | 1     |
| 210 - Church Insurance               | 5,000           | 4,908          | 5,000          | 5,637          | 5,800              |       |
| 220 - Cleaning Services              | 3,100           | 2,568          | 2,500          | 120            | 2,000              |       |
| 230 - Building Supplies              | 500             | 510            | 700            | 0              | 700                |       |
| 240 - Building (& Grounds)           | 2,500           | 2,434          | 3,000          | 0              | 2,000              |       |
| 242 - HVAC Preventive                | 400             | 0              | 400            | 0              | 400                |       |
| 243 - HVAC Repairs                   | 100             | 0              | 400            | 0              | 400                |       |
| 250 - Grounds                        | 1,000           | 1,000          | 1,300          | 761            | 1,000              |       |
| 300 - Utilities                      |                 |                |                |                |                    |       |
| 310 - Gas                            | 2,300           | 1,774          | 2,000          | 1,426          | 1,700              |       |
| 320 - Electric                       | 2,100           | 1,988          | 2,400          | 709            | 2,000              |       |
| 330 - Telephone                      | 1,000           | 1,053          | 1,100          | 925            | 1,100              |       |
| 340 - Water & Trash                  | 1,200           | 1,455          | 1,500          | 1,332          | 1,600              |       |
| 351 - Endowment Repayment            | 1,000           | 1,000          | 1,000          | 0              | 1,000              |       |
| 355 - Snow Removal                   | 800             | 600            | 300            | 140            | 300                |       |
| 360 - Security                       | 400             | 640            | 400            | 384            | 400                |       |

**Table 1: Operating Budgets: Final Prior Fiscal Year (2019-2020),  
Current Year Status as of 4-30-2021, and Proposed 2021-2022 Budget**

| Line Item                          | Final 2019-2020 |        | 2020-2021 YTD |              | Proposed<br>2021-2022 | Notes |
|------------------------------------|-----------------|--------|---------------|--------------|-----------------------|-------|
|                                    | Budget          | Actual | Budget        | Thru<br>4-30 |                       |       |
| 365 - Alarm Fees                   | 100             | 0      | 0             | 0            | 0                     |       |
| 370 - Elevator & Sprinkler         | 2,000           | 1,206  | 1,750         | 1,013        | 1,200                 |       |
| 410 - Admin & Office (Non-payroll) | 3,500           | 2,606  | 3,000         | 1,768        | 2,500                 |       |
| 415 - Copier                       | 1,000           | 923    | 1,000         | 662          | 400                   |       |
| 420 - Postage                      | 300             | 224    | 150           | 112          | 150                   |       |
| 430 - Payroll Taxes & Expenses     | 2,164           | 1,494  | 1,500         | 1,218        | 1,530                 |       |
| 435 - Payroll Processing           | 1,500           | 1,226  | 1,250         | 1,079        | 1,300                 | 2     |
| 500 - Sunday Service               |                 |        |               |              |                       |       |
| 510 - Sunday Service<br>Committee  | 600             | 13     | 100           | 650          | 650                   |       |
| 511 - Sunday Service<br>Supplies   | 50              | 11     | 50            | 0            | 50                    |       |
| 520 - Music                        | 4,300           | 2,975  | 3,800         | 0            | 3,000                 |       |
| 620 - Service Charges              | 0               | 4      | 200           | 145          | 200                   |       |
| 700 - Committee Expenses           |                 |        |               |              |                       |       |
| 710 - Membership Committee         | 400             | 601    | 400           | 0            | 200                   |       |
| 720 - Social Committee             | 200             | 23     | 100           | 0            | 50                    |       |
| 725 - Coffee & Tea                 | 200             | 145    | 200           | 0            | 200                   |       |
| 730 - Events Committee             | 500             | 78     | 150           | 0            | 100                   |       |
| 735 - Aesthetics Committee         | 400             | 0      | 100           | 0            | 50                    |       |
| 740 - Care Committee               | 150             | 442    | 200           | 57           | 200                   |       |
| 744 - Committee on Ministry        | 100             | 0      | 50            | 0            | 50                    |       |
| 745 - Peace and Justice Com        | 200             | 204    | 50            | 0            | 50                    |       |
| 746 - Marketing Committee          | 300             | 0      | 100           | 0            | 50                    |       |
| 747 - Finance Committee            | 250             | 256    | 100           | 170          | 200                   |       |
| 748 - Endowment Committee          | 200             | 0      | 50            | 0            | 0                     |       |
| 749 - Inter-generational Choir     | 1,200           | 1,000  | 1,200         | 0            | 500                   |       |
| 750 - Denominational Dues          | 10,690          | 10,690 | 10,102        | 7,577        | 10,116                |       |
| 760 - Fundraising Expense          |                 |        |               |              |                       |       |
| 761 - Stewardship Campaign         | 500             | 220    | 300           | 0            | 200                   |       |
| 765 - Holiday Bazaar               | 150             | 32     | 100           | 0            | 50                    |       |
| 766 - Service Auction              | 500             | 729    | 750           | 0            | 750                   |       |
| 767 - Concerts                     | 0               | 0      | 0             | 0            | 0                     |       |
| 769 - Other Fundraisers            | 300             | 0      | 100           | 0            | 100                   |       |
| 770 - Leadership<br>Development    |                 |        | 1,500         | 0            | 0                     |       |
| 800 - Religious Education          |                 |        |               |              |                       |       |
| 808 - DRE Professional Exp.        | 1,000           | 0      | 1,000         | 0            | 1,000                 |       |

**Table 1: Operating Budgets: Final Prior Fiscal Year (2019-2020),  
Current Year Status as of 4-30-2021, and Proposed 2021-2022 Budget**

| Line Item                          | Final 2019-2020 |                | 2020-2021 YTD  |                | Proposed<br>2021-2022 | Notes |
|------------------------------------|-----------------|----------------|----------------|----------------|-----------------------|-------|
|                                    | Budget          | Actual         | Budget         | Thru<br>4-30   |                       |       |
| 809 - DRE Salary                   | 12,500          | 2,734          | 12,500         | 2,876          | 12,500                | 4     |
| 810 - Religious Ed supplies        | 1,000           | 369            | 500            | 136            | 350                   |       |
| 812 - Background Checks            | 100             | 17             | 50             | 0              | 50                    |       |
| 814 - Adult RE                     | 100             | 0              | 100            | 0              | 50                    |       |
| 815 - Child Care                   | 1,000           | 881            | 1,500          | 0              | 1,500                 |       |
| 900 - Ministerial Expenses         | 0               | 0              |                |                |                       |       |
| 910 - Minister Salary &<br>Housing | 57,324          | 57,324         | 57,324         | 46,576         | 58,470                | 2     |
| 915 - in lieu of FICA              | 4,385           | 4,385          | 4,385          | 3,563          | 4,473                 | 2     |
| 920 - Sabbatical Funding           | 100             | 100            | 100            |                | 100                   |       |
| 930 - Minister's Expense           | 5,732           | 3,706          | 5,732          | 3,276          | 5,847                 |       |
| 940 - Minister's Pension           | 5,732           | 5,732          | 5,732          | 4,657          | 5,847                 | 2     |
| 945 - Minister's Insurance         | 13,500          | 13,290         | 14,000         | 11,671         | 15,750                | 3     |
| 950 - Office Personnel             |                 |                |                |                |                       |       |
| 960 - Office Salaries              | 16,500          | 16,797         | 17,500         | 12,180         | 18,350                | 4     |
| 999 - Miscellaneous Expense        | 500             | 3,068          | 300            | 57             | 300                   |       |
| <b>Total Expenses:</b>             | <b>195,327</b>  | <b>167,212</b> | <b>188,193</b> | <b>124,642</b> | <b>184,250</b>        |       |
| <b>Surplus/Deficit:</b>            | <b>-21,527</b>  | <b>22,683</b>  | <b>-23,243</b> | <b>-1,814</b>  | <b>-14,950</b>        |       |

**Notes:**

- 1) For the New Year (2021-22), an endowment grant of \$5,000 was awarded to pay the mortgage principal. Without the grant, it would have been \$20,117.
- 2) For the New Year (2021-2022), the board approved a 2% salary increase for the minister following the UUA guideline.
- 3) For the New Year (2021-2022), the premium increases by 10% in July 2021 and possibly again in 2022.
- 4) For the New Year (2021-2022), the board approved a 2% wage increase for the office assistant and \$18/hr for the bookkeeper following the UUA guideline. Our current wage for DRE satisfies the guideline.





## Non-Operating Funds Reports

The following four tables document activity and balances in the Non-Operating Funds.

**Table 2: Non-Operating Funds Balances and Activity: July 1, 2020 – April 30, 2021**

First Unitarian Church, South Bend

| Fund                       | Ending<br>Balance<br>6-30-2020 | Fiscal Year to Date<br>4-30-2021 |                  | Current<br>Balance<br>4-30-2021 | Notes |
|----------------------------|--------------------------------|----------------------------------|------------------|---------------------------------|-------|
|                            |                                | In                               | Out              |                                 |       |
| Building Fund              | 584.44                         | 200.00                           | 2.97             | 781.47                          |       |
| Capital Campaign           | 3,349.05                       | 132.00                           | 0.00             | 3,481.05                        |       |
| Endowment<br>Disbursements | 4,987.95                       | 3,000.00                         | 3,000.00         | 3,387.95                        | 1,4   |
| Endowment Set-aside        | 7,625.00                       | 865.00                           | 9,226.83         | 863.17                          | 2,4   |
| Invisible Church           | 5,264.75                       | 0.00                             | 0.00             | 5,264.75                        |       |
| Ministerial Discretionary  | 685.78                         | 975.00                           | 3.08             | 1,657.70                        |       |
| Prepaid Pledges            | 3,900.00                       | 7,750.00                         | 0.00             | 7,750.00                        | 5     |
| Sabbatical Fund            | 428.95                         | 0.00                             | 0.00             | 428.95                          |       |
| Special Collections        | 0.00                           | 1,405.00                         | 1,240.00         | 165.00                          |       |
| Special Projects           | 969.46                         | 84.00                            | 0.00             | 641.46                          | 6     |
| Teen Service Project       | 157.98                         | 0.00                             | 0.00             | 157.98                          |       |
| Unrestricted Savings       | 45,082.07                      | 0.00                             | 0.00             | 45,082.07                       | 3     |
| Women's Group Fund         | 584.44                         | 200.00                           | 2.97             | 781.47                          |       |
| <b>Fund Totals</b>         | <b>73,035.43</b>               | <b>14,411.00</b>                 | <b>13,472.88</b> | <b>69,661.55</b>                |       |

### Notes:

1) For details of Endowment Disbursements, see Table 4 below. The additional \$5 in the balance here compared to the Total in Table 4 is due to a \$5 residual balance in a 2017-18 grant completed in its first year and not shown in Table 4.

2) This fund holds donations until we meet the minimum deposit requirement for the UU Common Endowment Fund. .

3) On June 30, 2020, we transferred the 2019-2020 Operating Budget Surplus (see Table 1) of \$22,682.51 from the Operating Fund to Unrestricted Savings. This transfer is reflected in the 6-30-2020 balance.

4) \$1,600 designated for the defibrillator, was transferred from Endowment Disbursements to Endowment Set Aside. The money was returned to the UU Common Endowment Fund.

5) \$3,900 was transferred from Prepaid Pledges to the General Fund at the beginning of the 2020-2021 fiscal year.

6) \$412 of unused funds for the defibrillator was transferred from Special Projects into the General Fund.

**Table 3: Endowment Fund\* Balance and Activity, July 1, 2020 – March 31, 2021**

First Unitarian Church, South Bend

| Activity   | Amount            | Notes  |
|--|-------------------|--|
| <b>Balance as of 6-30-20</b>                       | <b>\$ 300,499</b> |  |
| <b>Deposit</b><br>(Loan Repayment & Contributions) | \$ 9,225          | We made one deposit (in July) to our UUCEF account from the Endowment Set-Aside fund. This amount included the 2019-2020 Endowment Repayment (\$1,000) transferred from the Operating Budget on 6-30-20, along with other contributions received earlier in 2019-2020. |
| <b>Withdrawal</b> (for Disbursements)              | \$ 3,000          | Funds put in <i>Endowment Disbursements</i> for new grants (see Table 2 above and Table 4 below).  |
| <b>Market Gain (or Loss)</b>                       | \$ 64,881         | Fund loss during this nine-month period.   |
| <b>Balance (3-31-2021)</b>                         | <b>\$ 371,605</b> |  |

\* All of these funds are held in the Unitarian Universalist Common Endowment Fund (UUCEF), and are professionally managed using approved socially-responsible investing guidelines. Some of this fund (\$75,000) is permanently restricted to prohibit principal use.

**Table 4: Endowment Grants - Payments by Grant, July 1, 2020 – April 30, 2021**

First Unitarian Church, South Bend

|                         | Approved<br>Amount | Prior FY<br>Balance*<br>6-30-2020 | Total FY<br>Payments<br>thru 4-30-21 | Balance<br>Remaining | Notes |
|-------------------------|--------------------|-----------------------------------|--------------------------------------|----------------------|-------|
| <b>2020-2021 Grants</b> |                    |                                   |                                      |                      |       |
| Building Loan Principal | \$3,000.00         | --                                | 3,000.00                             | 0.00                 |       |
| <b>2019-2020 Grants</b> |                    |                                   |                                      |                      |       |
| Mobile Ecology Center   | \$282.00           | 33.00                             | 0.00                                 | 33.00                |       |
| Natural Playground      | \$2,000.00         | 2,000.00                          | 0.00                                 | 2,000.00             |       |
| <b>2018-2019 Grants</b> |                    |                                   |                                      |                      |       |
| Defibrillator Purchase  | \$1,600.00         | 1,600.00                          | 1,600.00                             | 0.00                 |       |
| <b>2017-2018 Grants</b> |                    |                                   |                                      |                      |       |
| Mobile Ecology Center   | \$1,550.00         | 243.78                            | 0.00                                 | 243.78               |       |
| <b>2013-2014 Grant</b>  |                    |                                   |                                      |                      |       |
| Website Upgrade         | \$3,000.00         | 1,105.97                          | 0.00                                 | 1,105.97             |       |
| <b>Totals</b>           |                    | <b>\$ 4,982.75</b>                | <b>\$ 4,600.00</b>                   | <b>\$ 3,382.75</b>   | 1     |



***From the Board of Trustees:***

The Board of Trustees is pleased to nominate the following members to serve on the 2021-2022 Nominating Committee:

Chair, One year Term: Melanie Smith-Guillaume (outgoing Board President)

Two-year Term: Susan Van Fleit

Alternate (One-year Term): Nominations from the floor  
(Kathy Platt continuing for one year.)

**Children's Religious Education Program Report, Rich Wallace**

The children's religious education program was impacted this past year by the COVID-19 pandemic. In addition to not being able to meet in person, none of the children had interest in more on-line content nor did their parents have an appetite for trying to get them to participate.

In the fall I sent out a letter to our families to see if there was a way for the RE program or the church in general to provide help to them or their children. Of the half-dozen or so responses, the most common reply was they were fine and just spending time together. However, we did match a family with some volunteers that gave them some reprieve with childcare and some meals.

With help from church members outside the RE committee, we sent care bags out with activities and treats in October, December, February, and March. In the March packets, the teens received a mindfulness journal to help them in a way that they could do as they were comfortable in time as they saw fit.

Since we couldn't see them in person at the church building I tried to get children to read, or parents to read to their children, for the Story for All Ages as much as possible. We've also collected plastic caps, initially hoping the kids could help with the project while learning about the impacts of plastics on the environment. We collected the plastic without the benefit of the gathering. I'm going to try to work in some programming over the summer so that we can move this project forward.

I would like to thank the RE Committee: Katie and Eli Williams, Megan Sulok, and our board liaison, Becky Lindstrom for their input and guidance over the year. I'd also like to thank board president, Melanie Smith-Guillaume, and board member, Gail deSomer, for their interest, guidance, and efforts with our program. As usual, if there is an area where help is needed, then Kathy Platt is there. The gift bag projects were no exception and we thank Kathy for helping. Of course we owe some thanks to the drivers who distributed them too.

Lastly, I'd like to thank Rev. Roush for working with me and being supportive of our endeavors and of me even through personal loss and illness.

Sincerely,  
Rich Wallace





## **COVID-19 Task Force, Chuck Leone**

The Covid Task Force was formed in March, 2020, by the Church's Board of Trustees after the initial closure of the Church building, with the task to monitor the ongoing pandemic and resulting health recommendations, precautions and restrictions with the goal of reopening the Church building for in-person use when safe. Task Force members are Chuck Leone, Mary Hagen, Tamara Ciszczon and Rin Adams.

The Task Force has been following the Johns Hopkins risk assessment model as reported in the New York Times as it applies to St. Joseph County, Indiana. In its report to the Board on April 13, 2021, the Task Force noted that St. Joseph County was still considered at "very high risk" for virus transmission with 36 cases per 100,000 population (by comparison, Indiana as a whole was at 16 cases/100,000). By May 4, St. Joseph County was down to 27 cases/100,000 (Indiana was at 17 cases/100,000). The unknown risk posed by new virus variants in our region is also a concern. However, the Task Force has begun to consider situations in which the Church building can be used by small groups where participants have been vaccinated and certain protocols are in place. That process is under development at this time.

We can't predict when we will be able to return to full use of the Church building as we have used it before, but we expect the return process to be somewhat incremental as we learn what we can do safely.

## **Committee Reports**

### **Adult Religious Education Committee: Gail deSomer, Chair**

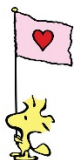
Three classes based on Bart Ehrman's books were taught in March by Rev. Byrd, meeting on Zoom. Bart Ehrman is a professor at Chapel Hill in North Carolina. His emphasis is on the New Testament and Early Christianity which he approaches as an historian, not a theologian. His insights as an historian are extremely helpful in understanding the origins of how Christianity morphed from its inception. The topics covered were: "Misquoting Jesus," "The History of Heaven and Hell," and "How Jesus became God."

Rev. Chip offered two discussion groups on Zoom on "White Fragility: Why It's So Hard for White People to Talk about Racism," by Robin DiAngelo

Barbara Williams and Marilyn Shaul coordinated the "Great Decisions" course, developed by the Foreign Policy Association each year. The Foreign Policy Association was formed after WWI to educate the population about foreign affairs and to encourage support for the League of Nations. The Great Decisions program studies current issues (such as Globalization, Migration, etc.) facing our nation. In 2020, 11 participants read a briefing book article, watched a 30 minute video by international experts, and then held a group discussion in the church conference room. When the church closed in March, the group completed the 2020 program by watching the video on YouTube, then discussing the topic on Zoom. The 2021 program is available and the plan is for the program to start in May for the first 3 sessions till the church venue is again available--perhaps holding the discussions outdoors.

Other activities that were available: a Zoom discussion every Sunday morning prior to church hosted by Byrd Tetzlaff, Zoom discussions every Tuesday and Thursday, a Metta Prayer group on Zoom led by Kathy Smeets every Sunday after church, and a Poetry Prompt group.

Committee Members: Rev. Chip, Byrd Tetzlaff, Barbara Williams, Marilyn Shaul



### **Care Committee:**

#### **Mary Hagen and Lois Holm, Co-chairs**

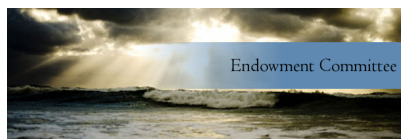
The Care Committee (CC) endeavors to support the members and friends of our community by providing connections between those who are going through life's transitions and those who can help.

Along with the **Loan Closet** in the basement, we have a transport chair in the vestibule, and a first aid kit in the kitchen for emergencies. If you have a need for boxes for moving, let us know.

Our community appreciates all those members and friends who help one another, especially during this physical distancing time.

Please remember to notify Rev Chip or a member of the CC of a need for yourself or another.

Committee Members: Barbara Boyd, Jim Curlee, Gail deSomer, Wendy Lohman



### **Endowment Committee Annual Report and Recommendations: Chuck Leone, Chair**

The Endowment Committee received three proposals for funding for the 2021-22 Church year and recommends funding all of them in the full amounts requested. They are:

- A proposal from the Grounds Committee to clean up the north yard area and then install a stamped concrete patio of about 400 square feet with a walk connecting to the existing sidewalk. \$4,200.00
- A proposal from the Technology Task Force to enhance the ability of the Church to livestream services, under circumstances when some participants may be on site and others online. \$7,000.00
- A proposal from the Finance Committee to pay down the principal on the Church's mortgage. \$5,000.00

The total of these proposals is \$16,200.00, which exceeds the disbursement guidelines by less than \$600.00, but the Committee recommends funding in full for all proposals, in light of the fact that 1) all of the proposals are appropriate for funding under current circumstances, and 2) only one endowment fund proposal was partially funded in the amount of \$3,000.00 at last year's annual meeting.

Committee members: Chuck Leone, Allen DeSomer, Marilyn Shaul

## **Events Committee: Kathy Platt**

For those new to us, we usually have a fun ‘event’ almost every month. Examples are Ice Cream Social in July, Family Potluck Picnic in August, Activity Fair in Sept., Auction in October, Concert in Nov., Holiday Bazaar and Holiday Party in Dec., Game Night in Jan., church Anniversary celebration in Feb., Concert in March, and Trivia Night in April.

We also had beautiful art decorating our walls, with Art Openings throughout the year, featuring local artists, and coordinated by Kay Azar and Dan & Lois Holm.

We were able to do some ‘Auctioning’ this year. From Sept. through Feb., there was a monthly list of items in the Chirp. And Jim Ward led our online Zoom Auction on March 20. Together, we raised over \$5,000!

Rev. Chip has offered Game Nights and other online get-togethers throughout the year. Other members have lead discussions and had classes online. It will be truly wonderful to finally meet and greet ‘in-person’ again!

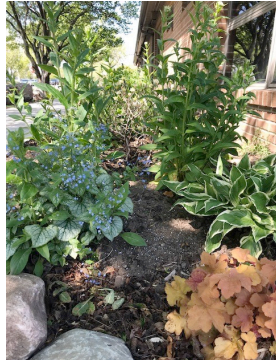


## **Grounds Committee:**

### **Barb Carmichael and Susan Van Fleit**

During this church year, July 2020 – June 2021, our committee accomplished the following:

- Organized seasonal grounds cleanups with church volunteers, fall and spring
- Secured professional lawn maintenance monthly during the main growing season to augment volunteer help
- Secured professional organic fertilization services to improve the condition of our lawn
- Had sod installed in the east side of the north yard to provide a durable surface for a children’s play area.
- Regularly watered sod after installation and lawn during the heat of the summer.
- Formulated and received board approval for a Memorial Garden policy
- Researched companies for future purchase of benches for the Memorial Garden patio
- Selected a landscape contractor to install a stamped concrete patio in the north yard contingent on future endowment funding



We would like to give special recognition to Garry Roberson who regularly tends the rain gardens and other plants around the building.

Committee Members: Alice Bentley, Howard Berberick, Alan Hamlet, Kathy Platt, Garry Roberson, and Co-chairs Barb Carmichael and Susan Van Fleit

## **Membership Committee: Gail deSomer, Chair**

Greeters: because we were meeting virtually, we did not need greeters this year. Prior to Zoom service starting, Jim Curlee often acted as a greeter to those who logged on early. He also kept track of how many attended per service.

Because we were unable to seek newcomers email addresses in person as done in the past, we instead invited newcomers to sign up for the Chirp. In the small group chats we got to know the newcomers better.



The new UU class was offered online in the winter with an Ingathering in April. New Members - April 2021 were Ken Chambers, David Groff, Lynn Liston and Pat Littlejohn.

Since May 2020 we have mourned the passing of Bette Asplund, Bob Cope, Dan French, and Don Irmiger.

Committee Members: Rev. Chip Roush, Wendy Lohman, Kathy Platt, Jim Ward, Ruth Regan and assistance from Jim Curlee



## **Peace & Justice Committee: Dan and Lois Holm, Co-Chairs**

We have held a very generously supported monthly donation drive for the Broadway Christian Parish's work with our marginalized/homeless community of Michiana.

Committee Members: Anne Mannix, Andrea Vollrath, Erv Faulmann, Peg Faulmann, Lois Holm, Dan Holm

## **Social Committee: Kathy Platt, Chair**

The Social Committee primarily provides food and beverages when people get together-during Coffee/Social Hour following the Service, monthly Potlucks, Christmas Eve, congregational meetings, etc. Obviously, due to the pandemic, we have not been able to have any 'in-person' time this year. The monthly Women's Potluck has, however, been meeting online most months.





### **Worship Arts Committee:** *Florence Klečka, Chair*

As always, there were many lay-led services, by guests and congregants. We are always on the lookout for other topics and speakers, both inside and outside the congregation, so feel free to suggest your ideas to us.

Because of the pandemic, services have been presented via Zoom. At this time (early May 2021), we are filling in the last few for the church year, and beginning to hope that by fall, we can be back in the sanctuary in person. An adjunct committee is looking into the requirements and funding for continuing Zoom services.

Rev. Chip was tireless in finding sources for speakers, including half a dozen talks by Chicago area ministers whose pre-recorded sermons were available free of charge, and several “road trips” to other churches, who shared their services with us. During January, he took a leave of absence, arranging for outside services to fill in the gaps, which made our job much easier.

Alan Hamlet, Jim Curlee, Ken Chambers, Lynn McDonald, Michael Coppedge, Kevin Barry, Joseph Gress, and David Mayfield are taking turns co-hosting, making sure that speakers are muted and unmuted, as well as forming breakout groups for chatting after the services. Allen DeSomer, Alan Hamlet, and Deb Carew rotated special music duties, with several guests in the lineup. This year, we had no pianist, but many musician-led services, coordinated by Rev. Chip, Jim Ward, and Barb Carmichael. We got to hear local musicians as well as Peter Mayer and Joe Jencks. Many thanks to all who contributed to the funding for outside musicians!

As always, we can't stress enough that almost everyone who contributes to the weekly services is a volunteer. The committee thanks you all for taking part, but remember that this is your church, this is our church, and we are all truly blessed to have each other.

In service,

Florence Klecka, Anne Mannix, Jim Ward, Mary Alice Lundergan, Kay Azar, and of course Rev. Chip Roush.