



**Meeting Minutes
Board of Trustees
First Unitarian Church, South Bend
April 19, 2023, 7:00 p.m.**

Present: Ken Chambers, Gail deSomer, Florence Klecka, Karen Dickson, Lynn Liston, Bill Stevens, Elena Wake, Rev. Chip Roush

Absent: Becky Lindstrom

Guests: Barbara Williams, Anne Mannix, Anne Mannix, Dan Holm, Jerry Brooks, Byrd Tetzlaff

Call to Order

Meeting called to order at 7:02 by Ken Chambers. Next was check-in; Chip led the Chalice Lighting, and recitation of Covenant.

Changes to Agenda

Move straight to Stewardship Committee Report, then Old Business.

Reports

Stewardship Committee: The canvass is almost complete. At this time we have pledges of \$125,853, and Bill Stevens is confident that we will reach our 2022-23 level of \$130,000 before the Annual Meeting in May.

Old Business

2023-2024 Budget:

Changes and adjustments to draft budget

- Change the mortgage line to \$11,854, to reflect the actual operating expenses, since the remaining amount is from the Endowment Fund.
- Change the Sabbatical line (920) to 0, as the Worship Arts Committee does not expect to pay a speaker in January.
- Change the Pledge Income line (110) to \$130,000, to reflect expected pledges.

General comments

Gail: Is the projected income/loss for this fiscal year still on track?

Elena: Yes.

Karen: When does the interest rate change for the mortgage?

Elena: In the year after next. The bank did not mention it recently.

Bill: Please explain changes between 330 and 410, Telephone & Misc. Office Expense.

Elena: We switched our telephone service to include internet, so one line increased, the other decreased.

Rev. Chip: We may be eligible to get a credit for keeping our employees during the pandemic; I have asked

Elena to look into the Employee Retention Credit.

Ken: Over the last few years, our budgets tend to be about \$14,000 more pessimistic than reality.

Chip: Having a conservative Finance Committee tends to be a good thing.

Elena: We try to follow spending trends, and be transparent.

Ken: This year's budget does not appear to be in crisis compared to last year.

Karen: But it doesn't include paying a DRE; that is the difference between this year's and last year's budgets.

Anne: The perceived crisis was because a few months ago, the pledges were only at \$90,000; that has changed.

Ken: More fundraising seems to be the solution, rather than try to reduce expenses.

Elena: Does the minister's insurance have to come from the UUA? Are there less expensive sources?

Chip: It doesn't have to, but it is good to support the UUA. In any case, it's worth looking into, although changing companies at the moment would be ill-advised, as Becky currently has health issues.

Gail: It may also not be feasible, due to enrollment deadlines. But worth looking into, yes.

Lynn, Gail: We can use an insurance navigator.

Karen: Is it just health insurance?

Chip: Yes.

Elena: At this point, we should stop for a reality check: Should Chip leave, as we are discussing his expenses? This may be uncomfortable for him.

Chip: I am all right, but I can leave if you all want me to.

Elena: We can go to an Executive Session, determine the budget to be presented, and then inform Chip.

Dan: I am not confident you can overcome a deficit budget, but yes, an Executive Session would be wise.

At this point, about 8:30, Lynn moved for the Board to go into an Executive Session, for determining action on the Budget. Elena seconded. Motion passed, and the Board moved into a Breakout Room.

Respectfully submitted by:

Florence Klečka, Secretary, Board of Trustees