**Church Council Minutes Union Church, January 15, 2024**

**Present:** Joan English (Recorder), Dave Kobersmith (Staff), Kim Kobersmith (Vice Moderator), Kent Gilbert (Pastor), David Jones (FD and CL&G Staff), Jeff Hutton (Properties), Steve Gowler (Moderator), Carla Gilbert (M&S and Staff), Jennifer Melton (Worship), Steve Bolster (Pastoral Relations), Sally Hindman (Properties), Donna Lovell (Admin), Betty Sarafin (CL&G)

**Devotional** – group singing of In the Bleak Midwinter.

**Question of the evening:** Favorite way to rest?

**Action Items**

**Minutes:** Approval of November minutes. Donna moved to approve, Steve Gowler seconded, minutes approved.

**Set date for Annual Meeting:** set for March 17, 2024

**Finance Report**

Request to Amend/Approve the Finance Board’s recommendation for covering estimated 2023 deficit:

* $14,063.00 from the Hutchins A/C 1103 (this is to cover the overage in A/C 6301 in Properties, due mainly to HVAC repairs. Hutchins monies are in a money market (total $40,000) set aside for Properties needs. Repairs from Dec. 22 flood damage were covered by insurance after our $1000 deductible.
* $ 5,999.93 from Finance Board Contingency A/C 3120.01- unrestricted carryover from previous years, bring that to $0
* $ 12,220.76 from Unrestricted Carryover A/C 3020
* $ 12,716.31 (or so, to cover the remaining balance) from Transformation Fund A/C 3050 (currently about $70,000)

Above changes are suggested to cover the 2023 $45,000.00 total estimated deficit, although more recent & adjusted reports show that the deficit is closer to $38,000. The top three (1103, 3120.01, 3020) will be used first; and 3050 will be used to cover the balance of deficit.

If agreed to, Finance Board will make these changes.

Kim invited questions/comments. Carla affirmed the work of the Finance Bd and appreciates their care in seeing that we have “rainy day” funds -- and the rainy day is here.

**Coming from a Board, no second is necessary. Top 3 numbers approved, 4th will vary and we will get a final amount at next meeting. Motion passes w/no opposed.**

The anticipated $32,000 deficit looks to be $38,000. The spending was mostly to keep our bldg. in good shape. Leaving aside unbudgeted, unanticipated building repairs, the congregation’s generosity and increased pledges would cut our deficit in half. Costs are contained, we are not failing to meet our obligations. The story is closer to seeing the deficit go down from $32,000 to $24,000 w/out large building repair expense.

**Coordination**

* Insurance update – Our building insurance company, Church Mutual, has cancelled 15,000 policies, including ours. They did cover our claim after the Dec. ’23 flood ($172,000), but have divested themselves of church buildings across the nation and the market is bleak. Thanks to the hard work of Dave and 2 agents he’s worked with, we secured liability insurance (covered for accidents, misconduct), however we do NOT have property insurance. We have a couple of bids likely to come in, but the expense is huge – could be an increase to $82,000 from about $13,000 plus $3000 already paid in liability insurance. Hoping to find something but likely the cost will be $20-$25,000 at the lowest. Also in discussion with local insurance company.

We may be able to partner with others – ex: housing the homeless with RITI and UP. Acquiring insurance is very challenging for independent churches. Disciples of Christ, United Church of Christ, and other denominations do not have to search for their own policies, there is access built into that affiliation.

Kent asked - is a partnership (s) desirable to pursue? Is it time to seek out a partnership of like-minded congregations? Do we open door to saying we would be in partnership to support, and BE supported by, an affiliation to do the common work? If we have to add $80,000 to have a safe building – is there a way forward? We would need to be financially supportive of that partnership as well (likely about $10-15,000). Kent would like us to consider this prayerfully and come back next month with questions and concerns. We would have to enter into a process with that denomination and THEY will also consider US.

**Comments/Ponderings**

Steve B – 1. Was this anticipated for 2024 budget? No, we knew there would be an increase, but not how much. Thought it would be about a 25% increase. 2. How risky is it for us to go on w/o bldg. insurance? We are definitely taking a chance on the building. We can still be a church w/o a building. As we move ahead, a solitary church may not be able to live long. If we partner, what would we need/want to contribute and not compromise our ministry, what process would we need to decide? We have never joined a denomination. We were the first American Missionary congregation, have worked w/Quakers, Episcopalians. We would not want to change our governance structure. There’s nothing that prohibits us from joining multiple denominations – those are federated churches. There are lots of combinations and possibilities. Would we want to re-formulate our ties with Berea College? Berea College is self-insured. Would they be willing to insure Union Church’s property? We are also pretty much on their property. Kent will pursue if desired, agreed. David J knows of an association of welcoming & affirming churches

* Update on Generis Financial consultant – Dave and Kent been working w/him since August, he helped us with the Giving Campaign, which was very successful. Now working to making a year-round fund raising plan and a plan to hire a director of development person. Consultant gave us a job description to put into our format, Dave will share with Admin Board. How are we paying? We’ll use a part of the $200,000 development grant, not yearly budget. The hope is to have a job description this week. Also looking at adding social media support. These positions will be divided into 2: a development person and communication/social media person.
* Task force to develop process for discussion of staffing levels – this was part of budgeting process for 2024. Kim would like to put together a Task Force, she will chair – volunteers or suggestions of those she might ask? Do we know anyone with Human Resources experience? Maybe Business /Entreprenuership at Berea College? We have organizations in Berea that do start-ups – Mountain Association? Maybe ask Betsy Whaley, Vallorie Henderson. Tim (Cheryl Nixon’s spouse) Monroe? Donna will help also.
* Honorary Lifetime Deacons - any nominations? We do not HAVE to have nominees every year, please bring suggestions to Feb. meeting.

**Board Updates or Highlights**

* Admin -
* CL&G -
* FD –
* Finance -
* M&S –
* Nominating –
* N&C –
* PRB –
* Properties – dealing with insurance issue, Dave has carried the load; they are considering the priority of maintenance projects – what do we do/not do given both limited funds and the desire not to defer maintenance.
* Worship
* CL&G –
* Endowment –

**Pastor’s Report**

The year’s gotten off to a challenging start. Betty Wray’s service Sat Jan 20, 2 pm, will be broadcast; reception afterward. Small bites treats welcome.

In Feb Kent will have a proposal for an issue to focus on: abolishing slavery. It is currently legal for KY to sell prisoner labor and the prisoner earns nothing. Kentucky’s constitution has not outlawed slavery. The Youth Group in Elkhorn Creek has spearheaded a movement, Pat Gailey also (abolishslaveryky.org). The hope is to have a constitutional amendment to remove. Church Council and/or the wider congregation will be asked to endorse a statement. It’s particularly appropriate for our congregation. Kent will bring to CC in February, congregation can vote in March. Acceptable process? Yes, all agreed.

Lent planning is underway.

Weds Open Table has been feeding upwards of 60, 70. Going to start inviting spiritual engagement. Kent will offer opportunities to join the church on Weds as well.

Compline continues to be a blessing, about a dozen attend.

Legislative session – KCC meeting tomorrow with the governor, meet in Rm. 169 at 10 am in Leg annex

We had a stellar Youth Sunday, the leaders have really helped them find their voices. The hope is to do that regularly twice a year. In prayer – Lorilyn Howie-Kipphut had a hospitalization. The Wrays at Betty’s death. Abdullahi Hamdy’s service delayed due to weather.

**Announcements**

* Next scheduled consideration of Funding Requests – February, 2024
* Next meeting – Feb. 19

 Meeting ended 8:30 with prayer by Rev. Kent.

Joan English