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

**Present:** Joan English (Recorder), Dave Kobersmith (Staff), Kim Kobersmith (Vice Moderator), Jeff Hutton (Properties), Betsy Whaley (Moderator), Steve Bolster (Pastoral Relations), Susan Schmied (FD), Donna Lovell (Admin), Charles Hoffman (Finance & Endowment), David Jones (Program Coordinator, Staff), Jessi Montgomery (Staff, Dir of Development), Betty Sarafin (CL&G), Carla Gilbert (Staff, Pastoral Support, M&S, N&C), Diane Bailey (Worship), Kent Gilbert (Pastor)

**Question of the evening:**  What is your beginning-of-the-day ritual?

**Devotional** – Kim offered the devotional. Essay from Margaret Renkl, piece called *A Ring of Fire* about her experience of an eclipse

**Action Items**

**Minutes:** Approval of March minutes. Steve moved to approve, Betty seconded, minutes approved.

**Endowment Committee Report:** Charlie reported. Thrivent & its related companies have changed their investment options. Committee recommended a change to the church’s investments to Thrivent’s new socially conscious Charitable Impact Fund. The 3 members of the Endowment Committee attended a webinar and recommend Charitable Impact Fund, a socially conscious run by Cambridge, an established & very reputable firm that uses a variety of instruments. Q: Are there any figures on socially conscious returns as opposed to less so? Historically, it has been a lower return, but that has changed. It’s not a “worse bet.” Areas of investment include healthcare, climate, sustainable agriculture, equity & inclusion, education. We know that the congregation as a whole supports the idea of socially responsible investment.

**As a motion from a standing Committee, it requires no second. Motion passed unanimously.**

**Finance Board:** recommends a Budget Adjustment in line 6004.2 Health Benefits Church Administrator to $5242.50. The original ‘24 budget was based on Medicaid premium, for which Administrator no longer qualifies. The amount, per staff handbook, is $582.50 per month times the remaining 9 months of 2024. This is a long-offered benefit that has not been used.

**As a motion from a Board, it requires no second. Motion passed unanimously.**

**Board Member Appointment:** Sandy Bolster has agreed to serve on Nurture & Care Board. **Motion passed unanimously!**

**Discussion**

**Finance Report:** Charlie reported. For March, we are up $6262 for the year so far, likely due to two IRA disbursements which have come in. We’re just 25% of the year in; and offering and unpledged gifts are up. Organ Fund is spent for the year. Other expenses are up, but not extremely so.

**Council Meeting Options**: Shall we continue to offer a Zoom option? Yes, We’ll do it.

**Update on Insurance.** Dave reported and offered some background. Church Mutual paid our claim of late ‘22 & dropped us. See [Jan.’24 minutes](https://docs.google.com/document/d/1METqoT1Wf_bd4OjdzIa8t7iZi4tOWGkg/edit) for more complete info. We DO currently have a liability policy but not building insurance. We have a couple of agents working toward getting us quotes. Received one quote for $28,000 for property insurance (on top of our already-acquired liability insurance); another quote is due soon. Last year the church paid $13,000 for liability PLUS property. It’ll likely be about $32,000 total this year. A congregational meeting will be necessary to approve an expense this much in excess of current line items. Council can choose the policy, then bring that recommendation to the Congregation. It’ll be a $25,000 increase to the budget almost instantly. We’ll need some strategy for raising that, and will be delighted to have Jessi’s input when that comes about. Questions invited. Betty: Jen Elam met with Charles Booker, who is working for the governor on Faith Based & Community Initiatives. Is that an avenue? Possibly -- Rev. Kent has a meeting with him in May. There may be money for security cameras, entrance & locking equipment.

**Balancing the budget brainstorming:** We passed a ’24 budget with a deficit. It would be helpful to go into the ’25 Budget Process with more preparation. Kim suggests a Strategic Budget Task Force and would like others’ input on --

* What should be the scope of such a Task Force?
* Any congregation members who might have valuable perspective to add?

Jessi Montgomery, new Director of Development, welcomes all ideas. Rev. Kent stated that in considering raising funds; need to be two-minded --

* it’s realistic we’ll find funds;
* but also possible that we might need to make some hard choices. We can, and must, hold space for both. Charlie likes the idea of an ongoing Task Force – it’s too difficult to try to pull all thoughts and ideas together right before budget time. Betsy offered to serve on that Task Force, thank you! Charlie will also serve.

**Coordination**

**Board Updates or Highlights**

* Admin -
* CL&G - Lemonade in the Shade is planned for the summer. Last Open Table before a summer break will be May 22, then will start back in August. Community Juneteenth celebration June 23. Pool party will be in July, rental fee is $212. Berea Leadership Experience is the week of July 15-19. August – back-to-school bash. They’ve got a couple of names to invite to join the Board: Teresa Dickson, Lynette Willis & Nancy Adams (reminder that Nancy’s already on Admin)
* FD -
* Finance -
* M&S –
* Nominating –
* PRB –
* Properties –
* Worship
* CL&G –

Jessi introduced her dog buddy Lily. She’s a University of the Cumberlands alumna working in nonprofit development. We’re delighted to have her join the staff!

**Pastor’s Report.** Kudos to everyone who helped with Lent & Easter. He heard great feedback from the community. Will offer baptism at Pentecost, and offer a class in preparation. Steve Connelly will teach a Sunday morning book study class. A possibility: David Brooks’ *How to Be Deeply Seen*, on the topic of what builds community and why.

Kentucky’s legislative session is ending right now. a bright spot – the “Momnibus” bill has passed, with nearly unanimous support. It seeks to address Kentucky’s abysmal maternal & infant mortality rates. SB 6, the anti-DEI bill did NOT pass, but is likely to in future sessions. It’s completely antithetical to Berea College & Union Church’s long-held beliefs. Governor is likely to veto, but that doesn’t change hearts and minds and the bill is likely to come back. We have to be vigilant in reminding people of the value of diversity in our community.

A couple of people in prayer: Debby Gray, who had emergency surgery. Maureen Spencer, whose outpatient surgery went well, she is home.

Great thanks to the Tech Team for eliminating the delay in the screens. Switched a program to a free version, and used that savings to do further improvements. Thanks to David & Betsy for a great luncheon. Very close to the goal of funding a college student retreat at the end of the month. The eclipse trip was great & many thanks directed to Jeff Hutton. A person on that trip had some ideas about a used church van. Costs, insurance are in the $6500 range. The rental of the van was $700. This could address lack of parking. Something to consider!

**Announcements**

* Next scheduled consideration of Funding Requests – May, 2024
* Next meeting – May 20. Kim will not be here, nor will Charlie. Betsy will chair. Steve will offer the devotion.

 Meeting ended at 8:15 with prayer.

Joan English