

First Unitarian Church of St. Louis Policy Board Meeting  
Monday, October 14, 2024, 6:30-8:00 PM – via Zoom

Minutes

**President Charles (Chuck) Eby called the meeting to order at 6:33 p.m.**

**Others in attendance:** Larry Dusenbery, Vice President; Kathy Wilke, Treasurer; Rebecca (Becca) McBride, Trustee; Betty Neill, Trustee;

**Absent:** Chris Kocher, Trustee; Sidney Watson, Secretary (who listened to the record Zoom of the meeting to write these minutes)

**Church Council:** Sherry Bassi

**Staff:** Rev. Kim Mason, Lynn Hunt, and Michelle Townsend Grove

**Other attendees:** Kathy Wire

**Opening Words** by Chuck, a reading by Ian Cooper

**Chalice Lighting** by Rev. Kim

**Reading of Board Covenant** by Chuck is available at  
[https://docs.google.com/document/d/1cBWTB1BODfNv4Xks6vuDCH0RmnF5brnV/edit?usp=drive\\_link&oid=105183447557092303738&rtpof=true&sd=true](https://docs.google.com/document/d/1cBWTB1BODfNv4Xks6vuDCH0RmnF5brnV/edit?usp=drive_link&oid=105183447557092303738&rtpof=true&sd=true)

**Process Observer:** Becca

**Check in:** Chuck asked everyone to share their favorite memory of Halloween.

**Consent Agenda**

Minutes of the August 2024 Policy Board Meeting  
Minutes of the 2024 Policy Board Meeting  
Report of the Minister - Kim Mason  
Report of the Administration - Lynn Hunt  
Report of the Board President – Chuck Eby  
Treasurer’s Report & Financial Statements – Kathy Wire  
Church Council Report – Sherry Bassi

**Becca moved to approve the August 2024 and September 2024 Minutes. Larry seconded. The motion passed.**

**Remote Interim DRE Michele Grove**

Our new Remote Interim DRE, Michelle Townsend Grove, introduced herself to the Policy Board and thanked us for being open to a remote interim RE director. Michelle plans to attend our monthly Policy

Board meetings as often as possible and, as she did for this meeting, provide us with a monthly written report. (Future RE Director Reports will be part of the consent agenda.)

Michelle will make her first trip to St. Louis the weekend of September 18-20. On Saturday, she and Rev. Kim will host a retreat with RE families. On Sunday, Michelle will help Rev. Kim lead the service. To help Michelle understand First U and the members of the Policy Board, policy board members shared some of their expectations, questions, and concerns about the future of our children's RE program.

### **Vision project for 2024-2025**

The Board had a thoughtful conversation about creating a process to engage a broad and diverse group of church members in developing a vision statement for the church. Here's where we landed.

In September, Rev. Kim preached about what a church vision statement is and why it is important. During that sermon, Rev. Kim invited members to begin thinking about their vision for First U. On October 20, Rev. Kim and Michelle will co-lead a service about the mission and vision work Michelle will be facilitating for the RE program. To capture the momentum from these services, we will create a website where people can submit their vision ideas, thoughts, questions, and comments. We will also use e-blasts and other communications to encourage members who may have missed the September service to watch the Zoom recording and try to engage them in our visioning process.

Phase I of the vision process will happen this fall. In addition to creating a website to allow members to provide written comments, in November, Board members will facilitate small group meetings to help members understand more about what a church vision statement is and why it is important and prompt them to begin thinking about their visions for First U. Phase II, which will occur in the spring. It will include discussions during the Midwinter Meeting, a special event for families and children, a group meeting for young adults, and other small group meetings, probably on weeknights.

Board members have several things to accomplish for Phase I before the next Policy Board meeting in November.

### **New Business:**

- **Increase in church insurance premium starting 11/1/24**

Kathy Wire discussed the proposed 138% increase in the church's building insurance premium with Church Mutual. Kathy pointed out that given the increasing number of catastrophic natural events, including hurricane-related flooding in North Carolina and elsewhere, building insurance costs are expected to increase substantially over the next few years (and into the future). We will likely revisit the issue of building premium increases next year.

One of the reasons for the church's high insurance premium for 2024-2025 is that the current replacement cost for the church's historical building is around \$10.5 million. This is the estimate to replace the church using the same stone walls, slate roofing, and other building materials used over a

hundred years ago. This current replacement cost value is evidence-based. We can't simply pick a lower number to reduce our insurance costs.

However, we can change the terms of the insurance coverage in several other ways that will lower the premium. Our agent has encouraged us to make the following changes:

- Reduce our co-insurance from 100% to 80%.
- Increase the deductible from \$5,000 to \$75,000
- Reduce personal property coverage from \$1.5 million to \$750,000
- Reduce business income coverage from \$250,000 to \$125,000

These coverage changes will reduce the annual premium from the proposed \$51,780 to \$36,067, about \$11,000 more than the 2023 premium of about \$25,000.

Kathy recommends that we accept all these changes. We are paying a lot for insurance we are not likely to use. The Board needs to make a risk-based decision; there is no right or wrong answer. It is a question of how likely we are to suffer damage to the building, balanced against how long it will take us to recoup money saved on lower insurance premiums. We have not filed a building insurance claim since around 2011-2013 when some copper pipes were stolen, at which time we filed a fairly substantial claim.

We have an endowment that we can use in case of damage to the building. Do we want to use current operating funds to try to protect the endowment, or do we take a risk with a lower premium and possibly have to use the endowment to cover a loss?

According to our insurance agent, the present personal property coverage of \$1.5 million is very high and is calculated as a percentage of the building's current replacement value. We can reduce that amount to \$750,000, and that would reduce the premium by half. The agent says he has not seen losses higher than \$750,000 for personal property. The pews and organ are nailed down and are part of the building. Everything else in the building counts as personal property. However, personal property is depreciated before an insurance payout.

Kathy also recommends that we consider making an additional change in our insurance coverage next year. Right now, we are insured for the building's replacement value. However, based on conversations with the Facilities Committee and others, it seems unlikely we would want to rebuild the same building if this building were destroyed. As a long-term plan, we might want to switch to less costly building insurance that covers the building's actual cash value. This coverage pays for the cost of replacing the building minus depreciation. In other words, we would insure the building for its present value. We also need to consider that under the current policy that covers the current replacement cost, insurance will first pay us the actual cash value if the building is damaged or destroyed. We will only get the additional replacement value if we actually replace the historical structures. It may be that our priorities for the future of the building are focused on things other than the historic nature of the building.

**Kathy Wilke moves to**

- **Reduce our co-insurance to 80%**
- **Increase the deductible to \$75,000**

- **Reduce personal property coverage to \$750,000, and**
- **Reduce business income coverage to \$125,000.**

**Betty seconds. Motion passes.**

The board also charged Kathy with considering the longer-term option of switching to building insurance that covers actual cash value.

Finally, the Board noted that we still have an \$11,000 increase in building insurance costs, which creates a budget deficit for this year. Kathy Wire and the Stewardship Cluster will discuss the operating budget concern and return with a recommendation.

- **Alternative uses of Bookstore space in Fellowship Hall**

Sherry presented a proposal from the Church Council to repurpose the old Bookstore in the Fellowship Hall into an interactive family play area. While the details are yet to be developed the idea is to make the space an age-appropriate play area for young children so that their parents would not have to leave Fellowship Hall to supervise them.

The Council solicited suggestions for a new use for the Bookstore space, and majority of the eight submissions suggested using the space as a family play area. Council members liked the idea of using the area for something interactive to bring energy into Fellowship Hall. Lynn noted that we have about \$2,000 in a Bookstore fund that could be used for the renovation.

**Sherry asked the Board to accept the Council's recommendation to convert the bookstore into a children's creative space, specifying that the Council is not asking for additional funds beyond the \$2,000 in the Bookstore fund. Motion seconded by Larry. Motion passed.**

### **Unhoused individuals on church property**

This discussion item was tabled to a future meeting for lack of time.

### **Updates:**

- **Staff openings: Organist and RE coordinator**

We have hired an organist, Alan Hoffman. He started on October 22. Alan will provide organ and piano music and accompany the choir. He will also serve as co-music director with choir director Joel Knapp. Plans are to revisit the music director position in about a year after Alan has more experience at First U.

We are still looking for a Sunday morning RE coordinator and a child care provider. Andrea Berin comes in during the week to help with RE class preparation and flyers, but she cannot be present on Sunday morning. The RE folks are still looking for help on Sunday mornings. We have tried Craig's list and other places, but we have not received any responses.

Sunday morning Greeters already field questions about RE; some know more than others about our children's RE programming. Chuck asks the Board to communicate with the RE committee to become better ambassadors at the door for RE. Chuck would like to bring this forward as an action item at a future meeting.

- **Active Hope Project-Tabernacle Community Development/Hub**

Tabernacle held a seven-year anniversary fundraiser last week. Seven First Us attended and learned about the early development of TCD. According to Kim, the key points. First, from the beginning TCD had a clear vision of what they wanted to do in the neighborhood. Their initial vision was to rehab and sell one house. Second, it took TCD years to get traction and momentum, including the money they needed for Phase 1 of their program. However, once TCD got the financial backing for phase 1, things moved quickly. TCD has now rehabbed 40 houses and 10 new builds. The HUB is home to an array of services needed in the neighborhood. Kim described what she learned from TCD's history as "vision, patience, persistence, relationships."

- **Board Liaison Reports**

Larry suggested that we include an agenda item for Board members to report on the committees they liaise with. Chuck announced that he would add this to the agenda starting next month.

- **Update from Sabbatical Committee**

Chuck reported that Steve Wike has not had a follow-up meeting with our Sabbatical minister candidate. He anticipates doing it this week. The Sabbatical Committee will be meeting this week

**Process observer:** Becca said we did "pretty darn good." We are now "a little behind" schedule, but it "sounds like everyone got a chance to give their feedback."

The meeting adjourned at 8:15 p.m.

The next regularly scheduled Board meeting is Monday, November 11, from 6:30 to 8:00 p.m. on Zoom. Following the adjournment of this meeting, the Board agreed to move the meeting to November 18.

Respectfully submitted,

Sidney Watson

Secretary