

**USR Board of Trustees Meeting  
November 11, 2020  
Minutes**

**Attendance:** Dawn Walter, Don Campolo, Robert Markowitz, Sarah Lenzi, Kristin Bluemel, Chris Dunnigan, [Helen Matusow-Ayres](#)

Check-In: 6:35

Reading

Starting: 6:38

I. October Action Items

- Summary

- ◇ Chris will speak with Ann about the possible underpayment of her salary
- ◇ Chris will tell us when Sarah receives her salary payment.
- ◇ Dawn will ask Paul Rosengren his thoughts about the accuracy of the proposal's claims.

II. New Thank Yous

- Action Items

- ◇ Anita DiGuilio, Jeff Cagan- Raffle- Robert Markowitz
- ◇ Bena- Kristin

III. Financial Issues

- Summary

- ◇ Sarah underpayment
  - ◆ Distribution between salary and parsonage- corrected for November and December and will be taken care of for 2021
  - ◆ \$1700 in a clerical error in Sarah's salary.
  - ◆ Between \$8-900 error in Ann's salary
  - ◆ Both will be corrected with a one time special payroll this month to cover the shortfalls \$2650. Payroll taxes will be deducted.
- ◇ Housing loan payments
  - ◆ Next year is the last year we have to pay back loans made by members to pay for the minister's housing..
    - I. Dawn should let each loan holder know their total remaining balance. She can also ask them if they would be willing to donate the remaining balance or if they want the payment this year. If someone wants their full payment we must give it to them.
- ◇ General Financial Report
  - ◆ \$53,000 in cash on hand.
  - ◆ The PPP funding is our operating account balance.
  - ◆ There is \$163,500 in the building fund.

- ◆ Chris has an appointment with MBC Bank to turn our cash account into a savings account.
- ◆ Endowment is now \$316,000. There was a \$10,000 increase. Withdrawal from the account and endowment committee allocations can occur as appropriate or necessary.
- ◆ We are \$12,000 above our projected rental income
- ◆ Received the permit from Village of Ridgewood and the State of NJ for the raffle. That is moving along with the Finance Circle. Jeff is taking total ownership. He is printing the tickets and he will record a tutorial on how to sell the tickets.
- Discussion
  - ◇ We need more research to understand what the loan balances are before we send the letters.
  - ◇ Jeff should promote the raffle during the service on Sundays.
- Action
  - ◇ Dawn will send the loan holders a letter asking if they will donate their balances or if they want to roll the loan into their pledge.
  - ◇ Sarah will offer Jeff time on Sunday to discuss the raffle.

#### IV. Pledge Drive Update- Don

- Summary
  - ◇ All pledges will roll over with a 5% increase. Pledge units will receive an via electronic communication and given the opportunity to change their pledges electronically.
  - ◇ Plans are to announce 2/28 unless we think that it should be earlier
  - ◇ Request for names of someone to lead the pledge drive
- Discussion
  - ◇ 5% is an ambitious number
  - ◇ Roll over makes it easier, 5% is good to strive for
  - ◇ An easy click to maintain at current level
  - ◇ Default will be 5%
  - ◇ People could change it later if they missed the communication
  - ◇ There are several large pledges that were never realized this year Sarah requested that list.
  - ◇ Question of how to recognize large donors. Don will consider ideas.
  - ◇ Possibly if the roll-over works we may not need a leader to run the drive.
- Action Items
  - ◇ Sarah will review the list of outstanding pledges and follow up, as appropriate. There could be a pastoral concern.

#### V. Minister's Report

- Summary
  - ◇ Someone has agreed to be the Congregational Connections Facilitator. Cannot disclose until official
  - ◇ Interfaith Thanksgiving Service coming up

- ◇ CUC Thanksgiving Service coming up
- Discussion
  - ◇ There should be widespread community involvement in rewriting the mission statement
  - ◇ Get everyone to write a mission statement
  - ◇ Helen- first question should be should we be should we change it
  - ◇ Timing- why now- a long process- 6 months to a year.
  - ◇ Time to consider
  - ◇ Helen is willing to take leadership on this project. Would like to work with a partner.
  - ◇ We are not living up to our Covenant. Freedom to speak is limited. Only if your opinions are far to the left. The Covenant does not need to change but the culture of USR may need to change. Sarah offered to discuss this in more detail one on one with the Board member that feels this way.
  - ◇ Covenant written to reflect our best selves. It is what we are trying to live up to.
  - ◇ An opportunity to work towards living by it.
  - ◇ More difficult in the current political climate to not be far left.
- Action Items
  - ◇ Helen will meet with Dawn and Sarah to discuss next steps on the mission statement project.

#### VI. DRE Report

- Summary- No report
- Discussion
- Action Items

#### VII. Policy Review

- Summary
  - ◇ Find all policies and decide which need to be updated- Need to assign this- maybe Rose- Kristin is willing to work with her
    - ◆ Update policies as needed especially the fundraising policy
  - ◇ Once compiled we need to publish policies with updated bylaws and circle documents
- Discussion
  - ◇ There is a whole section for policies on the website
- Action Items
  - ◇ Kristin and Rose will review and recommend relevant updates and changes to policies

#### VIII. Announcements

- Summary
  - ◇ Online rules of behavior developed by the SCRT. Children, youth and adult behavioral guidelines combined into one document
  - ◇ Georgetown agreed to run the small group in-person meetings.
  - ◇ Sarah and Dawn will coordinate some in-person outdoor events, weekly, with a fire pit. Maybe on Fridays.

- Discussion
  - ◇ Kristin commented that if there are only children in a zoom breakout group there do not need to be two adults
- Action Items
  - ◇ Board members will review the on-line rules for behavior, just to be familiar with them. Can comment on the living document.

IX. Solar panel discussion- Rob Willis

- Summary- Questions from the Board
  - ◇ Current Rough Budget for the improvements fund
    - ◆ Rob shared the building fund budget
  - ◇ Does the Roof need to be replaced first. If not, please explain why not?
    - ◆ Rob thinks that we should replace the roof, first. \$50,000 is a good estimate. We could live through not replacing it, but it is 25 years old and it is time. The usual life has been realized. We should do it in advance of putting the panels on.
  - ◇ How often would we need to replace the panels?
    - ◆ There is a 15 year pay off- will they last that long? Efficiency will degrade over 25 years. The life of the panels coincides with the life of the roof. The panels will pay back the original investment in seven years. It is a financing question. There is a Financial benefit. We will save money because of lower energy costs and guaranteed incentives from the State of NJ.
  - ◇ Did he get more than one estimate? Can we see others? If this was the only estimate, why?
    - ◆ The intention is use the Green Power proposal to make a decision about whether or not to install the panels and if we decide to go ahead then we will shop the proposal for other estimates
  - ◇ Will all the trees around the building interfere with the panels effectiveness? Green Power Energy did a site specific analysis.
    - ◆ Trees are not tall enough to interfere with the panels absorbing light.
- Discussion
  - ◇ No remaining must do's on the building improvement fund budget list. Most things have been accomplished. We can live with not completing the remaining items. HVAC is a high priority.
  - ◇ Looks like \$10,000 has been saved in the fund to date, so there is \$20,000 available for the solar panels.
  - ◇ Roof replacement is very important
  - ◇ The Board needs to come up with the initial investment.
  - ◇ But the money will return to us. Government incentive TREC guaranteed. NJ is a very favorable place to install solar panels.
  - ◇ Escalating savings over time because the cost of the course of energy over time
  - ◇ We will break even in year 8- 11 and then we will start earning money

- ◇ 25 year plan
- ◇ Is there a warranty period? Rob did not know, he will check
- ◇ We need to claim this as a capital improvement for insurance purposes. There is some additional cost to do that.
- ◇ Committee will drill further into financial details- costs, warrantee once we decide to go ahead and shop around for other proposals.
- ◇ We need to decide first do we want to do this.
- ◇ We can say to other bidders that, we are willing to invest x amount of dollars, what can you do for us?
- ◇ Aligns with our values and this seems like good timing, coincides with getting a new roof.
- ◇ What happens if we were to leave our building earlier than the contract ends? Benefits will go to the end user. Factored into the value of the property.
- ◇ Need to decide if we want to do it and how
- ◇ May be a good use of endowment funds
- ◇ Not just yes or no, or to what degree. The less you spend the less you earn from it. This is the optimal design.
- ◇ Rob thinks not just yes or no, but how much?
- ◇ Rob is recommending that we go all in
- ◇ Definitely do the roof and the panels or not at all.
- ◇ Lots of support but needs inside the building have to be addressed. Kitchen, RE space, bathrooms and indoor painting.
- ◇ Chris thinks that there is money for all needs in the building fund.
- ◇ No way to complete these projects before the winter. Roof in the spring and then the panels. Looking at spring and summer 2021.
- ◇ Would not power Reeb.
- ◇ Can all come out of the Capital Budget. Should have to spend this first
- ◇ Keep in mind that people who donated need to be educated about why we are spending more on the solar panels and the roof than originally planned.
- ◇ Can also sell it on getting money back- Put that money back into the building fund.
- ◇ Used to have a capital fund that was funded every year from the pledge drive.

Adjourned at 8:20 pm