**Quimper Unitarian Universalist Fellowship**

**Board of Trustees**

**Minutes September 25, 2024 6:00 pm**

**RE 2/3 and Via Zoom**

Attending in person: Sarah Walker, Roseanna Almaee, Dean Carr, Gary Forbes, Julia Cochrane, Peg Hunter

Attending via Zoom: Linda Hart, Megan Cate

Observer: Janelle DeMateo

Tech: Christina Tweed

**Land Acknowledgement:**

We acknowledge that these waters, mountains, valleys and shorelines are the traditional territory of the S’Klallam and Chemakum peoples. We will work to restore and sustain their homelands and all living beings.

**Meeting Called to Order 6:00**

Spiritual Practice and Opening

**Chalice Lighting** –Opening words: Sarah

**Check-in**

Protocol for observers during virtual or hybrid meetings:

* All non-board members will be muted and video turned off
* Observers may be asked to respond to a question (e.g., parliamentarian for a question on process)
* Invited observers with items on the agenda may be asked to join when that agenda item is being discussed

Opening announcements or acknowledgements **6:10**

* Assign process and time observer – Gary Forbes
* We share appreciation for the successful opening activities this month.

1. **Approve Meeting Agenda including additions: recommendation from Endowments and head of Personnel Committee** – moved by Roseanna, seconded by Dean, passed.
2. **Consent Agenda** 
   1. Approval of Minutes of August 28 BOT meeting – moved by Roseanna, seconded by Dean, passed.
3. **Standing R****eports**
   1. **President’s Report – See** [**Attachment A**](#AttachmentA)
   2. **Minister’s Report – See** [**Attachment B**](#AttachmentB)
   3. **Treasurer’s Report – See** **[Attachment C](#AttachmentC)**
      1. Motion to approve Treasurer’s Report. The year ending report will be available next month. Mary had two handouts: Percentage of Annual Pledge Income per Month and Cumulative Pledges Paid (% of final total)

Move to approve: moved by Peg, seconded by Roseanna, passed.

1. **From the UUA Retirement Plan. (See attachment J for information)**

Motion: 2025 Restatement of Unitarian Universalist Organizations Retirement Plan

Whereas the Quimper Unitarian Universalist Fellowship is committed to assisting all of its employees 18 years and older prepare for their retirement years, and;

Whereas the Unitarian Universalist Organizations Retirement Plan (the "Plan") is the retirement plan sponsored by the Unitarian Universalist Association, therefore;

Be It Resolved that the Quimper Unitarian Universalist Fellowship hereby adopts the 2025 Restatement of the Unitarian Universalist Organizations Retirement Plan with an implementation date of January 1, 2025 and commits to complying with all the provisions of the Plan and the elections made by Quimper Unitarian Universalist Fellowship in the 2025 Employer Participation Agreement that we submit to the UUA Retirement Plan Committee and they acknowledge receipt and approve via counter signature of same.”

Moved by Mary, seconded by Roseanna, passed by all.

1. **Trustees’ Reports – Congregational Committees**

**5.1 Endowments – Mary Tucker**

Motion to approve the Housing Task Force Recommendation to approve the transfer of $48,391.04 to Bayside Housing as approved by the Social and Environmental Justice Council, September 18, 2024 and the Endowment Committee, September 25, 2024. The Board would like the Communications Committee to keep the congregation informed through a Monday Board Report or notice in the Weekly Update in collaboration with the Social and Environmental Justice Council.

Approval: Roseanna moved, Julia seconded, passed by all.

**5.2 Nominating Committee** (no report). Gary reported that the Nom Com has been unable to fill the open Board position. There was discussion as to whether the BOT should appoint a member. Gary will revisit the situation with the Nom Com.

1. **Program Council Report – See** [**Attachment E**](#AttachmentE)
2. **Board Task Force and Committee Reports 6:30**
   1. **Communications Subcommittee – Peg H. (no report)**
   2. **Governance Committee – See** [**Attachment G**](#AttachmentG) **– Julia**
   3. **Denominational Affairs – Julia (no report)**
   4. **Personnel Committee – See** [**Attachment H**](#AttachmentG) **– Roseanna A.**

Moved by Roseanna that we approve Jennifer Stankus as chair of the Personnel Committee, seconded by Mary, passed by all.

1. **Break 6:45 – 6:50**
2. **Agenda Item – Board Goals Drafts discussion**

Each of the three subcommittees (Governance, Finance, and Communications) shared their draft goals for the board, including ongoing, immediate, and long-range goals. Leads for each of the subcommittees recorded input from the whole board and will contact their committee members for follow-up meetings, specifying timelines, and identifying roles and responsibilities. Several goals will require collaboration among the subcommittees (e.g., communication and finance, in keeping the congregation informed about the status of QUUF finances)

1. **Executive Session** – An executive session was called to discuss a personnel matter. Roseanna moved to go into the session; Dean seconded. Peg moved to close the session, and Roseanna seconded.

**Extinguishing the Chalice:**

**ADJOURN 8:20**

**References**

**Open Questions for QUUF Vision building from 2021 BoT Retreat**

Together how can we better meet the spiritual needs of our community?

How can we create a more unified, diverse, equitable and inclusive   
QUUF community for all?

**QUUF Board Covenant (revised 9/14/15)**

As Board members of the Quimper Unitarian Universalist Fellowship, we will:

1. Hold in love all that we do for QUUF and the Board. Love serves to make service on the Board a spiritual experience.
2. Listen mindfully and deeply, encourage each other, work toward trusting relationships in order to transcend our individual limitations and achieve a greater result.
3. Seek consensus, honoring dissenting opinions. We will speak with one voice about Board decisions once they are made.
4. Be prepared to achieve the goals we collectively set, keeping in mind the spirit, cooperation, and joy.
5. Resolve our conflicts in a timely manner. Forgive each other and ourselves.
6. Speak honestly and be discerning about what needs to be kept confidential.
7. Express sincere appreciation of each other.
8. Maintain a sense of humor.
9. Represent the congregation by listening to their concerns and dreams and by acting in their best interest.
10. Be guided by the Seven Principles.

**Attachment** **A**

**QUUF Board of Trustees**

**President’s Report – September 25, 2024**

1. This month brought the welcoming Sunday and potluck picnic September 8 which was a very successful event with a great turnout. There were new opportunities to sign up for ALSO classes and covenant groups.
2. I attended the Tending Community sessions offered by Elizabeth Walker and Kathy Stevenson in August.
3. I attended the kick-off for the Pacific Western District Presidents’ meeting.
4. I facilitated work on Board Goals. We identified key areas of Board responsibilities and I put together some materials to help with formulating goals and timelines. The board has divided into 3 groups to draft goals in the key areas of Communication, Governance and Financial responsibility.
5. At our Board Retreat September 12 from 9:30-2:00, we worked on getting to know each other better. We discussed some principles of board work and reviewed our Board Covenant with the intention of doing some revisions. Our staff joined us in the afternoon. They shared complete descriptions of their job responsibilities. We had a good discussion regarding the interim work that we are doing and the changes or improvements that can be indicators for us to prepare to transition from interim ministry status.
6. I also met with Program Council Chair, Diane Haas, to discuss the relationships of our approaches to Developmental Ministry goals, goals specific to the Board and those being pursued by the Program Council. Our intention is to continue to communicate and share progress notes.
7. Roseanna suggested that she can act in the capacity of Vice President for the next few months and I will bring this proposal to the Board.

Pending

1. Completing Board goals and revising our Board Covenant
2. Appointment of a 9th board member
3. Chairperson for the Personnel Committee

Respectfully,

Sarah Walker, President

QUUF Board of Trustees

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**Attachment B**

**Monthly Minister’s Board Report**

**September 2024**

It feels like it’s been a good start to the church/program year. The service on September 8 was well attended and the energy at the picnic was high. People where happily interacting, making panels for the new bunting that’s now up in the Fellowship Hall, and there were willing helpers putting it all together. More than one person noted that it felt like the congregation had moved along at least in some measure.

This month I wrote a blog post about the Salish Sea Fellowship and reminded everyone that change happens, and that it’s normal and to be expected. I heard good feedback from many people, grateful to have a perspective that was positive.

Last year I suggested that my first priority was to bring down the anxiety in the system, and it feels like that has happened to a large degree. In meetings and in conversations with members I hear more hope and comfort, as well as a focus on the future. The difficulties of the past few years are not gone, but they no longer hold center stage.

The Leadership event was well run and very well received. It was more good energy and some helpful perspectives and tools for doing the work that we’re all doing. It also felt like a nice appreciation for the folks who are engaged in leadership.

ALSO has launched and is slowly picking up some energy. With the quick signup time, I didn’t get enough people signing up to offer my class on *Our Chosen Faith* so I’ll offer it again in the spring with the hope that we’ll get a good turnout. The team that has been working on putting this together – Paul Loubere, Dean Carr, Henry Amick, Kathryn Wadsworth, David Deardorf, Mary Tucker, Beau and me – has done a great job of getting it off the ground.

Adopting Soul Matters for our covenant groups, worship themes and RE has been a bit of a process and is starting get some attention. After a little bit of a bumpy start for the covenant groups, there is some excitement about the process. I’m offering an opportunity every month for people to reflect on the theme in relation to worship. It’s held on Zoom, and our first meeting brought people together for a good conversation. I’m looking forward to the subsequent gatherings.

My health continues to be challenging, and I am continuing to meet with health care professionals to see if we can find some ways to improve my ongoing issues. I will be starting to use a C-Pap tomorrow in the hope that better sleep will support better health. I appreciate your support as I get this sorted out.

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**Attachment C**

**Treasurer’s Report to the Board**

**September 25, 2024**

The information below summarizes highlights from August 2024 and represents two months of the current FY24-25 Fellowship year.

**Income:**

Current Pledge income for August is $27,890

Total overall income for the month is $39,983

**Expenses:**

The expenses for August were $44,715

**Assets:**

Total Cash: $66,343

Investments: $221,764

Overall Total Current Assets $350.224 (does not include real estate)

**Liabilities:**

Current Liabilities: $6,947

The matching funds for FY 2024 to 2025 on the pledge increases are not paid on a monthly basis. The members who will match the increases do not pay until those increases are realized. It is very difficult to keep track of this on a monthly basis so will be reported twice a year.

We are delayed in receiving the final year ending report for 2023-2024 for another month due to the need to sell investments to pay for the deficit budget amount of $91,000 plus. This has been delayed because the change of valid signatures was rejected due to an increase in stringent requirements to avoid stolen identities. We are diligently working on meeting the requirements but it’s been a pain in the patootie!

Two graphs have been prepared by the Finance Team Chair, Larry Morrell. They will be passed out at the Board meeting.

**Reports, Actions, Measurements and Plans (RAMP)**

**Report to the Board**

**September 2024**

From R.A.M.P. Charter:

Purpose: To formulate plans, define reports, suggest actions and create measurable goals leading to a sustainable financial future for QUUF.

RAMP has defined its deliverables to the QUUF board as follows:

1. Working with ministry teams and the minister, create standardized reports containing key metrics that can be easily summarized for the Board and QUUF members to understand the state of the fellowship financially and spiritually. First draft by October 16.
2. Working with the Finance Committee, the Fundraising Coordinating Team and staff, create a “financial dashboard” to be included in the monthly Treasurer’s report showing key metrics of QUUF’s finances and forecasting through the end of the fiscal year. First draft by October 16.
3. Create possible scenarios to achieve a balanced budget for FY2026 including both additional income opportunities and expense reductions. Present options to the board by December 16.

Progress

RAMP has met with key council and ministry team leaders to communicate the purpose of the metrics and reports.

Draft of key metrics under development:

* Non-financial examples: Sunday Service attendance and plate collection, community events held and attendance, trainings held and attendance – i.e., ALSO, DEI, Leadership, HCT, current membership, anticipated new members, special events being planned, volunteer participation.
* Financial Metrics in addition to the standard Financial Reports: Pledge fulfillment and total income compared to expected values; expense exceptions to budget; financial forecast for full fiscal year.

Plans

* Continue meeting with key lay leaders and staff to achieve understanding and participation to report key metrics periodically. Update metrics and report formats as needed.
* Create budget scenarios with possible impacts to programming and services.

Respectfully submitted:

RAMP team members: Megan Cate, Mary Tucker, Jenell DeMatteo, Larry Morrell

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**Attachment E**

**Program Council Report**

**September 2024**

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The ‘About QUUF’ pamphlets have been updated and are ready to distribute to new members and friends. The pamphlet gives a brief description of our Committees and Teams outlined by Councils. It also gives a description of the RE program, annual events, etc. Thanks to Jenell for doing the formatting!

We completed the first Leadership Assembly for this year! We have received positive feedback. There were 3 components: providing the Committee/Team Guidebook, exploring a handout on Inclusivity (this is a DEI component), and a Brene Brown video on 7 elements of trust. Each area had opportunities for discussion. We distributed the Guidebook and handouts to those that did not attend.

PC chair Diane met with the Board chair Sarah to review goals for this coming year that focus on things we need to do and areas to focus on before we, as a congregation, are ready to call a permanent minister. These goals will help guide our activities.

PC chair Diane attends the Governance Committee meetings and the Executive Board meetings as a liaison from the Program Council.

**Councils** – and some highlights

**Community Council** – The homecoming picnic was a success! 130 plates used.

Parent’s Night Out September 21 – This is to support the parents of our RE program.

Affinity Groups – sign-ups are complete.

Covenant Groups – 22 new people have signed up. This is in addition to the existing 5 continuing Covenant Groups. Folks are excited about trying the new Soul Matters format. Soul Matters is a UUA curriculum. Soul Matters provides themed packets for worship, RE and Covenant Groups. There is an emphasis on spiritual practices and sharing our experiences along with ‘disciplined responses’ instead of discussion on a topic.

Circle Suppers will be resuming after a summer break.

Membership and Belonging Team (MBT) – They are expanding their mission to address member retention/engagement. Elizabeth Walker, chair and Kathy Stevenson presented a UUA class/discussion group called “Weaving the Web of QUUF Community”. This was well attended and focused on ways to support, expand and build community connections.

**Social and Environmental Justice Council** – UU the Vote is continuing. GREAT participation! Letter writing after services also successful and appreciated. We will have sent 4,000 postcards and letters by the time we are done!

Housing Project – $ 50,000 was donated to QUUF as seed money to make an impact on housing our unsheltered neighbors. The Task force has made a recommendation to donate the money to Bayside Housing. One of their considerations was to find ways that our QUUF community could work together. Several ways to volunteer and support Bayside’s projects have been identified. The recommendation has been approved by the SEJC and Rev. Linda. Approval by the Program Council and Finance committee is pending. A copy of the recommendation is at the bottom of this report.

Members of the Antiracism Team will be presenting classes and discussion via ALSO. Four members attended a Usawa workshop on understanding white supremacy.

**Spirit Council** – We are looking at how we can re-energize the Spirit Council and especially the Sunday Services Team in the coming year.

**Growth and Learning** **Council**

ALSO=Advancing Learning and Spiritual Opportunities. Fall Pamphlet is out!

AHA – Jan Albee and Frank Layden are stepping down from leadership. Thus far no one has stepped up to organize this program, so for now it is off the calendar.

Widening the Circle (Roseanna and Diane) will be presenting a class/discussions on Classism: Explorations on Class. This is in the ALSO brochure.

**Operations Council** – The Council is scheduled to meet in September and quarterly.

There was a DASH audit – evaluating accessibility issues. We are waiting for their written report. [DASH Project – voice for all people with disabilities](https://dashproject.org/)

**Events:**

Harvest Festival Saturday, October 5

Parents Night Out September 21 – We will offer something again in January and April.

Leadership Assemblies scheduled for September 14, January 11, and April 26.

Submitted by Diane Haas,

Program Council Chair

**Housing Task Force Recommendation**

**Approved by Social Environmental Justice Council Sept 18, 2024**

Task Force: Jo Blair, Maria Mendes, Jim Golden, Penny Ridderbusch, Julia Cochrane, David Bommer, John Collins, Kathy Stevenson, Laurie Riley

During the pandemic, a generous couple donated 50,000 to QUUF as seed money to make an impact on housing our unsheltered neighbors. As we experienced covid together and minister transitions, we had to delay addressing how to utilize the tremendous gift. We began exploring the best use of the gift in April 2024. We consulted with Viki Sontag, chair of the Data and Needs Assessment Committee of the Housing Fund Board. We all agreed that getting people out of tents and into a structure was our highest priority. Thus we recommend:

1. The generous anonymous donation to be given to Bayside Housing & Services.
2. It is earmarked for the project before Bayside at this moment, the combining of Peter and Pat’s Place. Pat’s Place was a temporary tiny shelter village. It is time to move it, to allow for the building of the permanent Vince’s Village; 23+ units of affordable housing.
3. Peter and Pat’s Place will join together on Faith Way in Port Hadlock, at the Community United Methodist Church. This community will need an expanded kitchen and bathroom facility to meet the needs of residents of the 23 units. Our funding will focus on that particular project.
4. Several QUUF congregants were involved in the building of Peter and Pat’s Place in 2021 & 22. Some are still participating with Community Build.
5. Adequate kitchen and bathroom facilities are essential to a functional sheltered life. While we help complete this community of tiny shelters, the move makes it possible for Bayside to take the next step in building Vince’s Village. The grants are already in place for this, so moving Pat’s Place to Faith Way is essential.

We want QUUF to also offer a pledge of volunteer engagement to be a part of the donation. We have identified several ways we encourage our congregants to support the projects initiated by Bayside. They include:

1. Emergency Shelter: All churches, organizations and individuals are invited to provide dinners for these unsheltered neighbors. You will hear about what is involved in another announcement.
2. Peter and Pat’s Place kitchen/bathroom facility: Volunteers will be needed.
3. JC MASH Free Clinic: This enhanced offering will be a service based in the new Woodley Place in Port Hadlock. Doctors and Nurses are encouraged to volunteer. Some people are needed as receptionists.
4. Financial donations to Bayside will help these and other projects to get up and running. It has been inspiring and educational to work with the leadership team of Gary, Heather and Karen, as we discern how best to direct the gift to QUUF.

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**Attachment G**

**Governance Committee Quarterly Board Report**

**September 2024**

**Submitted by Frances Loubere and Phil Burwell**

**Meeting Schedule:** First Wednesdays from 10-Noon.

**Members:** David Alvarez, Phil Burwell (Co-Chair), Julia Cochrane (Board Rep & Scribe), Jenell DeMatteo (QUUF Administrator), Diane Haas (PC liaison), Frances Loubere (Co-Chair), Christina Tweed (QUUF Tech), Anne Weaver

**Launch of GC:** We enjoyed a celebratory potluck to begin our year.

**Board Policies and Procedures:** As requested by the Board, GC will develop recommendations for the Conflict and Grievance Policy procedures. Frances and David will work on this with either Roseanna or Julia as the Board rep. We await word from the Finance Committee regarding these requested policies.

**ALSO class:** Two sections of “A User’s Guide to QUUF” are in the fall ALSO schedule. We will continue to develop a presentation – Powerpoint and handouts. These will be available for ongoing congregational education whether or not there is interest in the class. Phil shared material for discussion.

**GC Goals:** Our charter guides our committee goals for this year. Goals include developing an evaluation system and educating the congregation. We aspire to find new committee members with these skills and interests.

**Strategic Goals:** These are Board initiated goals developed with input from the Congregation and implemented by the Minister along with the Ministry Coordinating Team and PC. Developing these is a part of shared governance that still needs to be implemented. GC suggests that the Board invite long time GTF/GC member, Anne Weaver, to help jumpstart this process.

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**Attachment H**

**Personnel Committee Board Report**

**September 23, 2024**

The Personnel Committee held its first meeting 9/23/2024.

Attending were Committee members Lynn Maier, Mary Tyburski and Jennifer Stankus; Staff Jenell Dematteo; Board Liaison Roseanna Almaee

Jennifer Stankus will serve as Committee Chair.

The Committee approved the forms to be used in the new staff evaluation process.

The Committee agreed to a tentative calendar of agenda items for the year. The first task will be a review of the Employee Handbook.

Next meeting is scheduled for October 24.

**Attachment J**

**Agenda Items**

**To: QUUF Board of Trustees**

**From: Jenell DeMatteo, Congregational Administrator**

**Date: 9-17-24**

**RE: Motion to Accept UUA Retirement Reinstatement Plan**

**Motion to Adopt:** 2025 Restatement of Unitarian Universalist Organizations Retirement Plan

Adoption Date: 9-25-24 by Board of Trustees QUUF

Whereas the Quimper Unitarian Universalist Fellowship is committed to assisting all of its employees 18 years and older prepare for their retirement years, and; Whereas the Unitarian Universalist Organizations Retirement Plan (the "Plan") is the retirement plan sponsored by the Unitarian Universalist Association, therefore;

Be It Resolved that the Quimper Unitarian Universalist Fellowship hereby adopts the 2025 Restatement of the Unitarian Universalist Organizations Retirement Plan with an implementation date of January 1, 2025 and commits to complying with all the provisions of the Plan and the elections made by Quimper Unitarian Universalist Fellowship in the 2025 Employer Participation Agreement that we submit to the UUA Retirement Plan Committee and they acknowledge receipt and approve via counter signature of same.

**Background Rationale:**

* QUUF has been participating in the UUA retirement plan for years.
* QUUF last signed this document in 2013 when the agreement was updated.
* This is a standard operating procedure and needs the board approval to continue with the UUA plan. (required)
* There is no reason or desire to change the retirement plan.
* After the board approves the motion, Jenell will fill out Employer Participation Agreement and will need signatures from: President, Treasurer

**UUA Plan Retirement *Changes*:**

1. Compliance with New Laws: We added a Cares Act Appendix (*Articles I-IV*) and provisions relating to Secure Act 1.0 and 2.0. Changes include:

* During covid, allowed for various withdrawal options and increased loan amounts with extended payback terms and reduced/no penalties.
* Increase in the required minimum distribution (RMD) age from age 72 to age 73 in 2023, and then to age 75 in 2033.

Addition of in-service withdrawal options with no penalty including hardships, qualified birth or adoption, domestic abuse, and qualified disaster. (*See Section 10*)

2. We’re standardizing the way employer contributions are calculated.

* Section 2.13: The definition of Compensation used for calculating employer contributions has been updated. Currently, each participating employer is asked to choose from a list of exclusions to salary. For ease of employer administration, the definition will be standardized, with the following adjustments to W-2 income:
  + Include: amounts received as a housing or parsonage allowance and salary deferrals. (*This is a clarification, not a change.*)

Exclude: severance pay, payment in lieu of FICA, imputed insurance premiums, the gross-up amount for same-gender couples, additional benefits not paid in cash, and reimbursements for moving and travel expenses, and health insurance stipends.

1. Eligibility for immediate employer contributions is expanding to include all UUA credentialed and certified professionals.

Section 2.50: Completion of a Year of Eligibility Service (YOES) qualifies an employee for employer contributions. The definition of Year of Eligibility Service has been updated to include not only ministers who have attained preliminary fellowship but also credentialed religious educators and certified music leaders. Previously, ministers satisfied their YOES by completing an internship. This change provides ease and consistency of process, and greater equity across professional areas. (*The YOES criteria for non-credentialed employees, based on hours and years of service, remains unchanged.*)

1. Section 4.1: Roth contribution options have been added, as well as In-Plan Roth Rollover Contributions and In-Plan Roth Transfer Contributions. (*Effective 1/1/2026*)
2. Section 4.6: Removes the auto-enrollment election from the Employer Participation Agreement for all employers except for those with 100 or more employees. This provision proved challenging for employers to administer correctly.
3. You will be permitted to change your employer contribution percentage at the start of either the calendar year or your fiscal year.
4. Section 5.1 and 5.2: Allow for more flexibility in changing employer contribution amounts. Rather than only at the start of the Plan Year (calendar year), changes will now be allowed at the start of the employer’s Fiscal Year.  
   *NOTE: Employers that are deemed to have one or more Highly Compensated Employees (HCEs) will be classified as “Safe Harbor” and will only be able to make employer contribution election changes at the start of a Plan Year and will be subject to annual Actual Deferral Percentage (ADP) and Actual Contribution Percentage (ACP) testing. An HCE is defined as an employee that exceeds the annual compensation amount ($155,000 in 2024, not including housing allowance, if provided).*
5. Section 14: Clarifies and simplifies overall plan and individual employer terminations.

**Your Resources (info if you want to read):**

* [**Sample Board Resolution**](http://url9064.uua.org/ls/click?upn=u001.zncmaX8BenBuXOg2qhWMcUB9UNp2GR-2Fuo7VqKB8LJpwQfnb50yzoiTjG2Z247Sd16mczpn-2F60iYz5dPUTglGV-2Bvv9cd7G-2FJiuYfzf47LCdI-3DCvz3_-2FUUYQ43rod4IJTLf4mV8KkfK49ynd6v0ekTCyjPgRtvs-2Fg5WpaaAPE6dnHxC3XvZCd-2FZOZyqhhEkV7bfR1r31RiabQVXMPkGXfm-2FU-2BeHX37nRaj5qdWjTpFBMK-2FB4NAgVVn-2FcrSSlD-2Ftb5LB66Amv6nz1hkTq3OSi6D0GHoHwhf2kYHbHFSaWVj7e4jUe3ILyiPZSOsrLyMpjxlJf3y1BHADIfrghCGNZOdFlF0TBjdjrDzzpJSa1Hf-2B5sjdbDT5s9XQ-2FvpJrty0rbaLi13ad9jdUW4uAb3AXnc1tMAvw5VI71tjX0HG3JJ1npSkQV3mVt2bktO5NxOt9dk0l5pcIAGQtfQ-2BfEljcCnqyzZX0OEV1Ed5y3Kes2oPmEoZVtZSotukbBLGTbUjZP1y-2FLuhF4m6Oo8rXHaftL91amWghPD7qpco8PTb3svi7h5A7-2B6qde8Fo893ngJLZrwtGwQ7Tml4VhPNvK-2FVRXpVHNITqkhIfZWQ-2BaMG4swdNwzyim4zIk3hE2bHLeRq13FfogJ-2FugtF6pEUyQR-2FcQOoTE8aa0NFB1Ev02YImiWA-2FORQ-2FqjdTJ9y6OQ3J9sG5O6hKrDqDhtEX3gmZ7AJ-2BpSbjiFKOdTU6jXUKq-2FueFCH6cx3-2FrQbE77ae-2BIDv7Z4CbYw4rRruEy8-2BIJjk2mn3nmYidJtdvDMJPtj6jMBv-2FAg-2FwUqJ7Vx1ptBZjLh31m3ypR-2BtLYVd9Zv2imcE3d8Qk1mZAiuNcsikbY2oYvJFYtyKlG8pYvnaQgXzkiAIPTa-2F0BhZaUQuX-2FGuQqcG6LSoaTHn4kzoSTKXUGQg4Tjxy6EEJBZ81x2PMWnlXyq9yPM6USZadC5WwhV-2BFa30AsDNeqj7TAiW7fFSQboVeIZSChedcYfLNJhHAk88r0W1e4j9UJEXcqD2ecppRUgiVfwtrZOLpYR4cjcl0gow-2Bn-2BZ3KI4-2BpbhLEB9obiNAGWt8gUjPwof3pIJNG2fSWd2Jnu1y3gT4rBQp5Qt7-2FC2ilfcHDMVw-2BGQTKlg6W1C9NU-2BUy6SKYJqsb3nFv08IMtFwN5N0B7uwjHGqjuZRjHn9KJA3qyek-2BZqVGn4b1Z-2Bt5cOGV-2BH1RRFsO4WkdLgbXOVDpVFdp46ldHO24-3D). Follow the link contained in the bolded blue text to view a Sample Board Resolution.
* [**2025 Restated UU Org Retirement Plan Document (89 pages, PDF)**](http://url9064.uua.org/ls/click?upn=u001.zncmaX8BenBuXOg2qhWMcVuOHXuWGm4NCL75FSE-2Bn15WJpK0al2Yahf4fN9xXWKabDfbNqqIbYQOTcI4BPo5b-2FjV-2FFw9QZS-2FTMHPN6WizJJyOdlwLRzO-2Bbu5obxFEpq-2B7ij7NJQaZFQrOsM5XZqGBg-3D-3DNQ6R_-2FUUYQ43rod4IJTLf4mV8KkfK49ynd6v0ekTCyjPgRtvs-2Fg5WpaaAPE6dnHxC3XvZCd-2FZOZyqhhEkV7bfR1r31RiabQVXMPkGXfm-2FU-2BeHX37nRaj5qdWjTpFBMK-2FB4NAgVVn-2FcrSSlD-2Ftb5LB66Amv6nz1hkTq3OSi6D0GHoHwhf2kYHbHFSaWVj7e4jUe3ILyiPZSOsrLyMpjxlJf3y1BHADIfrghCGNZOdFlF0TBjdjrDzzpJSa1Hf-2B5sjdbDT5s9XQ-2FvpJrty0rbaLi13ad9jdUW4uAb3AXnc1tMAvw5VI71tjX0HG3JJ1npSkQV3mVt2bktO5NxOt9dk0l5pcIAGQtfQ-2BfEljcCnqyzZX0OEV1Ed5y3Kes2oPmEoZVtZSotukbBLGTbUjZP1y-2FLuhF4m6Oo8rXHaftL91amWghPD7qpco8PTb3svi7h5A7-2B6qde8Fo893ngJLZrwtGwQ7Tml4VhPNvK-2FVRXpVHNITqkhIfZWQ-2BaMG4swdNwzyim4zIk3hE2bHLeRq13FfogJ-2FugtF6pEUyQR-2FcQOoTE8aa0NFB1Ev02YImiWA-2FORQ-2FqjdTJ9y6OQ3J9sG5O6hKrDqDhtEX3gmZ7AJ-2BpSbjiFKOdTU6jXUKq-2FueFCH6cx3-2FrQbE77ae-2BIDv7Z4CbYw4rRruEy8-2BIJjk2mn3nmYidJtdvDMJPtj6jMBv-2FAg-2FwUqJ7Vx1ptBZjLh31m3ypR-2BtLYVd9Zv2imcE3d8Qk1mZAiuNcsikbY2oYvJFYtyKlG8pYvnaQgXzkiAIPTa-2F0BhZaUQuX-2FGuQqcG6LSoaTHn4kzoSTKXUGQg4Tjxy6EEJBZ81x2PMWnlXyq9yPM6USZadC5WwhV-2BFa30AsDNeqj7TAiW7fFSQboVeIZSChedcYfLNJhHAk88r0W1e4j9UJEXcqD2UxHJDgSkwktjufMS-2FYy-2BPWEzcxczfFSvxNOKdfq1l89pT0TNNrEzUn-2F2MaDRu2RRzvtvWHcvgZoXscx1Ijmc7GJ5UpSkB70-2BbN0SUvnTuvozknS-2FHtrvym-2F6bi8ZRqnlPKwYTT3ZeC1bfaxE90-2B-2BF8SNQyyA9-2BLuocIpJgHUytW5Z4ns0defBMV8twGcexIvtKor53bBPFgHOKGViI3acM-3D)**:** Follow the link contained in the bolded blue text to view the updated Plan document.
* [**Summary of Changes**](http://url9064.uua.org/ls/click?upn=u001.zncmaX8BenBuXOg2qhWMcUB9UNp2GR-2Fuo7VqKB8LJpwQfnb50yzoiTjG2Z247Sd16mczpn-2F60iYz5dPUTglGVzK3uFMQipEi6z5wbiNy-2Ftw-3DDrY2_-2FUUYQ43rod4IJTLf4mV8KkfK49ynd6v0ekTCyjPgRtvs-2Fg5WpaaAPE6dnHxC3XvZCd-2FZOZyqhhEkV7bfR1r31RiabQVXMPkGXfm-2FU-2BeHX37nRaj5qdWjTpFBMK-2FB4NAgVVn-2FcrSSlD-2Ftb5LB66Amv6nz1hkTq3OSi6D0GHoHwhf2kYHbHFSaWVj7e4jUe3ILyiPZSOsrLyMpjxlJf3y1BHADIfrghCGNZOdFlF0TBjdjrDzzpJSa1Hf-2B5sjdbDT5s9XQ-2FvpJrty0rbaLi13ad9jdUW4uAb3AXnc1tMAvw5VI71tjX0HG3JJ1npSkQV3mVt2bktO5NxOt9dk0l5pcIAGQtfQ-2BfEljcCnqyzZX0OEV1Ed5y3Kes2oPmEoZVtZSotukbBLGTbUjZP1y-2FLuhF4m6Oo8rXHaftL91amWghPD7qpco8PTb3svi7h5A7-2B6qde8Fo893ngJLZrwtGwQ7Tml4VhPNvK-2FVRXpVHNITqkhIfZWQ-2BaMG4swdNwzyim4zIk3hE2bHLeRq13FfogJ-2FugtF6pEUyQR-2FcQOoTE8aa0NFB1Ev02YImiWA-2FORQ-2FqjdTJ9y6OQ3J9sG5O6hKrDqDhtEX3gmZ7AJ-2BpSbjiFKOdTU6jXUKq-2FueFCH6cx3-2FrQbE77ae-2BIDv7Z4CbYw4rRruEy8-2BIJjk2mn3nmYidJtdvDMJPtj6jMBv-2FAg-2FwUqJ7Vx1ptBZjLh31m3ypR-2BtLYVd9Zv2imcE3d8Qk1mZAiuNcsikbY2oYvJFYtyKlG8pYvnaQgXzkiAIPTa-2F0BhZaUQuX-2FGuQqcG6LSoaTHn4kzoSTKXUGQg4Tjxy6EEJBZ81x2PMWnlXyq9yPM6USZadC5WwhV-2BFa30AsDNeqj7TAiW7fFSQboVeIZSChedcYfLNJhHAk88r0W1e4j9UJEXcqD2bNvZP-2BvgfdgKXK-2B3EhJmEHf0xH9TJFM1ptHewMj0MrMTzKgTYJeM2-2B13gCm8ulBfpr51rNXt1Q1HquTBp4lOcWhy10iI5WH2K-2F-2BbeCLrw4J8Z-2BRTme6-2B4Ldxo-2BgbEaQuvyzCFCDCpsS3whY2A-2BkqUS4EhScfrTRmZ7pMJra6efD3BSaXIoECGbmqBQ08qPjPtwAI-2FaEZvMhLTEugcp-2BVxw-3D)**:** Follow the link in the bolded blue text to view a Summary of Changes.
* [**Your Current Employer Participation Agreement (EPA)**](http://url9064.uua.org/ls/click?upn=u001.zncmaX8BenBuXOg2qhWMccScuLe1dM072-2BEXf7kM6j8dn5eWyw1lUsTBDZKJQ-2F4u1GkCPqF67cd2Mafhi4mSgnHKKmG-2FS3F0pKRDxTrsnEWsotr3e8V5pVXDw7DQTWx7N7cbNPEkbMjGZyra6eFB4A-3D-3DrquX_-2FUUYQ43rod4IJTLf4mV8KkfK49ynd6v0ekTCyjPgRtvs-2Fg5WpaaAPE6dnHxC3XvZCd-2FZOZyqhhEkV7bfR1r31RiabQVXMPkGXfm-2FU-2BeHX37nRaj5qdWjTpFBMK-2FB4NAgVVn-2FcrSSlD-2Ftb5LB66Amv6nz1hkTq3OSi6D0GHoHwhf2kYHbHFSaWVj7e4jUe3ILyiPZSOsrLyMpjxlJf3y1BHADIfrghCGNZOdFlF0TBjdjrDzzpJSa1Hf-2B5sjdbDT5s9XQ-2FvpJrty0rbaLi13ad9jdUW4uAb3AXnc1tMAvw5VI71tjX0HG3JJ1npSkQV3mVt2bktO5NxOt9dk0l5pcIAGQtfQ-2BfEljcCnqyzZX0OEV1Ed5y3Kes2oPmEoZVtZSotukbBLGTbUjZP1y-2FLuhF4m6Oo8rXHaftL91amWghPD7qpco8PTb3svi7h5A7-2B6qde8Fo893ngJLZrwtGwQ7Tml4VhPNvK-2FVRXpVHNITqkhIfZWQ-2BaMG4swdNwzyim4zIk3hE2bHLeRq13FfogJ-2FugtF6pEUyQR-2FcQOoTE8aa0NFB1Ev02YImiWA-2FORQ-2FqjdTJ9y6OQ3J9sG5O6hKrDqDhtEX3gmZ7AJ-2BpSbjiFKOdTU6jXUKq-2FueFCH6cx3-2FrQbE77ae-2BIDv7Z4CbYw4rRruEy8-2BIJjk2mn3nmYidJtdvDMJPtj6jMBv-2FAg-2FwUqJ7Vx1ptBZjLh31m3ypR-2BtLYVd9Zv2imcE3d8Qk1mZAiuNcsikbY2oYvJFYtyKlG8pYvnaQgXzkiAIPTa-2F0BhZaUQuX-2FGuQqcG6LSoaTHn4kzoSTKXUGQg4Tjxy6EEJBZ81x2PMWnlXyq9yPM6USZadC5WwhV-2BFa30AsDNeqj7TAiW7fFSQboVeIZSChedcYfLNJhHAk88r0W1e4j9UJEXcqD2bf7n4z19AcqdMrzFXkYX-2F6y1lHICosOHdoY1wFjAzcrXhE0nZbwsDCcko4hDSnAMWtebUumMEkLqOJSHr-2FN-2BlUTeBxdjOAgpd7vtke-2Bim8Gdhk2ExEGeHeOCkze9omzIamxzkeAHlNpiyc7NFKbgw1E2oT1UPnHIvgoOq-2Fc0wc1hk-2FtW9suBEBdlJoLGc5NEteV-2FCMoFktWjWcX7nep-2FpI-3D)**:** For your reference, follow the link in the blue text to view your organization's current enforce 2014 Employer Participation Agreement.
* [**Blank 2025 Employer Participation Agreement (EPA)**](http://url9064.uua.org/ls/click?upn=u001.zncmaX8BenBuXOg2qhWMcVuOHXuWGm4NCL75FSE-2Bn17FcnbBa8vZJKueNO4ychSEL-2Fz8mJush74Vn6KCvjLBAur8tmcgjvgeZCvnWisUVb0-3DTs16_-2FUUYQ43rod4IJTLf4mV8KkfK49ynd6v0ekTCyjPgRtvs-2Fg5WpaaAPE6dnHxC3XvZCd-2FZOZyqhhEkV7bfR1r31RiabQVXMPkGXfm-2FU-2BeHX37nRaj5qdWjTpFBMK-2FB4NAgVVn-2FcrSSlD-2Ftb5LB66Amv6nz1hkTq3OSi6D0GHoHwhf2kYHbHFSaWVj7e4jUe3ILyiPZSOsrLyMpjxlJf3y1BHADIfrghCGNZOdFlF0TBjdjrDzzpJSa1Hf-2B5sjdbDT5s9XQ-2FvpJrty0rbaLi13ad9jdUW4uAb3AXnc1tMAvw5VI71tjX0HG3JJ1npSkQV3mVt2bktO5NxOt9dk0l5pcIAGQtfQ-2BfEljcCnqyzZX0OEV1Ed5y3Kes2oPmEoZVtZSotukbBLGTbUjZP1y-2FLuhF4m6Oo8rXHaftL91amWghPD7qpco8PTb3svi7h5A7-2B6qde8Fo893ngJLZrwtGwQ7Tml4VhPNvK-2FVRXpVHNITqkhIfZWQ-2BaMG4swdNwzyim4zIk3hE2bHLeRq13FfogJ-2FugtF6pEUyQR-2FcQOoTE8aa0NFB1Ev02YImiWA-2FORQ-2FqjdTJ9y6OQ3J9sG5O6hKrDqDhtEX3gmZ7AJ-2BpSbjiFKOdTU6jXUKq-2FueFCH6cx3-2FrQbE77ae-2BIDv7Z4CbYw4rRruEy8-2BIJjk2mn3nmYidJtdvDMJPtj6jMBv-2FAg-2FwUqJ7Vx1ptBZjLh31m3ypR-2BtLYVd9Zv2imcE3d8Qk1mZAiuNcsikbY2oYvJFYtyKlG8pYvnaQgXzkiAIPTa-2F0BhZaUQuX-2FGuQqcG6LSoaTHn4kzoSTKXUGQg4Tjxy6EEJBZ81x2PMWnlXyq9yPM6USZadC5WwhV-2BFa30AsDNeqj7TAiW7fFSQboVeIZSChedcYfLNJhHAk88r0W1e4j9UJEXcqD2Wkl5Kdguj-2F5g2Vhy7Ov2AVPDZtpzi6rPL7F8RZyc6sPx-2BsOby7PVUoZsYPNKyWJeTf-2FEN4bxyaAAMtqTq-2FBOlUBP5gI8AbpTAyF4GEnT7j43uGAW6oKqYN73oLN3Iw6kN-2B8KTr3gODNwmLLm4fWmlFyu7giM24-2FiLs7yHeSDErUiCpPUTOo9BiVgBGLIqoBo7wodt7qptnLpYVEsnw14TU-3D)**:** Follow the link in the bolded blue text to view the text of the new 2025 Employer Participation Agreement.

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