



November 20, 2018 | 6:30pm • Room 150

Cathy Taylor, Chair Presiding

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## Board of Stewards Meeting

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### APPROVED

#### Stewards Present:

Art Busbey, Greg Farr, Susan Hill, Ken Hubbell, Mary Ruth Jones, Lindsay Klatzkin, Bill Landreth, Gay McKeever, Keith Miller, Alice Phillips, Jim Smith, Cathy Taylor, Jerre Tracy, Sandra Soria - Chair of Elders

#### Ex-Officio Members Present:

Rev. Renee Hoke - Executive Minister, Rev. Dr. Russ Peterman - Senior Minister

#### Guests Present:

Mark Alland, Chad Cline, Michelle Ingram, Kristi Hoban, Shannon Moore, Steve Mosher, Mike Shannon

A meeting of the Board of Stewards of University Christian Church was called to order at 6:32 p.m. by the Chair, Cathy Taylor. The opening prayer was given by Greg Farr.

**Listening to UCC Members** – No UCC members signed in to speak.

#### Not in the Agenda

Shannon Moore presented on the new Simple Service (page 5) which will start in January. The SS has been approved by the WLC. This is the first step in reviewing worship services and offering alternate worship opportunities.

#### Updates and Reports

Risk Management Committee - Steve Mosher (page 6 of these minutes)

The Carpenters have made good progress on the renovations to the Carpenter's House. They recommend that a licensed electrician review the electrical work that has been done to the house. The RMC is looking at the emergency preparedness procedures which are old. They are identifying individuals who might be best for this group. Various members of the staff and groups

will probably have to have training in such procedures.

Annual Giving Campaign - Chad Cline (Page 8 - Finance Section, p. 15 of the minutes for details)

Campaign is going well. Focused calling will occur November 26. Good sign is that giving usually falls off by this date but a steady stream is being maintained. Pledging is up with Assembly Elders 24/26 and Deacons low. Chad wants to get to 600 pledges.

Hospitality Enhancement Committee - Mike Shannon and Jody Smith presented to the BoS.

They started with a history of the committee dating from the 2007 Mustard Seed Report. Visitors have problems navigating the church so had five bids from firms for the preliminary study. Four were in the \$11K to \$14K range with a fifth at \$42K. After further evaluation the committee has agreed to go to OWT because of their skills at communication, experience, process and digital technology. They will produce a study that can be reviewed by the congregation (they also had the lowest bid at \$11.3 K). Approved by both building and grounds and finance committees and work will commence in January. They will produce proposals for how to change the facilities, creating a sense of radical hospitality. They will provide renderings, including digital walk throughs. Major needs include improvements to the Canty and Rogers entrance that is closest to TCU.

Building & Grounds Report - Nothing to report.

Endowment Report - Kristi Hoban (Summary on p. 2 of Finance Section, p. 9 of these minutes). They submitted a motion to approve new endowment funds. Bill Landreth moved and Mary Ruth Jones seconded the motion and it passed. She noted that there are new donor bricks. Tod Miller will be Vice Chair so will be Chair after the end of the fiscal year. His appointment was approved.

Finance Report - Mark Alland (Starting on p. 8 of these minutes).

A motion (top of finance report page 3) was made to the BoS to have a distribution rate of 4.5% in 2019, which is unchanged from 2018. Ken Hubbell seconded the motion and it passed.

A second motion was made to set the general endowment allocation rate (60/30/10)- motion is on p. 10 of these minutes. Ken Hubbell seconded the motion and it passed.

Healthcare renewals from BCBS are 2% less than 2018 with benefits staying the same. Open enrollment is in November. This is in budget with no voting required.

Not in the report is planning and budgeting activity going on in response to annual giving. In a meeting on Monday, November 26<sup>th</sup> pledge estimates will be used to set UCC 2019 budgets by Rev. Hoke and staff. They will come to the BoS at the December meeting for a vote.

Food Fellowship Committee - Keith Miller

Distributed a packet with Food Fellowship policies and procedures (it was in the October BoS minutes). This is the second reading. Greg Farr moved to accept the document and Mary Ruth Jones seconded the motion. This is a motion to create Food Fellowship as a ministry under Rev. Hoke. The motion passed. Money allocated last year is still being used to 'round out corners'. There will be a full report in December.

Report from the Deacons - Matt Smid not present. Meeting in December

Report from the Elders - Sandra Soria

Elders didn't meet in October but will in November. Mentioned that we will try to move to a

single Elder prayer over loaf and juice with another Elder doing the offering prayer. Elders will work on this and implement when they can.

#### High Functioning Board Education with Todd Adams Recap - Lindsay Klatzkin

The board learned about ten main responsibilities of boards. They look at and are reviewing our rather lengthy mission statement. Lindsay presented an example of a Conflict of Interest Statement from another church, noting that UCC needs to have one. We were asked to study this and come back for more discussion in December. There was also discussion about making BoS meetings only 1.5 hours long and only every other month.

#### Senior Minister's Report - Rev. Dr. Russ Peterman (page 25 of these minutes)

Russ noted that we do need a clear mission statement and clear vision and core values. He has constituted a task force on this topic whose mission and membership are listed in the Senior Minister's Report in these minutes.

We had some discussion about possible alternative services.

Russ is talking with Mayor Price about what UCC can do for Fort Worth.

He expressed his thanks for the output of love and support after the passing of Kelli's Dad.

Russ noted that, as he approaches his anniversary at UCC, the Hanging of the Greens will be his last, first event here.

### **Action Items**

#### Approval of October 17 Board Meeting Minutes - Art Busbey

Ken Hubbell moved and Jerre Tracy seconded to accept the minutes. It passed.

#### Assignments for Calls to New Members - Lindsay Klatzkin

Bob & Cherry Chandler - Gay McKeever

Randy Lacy - Lindsay Klaskin

Diane Zemkoski - Alice Phillips

#### Executive Session

Entered a brief executive session at 8:10 and we left the session at 8:20.

#### Talking Points

- Study the Conflict of Interest document
- Discuss Simple Worship with other congregation members
- Tell others of the positive Annual Giving Campaign
- Russ has been here a year now
- Hospitality needs to communicate to the congregation to tell them about what is being done and how we are developing a vision for the future

- Russ met with Mayor Price to talk about UCC and Fort Worth.

Closing Prayer

Adjournment - Meeting adjourned at 8:26

## Simple Worship Service

**Background:** Conversations with the *Young Professionals* Group (approximately 22-35 year olds) brought up the point that some in that group really enjoy the relationships they have developed in that group through Sunday School and social activities. However, they desire a worship experience that is less formal than what UCC offers at 9 and 11.

**New “Simple Worship” Experience:** A 20-minute worship service in the Chapel of the Good Shepherd on Sunday mornings from 9:30-9:50 beginning on January 6.

9:30 - Welcome  
9:32 - Prayer  
9:34 - Scripture Reading  
9:36 - Homily/Communion Meditation  
9:43 - Offering/Communion  
9:50 - Benediction

### Logistics:

- The service would be “Come-As-You-Are” and very informal
- There is easy access to the Chapel from the parking lot
- There is easy access to a stairwell leading to Sunday School classrooms
- Worship leaders will be clergy who are not leading worship in the traditional 9am service and lay leaders from the worshipping community
- This initial plan is to not have music. Any music would be acoustic and volunteered by members of the worshipping community
- Offering and Communion will happen simultaneously and Communion will be by intinction, so there is no need for ushers
- Costs are minimal - basically just the cost of a gluten-free loaf of bread for communion, approximately \$10/week.
- Ongoing conversations have indicated that this service might draw other people besides Young Professionals, including people living with autism (because of the lack of musical stimulation and amplified speaking voices).

### Plans:

- The service has been approved by Worship Life Committee
- Review attendance and progress after six months.

**From:** Stephen S. Mosher  
**Sent:** Tuesday, November 20, 2018 8:29 AM  
**To:** 'Catherine Taylor' <[ctaylor@helenpainter.com](mailto:ctaylor@helenpainter.com)>  
**Subject:** RMC Report

Cathy,

Here is a brief summary of what I will present to the Board this evening:

- 1 – Electrical repairs: good progress by the Carpenters, with a follow up check by licensed electrician the next time he is on campus to handle other matters.
- 2 – Recommend the Board appoint a subcommittee (“task force”) to review emergency preparedness procedures – especially armed intruder – and develop training for church leaders, both lay persons and staff, in addition to having professional security officers on the premises during worship and major events. The task force agenda has not been developed.
- 3 – Recommend the church budget include funding for #2 as needed – for training and for the officers on duty.
- 4 – Update on the Zoning/code compliance questions raised in recent weeks. The activity in the Rogers Street house is considered by a code compliance officer to be a commercial activity. But the house is subject to a religious exemption, according to TAD records. This matter is under investigation by our committee to clarify the status of the house as presently used.

The bottom line: Ensure that this property is safe to use, and that our insurance carrier is satisfied that it is, so that coverage for loss is maintained.

Best,  
Steve

**STEPHEN S. MOSHER** | Member  
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MEMORANDUM

November 12, 2018

To: the Board of Stewards:

From: Steve Mosher, Chair, Risk Management Committee

The Risk Management Committee met Thursday, Nov. 7 to briefly review the progress of the electrical and related repairs to the Rogers Street (Carpenters) House and the perceived need to review and upgrade the emergency plans and procedures for dealing with armed intruders into the church building, especially during the Sunday morning services.

The completion of most of the electrical repairs at the Rogers Street House is acknowledged with appreciation for the work of the Carpenters themselves for performing the needed repairs. The Committee recommends that a licensed electrician review the repair work to ensure it meets recognized standards to ensure the safety of persons present in or using the wood shop and related facilities.

A spray paint booth that meets "Intrinsically Safe" standards appears to be unnecessary at this time, and that using safe practices with existing facilities is adequate for current needs. However, if substantial uses of flammable materials in the future is contemplated, the costs of building or equipping an intrinsically safe spray booth and appropriate procedures for its use should be considered. We have been assured that only water based paint and finishes will be used to finish their projects inside the house.

The Committee has briefly reviewed the existing procedures for emergency response to armed intruders. There appear to be several different documents in UCC's files that we recommend condensing into a single facility emergency plan. It was also noted that, while we have two uniformed police on duty during the Sunday morning hours of (approximately) 8:30 to 12:30, they are usually seen together outside the church building.

The Committee believes it prudent to have one guard inside the church at all times as well as one guard stationed outside. Both should be in radio contact with each other. It was also noted that church staff also have radio equipment that enables them to listen to and respond as necessary to communications of the guards.

As a necessary adjunct to the police officers on duty, the Committee further recommends that all church lay leaders (Stewards, Elders, Deacons, Sunday School Leaders) and church staff (ministers and directors) be trained in emergency procedures for response to suspicious persons and intruders in all areas of the church.

Therefore, the Committee recommends that the Board appoint a subcommittee to review and update UCC's church procedures to reflect current best practices for dealing with armed intruders.

Two excellent resources are: (1) a document entitled "Recommendations for Local Church Emergency Plans" published on line by the Mennonite Mutual Insurance Company (which also includes additional references). Another resource is available at <https://vimeo.com/228253784>, which is a 37 minute video produced by Foursquare Church that addresses Active Shooter Training.

Respectfully Submitted,  
Steve Mosher  
Chair  
Risk Management Committee

**University Christian Church  
BOS Finance Summary  
November 20, 2018**

**Monthly Reports as of October 31, 2018**

**Consolidated Balance Sheet – (Page 4)** As of October 2018 operating cash balance is positive at \$494K and down comparatively to October 2017 by **(\$183K)**. UCC Equity is positive at \$464K which is down **(\$142K)** comparatively from this time last year.

	10/31/2018	9/30/2018	10/31/2017	12/31/2017 (Audited)
Operating	\$494,000	\$523,000	\$677,000	\$789,000
Restricted	\$671,000	\$656,000	\$590,000	995,000
Capital	\$171,000	\$181,000	\$303,000	322,000
Endowment	\$6,000	\$0	\$6,000	34,000
Consolidated	\$1,342,000	\$1,360,000	\$1,576,000	\$2,140,000

**Unified Budget Report - (Page 5-6)** Pledges, Contributions & Offering (PCO Income) is behind budget YTD by **(\$229K)**. PCO Income actuals are **(\$77K)** behind 2017 YTD totals. Total overall income is within \$3,200 of 2017 YTD totals.

On the expense side, a few items to note:

- When comparing 2018 expenses to 2017 expenses, a large variable is Personnel. We had numerous vacancies in 2017 and made staffing investments for the future that we are seeing the full impact of in 2018. The net difference for personnel YTD spending is **(\$110K)**.
- The large positive variance in Administration General is due only to budget timing spread between three departments on various accounts.
- B&G is over budget for October due to increased costs for electricity as previously noted. We've also had some unexpected repairs during October.
- Under Outreach – denominational support variance is due to sending offering totals from the past few special offerings. It's offset completely by donations posted on the income side.

Net overall YTD operating income is **(\$73K)** negative variance to budget.

**Capital Budget Report – (Page 7)**

Kitchen small wares, office shelves & lamp, Walker Hall lighting and a new projector for room 207 were amongst the expenses this month.

Capital Fund balance remaining for projects is \$146K.

**Annual Giving Campaign – What Shall We Bring (Page 8)**

Campaign concluded on Commitment Sunday, October 21. A special thank you to our campaign speakers who gave personal testimonies during Worship: Brian & Lauren King, Bill Landreth and Chad & Brenda Cline. Campaign follow up is in full swing. The final set of campaign mailers were sent last week. One letter thanked

and confirmed 2019 commitments and the other asked for a commitment. The campaign committee met and began making calls two weeks ago. Two evenings in late November have been scheduled for a mini calling campaign.

### Campaign Status – as of 11/20/18

	CURRENT 2019	*2018 STATUS	2017 STATUS	2016 STATUS
# Pledges Week 6	474	344	429	446
Total Dollar ( <i>before shrinkage</i> )	\$2,011,885	\$1,545,966	\$1,807,865	\$1,740,914
Total Dollar ( <i>after 7% shrinkage</i> )	\$1,871,053	\$1,437,748	\$1,681,315	\$1,619,050
# New Pledges	72 - \$167,380	22 - \$72,770	48 - \$128,655	25 - \$81,830
# Increased Pledges	186 - \$142,100	103 - \$65,732	132 - \$79,566	181 - \$106,689
Overall Increase/Decrease	\$223,148	\$42,605	\$119,952	\$127,869
# Pledges not responded yet	108 - \$324,670	215 - \$585,764	182 - \$412,761	199 - \$633,685
Final Pledge #		519	546	568
Final Total ( <i>no shrink</i> )		\$2,117,606	\$2,068,574	\$2,085,149
Annual Pledge Budget ( <i>3yr average</i> )	-	\$2,024,961	\$2,087,748	\$2,115,788
Annual Pledge Actual	-	\$1,977,459 (estimated)	\$2,003,919	\$1,962,203

### Endowment –

#### 3<sup>rd</sup> QTR Endowment Reports – (PAGE 9-15)

Market performance during 3<sup>rd</sup> QTR was up 2.57% bringing the current Endowment value to \$15,065,143 (up from \$14,795,129 last QTR). We distributed \$143,239 earned income for Ministry spending, invested \$8,126 in new gifts this quarter. As for expenses, we paid \$1,000 for quarterly fees for Fundriver. Currently there are no funds noted below our threshold of 85%. 4<sup>th</sup> QTR distribution for 2018 spending at the rate of 4.5% is estimated to be \$145,076.

New Endowment Funds approved by Endowment Committee:

- Meryle and Ernest Fincher Endowment Fund  
(Use: Weekday School, backup use to be restricted for Children's Ministry should WDS ever cease to exist)
- Music Endowment Fund  
(Use: Music) Anonymous donor
- Paul & Judy Clinkscales Endowment Fund  
(Use: General Endowment)

**MOTION:** Endowment Committee approves and recommends to the BOS approval of the new Endowment Funds as presented above.

New name bricks were installed on the donor wall on November 4, All Saints Sunday:

- Bert & Marjorie Nunnallee

- Meryle and Ernie Fincher
- Jan E. Fersing
- Kristi and Dick Hoban

*Note: Don and Gerry Houk are being added to the wall to replace the name brick "Children's Closet Endowment Fund"*

**\*Endowment Distribution Rate:** Please see (Page 16) for details.

**MOTION:** The Finance Committee brings a recommendation to the Board of Stewards to approve the annual Endowment distribution rate for 2019 of 4.5%.

**\*General Endowment Allocation Rate:**

**MOTION:** The Finance Committee brings a recommendation to the Board of Stewards to approve a General Endowment allocation percentage rate split of 60% Operations/30% Capital/10% Outreach in 2019.

#### **Personnel Update –**

##### **Staff Updates:**

##### **New Hires:**

Betsy Ferguson joined our staff as our new full time Executive Assistant!  
We welcomed back to staff, Carlos Berrios, as our new evening Custodian!

**Healthcare: (Page 17)** Renewals from Blue Cross Blue Shield have been received. Renewal rates came in 2% less for 2019. Personnel reviewed and approved the proposed renewal plan Monday, November 12 with no changes to employee share of cost. Open enrollment is expected to be held end of November.

UNIVERSITY CHRISTIAN CHURCH  
Consolidated Balance Sheet October 2018

Name	UNIFIED OPERATING FUND	RESTRICTED FUND	CAPITAL FUND	ENDOWMENT FUND	Total All Funds
<b>ASSETS</b>					
<b>Cash Accounts</b>					
Frost Checking	(11,311)	421,260	(78,820)	5,620	336,750
Frost ACH	14,853	0	0	0	14,853
Petty Cash	3,400	0	0	0	3,400
Payroll	0	0	0	0	0
Frost High Interest MM	213,419	0	0	0	213,419
Church Ext Demand Note	273,483	250,000	250,000	0	773,483
<b>Total Cash Accounts</b>	<b>493,844</b>	<b>671,260</b>	<b>171,180</b>	<b>5,620</b>	<b>1,341,905</b>
<b>Current Assets</b>					
Accounts Receivable	(249)	0	0	0	(249)
Prepaid Expenses	118,339	0	0	0	118,339
Children's Closet Inventory	60,847	0	0	0	60,847
Beneficial Interests in Trusts	0	0	0	1,285,582	1,285,582
Investments at Market - CCF	0	0	0	13,779,561	13,779,561
<b>Total Current Assets</b>	<b>178,937</b>	<b>0</b>	<b>0</b>	<b>15,065,143</b>	<b>15,244,080</b>
<b>Capital Assets</b>					
Depreciable Assets	0	0	16,923,135	0	16,923,135
Less Accum Depreciation	0	0	(9,999,781)	0	(9,999,781)
Land	0	0	1,324,205	0	1,324,205
Other Assets	0	0	3,265	0	3,265
<b>Total Capital Assets</b>	<b>0</b>	<b>0</b>	<b>8,250,823</b>	<b>0</b>	<b>8,250,823</b>
<b>Total Assets</b>	<b>672,781</b>	<b>671,260</b>	<b>8,422,004</b>	<b>15,070,763</b>	<b>24,836,808</b>
<b>LIABILITIES</b>					
<b>Deferred Revenue</b>					
Deferred Revenue - WDS Prepaid	0	0	0	0	0
Deferred Revenue - WDS Spring Party	0	0	0	0	0
Deferred Revenue - Mission Trip	0	0	0	0	0
Deferred Revenue - Youth	0	0	0	0	0
Deferred Revenue - Rental Income	0	0	0	0	0
Deferred Revenue - Boar's Head Merch	0	20	0	0	20
Deferred Revenue - Boar's Head Tickets	0	0	0	0	0
Deferred Revenue - C&A Trip	0	0	0	0	0
Deferred Revenue - Handbell Trip	12,500	0	0	0	12,500
Deferred Revenue - Adult Retreat	0	0	0	0	0
Deferred Revenue - Memorials	4,020	0	0	0	4,020
Prepaid Weddings	3,300	0	0	0	3,300
<b>Total Deferred Revenue</b>	<b>19,820</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>19,840</b>
<b>Accounts Payable</b>					
Salary	42,806	0	0	0	42,806
Accounts Payable	0	0	0	0	0
Accrued Sabbatical Leave	65,172	0	0	0	65,172
Salary Related Benefits	(4,551)	0	0	0	(4,551)
<b>Total Accounts Payable</b>	<b>103,427</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103,427</b>
<b>Total Liabilities</b>	<b>123,247</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>123,267</b>
<b>EQUITY</b>					
Reserve Funds Equity	85,046	671,240	25,352	0	781,638
UCC Equity	464,488	0	8,396,652	15,070,763	23,931,904
<b>Total Equity</b>	<b>549,534</b>	<b>671,240</b>	<b>8,422,004</b>	<b>15,070,763</b>	<b>24,713,541</b>
<b>Total Liabilities &amp; Equity</b>	<b>672,781</b>	<b>671,260</b>	<b>8,422,004</b>	<b>15,070,763</b>	<b>24,836,808</b>

Budgeted Financial Statement for Period 10 - October  
2018 Unified Budget Report Rev.  
Company#: 1 Name: UNIVERSITY CHRISTIAN CHURCH  
Fiscal Year Beginning 1/1/2018

Description	Actual for Month	Budget for Month	Variance for Month	YTD Actuals 2017	YTD Actuals 2018	YTD Budget 2018	YTD Budget Variance	YTD % Variance	2018 Annual Budget	Annual % Variance
<b>INCOME</b>										
Pledges	\$142,632	\$155,096	(\$12,463)	\$1,591,892	\$1,544,929	\$1,647,418	(\$102,489)	94.%	\$2,024,961	76.%
Non Pledge Contributions	\$19,788	\$39,315	(\$19,527)	\$214,586	\$179,443	\$310,857	(\$131,414)	58.%	\$494,985	36.%
Offering	\$2,345	\$2,643	(\$299)	\$24,281	\$29,776	\$25,550	\$4,226	117.%	\$35,867	83.%
Christmas Offering	\$0	\$0	\$0	\$500	\$350	\$0	\$350	0.%	\$42,000	1.%
<b>TOTAL UNRESTRICTED INCOME BEFORE WDS</b>	<b>\$164,765</b>	<b>\$197,054</b>	<b>(\$32,289)</b>	<b>\$1,831,260</b>	<b>\$1,754,498</b>	<b>\$1,983,824</b>	<b>(\$229,327)</b>	<b>88.%</b>	<b>\$2,597,814</b>	<b>68.%</b>
<b>WDS INCOME (NET)</b>										
WDS Tuition & Fees	\$96,159	\$78,997	\$17,162	\$652,382	\$709,956	\$690,113	\$19,843	103.%	\$856,656	83.%
WDS Restricted Income & Reserve Transfers	\$7,938	\$7,938	\$0	\$11,718	\$10,290	\$9,484	\$806	108.%	\$9,988	103.%
WDS Personnel Expense	(\$60,709)	(\$62,760)	\$2,051	(\$498,971)	(\$512,578)	(\$536,502)	\$23,924	96.%	(\$693,487)	74.%
WDS Operating Expense	(\$6,232)	(\$7,375)	\$1,143	(\$51,641)	(\$58,303)	(\$63,536)	\$5,233	92.%	(\$81,693)	71.%
<b>TOTAL WDS INCOME (NET)</b>	<b>\$37,157</b>	<b>\$16,800</b>	<b>\$20,357</b>	<b>\$113,488</b>	<b>\$149,365</b>	<b>\$99,558</b>	<b>\$49,807</b>	<b>150.%</b>	<b>\$91,464</b>	<b>163.%</b>
<b>TOTAL UNRESTRICTED INCOME (FOR OUTREACH FUNDING)</b>	<b>\$201,922</b>	<b>\$213,854</b>	<b>(\$11,932)</b>	<b>\$1,944,748</b>	<b>\$1,903,863</b>	<b>\$2,083,382</b>	<b>(\$179,520)</b>	<b>91.%</b>	<b>\$2,689,278</b>	<b>71.%</b>
<b>PROPERTY ASSET INCOME</b>										
Church Usage Fees	\$1,156	\$2,708	(\$1,552)	\$18,889	\$20,540	\$27,083	(\$6,544)	76.%	\$32,500	63.%
Parking Lot Fundraising Income	\$180	\$0	\$180	\$39,050	\$37,980	\$39,000	(\$1,020)	97.%	\$39,000	97.%
Embry Trust Income	\$0	\$0	\$0	\$23,202	\$40,094	\$31,500	\$8,594	127.%	\$35,000	115.%
Interest Income	\$465	\$333	\$132	\$3,437	\$4,366	\$3,333	\$1,033	131.%	\$4,000	109.%
Mineral Income	\$4,694	\$5,583	(\$890)	\$62,200	\$60,905	\$55,833	\$5,071	109.%	\$67,000	91.%
Lease & Rental Income	\$2,138	\$4,300	(\$2,163)	\$152,237	\$159,242	\$160,000	(\$758)	100.%	\$168,600	94.%
Miscellaneous Income	(\$67)	\$96	(\$163)	\$93	(\$332)	\$958	(\$1,290)	-35.%	\$1,150	-29.%
<b>TOTAL PROPERTY ASSET INCOME</b>	<b>\$8,565</b>	<b>\$13,021</b>	<b>(\$4,456)</b>	<b>\$299,108</b>	<b>\$322,795</b>	<b>\$317,708</b>	<b>\$5,086</b>	<b>102.%</b>	<b>\$347,250</b>	<b>93.%</b>
<b>ENDOWMENT AND RESTRICTED INCOME</b>										
General Endowment Income Allocated to Operations	\$0	\$0	\$0	\$130,618	\$152,296	\$150,466	\$1,830	101.%	\$201,258	76.%
Restricted and Designated Endowment Income	\$0	\$0	\$0	\$95,534	\$104,626	\$103,797	\$830	101.%	\$139,065	75.%
Restrictions Satisfied (Reserve Transfers)	\$12,378	\$7,379	\$4,999	\$245,915	\$258,479	\$257,114	\$1,365	101.%	\$352,347	73.%
Program Participant Income	\$3,910	\$11,829	(\$7,919)	\$112,277	\$78,579	\$145,373	(\$66,794)	54.%	\$168,825	47.%
Restricted Income	\$1,797	\$667	\$1,130	\$19,973	\$24,253	\$10,267	\$13,986	236.%	\$12,600	192.%
<b>TOTAL ENDOWMENT AND RESTRICTED INCOME</b>	<b>\$18,085</b>	<b>\$19,875</b>	<b>(\$1,790)</b>	<b>\$604,317</b>	<b>\$618,232</b>	<b>\$667,016</b>	<b>(\$48,784)</b>	<b>93.%</b>	<b>\$874,094</b>	<b>71.%</b>
<b>TOTAL INCOME</b>	<b>\$228,572</b>	<b>\$246,750</b>	<b>(\$18,178)</b>	<b>\$2,848,174</b>	<b>\$2,844,890</b>	<b>\$3,068,107</b>	<b>(\$223,217)</b>	<b>93.%</b>	<b>\$3,910,622</b>	<b>73.%</b>
<b>EXPENSES</b>										
<b>PERSONNEL</b>										
Leadership & Administration	\$60,110	\$59,587	(\$523)	\$543,193	\$596,561	\$606,211	\$9,650	98.%	\$759,679	79.%
Worship, Music & Weddings	\$27,615	\$28,163	\$547	\$272,630	\$313,058	\$315,015	\$1,957	99.%	\$385,005	81.%
Singers & Musicians	\$3,435	\$2,770	(\$665)	\$19,375	\$19,745	\$22,160	\$2,415	89.%	\$27,700	71.%
Congregational Life	\$36,630	\$35,886	(\$743)	\$395,080	\$392,771	\$389,135	(\$3,637)	101.%	\$478,851	82.%
Childcare	\$2,762	\$3,046	\$284	\$53,285	\$52,738	\$53,985	\$1,246	98.%	\$61,600	86.%
Payroll Taxes	\$5,693	\$5,898	\$204	\$65,889	\$60,719	\$64,089	\$3,370	95.%	\$79,040	77.%
Pension	\$11,517	\$12,436	\$919	\$91,822	\$107,692	\$116,044	\$8,352	93.%	\$140,917	76.%
Healthcare	\$11,449	\$11,772	\$323	\$91,525	\$101,431	\$110,352	\$8,921	92.%	\$133,896	76.%
Health Reimbursement Arrangement (HRA)	\$0	\$2,333	\$2,333	\$1,899	\$96	\$23,333	\$23,237	0.%	\$28,000	0.%
<b>TOTAL PERSONNEL</b>	<b>\$159,211</b>	<b>\$161,891</b>	<b>\$2,680</b>	<b>\$1,534,698</b>	<b>\$1,644,813</b>	<b>\$1,700,324</b>	<b>\$55,511</b>	<b>97.%</b>	<b>\$2,094,687</b>	<b>79.%</b>

Description	Actual for Month	Budget for Month	Variance for Month	YTD Actuals 2017	YTD Actuals 2018	YTD Budget 2018	YTD Budget Variance	YTD % Variance	2018 Annual Budget	Annual % Variance
LEADERSHIP & ADMINISTRATION										
Administration General	\$10,749	\$17,663	\$6,913	\$203,003	\$152,391	\$183,335	\$30,943	83%	\$214,450	71.%
Building & Grounds	\$57,382	\$50,409	(\$6,974)	\$396,888	\$455,106	\$442,415	(\$12,691)	103%	\$520,356	87.%
Kitchen Operations	\$2,560	\$15,083	\$12,523	\$0	\$5,899	\$36,583	\$30,685	16%	\$62,430	9.%
Communications	\$6,045	\$8,946	\$2,901	\$58,509	\$71,664	\$89,458	\$17,795	80%	\$107,350	67.%
Endowment Administration	\$1,000	\$1,000	\$0	\$4,000	\$4,000	\$4,600	\$600	87%	\$4,600	87.%
<b>TOTAL LEADERSHIP &amp; ADMINISTRATION</b>	<b>\$77,736</b>	<b>\$93,100</b>	<b>\$15,364</b>	<b>\$662,400</b>	<b>\$689,060</b>	<b>\$756,391</b>	<b>\$67,331</b>	<b>91%</b>	<b>\$909,186</b>	<b>76.%</b>
WORSHIP & SPIRITUALITY										
Worship	\$1,065	\$1,231	\$166	\$17,823	\$10,472	\$13,812	\$3,340	76.%	\$17,585	60.%
Worship Music	\$4,932	\$3,263	(\$1,670)	\$37,870	\$56,743	\$53,289	(\$3,454)	106.%	\$63,789	89.%
Music Trips	\$0	\$0	\$0	\$0	\$0	\$20,000	\$20,000	0.%	\$20,000	0.%
Church & The Arts	\$0	\$223	\$223	\$2,877	\$9,273	\$10,079	\$806	92.%	\$10,525	88.%
Boar's Head Yule Log Festival	\$0	\$0	\$0	\$16,444	\$32,532	\$32,532	\$0	100.%	\$32,532	100.%
<b>TOTAL WORSHIP &amp; SPIRITUALITY</b>	<b>\$5,998</b>	<b>\$4,717</b>	<b>(\$1,281)</b>	<b>\$75,014</b>	<b>\$109,020</b>	<b>\$129,713</b>	<b>\$20,693</b>	<b>84.%</b>	<b>\$144,431</b>	<b>75.%</b>
CONGREGATIONAL LIFE										
Evangelism & Membership	\$0	\$458	\$458	\$1,960	\$3,395	\$4,583	\$1,188	74.%	\$5,500	62.%
Fellowship	\$1,717	\$1,383	(\$334)	\$15,164	\$15,122	\$13,833	(\$1,289)	109.%	\$16,600	91.%
Pastoral Care	\$2,139	\$1,597	(\$541)	\$13,384	\$21,263	\$15,974	(\$5,289)	133.%	\$22,169	96.%
Adults	\$133	\$968	\$835	\$10,873	\$15,746	\$14,900	(\$846)	106.%	\$16,810	94.%
Children	\$2,220	\$1,021	(\$1,199)	\$19,831	\$20,718	\$20,477	(\$241)	101.%	\$23,719	87.%
Youth	\$3,025	\$1,656	(\$1,369)	\$74,939	\$98,683	\$83,549	(\$15,134)	118.%	\$89,900	110.%
College	\$1,177	\$838	(\$340)	\$7,421	\$4,984	\$9,625	\$4,641	52.%	\$12,050	41.%
<b>TOTAL CONGREGATIONAL LIFE</b>	<b>\$10,411</b>	<b>\$7,921</b>	<b>(\$2,490)</b>	<b>\$143,572</b>	<b>\$179,911</b>	<b>\$162,942</b>	<b>(\$16,969)</b>	<b>110.%</b>	<b>\$186,748</b>	<b>96.%</b>
MISSION & OUTREACH										
Outreach - UCC Ministries										
Children's Closet	\$8,457	\$9,020	\$563	\$138,795	\$101,481	\$102,660	\$1,179	99.%	\$121,000	84.%
Prom Dreams	\$0	\$0	\$0	\$827	\$670	\$1,500	\$830	45.%	\$1,500	45.%
Christmas Angels	\$0	\$0	\$0	\$899	\$2,348	\$3,000	\$652	78.%	\$30,000	8.%
Homeless Ministries	\$135	\$0	(\$135)	\$2,523	\$10,225	\$13,750	\$3,525	74.%	\$15,000	68.%
Mission Trips	\$283	\$0	(\$283)	\$78,803	\$1,723	\$35,416	\$33,693	5.%	\$35,416	5.%
Page Scholarship Fund	\$0	\$0	\$0	\$17,000	\$20,500	\$12,500	(\$8,000)	164.%	\$12,500	164.%
Other	\$0	\$188	\$188	\$3,582	\$3,446	\$1,875	(\$1,571)	184.%	\$2,250	153.%
<b>Total Outreach - UCC Ministries</b>	<b>\$8,875</b>	<b>\$9,208</b>	<b>\$333</b>	<b>\$242,428</b>	<b>\$140,394</b>	<b>\$170,701</b>	<b>\$30,307</b>	<b>82.%</b>	<b>\$217,666</b>	<b>64.%</b>
Outreach - Agency Support										
Denominational	\$7,828	\$2,000	(\$5,828)	\$176,973	\$195,588	\$192,500	(\$3,088)	102.%	\$231,000	85.%
Ecumenical	\$0	\$92	\$92	\$56,258	\$81,423	\$81,465	\$41	100.%	\$94,398	86.%
Other	\$175	\$375	\$200	\$20,424	\$51,387	\$47,502	(\$3,885)	108.%	\$48,252	106.%
<b>Total Outreach - Agency Support</b>	<b>\$8,003</b>	<b>\$2,467</b>	<b>(\$5,536)</b>	<b>\$253,655</b>	<b>\$328,398</b>	<b>\$321,467</b>	<b>(\$6,931)</b>	<b>102.%</b>	<b>\$373,650</b>	<b>88.%</b>
Outreach - General										
Outreach General Designated for Future Use	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.%	\$9,000	0.%
<b>Total Outreach - General</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0.%</b>	<b>\$9,000</b>	<b>0.%</b>
<b>TOTAL MISSION &amp; OUTREACH</b>	<b>\$16,878</b>	<b>\$11,674</b>	<b>(\$5,204)</b>	<b>\$496,083</b>	<b>\$468,792</b>	<b>\$492,168</b>	<b>\$23,376</b>	<b>95.%</b>	<b>\$600,316</b>	<b>78.%</b>
<b>TOTAL EXPENSES</b>	<b>\$270,234</b>	<b>\$279,303</b>	<b>\$9,069</b>	<b>\$2,911,766</b>	<b>\$3,091,595</b>	<b>\$3,241,538</b>	<b>(\$149,942)</b>	<b>95.%</b>	<b>\$3,935,369</b>	<b>79.%</b>
<b>TOTAL NET OPERATING INCOME (LOSS)</b>	<b>(\$41,662)</b>	<b>(\$32,553)</b>	<b>(\$5,109)</b>	<b>(\$63,593)</b>	<b>(\$246,706)</b>	<b>(\$173,431)</b>	<b>(\$73,275)</b>		<b>(\$24,747)</b>	

UNIVERSITY CHRISTIAN CHURCH  
Fiscal Year Beginning 1/1/2018  
Capital Budget Report October 2018

Account #	Description	YTD Actuals	Budget Annual	Actual to Budget Variance	
	<b>Cash Balance as of 12/31/2017</b>	<b>\$322,324</b>	<b>\$322,324</b>		
	<b>Income</b>				
	Contributions	\$400	\$0	\$400	*Kitchen contribution
	Net Rental Income	\$0	\$0	\$0	
	Misc. Income	\$0	\$0	\$0	
	Trust Income	\$5,951	\$6,000	(\$49)	*Fillingim Foundation
	Game Day Parking Income	\$10,143	\$10,143	\$0	
	TCU Parking Lease Income	\$0	\$0	\$0	
	Transfer from Operating	\$0	\$0	\$0	
	Endowment Income	\$147,756	\$196,353	(\$48,597)	
	<b>Gross Income</b>	<b>\$164,249</b>	<b>\$212,495</b>	<b>(\$48,246)</b>	
	<b>Non Budget Misc. Expenses</b>				
	Misc. Purchases and Repairs	\$3,428	\$12,000	(\$8,572)	
	Net Columbarian/Memorial Rm	\$122	\$0	\$122	
	<b>Total Non Budget Misc. Expenses</b>	<b>\$3,550</b>	<b>\$12,000</b>	<b>(\$8,450)</b>	
	<b>Net Operating Income</b>	<b>\$160,699</b>	<b>\$200,495</b>	<b>(\$39,797)</b>	
	<b>FUNDING FROM RESERVE TRANSFERS</b>				
	Ministry Areas	\$0	\$0	\$0	
	SS Classes	\$0	\$0	\$0	
	Weekday School	\$67,138	\$50,000	\$17,138	
	<b>TOTAL RESERVE TRANSFERS</b>	<b>\$67,138</b>	<b>\$50,000</b>	<b>\$17,138</b>	
	<b>TOTAL INCOME</b>	<b>\$227,837</b>	<b>\$250,495</b>	<b>(\$22,658)</b>	
	<b>CAPITAL PROJECTS</b>				
	Site	\$133,089	\$125,000	(\$8,089)	
	Structure	\$14,876	\$22,700	\$7,824	
	Interior	\$121,083	\$134,250	\$13,167	*Kitchen smallwares
	Elevators	\$0	\$0	\$0	
	Mechanical	\$60,787	\$60,000	(\$787)	
	Electrical	\$0	\$0	\$0	
	Plumbing	\$0	\$0	\$0	
	Fire & Safety	\$0	\$0	\$0	
	ADA	\$0	\$0	\$0	
	Furniture & Fixtures	\$29,344	\$41,865	\$12,521	*office shelves, lamp
	Technology	\$16,827	\$17,040	\$213	*Walker Hall lighting & RM 207 projector
	<b>Total Other Capital Projects</b>	<b>\$376,007</b>	<b>\$400,855</b>	<b>\$24,848</b>	
	Accounts Payable - expenses from prior year	(\$474)			
	*Transferred Donation - previous year	(\$2,500)			
	<b>Cash Balance to GL</b>	<b>\$171,180</b>	<b>\$171,964</b>		
	<b>Less Restricted/Deferred Reserves</b>				
	Restricted Reserves (Memorial Rm)	25,352	\$25,474		
	<b>Net Cash Balance</b>	<b>\$145,829</b>	<b>\$146,490</b>		

**STEWARDSHIP SUMMARY**  
**AS OF 11/20/2018**

	2018	2019	Difference	2018 Budget	
Number of Pledges Received	512	474	(38)	519	
Operating Pledge	\$2,093,768	\$2,011,885	(81,883)	\$2,024,961	3 year Average
Amount currently available for budget w/ 7% shrinkage		\$1,871,053			
			Net Difference to Budget:	(\$153,908)	
Average Pledge per Family	4,089	4,244	(gross needed)	(\$164,682)	
Median Pledge per Family	2,400				
			Amt of Inc/Dec		
# of New Pledges *		72	\$167,380		
# of Pledges Increasing		186	\$142,100		
# of Pledges Decreasing		29	(\$60,482)		
# of "Unable" Pledges			(\$6,210)		2
# of Lost Pledges			(\$19,640)		12
# of Pledges Staying the Same		187	\$0		
		474			
Overall \$ Increase			\$223,148		
# of 2018 Pledges Not Responded in 2019		108	\$	324,670	
Received 2019 Pledges + Outstanding 2018 Pledges		582	\$	2,336,555	
				(Potential)	
* New Pledges Break down:					
NEW -		23	\$	80,510	
CONTRIBUTORS -		15	\$	30,940	
RETURNING PLEDGERS -		34	\$	55,930	
		72	\$	167,380	

**University Christian Church**  
**Summary Report For Endowment Assets**  
**For Period 10/1/2017 Through 9/30/2018**

<b>Assets</b>	<b>Manager</b>	<b>Market Values 9/30/2017</b>	<b>Market Values 12/31/2017</b>	<b>Market Values 3/31/2018</b>	<b>Market Values 6/30/2018</b>	<b>Market Values 9/30/2018</b>
Embry Trust	Embry Trust (JP MORGAN)	774,996.54	785,509.89	775,171.98	775,569.97	761,407.88
Fillingim Foundation	Fillingim Foundation (FROST BANK)	233,304.42	236,472.57	234,742.27	235,308.76	300,332.65
Heyer Trust	Anna Heyer Trust (JP MORGAN)	87,030.19	86,488.62	85,559.41	85,514.13	87,777.53
Johnson Remainder Trust	Harold Johnson CRT (FROST BANK)	142,990.56	140,290.40	140,146.38	133,053.17	136,064.32
	<b>Total Trust</b>	<b>1,238,321.71</b>	<b>1,248,761.48</b>	<b>1,235,620.04</b>	<b>1,229,446.03</b>	<b>1,285,582.38</b>
Managed Investments	CCF Beasley Fund	4,177,832.11	4,319,794.10	4,292,314.61	4,321,755.52	4,460,845.94
	CCF Campbell Fund	4,810,325.16	4,979,995.39	4,931,135.20	5,005,520.39	5,114,024.21
	CCF Common Fund	4,311,121.58	4,351,709.56	4,323,786.07	4,238,407.25	4,204,690.79
	<b>Total Managed Investments</b>	<b>13,299,278.85</b>	<b>13,651,499.05</b>	<b>13,547,235.88</b>	<b>13,565,683.16</b>	<b>13,779,560.94</b>
	<b>Total Asset Market Values</b>	<b>14,537,600.56</b>	<b>14,900,260.53</b>	<b>14,782,855.92</b>	<b>14,795,129.19</b>	<b>15,065,143.32</b>

<b>Endowment Fund Investment Performance</b>		<b>Approx. Investment Return for Qtr. 9/30/2017</b>	<b>Approx. Investment Return for Qtr. 12/31/2017</b>	<b>Approx. Investment Return for Qtr. 3/31/2018</b>	<b>Approx. Investment Return for Qtr. 6/30/2018</b>	<b>Approx. Investment Return for Qtr. 9/30/2018</b>
Managed Investments	CCF Beasley Fund	3.86%	3.40%	-0.64%	0.69%	3.22%
	CCF Campbell Fund	3.93%	3.53%	-0.98%	1.51%	2.17%
	CCF Common Fund	3.66%	3.58%	-0.72%	1.09%	2.49%
	<b>Total Weighted Average</b>	<b>3.78%</b>	<b>3.47%</b>	<b>-0.78%</b>	<b>1.10%</b>	<b>2.57%</b>

**Manager and Investment Pool Reconciliation**  
**Managed Investments**  
**For Period Between 7/1/2018 And 9/30/2018**

**Investment Manager Level**

<b>Manager Name</b>	<b>Beginning Value</b>	<b>Dividends and Interest</b>	<b>Realized Gains</b>	<b>Unrealized Gains</b>	<b>*Investment Fees</b>	<b>Net Cash Flow</b>	<b>Ending Market Value</b>	<b>Difference</b>
CCF Beasley Fund	4,321,755.52	44,064.65	0.00	92,472.83	2,552.94	0.00	4,460,845.94	0.00
CCF Brown Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CCF Campbell Fund	5,005,520.39	53,864.38	0.00	51,702.30	2,937.14	0.00	5,114,024.21	0.00
CCF Common Fund	4,238,407.25	39,837.20	14,169.00	45,858.86	2,461.80	-136,043.32	4,204,690.79	0.00
Church Extension Term Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Due To/From Managed Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>13,565,683.16</b>	<b>137,766.23</b>	<b>14,169.00</b>	<b>190,033.99</b>	<b>7,951.88</b>	<b>-136,043.32</b>	<b>13,779,560.94</b>	<b>0.00</b>

**Investment Pool Level**

**Amount**

Net Cashflow By Managers	-136,043.32
LESS:	
Distribution	143,238.56
Expense	1,000.00
Gift	-8,126.00
Income to Principal	-69.24
<b>Difference</b>	<b>0.00</b>

*\*cost recovery adback  
from CCF*

*\*3rd QTR distribution  
\*Fundriver QTRLY Fees  
\*3rd QTR new gifts*

**University Christian Church  
UDR - Estimated Spending  
For Period Ending: 09-30-2018**

	<b>GLID</b>	<b>Endowment Name</b>	<b>Estimated Distribution</b>	<b>Reinvest Amount</b>	<b>Net Spending</b>	<b>Avg Market Value</b>	<b>Market Value</b>	<b>Historical Gift</b>	<b>MV as a % of Gift</b>
<b>Standard</b>									
	30226	James M. & Lucille Moudy Endowment	124.98	0.00	124.98	11,109.27	11,860.01	10,718.16	110.65 %
	30193	Carolyn V. Zaepfel Endowment Fund	5,143.29	0.00	5,143.29	457,181.74	484,928.74	461,455.03	105.09 %
	30315	Chet & Sally Werst McKeen Endowment	3,186.16	0.00	3,186.16	283,213.91	302,282.10	275,050.00	109.90 %
	30309	Brian and Kristie Gibson Adult Education Endowment	92.40	0.00	92.40	8,213.77	9,605.21	8,356.65	114.94 %
	30159	Vera T. Edelbrock Endowment Fund	593.63	0.00	593.63	52,767.37	55,969.91	50,000.00	111.94 %
	30200	Lisa Kurz Endowment	188.22	0.00	188.22	16,730.73	17,746.14	16,226.28	109.37 %
	30120	Leigh Ann Brown Endowment	129.47	0.00	129.47	11,508.79	13,437.36	12,123.56	110.84 %
	30150	John B. Craddock, Jr. Endowment	96.92	0.00	96.92	8,615.19	9,138.07	8,163.41	111.94 %
	30160	Doris Evans Student Ministry Endowment Fund	219.86	0.00	219.86	19,542.96	20,729.04	18,518.08	111.94 %
	30220	Frieda McMahon Endowment	130.77	0.00	130.77	11,624.32	12,329.81	11,014.73	111.94 %
	30240	Charles F. Kemp Pastoral Care Endowment (Designated)	196.68	0.00	196.68	17,482.95	18,544.02	18,711.00	99.11 %
	30241	Charles F. Kemp Pastoral Care Endowment (Restricted)	301.66	0.00	301.66	26,814.37	28,441.76	23,292.87	122.11 %
	30130	William A. and Lou Buttram Endowment Fund	170.88	0.00	170.88	15,189.26	16,111.12	14,392.70	111.94 %
	30295	Clyde & Mary Gene Foltz Endowment Fund	106.30	0.00	106.30	9,448.47	10,022.35	10,150.00	98.74 %
	30180	Helping Hands Endowment	1,171.54	0.00	1,171.54	104,136.47	110,456.65	98,699.43	111.91 %
	30307	Children's Closet Endowment	196.95	0.00	196.95	17,506.38	18,825.56	16,515.71	113.99 %
	30198	Charles F. Kemp Outreach Endowment	266.25	0.00	266.25	23,667.07	25,103.47	22,458.55	111.78 %
	30280	Suzanne Elise Yarbro Memorial Endowment Fund	260.01	0.00	260.01	23,111.82	24,514.53	22,151.87	110.67 %
	30197	E. Jean White Endowment Fund	445.92	0.00	445.92	39,637.64	42,043.29	37,785.99	111.27 %
	30190	May Henson Endowment	43.09	0.00	43.09	3,830.00	4,062.44	3,713.13	109.41 %
	30250	Jo Taylor Endowment	55.40	0.00	55.40	4,924.75	5,223.64	4,666.47	111.94 %
	30305	Ronald L. Shirey Chancel Choir Endowment Fund (Designated)	409.85	0.00	409.85	36,431.35	38,642.43	31,257.85	123.62 %
	30306	Ronald L. Shirey Chancel Choir Endowment Fund (Restricted)	18.93	0.00	18.93	1,682.51	1,811.24	1,505.00	120.35 %
	30230	Mary Ingle and Gentry Shelton Music Endowment (Designated)	687.34	0.00	687.34	61,096.90	64,805.93	55,897.33	115.94 %
	30231	Mary Ingle and Gentry Shelton Music Endowment (Restricted)	198.15	0.00	198.15	17,613.22	21,569.78	19,600.64	110.05 %
	30170	Hanging of the Greens Endowment	154.56	0.00	154.56	13,739.00	14,572.85	13,018.48	111.94 %
	30110	Boar's Head Endowment	179.16	0.00	179.16	15,925.74	16,892.92	15,725.21	107.43 %
	30225	Josie and Joe Minyard Endowment	119.34	0.00	119.34	10,607.68	11,251.47	10,051.37	111.94 %
	30185	Elizabeth C. & Edwin H. Winton Endowment Fund	4,408.37	0.00	4,408.37	391,854.75	436,948.56	405,402.50	107.78 %
	30210	Bob McMahon Endowment	113.78	0.00	113.78	10,113.82	10,727.63	9,583.44	111.94 %
	30311	Mary Louise Page Outreach Endowment	6,686.11	0.00	6,686.11	594,321.13	631,144.92	565,158.95	111.68 %
	30270	Weekday School Endowment (Designated)	375.76	0.00	375.76	33,400.52	35,427.66	33,046.53	107.21 %
	30292	Christine Cagle Building Endowment Fund	17,629.15	0.00	17,629.15	1,567,035.67	1,662,521.61	1,715,909.78	96.89 %
	30285	Iris E. McGaugh Endowment Fund	791.65	0.00	791.65	70,368.85	74,640.12	71,122.11	104.95 %
	30271	Weekday School Endowment (Restricted)	89.01	0.00	89.01	7,911.69	8,483.61	6,961.00	121.87 %
	30308	W. A. & Gail Landreth Weekday School Endowment	69.32	0.00	69.32	6,161.80	7,066.58	6,125.00	115.37 %
	30155	Hilda & Gilbert Davis Endowment Fund	940.12	0.00	940.12	83,566.26	100,298.64	92,308.25	108.66 %
	30205	Beulah Johnson Organ Endowment Fund	1,164.59	0.00	1,164.59	103,518.83	109,802.07	102,534.48	107.09 %
	30235	Needlers Endowment (Designated)	80.52	0.00	80.52	7,157.23	7,591.62	7,437.00	102.08 %
	30236	Needlers Endowment (Restricted)	124.11	0.00	124.11	11,031.70	11,701.24	10,000.00	117.01 %
	30300	Ken Lawrence Memorial Endowment (Designated)	113.26	0.00	113.26	10,067.52	10,678.54	7,305.00	146.18 %
	30301	Ken Lawrence Memorial Endowment (Restricted)	43.47	0.00	43.47	3,863.93	4,186.33	3,609.33	115.99 %
	30310	Mary Louise Page Scholarship Endowment	3,343.06	0.00	3,343.06	297,160.55	315,572.44	282,579.48	111.68 %
	30260	UCC General Endowment (Designated)	8,441.40	0.00	8,441.40	750,346.96	820,518.00	785,912.07	104.40 %
	30261	UCC General Endowment (Restricted)	4,330.17	0.00	4,330.17	384,904.08	408,367.83	334,108.00	122.23 %
	30290	Christine Cagle General Endowment Fund	35,792.52	0.00	35,792.52	3,181,557.06	3,375,422.36	3,483,816.74	96.89 %
	30287	Frances Jennings Endowment Fund	5,518.24	0.00	5,518.24	490,510.50	520,280.27	436,074.67	119.31 %
	30140	Building Fund Endowment (Designated)	5,107.41	0.00	5,107.41	453,991.65	481,753.32	437,116.54	110.21 %
	30141	Building Fund Endowment (Restricted)	113.11	0.00	113.11	10,054.24	10,664.45	8,733.46	122.11 %
	30196	Florence Kerr Building Endowment Fund	2,722.29	0.00	2,722.29	241,981.09	256,667.27	241,593.13	106.24 %

Finance NOVEMBER SUMMARY Page 11

**University Christian Church  
UDR - Estimated Spending  
For Period Ending: 09-30-2018**

GLID	Endowment Name	Estimated Distribution	Reinvest Amount	Net Spending	Avg Market Value	Market Value	Historical Gift	MV as a % of Gift
30313	Rev. Ora Shelton Endowment	7,803.68	0.00	7,803.68	693,660.77	735,794.70	639,928.86	114.98 %
30194	Valerie & Ben Hogan Endowment Fund	11,829.36	0.00	11,829.36	1,051,497.50	1,115,314.33	1,000,000.00	111.53 %
30192	Harold & Beulah Johnson Building Endowment Fund	3,791.33	0.00	3,791.33	337,006.80	357,461.93	331,801.54	107.73 %
30317	Edgar & Laura Keltner General Endowment Fund	1,167.72	0.00	1,167.72	103,797.42	110,095.69	100,468.08	109.58 %
30318	Gaile H. Aston Endowment Fund	199.07	0.00	199.07	17,695.14	18,769.16	17,945.13	104.59 %
30319	Susan McAdams Harrell Endowment Fund	114.05	0.00	114.05	10,137.96	10,780.61	10,653.00	101.20 %
30320	Lawrence & Rosemary Alland Endowment Fund	164.11	0.00	164.11	14,587.41	17,693.70	16,351.50	108.21 %
30321	UCC Youth Alumni/ae Scholarship Fund (Designated)	562.50	0.00	562.50	49,999.56	55,862.07	50,000.00	111.72 %
30323	Lynn C. Cross Endowment Fund (Designated)	61.27	0.00	61.27	5,446.21	5,784.94	5,000.00	115.70 %
30324	Lynn C. Cross Endowment Fund (Restricted)	18.70	0.00	18.70	1,662.09	1,823.80	1,560.00	116.91 %
30326	Lee & Linda Brookshire Endowment Fund (R)	184.02	0.00	184.02	16,357.71	17,369.55	15,000.00	115.80 %
30327	Dee J. Kelly Endowment Fund (Designated)	975.98	0.00	975.98	86,753.42	119,702.65	105,380.00	113.59 %
30329	Butler Family Endowment	3,050.60	0.00	3,050.60	271,164.05	285,664.14	250,000.00	114.27 %
30331	Marcia & Paul Cato Family Fund (D)	17.08	0.00	17.08	1,518.18	1,575.04	1,441.03	109.30 %
30332	Marcia & Paul Cato Family Fund (R)	56.76	0.00	56.76	5,044.51	5,539.39	5,028.13	110.17 %
30333	Hanley Family Fund (R)	49.48	0.00	49.48	4,397.29	6,690.05	6,376.63	104.92 %
30335	Helme Family Fund (D)	4.96	0.00	4.96	439.59	455.84	418.48	108.93 %
30336	Helme Family Fund (R)	51.48	0.00	51.48	4,576.41	5,175.04	4,797.14	107.88 %
30340	Cyndy W. Twedell Endowment Fund (R)	119.81	0.00	119.81	10,649.80	11,001.56	10,420.93	105.57 %
30338	Marilyn & Freddy L. Jones Endowment Fund (R)	144.97	0.00	144.97	12,886.06	13,388.51	12,668.65	105.68 %
30342	McCoy Family Endowment	57.19	0.00	57.19	5,083.60	5,228.17	5,250.00	99.58 %
30344	Sandra and Ronald Kennedy Endowment Fund	28.29	28.29	0.00	2,514.81	2,571.82	2,584.23	99.52 %
30346	Walter & Patricia Echols Endowment Fund	56.51	0.00	56.51	5,023.20	5,070.96	5,000.00	101.42 %
30348	Charles & Carolyn Dowell Music Endowment	56.51	0.00	56.51	5,023.20	5,070.96	5,000.00	101.42 %
30350	Jack & Jackie Shrode Endowment	286.05	0.00	286.05	25,426.79	25,668.55	25,309.38	101.42 %
30352	Charles J. & Sarah M. Fraley Endowment	1,049.96	0.00	1,049.96	93,328.79	94,216.16	92,897.84	101.42 %
30356	Jimmy & Lanelle Phipps Endowment	25.28	25.28	0.00	2,246.86	2,793.72	2,769.13	100.89 %
30354	Bert & Marjorie Nunnallee Endowment	56.67	0.00	56.67	5,036.18	5,072.35	5,000.00	101.45 %
30358	Meryle and Ernest Fincher Endowment Fund	60.48	0.00	60.48	5,376.00	5,376.00	5,376.00	100.00 %
<b>Standard Totals:</b>		144,929.00	53.57	144,875.43	12,882,570.77	13,758,398.30	13,072,082.64	
<b>90% of Income</b>								
30297	Paul & Martha Youngdale General Endowment Fund	223.12	22.31	200.81	19,833.36	21,162.64	20,877.56	101.37 %
<b>90% of Income Totals:</b>		223.12	22.31	200.81	19,833.36	21,162.64	20,877.56	
<b>As distributed</b>								
12175	Embry Trust	0.00	0.00	0.00		761,407.88	760,564.98	100.11 %
12176	Heyer Trust	0.00	0.00	0.00		87,777.53	82,371.17	106.56 %
12179	Fillingim Foundation	0.00	0.00	0.00		300,332.65	205,668.86	146.03 %
12177	Johnson Remainder Trust	0.00	0.00	0.00		136,064.32	0.00	0
<b>As distributed Totals:</b>		0.00	0.00	0.00		1,285,582.38	1,048,605.01	
<b>Totals:</b>		145,152.12	75.88	145,076.24	12,902,404.13	15,065,143.32	14,141,565.21	

**University Christian Church**  
**Total Transaction Summary Report - 3rd QTR**

**For Period 7/1/2018 Through 9/30/2018**

**Grouped By :  
Department**

		<i>*avg. market value</i>		<b>Ending</b>
<b>Non-Departmental</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
12175	Embry Trust (JP Morgan)	0	0	761,408
12176	Heyer Trust (JP Morgan)	0	0	87,778
12177	Johnson Remainder Trust (Frost Bank)	0	0	136,064
30194	Valerie & Ben Hogan Endowment Fund	0	(11,693)	1,115,314
30260	UCC General Endowment (Designated)	1,450	(8,297)	820,518
30261	UCC General Endowment (Restricted)	0	(4,280)	408,368
30287	Frances Jennings Endowment Fund	0	(5,455)	520,280
30290	Christine Cagle General Endowment Fund	0	(35,376)	3,375,422
30297	Paul & Martha Youngdale General Endowment Fund	22	(220)	21,163
30313	Rev. Ora Shelton Endowment	0	(7,714)	735,795
30317	Edgar & Laura Keltner General Endowment Fund	0	(1,154)	110,096
30326	Lee & Linda Brookshire Endowment Fund (R)	0	(183)	17,370
30329	Butler Family Endowment	0	(3,034)	285,664
30331	Marcia & Paul Cato Family Fund (D)	0	(17)	1,575
30332	Marcia & Paul Cato Family Fund (R)	0	(56)	5,539
30333	Hanley Family Fund (R)	0	(46)	6,690
30338	Marilyn & Freddy L. Jones Endowment Fund (R)	0	(144)	13,389
30344	Sandra and Ronald Kennedy Endowment Fund	28	(28)	2,572
30352	Charles J. & Sarah M. Fraley Endowment	0	(1,045)	94,216
30354	Bert & Marjorie Nunnallee Endowment	0	(56)	5,072
30356	Jimmy & Lanelle Phipps Endowment	1,069	(19)	2,794
<b>Non-Departmental Total :</b>		<b>2,569</b>	<b>(78,818)</b>	<b>8,527,086</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Capital</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
12179	Fillingim Foundation (Frost Bank)	0	0	300,333
30140	Building Fund Endowment (Designated)	0	(5,047)	481,753
30141	Building Fund Endowment (Restricted)	0	(112)	10,664
30192	Harold & Beulah Johnson Building Endowment Fund	0	(3,748)	357,462
30196	Florence Kerr Building Endowment Fund	0	(2,691)	256,667
30285	Iris E. McGaugh Endowment Fund	0	(783)	74,640
30292	Christine Cagle Building Endowment Fund	0	(17,424)	1,662,522
<b>Capital Total :</b>		<b>0</b>	<b>(29,805)</b>	<b>3,144,041</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Worship</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30110	Boar's Head Endowment	0	(177)	16,893
30170	Hanging of the Greens Endowment	0	(153)	14,573
<b>Worship Total :</b>		<b>0</b>	<b>(330)</b>	<b>31,466</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Youth</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30120	Leigh Ann Brown Endowment	0	(126)	13,437
30150	John B. Craddock, Jr. Endowment	0	(96)	9,138
30200	Lisa Kurz Endowment	0	(186)	17,746
30321	UCC Youth Alumni/ae Scholarship Fund (Designated)	0	(531)	55,862
<b>Youth Total :</b>		<b>0</b>	<b>(939)</b>	<b>96,184</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Pastoral Care</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30130	William A. and Lou Buttram Endowment Fund	0	(169)	16,111

**University Christian Church**  
**Total Transaction Summary Report - 3rd QTR**  
**For Period 7/1/2018 Through 9/30/2018**

**Grouped By :  
Department**

		<i>*avg. market value</i>		<b>Ending</b>
<b>Non-Departmental</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30197	E. Jean White Endowment Fund	0	(441)	42,043
30240	Charles F. Kemp Pastoral Care Endowment (Designated)	0	(194)	18,544
30241	Charles F. Kemp Pastoral Care Endowment (Restricted)	0	(298)	28,442
30280	Suzanne Elise Yarbrow Memorial Endowment Fund	0	(257)	24,515
30295	Clyde & Mary Gene Foltz Endowment Fund	0	(105)	10,022
30320	Lawrence & Rosemary Alland Endowment Fund	0	(155)	17,694
<b>Pastoral Care Total :</b>		<b>0</b>	<b>(1,620)</b>	<b>157,371</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Adult Education</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30155	Hilda & Gilbert Davis Endowment Fund	0	(910)	100,299
30309	Brian and Kristie Gibson Adult Education Endowment	0	(88)	9,605
30342	McCoy Family Endowment	0	(57)	5,228
<b>Adult Education Total :</b>		<b>0</b>	<b>(1,055)</b>	<b>115,132</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Building &amp; Grounds</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30159	Vera T. Edelbrock Endowment Fund	0	(587)	55,970
<b>Building &amp; Grounds Total :</b>		<b>0</b>	<b>(587)</b>	<b>55,970</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>College</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30160	Doris Evans Student Ministry Endowment Fund	0	(217)	20,729
30220	Frieda McMahon Endowment	0	(129)	12,330
<b>College Total :</b>		<b>0</b>	<b>(347)</b>	<b>33,059</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Outreach</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30180	Helping Hands Endowment	0	(1,158)	110,457
30185	Elizabeth C. & Edwin H. Winton Endowment Fund	50	(4,304)	436,949
30198	Charles F. Kemp Outreach Endowment	0	(263)	25,103
30210	Bob McMahon Endowment	0	(112)	10,728
30225	Josie and Joe Minyard Endowment	0	(118)	11,251
30235	Needlers Endowment (Designated)	0	(80)	7,592
30236	Needlers Endowment (Restricted)	0	(123)	11,701
30307	Children's Closet Endowment	0	(194)	18,826
30310	Mary Louise Page Scholarship Endowment	0	(3,303)	315,572
30311	Mary Louise Page Outreach Endowment	0	(6,606)	631,145
30318	Gaile H. Aston Endowment Fund	0	(197)	18,769
30319	Susan McAdams Harrell Endowment Fund	0	(113)	10,781
30323	Lynn C. Cross Endowment Fund (Designated)	0	(61)	5,785
30324	Lynn C. Cross Endowment Fund (Restricted)	0	(18)	1,824
30340	Cyndy W. Twedell Endowment Fund (R)	0	(119)	11,002
30346	Walter & Patricia Echols Endowment Fund	0	(56)	5,071
<b>Outreach Total :</b>		<b>50</b>	<b>(16,825)</b>	<b>1,632,555</b>

		<i>*avg. market value</i>		<b>Ending</b>
<b>Children's Ministry</b>	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
30190	May Henson Endowment	0	(43)	4,062
30250	Jo Taylor Endowment	0	(55)	5,224
<b>Children's Ministry Total :</b>		<b>0</b>	<b>(97)</b>	<b>9,286</b>

**University Christian Church**  
**Total Transaction Summary Report - 3rd QTR**  
**For Period 7/1/2018 Through 9/30/2018**

**Grouped By :  
Department**

<b>Non-Departmental</b>		<i>*avg. market value</i>		<b>Ending</b>
	<b>Fund</b>	<b>Gifts</b>	<b>Distributions</b>	<b>Market Value</b>
<b>Administration</b>		<b>Gifts</b>	<b>Distributions</b>	<b>Ending Market Value</b>
30193	Carolyn V. Zaepfel Endowment Fund	0	(5,084)	484,929
30226	James M. & Lucille Moudy Endowment	0	(123)	11,860
30315	Chet & Sally Werst McKeen Endowment	0	(3,144)	302,282
<b>Administration Total :</b>		<b>0</b>	<b>(8,352)</b>	<b>799,071</b>
<b>Music</b>		<b>Gifts</b>	<b>Distributions</b>	<b>Ending Market Value</b>
30205	Beulah Johnson Organ Endowment Fund	0	(1,151)	109,802
30230	Mary Ingle and Gentry Shelton Music Endowment (Designated)	0	(679)	64,806
30231	Mary Ingle and Gentry Shelton Music Endowment (Restricted)	200	(190)	21,570
30305	Ronald L. Shirey Chancel Choir Endowment Fund (Designated)	0	(405)	38,642
30306	Ronald L. Shirey Chancel Choir Endowment Fund (Restricted)	0	(19)	1,811
30327	Dee J. Kelly Endowment Fund (Designated)	0	(942)	119,703
30348	Charles & Carolyn Dowell Music Endowment	0	(56)	5,071
30350	Jack & Jackie Shrode Endowment	0	(285)	25,669
<b>Music Total :</b>		<b>200</b>	<b>(3,728)</b>	<b>387,074</b>
<b>Weekday School</b>		<b>Gifts</b>	<b>Distributions</b>	<b>Ending Market Value</b>
30270	Weekday School Endowment (Designated)	0	(371)	35,428
30271	Weekday School Endowment (Restricted)	0	(88)	8,484
30308	W. A. & Gail Landreth Weekday School Endowment	0	(68)	7,067
30358	Meryle and Ernest Fincher Endowment Fund	5,376	0	5,376
<b>Weekday School Total :</b>		<b>5,376</b>	<b>(527)</b>	<b>56,354</b>
<b>Church &amp; the Arts</b>		<b>Gifts</b>	<b>Distributions</b>	<b>Ending Market Value</b>
30300	Ken Lawrence Memorial Endowment (Designated)	0	(112)	10,679
30301	Ken Lawrence Memorial Endowment (Restricted)	0	(43)	4,186
<b>Church &amp; the Arts Total :</b>		<b>0</b>	<b>(155)</b>	<b>14,865</b>
<b>Music/Outreach</b>		<b>Gifts</b>	<b>Distributions</b>	<b>Ending Market Value</b>
30335	Helme Family Fund (D)	0	(5)	456
30336	Helme Family Fund (R)	0	(51)	5,175
<b>Music/Outreach Total :</b>		<b>0</b>	<b>(55)</b>	<b>5,631</b>
<b>Grand Totals :</b>		<b>8,195</b>	<b>(143,239)</b>	<b>15,065,143</b>

**UNIVERSITY CHRISTIAN CHURCH  
ENDOWMENT INCOME  
2019 BUDGET**

**Endowment Distribution Rate Options (*Finance requests, and Endowment recommends to Board*)**

**Current Rates**

	2017	2018	Impact	Projected 2019		Impact
	Budget 4.25%	Budget 4.50%		Current 4.5%	4.25%	4.50% to 4.25%:
Ministry Areas	19,075	21,768	4,132	25,900	24,467	(1,433)
Operations	33,340	35,666	1,541	37,207	35,140	(2,067)
Outreach	47,167	52,766	3,393	56,159	53,041	(3,118)
Capital	111,234	118,946	4,909	123,855	116,973	(6,882)
General Endowment	288,040	309,627	18,000	327,627	309,432	(18,195)
Fund 2 Reserves	23,020	25,444	1,773	27,217	25,707	(1,510)
	<b>521,876</b>	<b>564,217</b>	<b>33,748</b>	<b>597,965</b>	<b>564,760</b>	<b>(33,205)</b>
<i>Actual Total Distributions</i>	<i>526,243</i>	<i>571,048</i>		<i>Current Rate</i>	<i>Decreased Rate</i>	

**Allocation of General Endowment Options (*Finance recommends to Board*)**

**Current Rates**

Operations	172,824	185,776	60%	196,576	185,659	10,917
Capital	86,412	92,888	30%	98,288	92,830	5,459
Outreach	28,804	30,963	10%	32,763	30,943	1,820
	<b>288,040</b>	<b>309,627</b>		<b>327,627</b>	<b>309,432</b>	<b>18,195</b>
<i>Outreach increase and reduce operations</i>						
Operations	144,020	201,258	65%	212,958	201,131	11,827
Capital	86,412	77,407	25%	81,907	77,358	4,549
Outreach	57,608	30,963	10%	32,763	30,943	1,820
	<b>288,040</b>	<b>309,627</b>		<b>327,627</b>	<b>309,432</b>	<b>18,195</b>
<i>Equal shift to capital and outreach from operations</i>						
Operations	144,020	154,814	50%	163,814	154,716	9,098
Capital	100,814	108,369	35%	114,669	108,301	6,368
Outreach	43,206	46,444	15%	49,144	46,415	2,729
	<b>288,040</b>	<b>309,627</b>		<b>327,627</b>	<b>309,432</b>	<b>18,195</b>
<i>Outreach decrease and increase operations</i>						
Operations	187,226	201,258	65%	212,958	201,131	11,827
Capital	86,412	92,888	30%	98,288	92,830	5,459
Outreach	14,402	15,481	5%	16,381	15,472	910
	<b>288,040</b>	<b>309,627</b>		<b>327,627</b>	<b>309,432</b>	<b>18,195</b>



## Medical Plan Analysis

January 1, 2019 Renewal Date

		Renewal	
		BlueCross BlueShield of Texas	
		S663CHC	
<b>Benefits</b>			
<b>Carrier Rating</b>		A	
<b>In-Network</b>			
Annual Deductible (Ind / Fam)		\$3,000 / \$9,000	
Coinsurance Percentage		70%	
Out-of-Pocket Max (Ind / Fam)		\$7,900 / \$15,800	
Is Ded included in OOP Max?		Yes	
<b>Lifetime Maximum Benefit</b>		Unlimited	
<b>Professional Services</b>			
Office Visit		\$40 Copay	
Specialist Visit		\$70 Copay	
Preventive Care		100% of Allowable Amount	
Physical / Manipulative Therapy		Deductible + 30% (35 visits)	
<b>Hospital Services</b>			
Inpatient Hospital		\$250 + Deductible + 30%	
Outpatient Hospital		\$200 + Deductible + 30%	
<b>Emergency Services</b>			
Urgent Care		\$40 Copay	
Emergency Room - Facility		\$500 + Deductible + 30%	
Emergency Room - Provider		Deductible + 30%	
<b>Prescription Drugs</b>			
Deductible		* Preferred Pharmacy	Non Preferred Pharmacy
Generic		\$10 Copay	\$20 Copay
Preferred Brand		\$50 Copay	\$70 Copay
Non Preferred Brand		\$100 Copay	\$120 Copay
Specialty		\$150 Copay	\$250 Copay
Mail-Order		3 X Copay	
<b>Out-of-Network</b>			
Annual Deductible (Ind / Fam)		\$6,000 / \$18,000	
Coinsurance Percentage		50%	
Out-of-Pocket Max (Ind / Fam)		\$14,700 / \$44,100	
<b>Provider Network</b>			
Network Name		Blue Choice Network	
Network Website		<a href="http://www.bcbstx.com">www.bcbstx.com</a>	
<b>Additional Notes</b>			
Rates	Tier	Current	Renewal
Employee Only	12	Age Rated	Age Rated
Employee + Spouse	0	Age Rated	Age Rated
Employee + Child(ren)	4	Age Rated	Age Rated
Employee + Family	1	Age Rated	Age Rated
<b>Estimated Monthly Premium</b>		<b>\$10,531.74</b>	<b>\$10,336.80</b>
<b>Estimated Annual Premium</b>		<b>\$126,380.88</b>	<b>\$124,041.60</b>
<b>Percentage Change From Current</b>			<b>-1.9%</b>
<b>Annual Dollar Change From Current</b>			<b>(\$2,339.28)</b>

\* TX Preferred Pharmacies: Walmart, HEB, Brookshire's & Access Health

Out of network Pharmacies such as CVS and Target will be subject to deductible and coinsur



**Board of Stewards**  
**November 20, 2018**

**Senior Minister's Report**

About to celebrate 1<sup>st</sup> anniversary here!

Annual Giving campaign wrapping up. Heard update. Very encouraging! Calling campaign next Monday and Wednesday. Volunteers?

Heard from Shannon re: new service. Also starting to look at adding a Casual / Modern / Contemporary / service. Met with David and Anita Minor to discuss. Set up appointment with Rev. Paul Rassmussen of Highland Park UMC / similar style of church as UCC. Talk about how to do contemporary worship in a traditional church in a way that is authentic to who we are. Will form a task that will begin to meet after the first of the year.

Formed a Task Force that is working to create a Mission Statement / Vision Statement / Core Values. Met for first time last night. Great energy. Task force includes: Greg Farr, Jerre Tracey, Jamie Plunket, Patty Poling, Glynnis Patterson, Monty Philips, Cheryl McDonald, Addison Gardner. Hope to have something to present by the end of the year.

Meeting with Mayor Betsy Price next week to talk about ways we can partner together after my sermon couple weeks back.

Kelli and I so appreciative of outpouring of love and support following the death of her dad.