

**Report to the UUA Board of Trustees
for its January 2007 Meeting
from the
UUA Ministry and Professional Leadership Staff Group**

**Office of the Director of MPL
Beth Miller, A'Llyn Ettien**

I have passed the six-month mark as Director of MPL and I still believe I made the right decision. I have learned more than I could have imagined, and there is still so much that I do not know. This is a very dynamic job with a vast array of complex relationships, both within UUA staff and among those we serve and interface with beyond Boston. One needs a scorecard to keep the players straight and a *libretto* to figure out the many sub-plots in this epic story. Fortunately, I have encountered much patience and support as I learn. Here are some of the highlights of my work:

MPL Directors' Relations

MPL Directors had a very fruitful 2-day retreat facilitated by U.T. Saunders at the end of October. It gave us a chance to get to know one another better, to see what everyone's jobs really are, and to make some plans for our future together as MPL. We came up with three conclusions: 1) we need to keep on doing what needs to be done while we 2) work together to figure out how we might do it more effectively and more efficiently, and at the same time, 3) think and work creatively together on new initiatives to enhance our service to Unitarian Universalism through our care for and service to religious professionals. We are very much aware that we are not staffed sufficiently to fulfill the mandate of our transition from Ministry to Ministry *and Professional Leadership*. However, we do recognize that we will need to step back and invest the time to clearly identify our needs before beginning to seek additional resources. Our retreat helped us to see a path in that direction.

MFC and RECC

As you know, I serve both the MFC and RECC as Exec. Secretary. MFC/UUA Board Reps., Linda Olson Peebles and Jacqui Shanti, and RECC/UUA Board Rep., Pam Allen-Thompson, offer wonderful reports, but I will also say a word or two about my experience.

On the MFC, I participate with the Executive Committee, whole MFC business meetings and float among the working group meetings as needed. I am not officially on a panel that sees candidates, but I have attended, the first meeting full time and the second for just one candidate on each panel. In addition to seeing about 20 candidates and considering 20 to 60 renewal packets as ministers work their way from preliminary to final fellowship, the committee works on waivers to rules or policies, catches up on the goings on of the UUA, especially MPL, and considers complaints filed against ministers. After two meetings, I am amazed at the work these volunteer committee members, plus

five MPL staff members, do before and after each MFC meeting. I was unaware of the enormity of our investment in the credentialing of ministers.

Jory Agate, MFC chairperson, David Pettee and I are reviewing all of the Bylaws, Rules and Policies of the MFC and considering major revisions. We will have a draft to submit to you later in the year, once the MFC has had time to consider our proposals.

The MFC also pays close attention to AR/AO/ MC concerns and wants to do even more. There was a very effective retreat several years ago. Personnel has changed and it is time to take another large step, but there are not sufficient funds budgeted. Once the MFC can articulate a clear goal and estimate cost, we will be looking for a grant, possibly for 2008.

Due to a time conflict with the Panel on Theological Education, I have only been able to attend part of the RECC's fall meeting, but will be with them for their entire meeting in March. I am aware that the RECC is trying to smooth out their procedures in response to the experience of those who have been through the credentialing process, working on their reading list and other requirements, and educating themselves on AR/AO/ MC concerns.

A point of overlap between the MFC and RECC is the need to do background checks on candidates. Each group has discussed this and come up with their own ideas. We are now negotiating so that policies will be compatible, if not the same.

Relations with Those We Serve

I am spending a large part of my first year getting to know the leadership of the official professional organizations: UUMA, LREDA, UUMN, SCM, and AUUA. I have also met with UURMAPA, CENTER, one of our UUMA chapters, and students at Starr King, and have plans to meet with SMOLUUC, the PLCC, the AIMS, and one of the RSCCs, and attend the consultation by CENTER and Ginny's AR/AO/mis-appropriation meeting in Portland early in 2007. Bill has assigned me to POTE and I am finding the discussion about the future of theological education extremely useful.

Dave Pettee and I visited the annual conference of the Association for Clinical Pastoral Education and hosted a breakfast of UU CPE supervisors. I also met with other denominational endorsers and learned that we have work to do in this area. We also met with Lisa Presley who offered an excellent proposal for helping the UUA, through my office, do a much better job of endorsing and supporting military chaplains. One of my concerns is that we do a poor job of tracking and supporting community ministers. Official endorsement is one part of that larger concern. I want to initiate a research project to find out what community ministers are doing, if they are doing it with appropriate licensure and insurance, what kinds of help and support they need, and how we might better serve them.

I will be at Meadville Lombard to offer a session of Leslie Westbrook's class on community ministry in January. I will meet with the President, any faculty on campus and available, and students at that time.

There are more people and groups we serve that I wish to become familiar with. To that end, my travel this year is extensive and more than I expect it to be in the future.

Ministerial Credentialing

David Pettee, Christine May, Leslie Staples, Kim Wilson

Overview

Since October, I have traveled extensively in efforts to meet our various constituencies. Starr King School for the Ministry made a request to the UUA for an observer, and I attended their most recent board meeting in early November and intend to be present again in April. I joined with Beth Miller to visit our UU CPE and aspiring CPE supervisors at their annual meeting in Tampa, FL. I journeyed with Bill Sinkford and Barbara Merritt to Shelter Rock following the most recent meeting of the Panel on Theological Education. I continue to place a high priority with visiting our two UU schools and with non-UU schools. I have visited Andover Newton Theological School three times since October and have met with students at Starr King School and the Pacific School of Religion. I am still hoping to get out to United Theological Seminary and will be visiting with students and faculty at Meadville Lombard in January 2007.

Regional Sub-Committees on Candidacy

The Regional Sub-Committee on Candidacy system continues to work well. The West RSCC Administrator is retiring early next year, so we are preparing for a search process which will locate the new administrator in the Mt/Desert District Office. I continue to engage in important conversation about the financial viability of the Canada RSCC.

Anti-Racism, Anti-Oppression and Multiculturalism

Working with the Diversity of Ministry Team (DOMT) I am supporting an initiative from the DRUUMM Seminarian Group to institutionalize a coordinating function to make sure aspirants and candidates of color/from historically marginalized communities have more effective ways to be in relationship with each other, ministers and the UUA, develop mentoring opportunities, and set up a conference of aspirants, candidates and clergy. In addition, the anti-racism, anti-oppression and multiculturalism workshop offered to candidates during Ministry Days last June will be repeated in Portland because it was so well received. In our ongoing commitment to reach out to those in our movement who have been historically underserved, Kim Wilson, in her role as Internship Clearinghouse Coordinator sent out letters to fifteen interns, with copies to their supervisors, with an open-ended offer of support. I am near to confirming a trainer addressing class issues for the RSCC and MFC members at the annual RSCC luncheon. The West RSCC will be receiving AR/AO/MC training before their next interview sessions in early February 2007.

Internship Clearinghouse

Since the last report, the number of interns currently serving in parish and/or community internships has increased to 75. One-third of these are part-time. The trend continues of

having more prospective interns requesting help in designing non-traditional internships, which often requires a significant time commitment. With Kim Wilson's assistance, most of these prospective interns are able to develop a plan that is likely to pass muster with the Ministerial Fellowship Committee. To increase efficiency and reduce response time, Kim has added an auto-notification feature which e-mails her when people have signed up on the Internship Clearinghouse and she is also developing a list of Frequently Asked Questions which will be posted on the Internship Clearinghouse.

To encourage interns to think more broadly about fulfilling the Prophetic Outreach competency area, Kim also recently developed and posted on the Internship Clearinghouse web page a list of UU-related organizations engaged in prophetic outreach. She has also been working to extend greater support to intern supervisors. Following an informal survey, a significant number of supervisors asked for a list-serve which has just been launched and is called "super-chat" We have been aware of the need for supervisory training, so a workshop with a panel of experienced supervisors will take place during upcoming Ministry Days 2007. Kim is working with the MFC chair on the latter and it's hoped that this will also be offered during the upcoming Professional Days.

A new set of minimum recommended internship stipends was presented to and approved by the Compensation, Benefits and Pension Committee at their September meeting. The recommendations, which had not been updated in four years, reflect the increase in the cost of living. Finally, the Internship Clearinghouse's Matching Grants Program awarded internship startup funds to six congregations and one UU community site, as well as one renewal grant.

Religious Education Credentialing

Beth Williams, A'ashia Short

Religious Education Credentialing Program

The number of active participants in this program remains at forty-seven. The few who were credentialed or were placed on inactive status were balanced by new applicants and those returning from hold status. We are implementing program changes from decisions made at the October 2006 RECC meeting and are in preparation for the next meeting of the RECC in San Jose CA in March 2007.

Religious Education Credentialing Committee

The Religious Education Credentialing Committee (RECC) met last October in Orlando, FL for its annual Fall meeting. The Committee conducted its usual business which included interviews with candidates, reports from sub-committees, and planning for future communications and workshops. We continued our discussion concerning background checks, our Outcomes surveys, and Anti-racism/Anti-oppression issues.

The RECC is moving forward in clarifying our program requirements and scope of the required competencies. As the Committee continues to read portfolios and interview candidates we are becoming clearer in our own minds about what it means to be

competent, and how that is best demonstrated. We now feel that we need to work on a way to articulate our understanding so that candidates better know what we are looking for, and how each level of credentialing differs in each competency. A sub-group of the committee is working on a draft which will be read and discussed by Committee members prior to our next meeting in March.

Since the Committee began meeting we have worked to articulate our Vision and Mission. As we did the work the Committee is charged with, we began to vision our role within the Association and our relationship to our Congregations and with Religious Educators. The following is the Vision and Mission drafted at our October meeting and approved by E-mail vote in December, 2006.

VISION

The vision of the Religious Education Credentialing Committee is a strong and healthy educational ministry through faith development in our Unitarian Universalist congregations.

MISSION

The mission of the Religious Education Credentialing Committee is to develop professional standards and credential religious educators to serve the Unitarian Universalist movement.

We will do this by:

- Identifying an accepted core of competencies and skills.
- Evaluating candidates and granting credentials.
- Affirming an anti-racist, anti-oppressive perspective in all of our processes and practices.
- Educating congregations about the need for and advantages of supporting professional growth and development of religious educators.
- Encouraging the building of accountability and right relationships among religious educators, professional colleagues, and lay leaders.
- Preparing professional religious educators to provide programmatic resources that strengthen and challenge their congregations in order to transform lives and make the world a better place.

The Committee continues to complete the draft of our Policies. The policies are a major document and we work to maintain a congruency with the MFC Policies where appropriate, and to work in accordance with the Rules already approved by the UUA Board of Trustees. At our October Meeting we discovered a minor inconsistency between our Procedures and the Rules of the Committee. In order to bring these into understandable consistency we would like to propose a wording change to the Rules of the committee.

Change the following section in Rule #7 from:

“INTERVIEW

No Participant shall achieve Credentialed Religious Educator or Credentialed Religious Educator – Masters Level status unless s/he has been interviewed at least once by the Religious Education Credentialing Committee or has been transitioned into Credentialed Religious Educator – Masters Level religious education credentialing status from Credentialed Religious Educator status in the UUA Religious Education Leadership Landscape Options program. **No Participant shall be considered for status in more than one Religious Education Credentialing program level at the same interview.** Following the interview the Participant will be informed by the Committee of its decision on whether to grant a religious education credentialing status. At the Committee’s discretion, it may require that a Participant satisfy contingencies, with or without a repeat visit to the Committee, before a credentialing status is granted. Participants shall be required to satisfy all contingencies within three years of the Committee's decision. Failure to do so will result in nullifying the original decision.”

To the following:

“INTERVIEW

No Participant shall achieve Credentialed Religious Educator or Credentialed Religious Educator – Masters Level status unless s/he has been interviewed at least once by the Religious Education Credentialing Committee or has been transitioned into Credentialed Religious Educator – Masters Level religious education credentialing status from Credentialed Religious Educator status in the UUA Religious Education Leadership Landscape Options program. **No participant shall request to be considered for status in more than one Religious Education Credentialing program level at the same interview.** Following the interview the Participant will be informed by the Committee of its decision on whether to grant a religious education credentialing status. At the Committee’s discretion, it may require that a Participant satisfy contingencies, with or without a repeat visit to the Committee, before a credentialing status is granted. Participants shall be required to satisfy all contingencies within three years of the Committee's decision. Failure to do so will result in nullifying the original decision.”

We believe this more clearly expresses what the RECC intended when we originally submitted the Rules to the Board. I would be happy to provide further written or oral information about this change upon request.

The RECC will meet next in March of 2007 in San Jose, CA. It will be our last meeting with our current Liaison from the Board, Pam Allen-Thompson. We have enjoyed her presence with us, and benefited from her larger vision of the Association. It has been a pleasure working with her. We look forward to the future appointment of a Liaison to the Committee.

Respectfully submitted,
Liz Jones, Chair
Religious Education Credentialing Committee

Renaissance Module Training for Religious Educators

Seven Renaissance module trainings were conducted in the last reporting period, with six additional modules scheduled so far for the remainder of the fiscal year. We are incorporating feedback from the field tests of the Teacher Development module into a

final product which we hope will be launched in the next quarter. We are developing new resource boxes for the modules and a new way of developing leaders for the modules.

UU Musician's Network

In my role as a member of the Leadership Development Board, I have been meeting with the group monthly by teleconference, and am in negotiations with a presenter for the Professional Development Day portion of the UUMN annual conference.

Settlement

John Weston, Emily Schwab

First Concern

Once upon a time new ministers had to struggle to get a hearing. In recent years a number of search committees have chosen as their candidate a new (and generally younger) minister over a more experienced colleague. In a small number of (to me) remarkable situations, ministers with the most distinguished experience have not been called to positions in which, their track records suggest, they and the congregation they serve would shine.

I am not suggesting a binary approach—*either January or May*. Far from it! I *am* suggesting, however, that in their considerations, search committees keep in mind three things:

- Avoid conflict avoidance! The search for a minister with no record of opposition soon leads to the search for a minister with no record at all.
- Resistance is the motion created by change. If you want your church to move forward, look for a minister capable of creating forward motion.
- It is not the minister's enthusiasm that matters, but the enthusiasm the minister generates.

Second Concern

Every year, the search process threatens to speed up a little bit more. The fuel for the incipient frenzy is anxiety. Imagination can further stimulate anxiety. It can also provide it with calm and open space it needs to slow down.

Imagine that in early February a search committee asks its pre-candidate to be its candidate, and the pre-candidate agrees. It is the first such weekend of the season for both parties. The committee has four additional weekends scheduled, and the pre-candidate that many as well.

Imagine the inconvenience that ensues, the reshuffling, even heartache. The four search committees cancelled by the pre-candidate scramble to fill empty slots with alternates, and to find new pre-candidating dates and neutral pulpit sites to accommodate them. The four ministers cancelled by the search committee find themselves suddenly without an

anticipated opportunity, and their next year's situation even more in doubt. Such are the early, practical results.

There may be other, not-so-practical, longer term results, too. The great achievement of the search process, for congregation and minister both, is the formation of a unique and promising "fit." How often can the promise of such a fit be recognized without the illumination provided by other fits, also unique but of less promise? Somewhere along the line the four cancelled search committees had become persuaded that the now no-longer-available pre-candidate represented one of a number of attractive futures for their congregations. Now they found their continued consideration of that future, both in itself and for the light it might cast on other such futures, cut off.

Thus I beg all Unitarian Universalists having influence with congregational search committees to encourage them to adhere to the plan with which they entered the pre-candidating phase of the search process. If you the commitment is to three pre-candidating weekends, complete the three. If four, complete the four. Play the schedule out. Don't rush ministers into an early decision, and don't rush yourselves. Let the claims of due deliberation be met!

In that vein, I am inviting search committees to hold off on offering and inviting a mutual commitment until March 31, thus giving their brother and sister congregations as well as themselves the greatest possible opportunity to choose among the alternative futures that attract them. How can such mutual thoughtfulness not strengthen Unitarian Universalism?

Professional Development

Michelle Bentley, Angela Merkert, A'ashia Short

Deceased Ministers

Clarke Dewey Wells (1930 – 2006)

William Richard Jacobsen (1932-2006)

Carl L. Esenwein (1934 - 2006)

Walter Andrew Moulton (1936 – 2006)

Marjorie Bowens-Wheatley (1949 – 2006)

We will remember them.

New! Colleagues Thom Belote and Ralph Mero have envisioned and created an inviting web log through which colleagues may share comments about our deceased UU ministers: <http://uuminmemorialpage.blogspot.com/>

What a perfect venue to offer UUMA members a way to memorialize departed colleagues. Thank you, Ralph and Thom.

CENTER is changing!

This is the twentieth-year anniversary of the CENTER Committee of the UU Ministers Association. It is an exciting time to be the MPL liaison to this continuing education arm of the UUMA Executive Committee. It is also an exciting time to consider all the ways that we and all the stakeholders who believe in an educated, accountable, supported and supportive ministry might improve how we meet our goals of training, enrichment and renewal of our clergy and ministerial students to better serve our congregations and society.

At the fall meeting in Denver, CENTER started the visioning work with Appreciative Inquiry consultant Amanda Trosten-Bloom, following an approach that emphasizes strengths and best practices. Building upon that fall meeting, we are calling a facilitated Summit Meeting to be held in Chicago in March 2007. The theme of the Summit will be “Mapping the Ministry Matrix: Collaborative Ministerial Formation for the 21st Century.”

Purpose: The purpose of the gathering is to create a shared vision for professional development in UU ministry and to determine CENTER’s role in facilitating that vision.

Outcomes:

- (1) Articulation of a vision for transformational ministry in the 21st century.
- (2) Agreement among major stakeholders re: areas of ministry that call for ongoing learning.
- (3) Ongoing communication and consultation among these stakeholders.
- (4) With new wine comes new wineskins – our name will change.

The following stakeholders have been invited to attend: A professional facilitator; Beth Miller, David Pettee, Michelle Bentley (MPL/MFC); Harlan Limpert (UUA); Jory Agate (MFC chair); one representative each from Meadville Lombard, Starr King, Harvard Divinity, and Andover-Newton; Ken Sawyer (UUMA Exec chair); one representative from DRUUMM; and one representative from another organization representing ministers of color and of Hispanic ancestries.

Ministry Days’ Theme Speakers are: Rev. Dr. Jeremiah Wright on growth ’07 and Dr. Walter Brueggemann, Old Testament Scholar ’08.

MFC Associate Fellowship and Preliminary Renewal

At the March 2007 meeting, MFC members will vote to remove those ministers out of fellowship who have been out of compliance.

My office undertook a major effort to help ministers get back into compliance with MFC Rules # 15A and #19. Over 100 ministers were notified by letter on at least two occasions that they were out of compliance with one of the following MFC rules and in jeopardy of losing their fellowship status as a UU minister. In addition, members of the MFC made personal contact with many of our colleagues. The ministers were given a way to be in right relation by submitting a waiver of the rules to the MFC before December 15, 2006. The two rules addressed were:

Rule #15 Preliminary Fellowship, which states: “No person in Preliminary Fellowship shall remain in any one renewal period for more than three years without a waiver from

the Committee for continuing education, family circumstances, or other significant cause...”

Rule #19 Associate Fellowship, which states: “Any minister holding Preliminary or Final Fellowship who in the judgment of the Committee ceases so to serve shall be in Associate Fellowship... Every three years a minister in Associate Fellowship shall be required to demonstrate continued interest in retaining that status by giving evidence of active involvement in denominational, district, local society and collegial activities...”

While statistics will not be fully known until the next report to the Board, many waivers have been granted, renewals completed and sent in and Associate Fellowship requested and awarded. There doesn't seem to be a big difference between whether those out of compliance are in parish, community, or religious education ministries. Again, a fuller report will be given in March.

I am pleased to say that a process is now in place to make sure that our ministers are better notified and assisted in their renewal process. Some ministers have fallen seriously ill, others have been unable to find settlements, some seem just clueless to the process. So, along with the overhaul of the MFC Rules and Policies, the entire renewal education process should be a cleaner and a better thought-through process.

I wish to thank MFC assistant Leslie Staples and Credentialing Administrator Chris May for keeping such good track of the details and for being so easy to work with.

In addition, with the assistance of the Addictions Ministry Team, I presented the *MFC with a DUI Protocol as it relates to MFC Rule #30- CONVICTION DISCLOSURE*, which states “Ministers in Fellowship with the Unitarian Universalist Association shall inform the Ministerial Fellowship Committee of all criminal convictions that occur subsequent to December 31, 1989, except for minor traffic violations and those convictions which by law they need not disclose.”

Training Programs

- *New: The Ministry of Presence – Addictions’ Ministry On-line Seminar: March 26 – April 5, 2007.* Seminar Deans are the Rev. Dr. Denis Meacham of Brewster, MA, focusing on the Nuts and Bolts and History of Addiction; Dr. Drew Brooks of the Rush Center of the Johnson Institute – Faith Partners – The Impact of Substance Abuse/Addictions on the Congregational System, focusing on the entire spectrum of the ways people are related to substances of abuse, from total abstinence, through use, misuse, abuse and addiction, and on ministering to the whole congregation with prevention for all ages - early intervention - referral assistance –and recovery support; Rev. Dr. Michelle Bentley – The Institutional response (UUA) and next steps for presentations at CENTER and UUMA Chapters and for the development of Addiction Mentors. The seminar audience is the 20+ ministerial colleagues who attended the UU Collegial Conversations’ in Ministry Days 2006 (those trained in addictions work or other related interests) and others who have indicated an interest in this ministry.

- *Finding Our Way Home: April 12-15, 2007* – An opportunity for ministers and ministerial candidates who identify as African, Caribbean, Native/American Indian, Asian and Pacific Islander, Latina/o and Hispanic, Middle Eastern/Arab, Multiracial and Multiethnic Unitarian Universalists to gather for professional development, community building, spiritual sustenance, and mutual support. Held at the Kellogg Conference Hotel at the Gallaudet University in Washington, DC. This Seminar/Retreat is a co-sponsored event with the Professional Development Office and The Identity-Based Ministries Staff Group.
- *First Year Ministers' Online Seminar: May 11-24, 2007* – Two new Deans, Mel Hoover and Michael Schuler, join Angela Merkert, who is returning. This will tie into Ministry Days' theme speaker Jeramiah Wright's talk on Growth and Authenticity: growth comes from social justice, pastoral care, preaching, welcoming, and anti-oppression both inside and outside the church walls.

The Collegiality and Ethics Committee of the UUMA (ACEC)

The committee met for the first time in St. Louis MO on June 25, 2006 and held a day-long meeting in Tucson, AZ on the 8th of December, 2006. The purpose of the Committee, chaired by Susan Manker-Seals (National Good Offices Person), was to review and establish a middle way for right relationships amongst colleagues, and the establishment of a way of protocol and covenant before things get so bad that complaints or charges are brought to MPL, Congregational Services, or the MFC. Committee members' initial ideas include the following statement: "We might like to see a process of reconciliation-involving words, maybe ritual, maybe restitution or restorative justice [if called for]".

ACEC collected covenants and guidelines from various organizations for review in an effort to understand the various relationships among colleagues and/or institutions, including the UU Musician's Network, Youth and Young Adults, and the Mountain Desert District UUMA Covenant. The information gathered and the work of this Committee will be of great benefit for the UUMA Handbook, now undergoing a major revision process, and is an important bridge and link to the policies and procedures of both the MFC and MPL.

Office of Church Staff Finances

Ralph Mero, Joyce Stewart, Tracy Withy-Browne, Jim Sargent

UUA Health Insurance Plan

The new health insurance plan for staffs of congregations, UUA headquarters and field staffs, plus eligible UU community ministers will become operational January 1, 2007. Five hundred and seventy-five enrollees had subscribed by the October 15 deadline, and we have 595 enrollees as of December 18, 2006. Blue Cross Blue Shield membership cards were mailed to all enrollees and dependents. Statements for the month of January have been mailed to congregations or enrollees, and UUA Treasurer Tim Brennan has been authorized to open the necessary bank accounts.

Attorney Chip Kerby of the law firm of McDermott Will & Emery is working on the formal documents of a UU Association Employee Benefits Trust and a UU Organizations Health Plan. These will be available for approval by the trustees of the UUA at their January 2007 meeting. The UUA trustees will also be asked to approve seven trustees of the UUA EBT. The UUO HP document will be the legal foundation for the plan and will be filed with the necessary agencies.

Special words of appreciation should go to Jim Sargent and Joyce Stewart, the two UUA staff who managed all the countless details of implementing the plan. In the coming months we will find time to research which enrollees previously reported as being uninsured.

Several enrollees wrote after receiving their BCBS ID cards. This came from the minister of a small congregation in New York State: *THANK YOU RALPH and everyone else who has worked on this! My card arrived yesterday and I wept in delight and gratitude -- the most wonderful Christmas present ever!*

Seminary Debt

February is the month we distribute money from the Living Tradition Fund to ministers who have applied for debt reduction grants to assist paying off their seminary loans. Last year, 67 ministers received grants averaging \$1,500 to apply to loans averaging \$40,141. With only \$100,000 to distribute from the LTF, the grants should be about the same in 2007. Coping with loan demands of \$300 per month is one of the additional stresses faced by many in their first decade of a UU ministry.

UUA Retirement Plan

No responses were received from trustees about the unsettling information reported previously on the meager size of individual retirement savings accounts in our 401(k) plan managed by the Fidelity Investments Tax-Exempt Services Co. We are deeply concerned about the extent of serious under-funding of savings for retirement by many who are participants in our plan.