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# NUUSLETTER

NORTHWOODS UNITARIAN UNIVERSALIST FELLOWSHIP

*A Beacon of Light in the Northwoods*

P.O. Box 253, Minocqua, WI 54548 <http://www.newnorth.net/~beckratz/nuuf/>

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Volume 4, Number 5

July 2,

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## 2001 Coming Sundays

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### Taking the Pulpit

**Sunday**, 10 AM, July 15, Kay Read, DePaul U. Professor of Religious Studies.

**Sunday**, 10 AM, July 29, Max Gaebler.

**Sunday**, 10 AM, August 12, Amy Holt and Friends, Madison Unitarian Universalist Young Adult Campus Ministry: Comments and reactions on the protest at the School of the Americas.

**Sunday**, 10 AM, August 26, Rev. Sydney Morris.

**Sunday**, 10 AM, September 9, Angela Merkert.

**Sunday**, 10 AM, September, 23, Rick Wambach.

**Sunday**, 10 AM, October 7, Rev. Denise Tracy. °

### Adult Religious Education

On alternate Sundays at 10:30 AM, when we do not have services, we watch and discuss videotapes on religious and ethical topics. Recently we began a series of tapes on The Old Testament. They are scheduled as follows:

July 8, "Folklore Analysis and Type Scenes." July 22, "Moses and Exodus." August 5, "the God of Israel." August 19, "Covenant and Law I." September 2, "Covenant and Law II." September 16, "The Conquest." °

### Note from the President

As we agreed in our Annual Meeting in May, this edition of our NUUSLETTER contains information regarding a potential building addition. Specifically, you will find a financial analysis that is intended to show what we can afford without a major capital drive. And you will find a series of alternative plans for what an addition might look like. This information has been put together by the Board with the help individual members, especially Jerry Woolpy. It is not meant to be definitive, but rather to give us a common pool of information from which to start our discussion and decision-making process.

We will hold a meeting of our Fellowship on Saturday, July 28, at 5 PM to discuss this information and learn from each other. It is possible we will have a potluck meal before the meeting, but this has not yet been determined. [There WILL BE a potluck at 3:30, see

Announcements.] Please save this date on your calendar. This meeting will be devoted to the potential building addition, but it will NOT be a decision-making meeting. Rather, the meeting will allow each of us the opportunity to express ourselves and to hear each other.

Please look carefully at the material at the end of this NUUSLETTER (pages 7-13), think about it, and discuss it with other members. I look forward to the July 28 meeting, where I know we will discuss the issues carefully and in a reasoned and open-minded way.

Tim Kratz °

## Joys & Concerns

Special thanks goes to Bob Dallapiazza, Kate and Mark Bruhy, Dick and Mary Ann Fields, Jerry Woolpy, Patty Buehler, Don Barnes, Susan Knight, Elliot and Peter Frost, Paul Braunstein, Andrea Billings, Sydney Morris, and two unnamed Jehovah's Witnesses for their help building the new playground. During construction the Witnesses arrived in coats and ties. We looked up from God's work for our coming generations and offered them pitch forks and rakes to no avail. We invited them to join us the following Sunday. We spoke of our covenants to practice religion founded upon devotion to individual freedom of belief, to respect the dignity and equality of all people. And we mentioned our mission statements to promote UU principles and beliefs as an alternative to orthodox religions, and so forth. But without so much as a word to the wise, they departed shaking their heads and leaving us with only a *Watchword*. °

## Announcements

There WILL BE a potluck prior to the meeting about the prospects of building. Please come at 3:30, July 28<sup>th</sup> and bring a dish to pass and something to cook on the grill. (Patty Buehler) °

American Cancer Relay for Life will walk, run, or stroll around the Lac du Flambeau School track July 27 and 28. Background materials are on the table at the Fellowship. Each participant can pick up an envelope for obtaining pledges and show up to walk. This has been an annual event here for many years. Teams of up to 15 people walk, run or stroll around the school track for a total of 18 hours. The purpose is to raise \$17,000 for the LdF chapter of the American Cancer Society and raise community awareness of the programs and services offered. The Luminaria program offers us all an opportunity to honor someone who is living with cancer or remember someone who died from cancer. The bags with the honorees names on them will line the track and be lit for the Luminaria Program at 10 PM.

Opening ceremony is Friday at 6 PM. (Joan Hauer) °

The Young Religious Unitarian Universalists, our newly created youth group, will gather Sunday morning, August 19<sup>th</sup> at 10:30. "Bring your pictures of the Boston trip! We'll plan the youth part of the worship service the following week. Think about next year's youth activities." (Sydney Morris) °

### **NUUs Buy Tolerance Curriculum for Local Schools**

The Social Action Committee has decided to support the Teaching Tolerance Project of the Southern Poverty Law Center called "A Place at the Table." This project has produced a 40-minute video of teenagers telling real life stories of how their families and groups overcame bias, and sometimes violence, to find a place at America's table of opportunity.

The project also produced a 144 page text that includes 12 stories described as follows: "Out of all the pain caused by hatred and injustice in our nation's history, there has emerged another, more hopeful narrative. It is a narrative composed by men and women who refused to allow their own humanity to be diminished by others. Through struggle, sacrifice and solidarity they have taken their rightful place at the American table. These are some of their stories."

In a package that is designed to be placed in schools for use, there is also a teacher's guide with 13 detailed lesson plans to use with the text and video.

The cost is \$50 for four sets to be donated to schools. We will have a showing of the video as a part of our Adult RE. Anyone interested in seeing the video or participating in the project should come to Adult RE on Sunday, July 8 at 10:30. We anticipate talking to the schools within our Fellowship's geographical boundaries to get them to use the materials.

Anyone with questions can call Terry Hoyt at 356-3908. °

### **Girl Scouts Inclusiveness**

Unlike the Boy Scouts, the Girl Scouts refuse to discriminate against lesbians and gays. In the mid-90s, the organization went on record with a statement to the Associated Press that it does not discriminate based on sexual orientation. A few months ago, Girl Scout national president, Connie Matsui, made favorable remarks about a video called "That's A Family" that depicts lesbian and gay family groups positively. The American Family Association of Tupelo, Mississippi attacked them for this with 10,000 letters of protest addressed to Girl Scouts demanding that Matsui retract her statement and/or resign. According the Wausau UU newsletter, so far the Girl Scouts have received only five letters supporting Ms. Matsui's stand. You may wish to add your

## **Youth Need Adults Beside Parents**

According the various surveys and the Wausau UU newsletter, youth are more likely to grow up healthy when they are supported by three or more non-parent adults that they can go to for in-depth conversations that provide advice and support. Take the time to get to know neighborhood youth including the youth of our fellowship. Learn their names and salute them. Ask your children to list three role models: teacher, coach, neighbor, etc. If they haven't already got at least three, encourage them to make these connections. °

## **Playing the Odds in the USA**

From cbshealthwatch.medscape.com

**O**nly 10% of smokers ever develop lung cancer. But 87% of people with lung cancer were smokers.

**M**ost sunbathers who don't use sunscreen don't get skin cancer. But of those who do have skin cancer, at least 90% got it from unprotected exposure to the sun.

**M**ost dieters don't get eating disorders. But 35% of normal dieters progress to pathological dieting, and 20% to 25% of those progress to an eating disorder. Only about 8.75% of dieters cross over from normal dieting to pathological self-starvation, and nearly all bulimics started with a diet.

**M**ost babies--99.3%--who sleep on their tummies do not die of sudden infant death syndrome--SIDS. Only 0.7% of babies die of SIDS, no matter what position they are placed. But at least 70%--and probably more--of babies who die of SIDS are found on their stomach, whether they were placed that way or rolled over onto their stomach from another position.

**O**nly 10-14% of people who have unprotected sex contract HIV and AIDS. But of those people who are infected with AIDS, 63% contracted HIV from having unprotected sex.

**O**nly 2% of people who were not wearing seatbelts end up dying in a car accident. But of those people who do die in car accidents, over half (57 %) were not wearing seatbelts.

**O**nly 4.6% of motorcyclists who don't wear a helmet sustain traumatic brain injury in an accident. But of those motorcyclists who do have accident-caused traumatic brain injuries, a sizable minority (44%) were not wearing a helmet. °

## **After Picking the Strawberries**

From Mukwonago UU Newsletter

Toss with fresh spinach washed and torn. Add sesame seeds, poppy seeds, a teaspoon of minced onion, Worcestershire sauce, paprika, olive oil, and vinegar. °

## **NUU Views**

**Question:** Charlotte Saleska inspires this question in her review of Barry Andrew's book, Thoreau as Spiritual Guide. After William Ellery Channing and Ralph Waldo Emerson, Thoreau's mentors who advocated "self-culture" as the essence of being of their religion, Barry writes of UUs, "Self-culture introduced a... progressive view of the spiritual life, replacing the notion of conversion as a single, decisive event, with that of religious growth as an on-going process." So we NUUs might ask ourselves, "How are we doing in Channing and Emerson's terms since our various 'conversions'?"

**Answer** from Jerry Buerer: A pundit once noted that people can be divided in to two types: those who are willing to divide people into two types, and those who aren't. With respect to the current question, I believe we must be cautious or we risk oversimplification by dividing folk into only two groups—the "conversionists" (the bad people) and the "processors/growers" (the good folk), namely "us."

Assuming we're focusing on that entity known sometimes as "the Western World," I think in most religious traditions, relatively few people undergo conversions. Most are born into a given faith and that's that. There's never any meaningful "on the road to Damascus" conversion episode in their lives. On the other end of the continuum, I think we may be guilty of over-emphasizing the element of process and change in UUs. Granted, many within our fold have "matured" enough to outgrow the religions of our youth. But once we've done that and moved into the UU fold, do that many of us continue to change that much? Granted again, we may be more open to change than those we term "fundamentalist," and we may get a kick or two out of listening to alternative religious ideas. But does that mean that at the individual level we really change our own personal religious beliefs and behavior that much in any given time period? I'm skeptical.

**Answer** from Dick Fields: When I was a teen and through my early 20's I was in a state of "self culture"(or was it doubt and denial) in that I questioned in silence my Methodist teachings and Christian beliefs. During college I attended many different Christian Churches hoping that I would be more comfortable in a different environment.

I assumed my Church days were over as I could not accept what was being taught in any of the Churches I attended. My "conversion" to Unitarianism occurred after a long discussion with a friend who believed in many of the things I did and invited me to visit his Unitarian Church in Park Forest IL. My conversion to Unitarianism was an emotional experience and one that has enriched my life. Now I am back to "self culture" with continuing education (attending Adult RE) and spiritual development (trying to be a better person).

I believe the ultimate expression of religion is ethical living and being a caring person, not how often you go to a house of worship or say how religious you are. As Unitarian Universalists many of us feel comfortable in our beliefs. Others of us are still searching for answers to questions that may have no answers. Either way I believe Channing and Emerson would feel many present-day UUs are growing and developing through self-awareness, education, and spiritual development.

If you wake up every morning and say what can I do to make someone else's life better,

rather than what can I do to make my life better, then I believe you will have achieved the ultimate in self culture and will be a much happier person. I still have a ways to go. °

**Answer** from Terry Hoyt: For most of us we're doing well. I want to discuss conversions a little myself because I have some difficulty understanding the whole idea to some extent. To me I can't say that I ever had a conversion. I had certain beliefs instilled in me since I was very young, and my search for truth was to see in things reinforcement for my basic beliefs. My concept of conversion is where you have no belief system or a faulty belief system and then experience an "eye-opening" experience that suddenly causes you to accept a belief system or radically alter the one you have.

As an illustration, I believe the world is round. I regularly experience the truth of this belief with the exception that it is not exactly round. But if I believed the world was flat, I might have easily had a conversion experience when the truths I sought ended in my not falling off the edge of the world.

So I have a simple belief system that God is love and that we should love our neighbors as we love ourselves. My search for the truth includes a willingness to look at any religion or belief system to see if my beliefs are reinforced. I keep in mind, however disconcerting it may be, that someday I might learn something that could cause a conversion of my belief system. So far my search for the truth has not even hinted at that. I do believe that each day that I awake, I am born again. °

**Attention NUUSLETTER readers**  
Income and Expenses for the past three years especially as they relate to building:  
Those who are not members may receive the NUUSLETTER by email free of charge or may opt to pay \$12 per year to have it mailed to them through the US Postal Service. Members are encouraged to arrange to receive the NUUSLETTER by email or they may have it posted to them. Notify jerryw@earlham.edu to receive the NUUSLETTER by email. Special thanks to the 23 out of 49 subscribers who by use of email, have helped to reduce our NUUSLETTER budget by \$500.  

Income	29 Units	31 Units	32 Units
Paid Pledges	\$ 21,285	\$ 21,970	\$ 23,975
Pledge Revenue	\$ 1,000	\$ 2,424	\$ 1,764
Donations	\$ 540	\$ 2,424	\$ 1,764
Misc	\$ 1,185	\$ 2,424	\$ 1,764
TOTAL helped to	\$ 22,825	\$ 24,394	\$ 26,188

**Next NUUSLETTER Deadline, Sunday, August 12, 2001.**

Actual Expenses	\$ 18,870	\$ 19,973	\$ 24,658
Surplus	\$ 5,955	\$ 4,838	\$ 1,550
A supplement about the prospects of building an addition follows. Please bring it to the meeting on Saturday, July 28, at 5 PM.			
<u>Building related expenses</u>			
Mortgage	\$ 5,821	\$ 6,646	\$ 6,746
Mortgage supplement	\$ 3,955		
Utilities	\$ 714	\$ 736	\$ 978
Maintenance	\$ 73	\$ 88	\$ 125
Insurance	\$ 377	\$ 390	\$ 403
Buildings & Grounds	\$ 2,300	\$ 500	\$ 725
TOTAL Building Expense	\$ 13,240	\$ 8,360	\$ 8,977
Building related expenses as a % of Actual Expenses	70%	42%	36%
Surplus all to mortgage		Surplus used for playground and Boston trip	

# Financing an Addition by The NUUF Board\*

In considering the possibility of expanding our facilities, it is helpful to discuss our financial situation and provide an analysis of what we might be able to afford. The following analysis is based on figures from the past three years. It is intended to be a conservative analysis.

The table below summarizes our income and expenses for the past three years. Several items are noteworthy. For example, notice that the average paid pledges stayed at a little more than \$700 for the past three years as pledge revenue increased and that pledge revenue is our principal source of income.

Notice that about 40% of our expenses are building related (this was higher in 1998/99 because we used a nearly \$4,000 surplus to pay down the mortgage). It is likely that this percentage might increase if we build an addition. Specifically, we should expect our utilities, maintenance, insurance, and building & grounds budgets to increase significantly. Moreover, with a large building we might expect to have to pay for non-volunteer cleaning and janitorial work. The cleaning costs alone might run at \$70 every two weeks, or about \$1800 per year. So our non-mortgage building related costs might be expected to go from around \$2000 now to around \$4000.

Table shows annual payments in parenthesis on 20 year fixed mortgages of various amounts at various rates.

	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06
Income	\$ 29,000	\$ 31,000	\$ 33,000	\$ 35,000	\$ 37,000	\$ 39,000	\$ 41,000	\$ 43,000	\$ 45,000
Expenses									
Pledges	\$ (3,776)	\$ (3,924)	\$ (4,074)	\$ (4,227)	\$ (4,382)	\$ (4,536)	\$ (4,691)	\$ (4,846)	\$ (5,001)
Utilities	\$ (5,664)	\$ (5,888)	\$ (6,111)	\$ (6,340)	\$ (6,573)	\$ (6,805)	\$ (7,038)	\$ (7,271)	\$ (7,504)
Insurance	\$ (6,808)	\$ (6,866)	\$ (7,130)	\$ (7,397)	\$ (7,668)	\$ (7,943)	\$ (8,218)	\$ (8,493)	\$ (8,768)
Maintenance	\$ (7,551)	\$ (7,847)	\$ (8,148)	\$ (8,454)	\$ (8,764)	\$ (9,078)	\$ (9,392)	\$ (9,706)	\$ (10,020)
Building & Grounds	\$ (10,105)	\$ (10,300)	\$ (10,495)	\$ (10,690)	\$ (10,885)	\$ (11,080)	\$ (11,275)	\$ (11,470)	\$ (11,665)
Cleaning	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)
Janitorial	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)	\$ (1,400)
Total	\$ (36,304)	\$ (38,225)	\$ (40,146)	\$ (42,067)	\$ (43,988)	\$ (45,909)	\$ (47,830)	\$ (49,751)	\$ (51,672)
Surplus/Deficit	\$ (7,304)	\$ (7,225)	\$ (7,146)	\$ (7,067)	\$ (6,988)	\$ (6,909)	\$ (6,830)	\$ (6,751)	\$ (6,672)

Our present mortgage will be paid off in the next year. We could choose to use the money we presently pay each year for our mortgage (about \$6500) in any number of ways. One choice would be to replace the old mortgage with a new mortgage, the possible terms of which are illustrated in the following table of annual payments.

If we replaced our present mortgage with one of approximately equal payments, assuming current rates, the table shows that we could afford to borrow approximately \$60,000 (assuming prevailing rates in the high 8% for this kind of loan). With the assumptions of the previous paragraph that would leave us with an annual budget of about \$28,000 without considering inflation or any additional programs.

To fund this budget we would need at least 4 more paying pledge units or at the present ratio of members to paid pledge units, 60 members (members/paid pledges = future members/future paid pledges,  $53/32 = x/36$ ,  $x=59.6$ ). If we increase our budget as a result of inflation, and/or borrow any more than \$60,000, and/or add any more substantial cost items to the budget, we would need even more than 60 members to sustain the budget.

Another way to look at this is that at the present rate we get \$422 per new member ( $(32/53)*\$700=\$422$ ) and it takes 2.36 new members to support every \$1000 that we add to the budget ( $\$1000/\$422=2.36$ ).

In summary, it appears that with modest growth our fellowship could afford to borrow approximately \$60,000 for a new addition simply by applying the money currently spent on our old mortgage to a new mortgage. If an addition costs more than this, then we would either need to have a capital fund campaign, or increase our average pledge amounts.

\*The Board thanks Jerry Woolpy for the initial analysis on which this report is based

## **Building Plans**

This narrative introduces three pages of drawings showing our present building, an expansion of our present building to the west, and an expansion of our present building to the south.

### **Present Building**

Our existing sanctuary holds 78 people comfortably. This assumes about ten square feet per person. (An assumption common to all three illustrations.) According to the



Wisconsin Building Code our present sanctuary could hold up to 111 people, assuming the state code capacity of one person per seven square feet. The building has a small kitchen, no crying room or meeting room, no closet for tables upstairs, and very limited capacity for hanging coats. According to code it has just enough bathrooms and water fountains for its present capacity. Its stairway is nonconforming because it is too narrow. It has a much-appreciated view of woods to the south and a charming façade.

## **West Expansion**

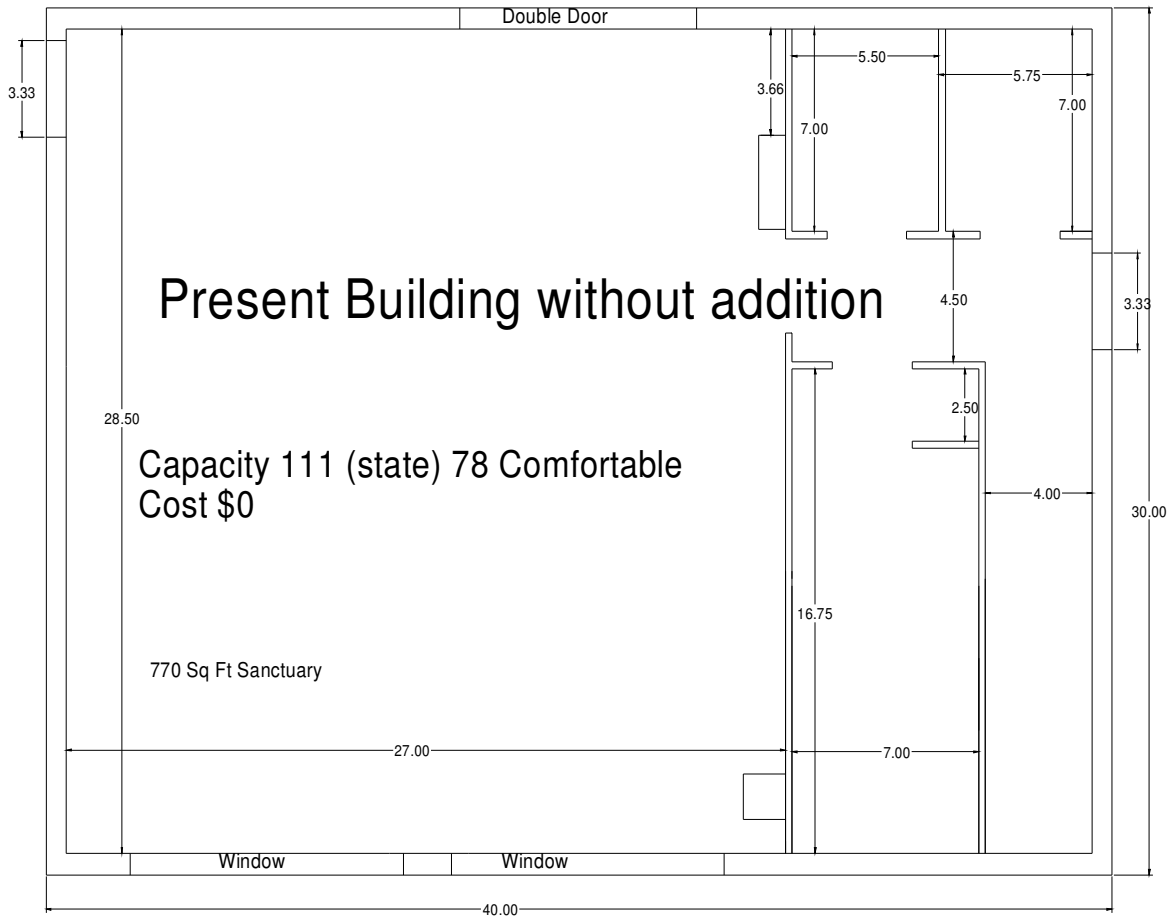
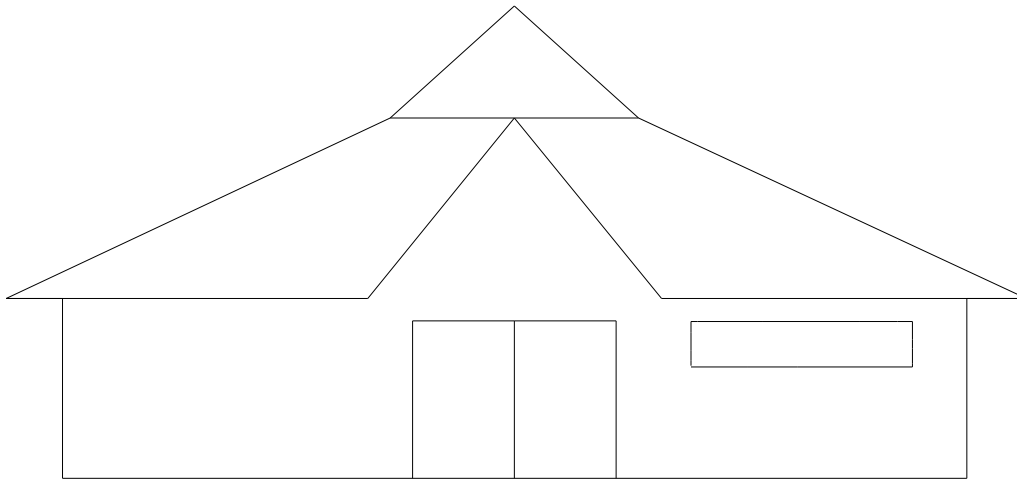
Expanding our present building forty feet to the west would increase our “comfortable” sanctuary capacity to 112 at an estimated cost of \$99,000. (This and the other building cost estimates were provided by Dick Lee, of Lee, Winter, and Berg Construction based on costs during 2001.) In addition to the expanded capacity, it provides a crying room-meeting room, closet for tables, increased hanging space for coats, the required additional bathrooms, and an expanded kitchen, which includes \$12,000 of the total estimated cost. This plan preserves the much-appreciated view of the woods to the south, albeit rather wide angled with respect to the speaker, and it changes the façade considerably.

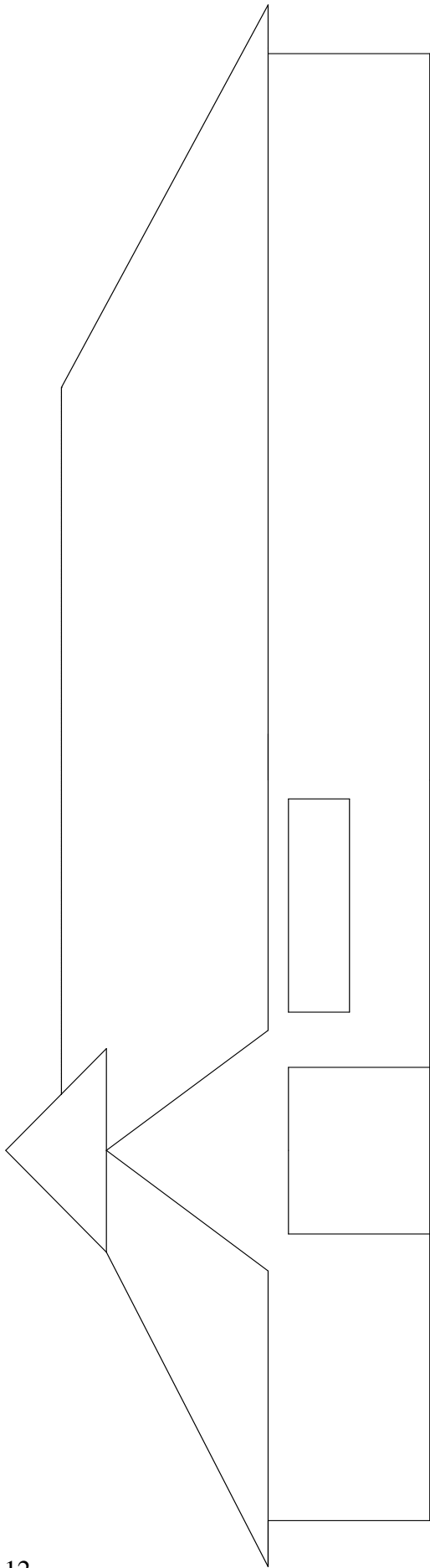
Three possible modifications of the west expansion plan: (1) The expansion of the kitchen could be eliminated and used instead for increasing the capacity of the sanctuary. This would increase the “comfortable” capacity of the sanctuary by about 8 persons to 120 and decrease the cost by \$12,000 to \$87,000. However, assuming the lectern were to be in front of the windows as it is presently, these 8 additional persons as well as about 9 others who might sit at the southwest corner of the sanctuary would be to the right side of the speaker and for the most part out of eye contact with the speaker. (2) To comfortably accommodate 12 more people the forty-foot addition could be increased by four feet at an increased cost of \$6000 thus bringing the comfortable capacity of the building to 124 and the total estimated cost to \$105,000. (3) Alternatively, to comfortably accommodate 12 fewer people the forty-foot addition could be decreased by four feet at a cost savings of \$6000 thus bringing the comfortable capacity of the building to 100 and the total estimated cost to \$93,000.

## **South Expansion**

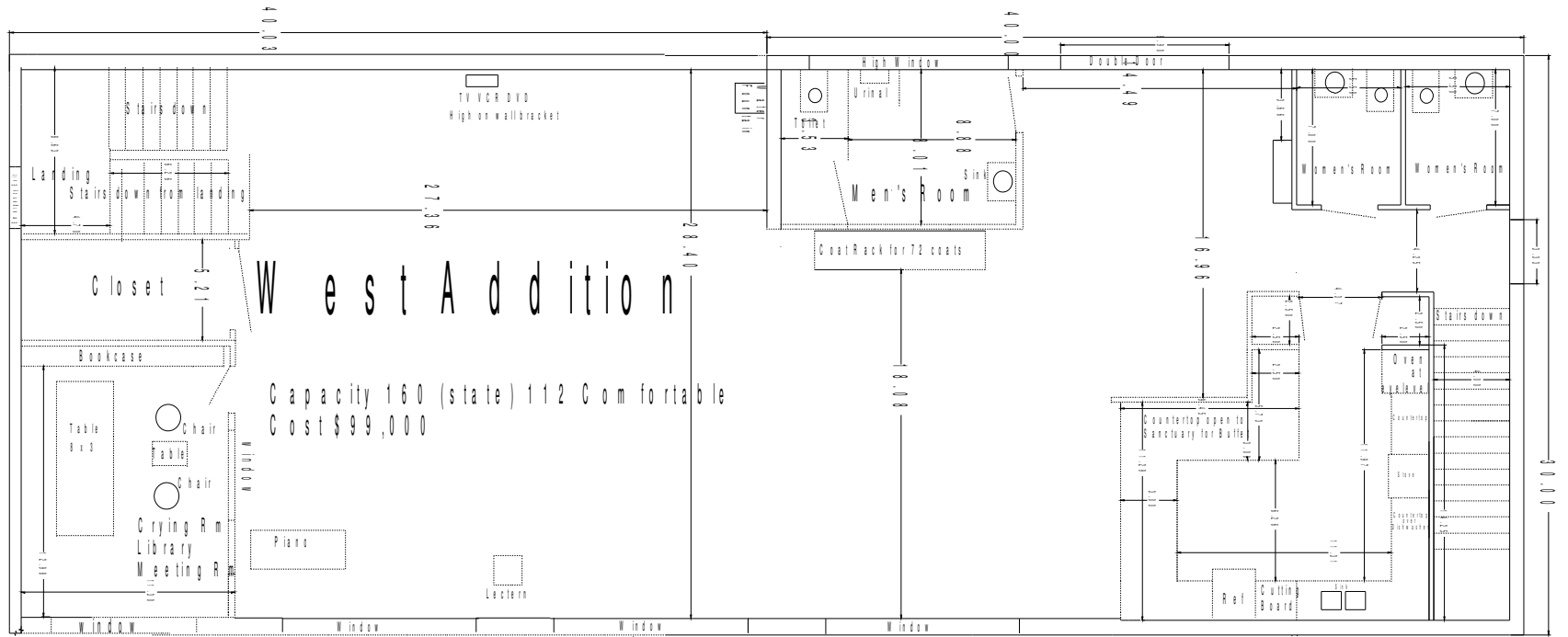
Expanding our present building thirty feet to the south would also increase our “comfortable” sanctuary capacity to 112 at an estimated cost of \$99,000. In addition to the expanded capacity, it also provides a crying room-meeting room, closet for tables, increased hanging space for coats, the required additional bathrooms, and an expanded kitchen. This plan preserves the width of the building and the façade, and moves the pulpit and view of the woods south by thirty feet. All of the seats would be within eye contact with the speaker.

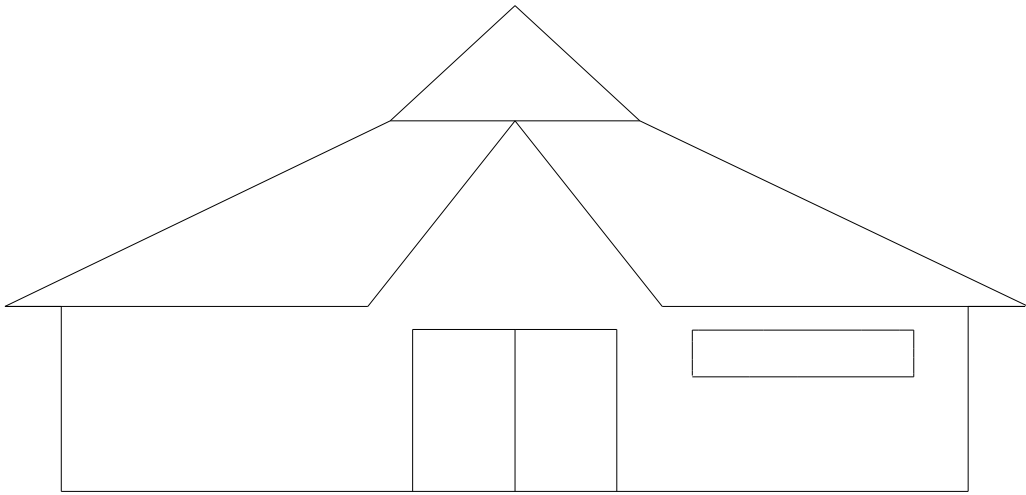
Three possible modifications of the south expansion plan: (1) As with the other plan, expansion of the kitchen could be eliminated and used instead for increasing the capacity of the sanctuary. This would add 8 persons to the “comfortable” capacity of the sanctuary and save \$12,000 without creating any seating out of easy eye contact with the speaker. (2) To comfortably accommodate 12 more people the thirty-foot addition could be increased by 4.4 feet at an increased cost of \$8800 thus bringing the “comfortable” capacity of the building to 124 and the total estimated cost to \$107,800. (3) Alternatively, to comfortably accommodate 12 fewer people the thirty-foot addition could be decreased by 4.4 feet at a cost savings of \$8800 thus bringing the “comfortable” capacity of the building to 100 and the total estimated cost to \$90,200. (Note also that these 4.4-foot additions and subtractions would be added or subtracted from the widths of the closet and crying room-meeting room.)















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ADDRESS CORRECTION REQUESTED
