

UNISON



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SPECIAL EDITION

Celebrating the 10th Anniversary of our Building



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UUCF's Building and how it came to be

"We've outgrown our house," said UUCF members in the mid-1990s. John Morehouse was our minister and his leadership was attracting more and more people to join us. Our church was then located in a house -- a Cape Cod on Motter Avenue a few blocks from Route 15 in the City of Frederick. The sanctuary, RE classrooms and offices occupied all of the space -- living room, bedrooms, attic and basement -- of that house.

"Let's move," they said.

"Where to?" some asked. "Can we afford a bigger place? What kind of building -- another residential place but bigger? A commercial property? Should we buy and renovate? Build our own place? Go back to renting?"

The discussions went on and on. Our Land and Meeting Place Committee (created prior to buying Motter House) was reactivated and the search was on. Eventually, 101 properties were investigated before building seemed the best option.

Finally, a break-through! UUCF found a six-acre vacant parcel near Rt. 340. The land had earlier been approved for a church that was never constructed. It was for sale! What a promising location for a new building—two turns from an exit on a major highway fit the suggested location requirements from UUA.

More good news: A member stepped forward with a generous donation toward the land purchase, and other people agreed to loan the balance of \$155,000 needed to buy it. By Christmas 1997, the land on Elmer Derr Road was ours!

We still needed a bigger space to grow in while the new building was underway. We rented space in Rosenstock Hall at Hood College and looked forward to the time our rent payments could be applied to our new home.

I remember that during the time we were planning for our new home we held our worship services in Rosenstock Hall at Hood College. While Rosenstock gave us space that we didn't have at the house on Motter Avenue, it presented its own problems... Rosenstock had stadium seating, which was good for viewing the minister (if from afar in the back rows), but had seats that squeaked loudly every time we stood up. Before every hymn, it sounded like an infestation of cicadas. Definitely disconcerting, and making our new sanctuary a far better venue.

~~Steve Schatken



Now the congregation got serious about creating a new home. UUA consultants came to town and showed us how to begin a building process, how to raise money in a Capital Campaign. Committees formed. A 5-year plan was adopted, anticipating a \$1 million building to be completed in 2003. Pledges came in: a fabulous amount of \$440,000 from members and friends, plus a grant of \$10,000 from the Jo-

seph Priestly District. We knew we would have to sell the Motter Ave. house, but for the time being, we needed the office and meeting space.

Next, the discussions switched to "What should our new building look like? What do we want to do there? How big? What are the tradeoffs? How shall we compromise because we can't have everything!" The children drew their dreams, and so did we.

We began the formal search for an architect -- and thirty one firms responded! Their proposals were sifted, sorted, and reviewed and for the three finalists, we visited their recent projects. We settled on the architectural firm, Noelker and Hull, based in Chambersburg, PA, and a builder, Bruchey Builders of Frederick as a Design-Build partnership. Also working with us, but sometimes against us, were the permit staff, inspectors and other County officials who had to approve the plans.



Hours and hours of discussions, drawings, new ideas, revised plans, more meetings, more compromises, more revisions, more spread sheets with cost projections, more decisions. Would we have a basement? No, because of the cost of an elevator, and because we did not want the children “underground and out of sight.” Did we want a steeple? Many thought that was too conventional and “churchy”. Perhaps a tower, then. Did we want a soothing and enclosing sanctuary apart from the world? Or a building full of natural light looking out on the world we wanted to serve. And it had to be handicapped accessible to be fully welcoming.

Looking back on some of the mistakes we made in building this church, I'd say that every congregation should have an opportunity to build a “practice church” before tackling the real one! One of the things I spearheaded when the building was going up was getting storage closets in Rooms 113-115. They weren't in the original plans. It turned out to be more complicated than I expected because the county inspectors required the closets to have sprinklers and lighting. So that's what we did. I also recall how complicated it was to keep track of the pledges members made to the capital campaign. At that time, UUCF had no office staff and no accounting software. All our money records, including keeping track of the building costs, were done on spread sheets, some on computers, but also some hand-written. The last thing I'll mention is a success story. Susan Richards, who sadly has passed away but at the time was a member married to Tom Moore, took it upon herself to figure out what kind of sound system, amplification and speakers we would need in the sanctuary. The architect didn't give us any clues, so she consulted with professional sound engineers and came up with a plan. Today, we are using the equipment she chose and it works so well.

~~Nancy Hutchins

We thought about our sign facing Rt. 340. Should we consider changing our official name for that sign? We are larger than a “fellowship” now. Are we a “church” or a “congregation”? That decision, and decisions on the construction of the tower, required votes from the whole congregation!

Spring, 2001 was a critical time. The architectural firm presented final drawings and plans. It was painfully obvious that all the discussions and compromises were not enough to keep the building costs under \$1 million as had been projected.

The congregation held its collective breath, voted to proceed and broke ground for its new building in June 2001.



Here are a few ‘secrets’ installed during the construction! We ran an underground water pipe from inside the building out to where the labyrinth is now. It's for a future fountain. The exterior construction was done in a way to allow us someday to put a brick facing on the whole building. There's a buried electrical conduit out to the front gate area -- for lighting or some other use. We also ran electric service up into the tower for future lights. The concrete floor in the atrium and sanctuary was treated with a special sealant so that someday that whole area could be tiled.

~~Dave Hutchins

Where would the money come from? UUCF knew there was a mortgage in our future because so much more than \$440,000 was needed. During the months that building design was taking place, Jeff Wilson and the finance people succeeded in getting a construction loan. But shortly after the ground breaking, that local bank was bought out by a bigger bank and could no longer honor its commitment. The money search began anew. It was another whole, long year before Frederick County Bank agreed to approve our loan application in spring 2002.

I was board president during one of the years of building design. I remember how persistent Jeff Wilson was in finding a bank loan for us. I think he must have spent all his lunch hours with bank loan officers from around Frederick!

~~Maida Wright

Finally, joyfully, construction began in April that year with David Hutchins serving as the congregation's liaison with the builder. Soon another crisis developed. The County Fire Marshall now insisted that the building had to have fire sprinklers, even though the approved plans didn't require them. Cost estimates were an additional \$90,000, raising the total building costs to just over \$1.625 million. With a collective "gulp", UUCF said construction should continue. The anticipated completion date was December 2002.

Are you thinking that from now on, the decisions were over, construction was all smooth sailing? Not so. Construction time was "change order" time. Dozens of decisions came before the congregation during the summer and fall -- and as you will guess, each had a price tag. Changes were proposed by members of UUCF, by inspectors and even by the builder.

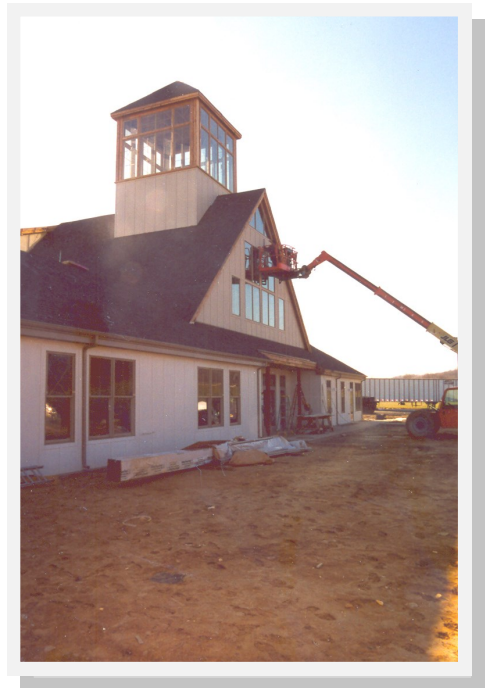
I was on the committee that provided oversight as the building was being constructed. We met every two weeks to review how things were going. (What I remember most was Dave Hutchins, who was our liaison with the contractor. I think Dave must have lived at the construction site....). And secondly, how the fire inspector just drove us crazy for more than a year because we couldn't pin him down for final answers on the safety design. It seemed like forever to get those decisions made.

~~Irene Zmitrovis

Examples: The Fire Marshall decided the nursery classroom had to be moved from where 113 is now, to the end of the education wing hall, with a fire rated wall reaching through the roof between it and the rest of the building. We decided to install a movable door between rooms 113 and 115. Staff suggested a door into the wall between the Minister's Office and the DRE office. Members suggested storage closets in the classrooms, but only 113 and 115 got built-in closets; ventilating windows in the tower; a kitchen capable of commercial licensing so caterers could use it (that meant buying a whole different set of appliances.) "Now you need a grease trap," said the County inspectors. During all of this frustration, the Fire Marshall kept adding fire safety requirements, leading to even more changes in the fire suppression system that eventually cost not \$90,000, but a staggering \$200,000.

All costs for change orders were added to the loan amount. To achieve some savings, UUCF work parties completed some construction jobs (e.g., installing the floor in the chapel) that would normally be done by the builder. In the end, the final building cost was \$1.84 million. Mortgage payments were going to be close to \$10,000 a month, but the spreadsheets showed that this amount was still within UUA's recommendation that no more than 25% of our annual budget be used for loan repayment.

Finally, in May 2003, five months after the anticipated completion date, UUCF members, Rev. Morehouse and other staff transported our meager belongings in a caravan of vehicles from Rosenstock Hall at Hood College. We knew we had accomplished an amazing feat. We felt grateful, very proud and quite exhausted.



Learning to Live in Our New Home

UUCF has now been on Elmer Derr Road for ten years. We are so appreciative of the beauty and comfort of our new space. It has allowed us to hold week after week of inspiring services, educate our children and ourselves, welcome new members, attend weddings and funerals, make friends, become a stronger congregation.

We've also become well acquainted with the structure's eccentricities and confronted the huge responsibilities of owning our own building. Here are a few stories:

How is the building heated? There are two boilers and a pump that circulates hot water. All this equipment is located in a basement room under the RE wing. The water is heated by propane stored in a huge underground tank. In the beginning, the company that installed the tank was the supplier who filled it, costing as much as \$1300 per fill-up. Ouch. When we looked for bids to reduce the price per gallon, we learned we had to buy the tank to have the flexibility to choose our supplier. We did it. The savings have been worth it.

UUCF is cooled in the summer by eight separate AC units. How many have we had to replace in ten years? Three so far and we've repaired others. The most recent replacement was in July 2013. By the way, the building was designed to operate most efficiently (energy-wise) with all the doors and windows closed. So, when you open a window or door, please remember to close it, too!

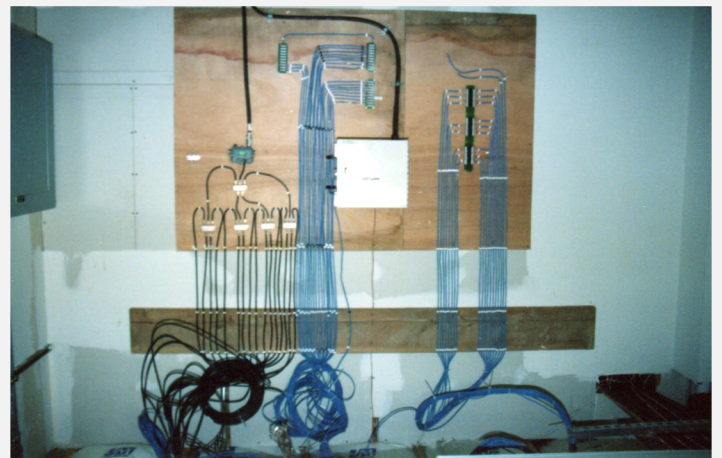
Where does the water come from? UUCF's water comes from a well, deep underground in rock. The water tastes great but it turns out the rock is full of calcium, some of which dissolves into the water. That calcium eventually began accumulating in various parts in the plumbing and heating system. We installed a water treatment system to help reduce the problem.

Has that very expensive fire safety system been a success? Well sure; we haven't had a fire and hope we never do. But if we should, we know the sprinklers will go off and the fire alarm system will automatically dial the alarm company who will notify the fire department. The sprinklers are professionally tested many times a year -- they all work. We did encounter a crisis with a powerful pump (again, located in the basement) whose job is to circulate water from the underground storage tank to the sprinklers. The pump failed and it took a lot of money and time to replace it. By the way, that mound between the storage sheds next to the parking lot and the sidewalks is the underground water storage tank for the sprinkler system.

Who mows the grass? Our six acres of land now are mowed by a contractor. But in the early years, there was no money for mowing -- so a crew of members did it. Given the equipment we owned, one complete mowing took an entire day. Bless those hardy people! We bought a used tractor that helped with mowing, also with digging holes for landscaping projects. It lives in one of the sheds near the parking lot -- it's still in use.

Maybe you've see me working on various building repair projects, and even heard me say the following (because I say it so often....): "It's going to cost how much?! Oh, I didn't know we had one of those....! We have to do what?" It's taken us more than five years to learn all ins and outs of the building's equipment and operating requirements. My biggest joy, and my reason so many of us work to keep the building going, is that we hear how visitors and members appreciate the beauty of our building and grounds. We have a setting that inspires us, so it's worth the effort to sustain what we have here.

~~Stan Schlepp



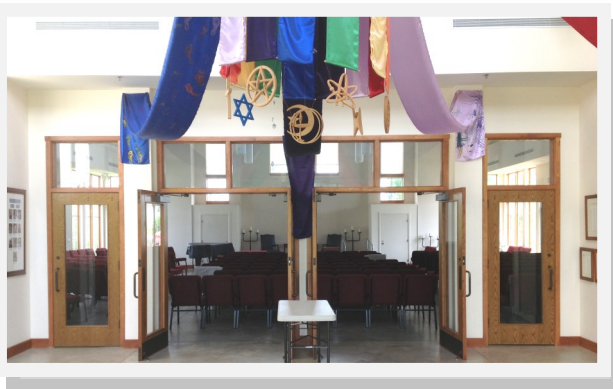
Speaking of landscaping, our grounds look beautiful these days! But in 2003, the land was covered only with thin grass and a smattering of trees along the highway and the driveway, No flowers, no pretty shrubs. All the beautiful installations you now see were done “in house”. Dick Menzer drew up a complete landscaping plan that the Board approved after lots of input from members. He and his crew (many men and women and kids over many years) worked in phases to put plantings into the ground and keep them alive with regular watering. Our soil is unproductive rocky clay so every hole had to be dug twice as deep as the root ball and filled twice: first with better soil and then with the plant itself.



A year after we moved into this building, our landscaping plan got a huge “boost” from a neighbor. There is a farm equipment dealer named OGG, located on Cap Stine Road. One of our members who knew Mr. Ogg learned that the company needed a place to demonstrate a specialty piece of digging equipment to a prospective customer. Our member said UUCF was just the spot! So the owner, the customer and the huge digging machine with its 24” auger showed up at our property. We had marked where to dig -- along both sides of the driveway, in front of the building, along the swale where the drainage goes under Elmer Derr Road and along the road frontage too. In just two hours the demo driver and his machine dug 80 holes! Dirt and shale and rocks were flying everywhere! Half of the holes were 4’ deep, half were 2’ deep. Today, we have lovely trees and shrubs growing in all those holes, thanks to many people who came after the digging day to enrich the soil, plant, water and mulch. But what a surprise that was -- to have a machine do in two hours what would have taken us days or weeks or maybe months to do!

~~Dick Menzer

Where did our furniture come from? Some of it was purchased as we moved in (red chairs in the sanctuary, for example, also the sound system and the pulpit). Some was brought from Motter House. Many items were donated (office furniture, also the long white tables and the round tables). The furniture in RE classrooms is a combination of what was used in the “old days”, new items that were donated and new items purchased over time. The large round glass window high up in the Sanctuary was “rescued” from a Universalist congregation in Ohio that was closing its building. It was installed soon after moving in. The painted glass panels that you’ve seen in the Sanctuary came from that same congregation. The Yamaha grand piano in the Sanctuary was “on loan” from a member of the congregation; just recently she asked us to purchase it at a fair price, and we did.



Was storage as originally designed adequate? Oh no, not so. Over the years, UUCF members who are good at designing and building cabinets have created solutions. The four cabinets in the Atrium now hold all the papers and information that used to be stored in boxes and bins. The cabinets at the front of the sanctuary were built for two purposes -- one to store our hymnals and one to meet the needs of Kol Ami, our long-term Jewish congregation renter. Every storage cabinet in the cloakroom and in the hallway across from the Blanche Ames Gallery is assigned a purpose. Most new storage was done with donated labor and materials.

There are many more stories about how we learned to live in our new space. Window coverings. Phone service. Energy audits. Programming thermostats. Managing keys to the doors. Kitchen appliance repairs. Faucets that drip. Vandalism. Amazing, beautiful gifts to the building. Coping with the sun on winter Sundays. Snow plowing. On and on.

It would not be possible to tell all the stories in this newsletter, even if we knew all of them. But this must be said: many, many caring people made congregational life here in our building on Elmer Derr Road a positive experience. Thank you, one and all. Your time, your talents, your generosity have been outstanding.

Then and Now, a Giving of Time, Talent, and Treasure



Making the Mortgage

On the 5th of every month, the bank gets paid. Payments began in May 2003 when the balance due on the loan was \$1,350,000 and the interest rate was 6.5%. Our contract with Frederick County Bank says we will re-negotiate terms every five years, setting a new interest rate on the balance due.

Early mortgage payments, combined with other costs during those years, were so high that UUCF sometimes worried we couldn't meet the challenge. Thus, at the end of 2006, the Board asked the Treasurer to see if the bank could find a way to lower our payments. Also, the Board asked newer members of the Congregation (people who joined after the first capital campaign) to contribute to a "mortgage reduction fund" to show good faith to the bank and reduce our indebtedness.

Both efforts succeeded. The bank changed the rate and extended the term of the mortgage. We raised \$110,000 that went directly to pay down the balance due. These actions combined to lower our monthly payments by more than \$1000 per month.

In 2011, when interest rates nationally were at historic lows, we approached the bank again. This time we got rate quotes from two local banks. The lower of the two was 5.25%, which Frederick County Bank matched. We again succeeded in lowering out payments significantly.

We continue our mortgage payments every 5th of the month. As of the end of June, 2013 the balance due is \$1,075,606. Won't it be great day, someday soon, when we see that figure go below \$1 million, and eventually down to zero?

Just think what we could achieve with our congregational programs and staffing if we didn't have any mortgage at all!

The spring, summer and fall of 2005 were a very stormy period for the congregation. That's when we faced up to the hard financial consequences of owning and operating this new building. The Board, professional staff and members of the congregation realized we had to make tough decisions to get us out of crisis. We chose to modify staff hours, began charging Kol Ami for use of the space, put more emphasis on pledging. We created more elaborate and fun fall auctions that raised more money. We pursued bank refinancing to lower loan payments. It was not easy. We had plenty of controversy. But taken together these actions helped us weather the storm and made us stronger as a congregation. The seas were still dangerous for several more years (think, for example about the housing and financial crisis in 2008-9) but we've steadied the ship. Now, finally, I think we are feeling the wind in our sails.

~~Scott Norris

The couples and individuals who made both the first capital campaign and the mortgage reduction campaign successful are listed by name in the framed honor rolls in the Atrium. Please take time to read both lists; if you see names you recognize, say thanks! Also notice the "Charitable Donors" list of those members who bought a chair for themselves and perhaps for family and visitors.

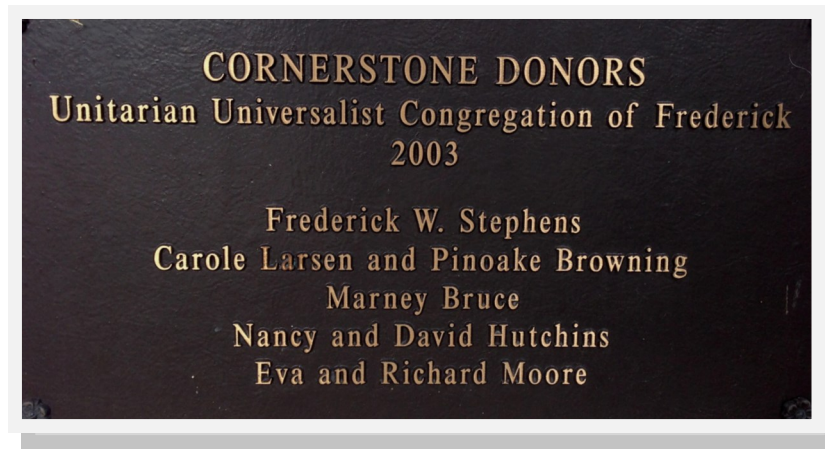
Please pay special attention to the UUCF Cornerstone, low to the ground just to the right of the building entrance door. The people listed on the plaque deserve special appreciation because their large initial contributions gave the entire congregation sufficient momentum and confidence that a new church could be planned and built. And it was.

We Have Always Found a Way — Lemonade from Lemons

Several years ago, a group of us made seven red fabric banners that were installed in big loops in the Atrium. As part of the design, we cut out letters for the words in our 7 UU Principles, then with hot glue guns, anchored the paper letters to the fabric. After all seven banners were installed, we were shocked to discover that some letters were on backwards. The letter C in 'justice,' for example, and again in 'democratic,' and even more than that. We were dismayed but couldn't change them without damage to the fabric, so we left them there. Karen Butler, who was teaching the youth group at the time, saw an opportunity. The next Sunday, her youth group had a discussion about each of the principles and what it meant. Karen then challenged the teens to visit the Atrium, read the banners and find the letters that were "oops." She showed us how to turn lemons into lemonade.

~~ Nancy Lohrey

Thank you, thank you, Cornerstone People



Fred Stephens:

Fred first resolved to help this congregation build a building back in 1964 or 65. He joined the congregation at the recommendation of one of our members who was a coworker, and who also served with him in the Naval Reserve. Some property sales gave him the means to carry out his wish. He describes the congregation as "kindred souls," and a "compassionate group." Like most of us, his primary purpose was to support what he calls the "best set of principles."

Carole Larsen and Pinoake Browning:

Carole and Pinoake gave a sizable gift at the beginning because they had been members for so many years and wanted the project to succeed. Also, Carole had recently received an inheritance so we put it to good use here. Later, during the design process, they were among a group of people from UUCF who visited so many churches in the area, UU and otherwise, to look for ideas.

Marney Bruce:

Marney first got to know us as a Joseph Priestley District growth consultant. She wanted to help establish a strong UU presence in a county known to be very conservative, including a Ku Klux Klan presence. She eventually lost the detachment a consultant is supposed to maintain, and found herself making the 45 minute drive from Montgomery County more and more frequently, and eventually signed the book. Two inheritances gave her the means to make her special gift.

Nancy and Dave Hutchins:

Nancy and Dave came to us from the Paint Branch congregation. Dave was a prime mover in getting the congregation to modernize and organize our canvassing and other fundraising. Nancy was President of the congregation during the building fund drive. Both wanted to set an example. Dave also pointed out that a building like ours is a permanent legacy, and a tangible response to the brevity of life. It is one of their ways of being remembered.

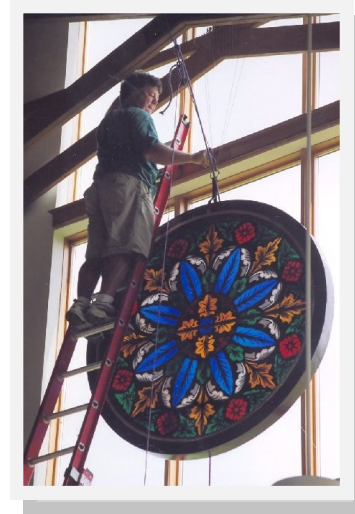
Eva and Richard Moore:

Richard and Eva also trace their involvement in what was then a Fellowship back to 1964 or 65. They joined when they moved to Mount Airy after a long affiliation in Columbia. The congregation was much smaller back then, and they found themselves doing a little of everything, from serving on the Board, to clearing some land we owned previously. Richard served on the committee that designed the building, and functioned as one of our representatives to the builders until his health no longer permitted it. Their generosity even extended to the new Gettysburg congregation, providing hymnals and chairs when they were starting up.

A Message from Rev. Carl Gregg

The Jewish tradition reminds us that we often find ourselves living in houses which we did not build, drinking from wells which we did not dig, eating from trees which we did not plant. Although we are fortunate to still have among us members and friends of UUCF who did help construct the magnificent building which we all enjoy, many of us who will come together to celebrate the 10th Anniversary of the Building Dedication were not present to help lay the groundwork for the sacred space we all enjoy.

Reaching this 10th Anniversary is truly reason to celebrate. I am grateful for all the risk and sacrifice that paved the way for the bright future that lies before us as we continue to live into the full promise of what the Unitarian Universalist Congregation of Frederick can become.



A message from Carl Kruhm, President, Board of Trustees

Upon the occasion of the 10th anniversary of 4880 Elmer Derr Road as home of our congregation, we celebrate its existence and its contribution to WHO WE ARE. Our congregation has existed some 50 years and we have met in this building but 1/5 of that time. While at present our financial investment takes up 42% of our budget, this building provides us with the space and place for the fellowship we so enjoy.

The property's existence is a result of a confluence of vision and practicalities. It is a place of fellowship and developing friendships, learning for all ages, music enjoyment and performance, social activities and worship: all with a focus stemming from an evolving belief system of human morality that we care for each other and our environment.

Are there other uses for our building and grounds that flow from our principles, morals, and visions of justice? All of us have the responsibility to dream and to participate collaboratively in the evolution of WHO WE ARE in this place that is UUCF. All are welcome...to join us and to participate.

Thank You to all who contributed to this Special Edition, notably:

Mike Morse, chair of the Commemoration Committee; Bill Butler, for the idea of a *Unison* special edition; Turner Stokes, Barbara Kenny and many others for past and recent photographs.

For contributing an old document recounting memories of the building construction period, Nancy Hutchins, along with Carole Larsen, who added more information and also shared many old photographs. Meg Menke for writing the two sections on "making the mortgage" and "learning to live in the building" based on talking with various people and from her recollections as Treasurer, terms on the Board of Trustees, and other volunteer positions.

Jeff Wilson, who interviewed the "cornerstone people" and wrote their summaries, with the exception of the Larsen/Browning paragraph, which Carole Larsen wrote.

The individual stories were told by the people cited; Tibby Middleton edited the newsletter, Barbara Kenny and Meg Menke assisted with layout, editing and proofing; Irene Jericho provided the banner headline.

Special thanks to Rev. Carl Gregg for his strong support for the Commemoration Celebration.

And Finally, Some Dreams for Our Future in Our Building as Submitted by Members

- * Install solar panels
- * Hold congregational work parties once or twice a year, so that lots of people get familiar with the effort and responsibility of maintaining our facility
- * Freshen up paint in the restrooms
- * Install different covering on windows in sanctuary
- * Make our meeting rooms available at a minimal cost for community services that reflect our values (e.g., AA, PFLAG, etc.)
- * Encourage other non-profits that share our principles to use the building, keep costs very low for them
- * Create community garden plots for members who don't have yards; maybe also create a UUCF garden to grow vegetables to give to the Soup Kitchen
- * Plant a grove of trees (low maintenance varieties) where ashes of deceased members could be distributed
- * Add a second service on Sundays, at either 9 or 9:30 a.m.
- * Create a series of one-time workshops (for members and community at large) led by people in our midst -- e.g. knitting, auto tune-up, flower arranging, wood working, poetry writing. Don't wait for people to volunteer, draft them to share what they may think are ordinary skills but others will find quite interesting
- * Change the lighting in Blanche Ames Gallery to reduce the amount of light coming through the windows, add more spot lighting
- * A 4-H club for middle school and older kids -- it doesn't have to be animals; 4-H clubs can be focused on citizenship or health or technology or any number of topics
- * Speaker series open to the public -- talks, debates or seminars on a range topics that extend beyond UUism but are consistent with our values
- * Music concert series
- * An Over-50s dance night once a year (...looking for slow dance music....)
- * Coffee House series on weekends
- * Joint ownership/management of entire property by an Inter-denominational group (similar to what we explored with Kol Ami a year and a half ago)
- * Use the grassy area outside the art gallery (we already have seating spaces there) or outside the Atrium as another gathering place after Sunday services
- * Create a picnic area on the grounds

To Be Continued.