

U2C3 Board Meeting  
18 May 2015 6:30 pm

### **In Attendance**

Board Members: Angela Leach, Margaret Lawrence, Jan Miller, Linda Feters, Kerri Cockerham, Sylvia Wilson, Jillian Whitbeck, Lauren Cantatore-Causey, Joe Pierce and Rev. Pam Allen-Thompson.

Visitors: George Clower, Debbie Sundermann, Debbie Cannatella, and Cynthia Anderson.

### **Comments from Congregation**

- George Clower: Great Men's Retreat at UbarU. About 29 men were there. Most were 50+ years old.
- Discussed: "How to get younger men to attend."
  - Could cost of UbarU activities be a factor for young families? Costs to participants are below actual cost, but still seem high.

### **Check-in**

- Pam - Announced that her new interim position will be in Erie/Meadville PA.
- Glad interim search is over
- Lots of meetings, activities, travel, new kittens, construction projects

### **Centering**

- Rev. Pam led the centering
- Asked all to open minds to empty them from the busy-ness of the day - think of something good! Share thoughts.

### **Approval of Last Meeting's Minutes**

- Minutes from the April 20 Board meeting (Prepared by Margaret Lawrence) were approved.

### **Minister's Report**

- Developing policies - What would be the right combination of policies for this church
  - Described a procedure appropriate for smaller churches.
  - Suggested that we start slowly.
  - Passed out copies of a template for setting up policy documents. \*\*Pam will email template to Margaret.
- Primary accomplishments:
  - Improvement in communications system.
  - Including more people (ages and talents) in worship.
  - Progress in welcoming guests - tracking system for members and friends -- growing membership committee.
  - Use asterisk to indicate members in next directory.
- Things most helpful in working with next minister: Continue these...
  - Technical needs - good improvement with keys and alarm system.
  - Community building - being inclusive - look for people who are sitting on the edges.
  - Cost savings - securing areas where heat and a/c are lost,.
  - Welcoming the next interim and planning to welcome the settled minister.
    - Getting to know YOU afternoon/evening event followed by...
    - Getting to know US meeting

- Coordinate activities between Interim Search Committee and Transition Team.
  - **\*\*Linda will be liaison between transition (Judy Pate) and interim team to plan activities.**
  - **\*\*They will create a schedule of activities.**
  - Plan should be formed and advertised by 7-15.

### **UULC Leadership Council Report/Minutes**

- Leadership council – see copy in Appendix A.

### **Treasurer's Report**

- Treasurers report – see copy in Appendix B.
- Additional comments regarding finances:
  - **\*\*Margaret and Linda will set date for Financial Planning Committee meeting.**
  - Plans for Stewardship Drive need to be made. Suggestion: Select Stewardship Chair from Financial Planning Committee.
  - Need to encourage fundraising activities that are appropriate for the general community.
    - Can attract a larger audience (i.e. potential for greater profits).
    - Sometimes people who attend a fundraiser return to attend a worship service.
  - Encourage various groups to “Do their own thing” with respect to fundraising.
    - Everyone needs to know that all profits from fundraising go into the General Fund (i.e. not specified for use by the group/committee generating the funds).
    - We need to create a master schedule for fundraising.

### **Vote to pay to move furniture**

- The Board approved reimbursing David Bartlett for the cost of hiring two laborers from Good Samaritan to help with moving the furniture and household items from Rev. Pam's apartment.
- Funds for this reimbursement will come from an Estate Sale that David and Jan Bartlett will host at the Church.

### **Estate Sale**

- The items removed from Rev. Pam's apartment will be moved to the Church and will be sold in an Estate Sale May 29-30.
- David and Jan have a number of items that will be added to those coming from Rev. Pam's apartment in order to create a more complete (and hopefully successful) Estate Sale.
- The Estate Sale will be advertised via FaceBook, Craig's List, church bulletin announcements, and road-side signs.
- There will be a Pre-Sale (for invited guests and church members only) on Friday evening, May 29. The Bartletts will provide wine and cheese (at no cost to U2C3). There will be a \$3 entrance fee (which will be included in the “total money” collected from the Estate Sale.)
- The Board approved that the total money collected from the Estate Sale will be divided equally between the Bartletts and U2C3.

- U2C3 will then reimburse David Bartlett for the cost of the laborers from Good Samaritan (from its share of the Estate Sale funds).

### **Ministerial Search: Next Steps**

- Interim Search is complete.
  - Rev. Roger Mohr has accepted a contract to be the Interim Minister for 2015-2016.
  - Rev. Mohr will arrive in late July.
- Settled Minister Search:
  - **\*\*Angela** will contact the Search Committee to verify who the Chair is and where they are in time frame.

### **Worship Planning**

- Services are planned through the end of July. Details are still being formulated.
- Rev. Mohr will be responsible for planning the service for the first Sunday in August.
- Linda will contact him regarding his expectations regarding when he will do his first service (first Sunday in August?).

### **Church Admin Interview Process Update**

- Per Margaret, we have about 12 applicants.
- Will select 3-4 and will conduct interviews this week.

### **Bees on the Grounds**

- This item is based on a request from Kirk Newport that the Church consider keeping bee hives on the U2C3 property.
- The Board agreed to table this discussion until Kirk Newport is available.

### **Board Receives Communication from Congregation**

#### **\*Church sign**

- History: The original sign on the corner of Joplin Ln. and Holly Rd. had deteriorated to the point where it required removal. Michael Causey presented an idea for a replacement sign that Debbie Canatella would design. The new sign would be constructed of wood and would be anchored in concrete.
- The new sign is currently near completion and will soon be ready for installation.
- Questions came up regarding the wording of the sign.
  - Suggested to take “worship” off of sign.
  - Suggested to add the word “liberal”
- Following discussion, the Board voted to leave the word “worship” and add the word “liberal” to the sign.

#### **\*Marquee sign**

- Sue Hastings and Bob Davis would like to advertise 10am class topic each week on this sign.
  - One side of the sign is dedicated to upcoming special events, such as the Wizarding Camp.

- The Board determined that the remaining side should be left available for the minister's use (i.e. for his/her message to the community and/or the time and topic of worship.)
- **\*\*Margaret will ask Bob and Sue if they want to be responsible for putting up the message, based on the format described above.**
- Margaret said that Jim said he would do it if Sue and Bob do not want to do it.

**\*Kathy Griffith**

- Margaret Lawrence announced that Kathy Griffith passed away May 5.

**Adjourn:** The meeting adjourned at 8:05pm.

**\*\*Action Items**

Date Assigned	Task	Responsible	Status
5/18/2015	Email policy template to Margaret.	Rev. Pam	
5/18/2015	Be liaison between Transition team (Judy Pate) and Interim Search team to plan activities for welcoming Roger Mohr.	Linda	
5/18/2015	Set date for Financial Planning Committee meeting.	Margaret and Linda	Done (7/26/15)
5/18/2015	Create a schedule of activities for welcoming Roger Mohr.	Interim Search team and Transition team	
5/18/2015	Contact the Search Committee to verify who the Chair is and where they are in time frame.	Angela	
5/18/2015	Ask Bob and Sue if they want to be responsible for putting up the message on the church marquee sign.	Margaret	
2/16/2015	Determine the best way to meet the goals of the Membership committee.	Lauren	
2/16/2015	Create a list of church positions (paid and volunteer) that need to have clearly defined (written) responsibilities	Rev. Pam	
2/16/2015	Create a binder to hold church responsibility information (i.e. who does what in the church). Binder will have sections for each responsible position. (Note: Must first get list of positions from Rev. Pam)	Angela	
10/20/14	Create a "short list" of policies to be developed	Rev. Pam	
10/20/14	Talk to Joe Pierce about the alarm process	Kerri	
10/20/14	Call alarm company to find out process for changing code word	Kerri	
09/15/14	Investigate banks that provide electronic transfer and online banking	Financial Planning Committee	
08/18/14	Continue efforts regarding use of credit cards on website	Jill	
7/21/2014	Provide the alarm company with an updated list of people to be contacted.	Jill	

**Appendix A: Leadership Council**

**LEADERSHIP COUNCIL MINUTES**

**MAY 6, 2015 - 6:00-7:30 P.M.**

**Margaret Lawrence, Facilitator**

<p><b>SAFETY TASK FORCE</b></p> <p><b>Joe Pierce</b></p>	<p>Margaret commented that members had noticed the scrolling announcements last Sunday which described ways to vacate the building in the event of an emergency, and asked that the message be repeated at least one more Sunday so absent members could view it. (Joe commented that the doors at the rear of the sanctuary do not open easily. One of them has a pushbar.)</p> <p>The safety task force meetings are in a slowdown phase at present. Task force members have been assigned sections to write protocols for, and are returning them to Joe as they finish (exs: Hazmat, natural disasters, child supervision, bomb threats, medical emergencies. etc.)</p> <p>A defibrillator has been mounted in the kitchen with signs to be added showing instructions. (Instructions are already printed on the defibrillator.) Joe will try to have a short training session for the congregation during the safety task force's Sunday service June 21.</p>
<p><b>MEMBERSHIP</b></p> <p><b>Lauren Cantatore-Causey, Temporary Chair</b></p>	<p>A Path to Membership meeting was held on April 25 with one prospective member present. A committee meeting was held on April 23, with another regular meeting on May 14. Rev. Pam has requested that one membership meeting be an open forum for interested people, to be scheduled for the evening of May 22 or 23.</p> <p>A greeter program has been established, with the hospitality committee providing one person and the membership committee providing 2 people each Sunday. There will be an upcoming training session on greeting visitors &amp; following up.</p> <p>The committee watched a video featuring the UU church in Golden, Colorado, titled "How to Repel Fewer People".</p> <p>The membership committee has expanded its number of participants. Lauren C-C is temporarily serving as chair, and committee members are Druzy Casper, Michael Causey, Jackie Adelman, Kanne Briody, Alese Smith, Jo Flores, Bill Randall, Sylvia Wilson, and George Clower. Lauren commented that with a larger committee tasks can now more easily be divided up. (Examples - Druzy is in charge of providing newsletter articles on membership, and also in the weekly e-mail blasts. Lauren is designing a church brochure. Michael is in charge of the "church buddy" program.) Leadership council members stressed the need to publicize programs like Church Buddies to the whole congregation - and to provide a contact number for interested members to call. The LC also suggested an after-service "Welcome Corner" for visitors to find out more about UU.</p>
<p><b>SOCIAL ACTION</b></p> <p><b>Colin Sykes</b></p>	<p>Colin is on a 2-week walk through the U.K. No report this month.</p>

<p><b>FINANCE, FUNDRAISING, &amp; STEWARDSHIP</b></p>	<p>Upcoming events (and contact person):  Wizardsing camp - Lauren Cantatore-Causey  Special sale (still under consideration) - Jan &amp; David Bartlett (furniture, etc., from interim minister's apartment)  Beer &amp; Brats Labor Day fundraiser - Carroll Pate  Fall rummage sale - Druzy Casper  Fall auction - Gail Goo  <b>The stewardship campaign for 2015 needs a chair! You will get a lot of help - we promise!</b></p>
<p><b>WORSHIP</b></p> <p><b>Joe Pierce, Representative</b></p>	<p>Joe Pierce will represent the worship committee for the months of June and July. June 7 &amp; 14 when he will not be here Lauren Cantatore-Causey will fill in.  All but one summer service is now covered:  May 31 - Rebekah Poore  June 7 - Sue Roark Calnek &amp; Colin Sykes - Social Justice  June 14 - Chris Johnson &amp; Mike Reed - Explanation of a Life of Joy Without God  June 21 (Father's Day) - Joe Pierce - Safety Task Force Implementation  June 28 - Kirk Newport  July 5 - Druzy Casper - Patriotism  July 12 - Sharon Shapiro - Women's Health  July 19 - Joe Pierce - A Personal Look at Atheism  July 28 - Worship associate to be determined</p>
<p><b>RELIGIOUS EDUCATION</b></p> <p><b>Debby Sundermann, Chair</b></p> <p><b>Lauren Cantatore- Causey, DRE</b></p>	<p>With their medieval feast fundraiser the Journey group contributed \$360 to our general fund. Good job, Journey group!  The Sunday service organized completely by our teens was received very positively by the congregation.  The Congruity group event had 27 youth participants and 5 congregations represented.  The RE committee is now gearing up for the wizardsing camp, which is scheduled for June 8-12. Organizational plans are well underway, but more volunteers to teach a class would be welcome. Contact Lauren Cantatore-Causey or Debby Sundermann.</p>
<p><b>COMPASSIONATE LIVING TEAM</b></p> <p><b>Druzy Casper, Representative</b></p>	<p>Druzy had a cold and could not be present, but sent the following report:</p> <p>Sharon Purcell is recovering from foot surgery (bunionectomy).  Pat Hudson has broken her foot, but she is not in pain and is getting around with a knee scooter.  Marian Gholston has moved from the 4600 Building to Brookdale Senior Living, Room 208. Her phone number is 885-0852. She would really appreciate short visits from church members! Brookdale is located across the street from Trinity Towers downtown.  Judy Sykes will be alone during the 2 weeks Colin is out of the country. Phone calls and visits would be appreciated!  Cynthia Anderson will soon be scheduling a knee replacement.  There will be a short memorial service at 1 P.M. Sunday for Arthur and Julia's baby girl. The compassionate living team will provide light refreshments afterward.</p>

<p><b>BUILDING</b></p> <p><b>Bill Randall</b></p>	<p>Bill was not able to be present, because he was helping man the phones for the KEDT auction.</p> <p>Kirk Newport reported that the building would be at least partially power washed this coming Saturday, starting between 9 and 10 A.M. He added that he, Bill, and Michael Causey had power washers. As soon as the exterior cleaning is completed, repainting of the building will be scheduled.</p>
<p><b>GROUNDS</b></p> <p><b>Kirk Newport</b></p>	<p>Kirk gave the following report:</p> <ol style="list-style-type: none"> <li>1. Kirk was asked by the board of trustees to get another price for repairing the church mower besides one from Gulf Tractor. He reported that an engine could be purchased for about \$800.00, and that his son-in-law would install the engine for \$200.00 in labor, for a total cost of \$1,000.00. Margaret told him that the board had approved the expenditure (to be taken out of the \$10,000 allocated for building repainting), contingent upon getting a price from a company other than Gulf Tractor. Kirk added that, thanks to a special attachment loaned to the church by Hal Loughran, the grounds can still be mowed for the present.</li> <li>2. In memory of Arthur Smith and Julia Lee's daughter Maxine an oak tree will be planted close to the memorial garden in the rear of the church after this Sunday's service. Mary Gleason offered to donate a tree. Joe Pierce added that if the donation did not work the band (of which Arthur is a valuable member) would offer to pay for the tree.</li> <li>3. Hal Loughran has paid for 50 pounds of replacement buffalo grass out of his own pocket. The buffalo grass, which was being overrun by wildflowers and clover, is now returning. (Thank you, Hal!) More buffalo grass will be planted in the fall.</li> <li>4. Kirk will be doing heavy pruning of the bushes along the sidewalk adjoining Holly Road, and also at the corner of Holly and Joplin.</li> <li>5. Joe Pierce has repaired the glass door on the marquee next to the front parking lot, and he will replace its burned-out light bulb sometime this week. Lauren reported that the missing letters for the sign have been located (in one of the hall closets), and that she will inform the Journey group that they can resume responsibility for changing the wording on the sign immediately. <b><i>The finding of the missing letters spawned a discussion about the necessity to double check with others before moving any stored items - <u>much less deciding to throw something out.</u> All committee heads are asked to be sure that their committee members are aware of this, because valuable church items have been lost or discarded in the past when a well-meaning member made a unilateral decision that the item was not needed. As recently as our last rummage sale an unknown person took band equipment out of a hall closet and put them into the sale. The band discovered and retrieved them in the nick of time.</i></b></li> <li>6. Kirk will be away between May 20 and June 11 and needed volunteers to take the trash out on Wednesdays. Joe volunteered to cover May 20 and 27. Lauren and Michael volunteered to cover June 10. A volunteer is still needed for June 3. Please contact Kirk!</li> </ol>

<p><b>ADULT RE</b></p> <p><b>Sue Roark-Calnek</b></p>	<p>Sue is not able to be present tonight because she is in Houston. She sent the following report:</p> <p>The adult RE Sunday school class (which meets from 10 to 10:45 Sunday mornings) wishes to focus on current social justice/inequality problems and discuss ethical choices in relation to these issues.</p> <p>"Escalating Inequality" is a 2014-2018 UUA CSAI priority, and the group will be looking at some material provided by UUA. Sue added that she has been having informal conversations with Colin Sykes and Sue Hastings about ideas they have separately proposed for a service on social justice. There are some points to iron out with the worship committee, but in the meantime Sue has circulated a general message about social justice --- turning talk into action --- to the Curiosity group, and Mike Reed has forwarded a similar message to his Humanist group list.</p>
<p><b>HOSPITALITY</b></p> <p><b>Jessica Latimer</b></p>	<p>Jessica made the following report:</p> <p>The Cinco do Mayo fundraiser luncheon held the first Sunday in May was a great success and received many favorable comments from the congregation. \$550.00 was raised, which will go into our general fund. The leadership council thanked Jessica profusely for the hard work done by her hospitality team, and let her know that several members had suggested doing a similar fundraiser quarterly.</p> <p>The hospitality teams will be paring down the number of food and drink items offered after Sunday services. (The amount of food has gotten out of hand.)</p>
<p><b>TRANSITION TEAM</b></p> <p><b>Judy Pate, Chair</b></p>	<p>Judy was unable to be present but sent the following report:</p> <p>The transition team and the board of trustees will co-host a farewell picnic for Rev. Pam and Di at the church right after Pam's final service on Sunday, May 24.</p> <p>The transition team will host a welcoming get-together for the new interim minister soon after his arrival.</p> <p>The transition team is planning to meet with the new interim minister shortly after he gets settled to find out how the team can best assist him with his transition to a new location and church.</p>
<p><b>ANNOUNCEMENTS</b></p>	<p>Margaret's final words: "This is my last meeting as leadership council facilitator. I am deeply grateful for the hard work done by all of you over this past year. I cannot imagine a more task-oriented group of people. You have put in countless hours making our beloved church run smoothly. I particularly appreciate the fact that every member of this council has participated not just as the chair of your own committee this year but as a listener and suggestion giver to all the other committee chairs. This leadership council has truly functioned as a committee-of-the-whole. Thank you, thank you, for your dedication. You are my heroes!"</p> <p>The May 9 LC celebration at Margaret's house must be postponed for a few weeks because of Jim's and my cat memorial service and new kitty adoptions on that same day. We'll have a rousing end-of-year cookout at my house at the end of July!</p> <p>Ten applications have been received so far for the position of church administrator. Interviews of the top applicants should begin this week.</p> <p><b>**** There will be no LC meeting or board of trustees meeting in June, taking a little down time in anticipation of the new minister's arrival. LC will resume July 1 at 6:00 P.M. in the RE classroom. Happy vacation, everybody!</b></p>



## Appendix B: Treasurer's Report

### Treasurer's Report for May 18, 2015 Linda Feters

<b>Account Balances -</b>	<b>April 20, 2015</b>	<b>Account Balances -</b>	<b>May 18, 2015</b>
Checking	\$28,320.53	Checking	\$28,670.53
Regular Savings	\$12,558.69	Regular Savings	\$13,008.69
HEB Savings	\$ 9,312.01	HEB Savings	\$17,290.31
Building Fund	\$58,168.36	Building Fund	\$58,204.22
Restricted Savings	\$ 5,106.72	Restricted Savings	\$ 5,108.82
USAA Money Market	\$ 6,889.26	USAA Money Market	\$ 6,889.32

The treasurer distributed spreadsheets showing the budget for 2015 compared to actual expenses for the first quarter. A second spreadsheet shows projected revenue for 2015 vs. actual receipts for the 1st quarter and through May 12, 2015.

**Budget Comparison: 2015: First Quarter and 2015 Projected Revenue Compared to Actual Receipts on following pages.**

**Comparison of 2015 Budget to Actual Expenses, First Quarter**

	Adjusted Budget	1st Qtr Expenses	% of Budget
<b>EMPLOYEE EXPENSES</b>			
TOTAL MINISTER PACKAGE	71,200	16,349	23%
RE DIRECTOR PACKAGE	20,163	5,501	27%
ADMINSTRATOR PACKAGE	4,525	1,114	25%
MUSIC DIRECTOR	3,072	768	25%
PIANIST	4,264	1,066	25%
RETIREMENT FOR DRE (required)	0	0	0%
WORKERS COMPENSATION INS	1,688	559	33%
<b>TOTAL</b>	<b>104,912</b>	<b>25,357</b>	<b>24%</b>
<b>BUILDING &amp; UTILITIES</b>			
ELECTRICITY	8,200	1,763	22%
CITY SERVICES	2,500	479	19%
BLDG SECURITY	3,250	249	8%
BLDG CLEANING	3,000	810	27%
BLDG MAINTENANCE	1,000	516	52%
GROUNDS MAINTENANCE	550	0	0%
INSURANCE	5,800	827	14%
TELECOMMUNICATIONS - OTHER	1,400	404	29%
<b>TOTAL</b>	<b>25,700</b>	<b>5,048</b>	<b>20%</b>
<b>ADMINISTRATIVE</b>			
ADVERTISING	0	0	0%
WEB SITE	200	0	0%
OFFICE SUPPLIES	400	0	0%
POSTAGE & PRINTING	900	37	4%
UUA DUES	2,000	500	25%
BANK SERVICE CHARGES	0	10	
<b>TOTAL</b>	<b>3,500</b>	<b>547</b>	<b>16%</b>
<b>PROGRAMS</b>			
SPEAKERS/PROFESSIONAL FEES	300	0	0%
CHILD CARE	2,100	220	10%
RE MATERIALS & PETTY CASH	900	208	23%
RE TRAINING	900	0	0%
RE SUMMER PROGRAM	0	0	0%
CHOIR EXPENSE	0	0	0%
MEMBERSHIP	50	0	0%
HOSPITALITY	300	45	15%
SOCIAL ACTION	200	0	0%
CANVASS	325	0	0%
<b>TOTAL</b>	<b>5,075</b>	<b>473</b>	<b>9%</b>
<b>FINANCE &amp; OTHER</b>			
BENEVOLENCE FUND	0	0	0%
MORTGAGE PAYMENTS	30,090	7,524	25%
CAPITAL EQUIPMENT	0	0	0%
FUTURE SEARCH/SABBATICAL		0	0%
MINISTERIAL SEARCH		0	0%
DWIGHT BROWN LEADERSHIP	0	0	0%
<b>TOTAL</b>	<b>30,090</b>	<b>7,524</b>	<b>25%</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>169,277</b>	<b>38,949</b>	<b>23%</b>
<b>TOTAL EXTRAORDINARY EXPENSES</b>		0	
<b>TOTAL EXPENSES</b>	<b>169,277</b>	<b>38,949</b>	<b>23%</b>
<b>Projected/Actual Revenue</b>	<b>171,406</b>	<b>53,817</b>	<b>31%</b>
<b>Shortfall/Overage</b>	<b>2,129</b>	<b>14,868</b>	

**Projected 2015 Income Compared with Actual Receipts**

		Amt. Rec'd by 3-31-15			Amt. Rec'd by 5-12-15	
				%		%
Pledges as of 12-4-14	\$148,241.00	\$50,699.00		34%	\$56,222.00	38%
Estimated plate income	\$8,855.00	\$1,489.00		17%	\$1,883.00	21%
<b>Total pledge &amp; plate income</b>	<b>\$157,096.00</b>	<b>\$52,188.00</b>		<b>33%</b>	<b>\$58,105.00</b>	<b>37%</b>
<u>Estimated fundraising</u>						
HEB profit	\$3,960.00	\$830.61		21%	\$1,242.00	31%
Rummage sale	\$2,000.00	\$0.00		0%	\$2,556.00	128%
Beer & Brats	\$650.00	\$0.00		0%	\$0.00	0%
Auction	\$5,000.00	\$0.00		0%	\$0.00	0%
Miscellaneous	\$300.00	\$324.00		108%	\$324.00	108%
Luncheons/Meals	\$0.00	\$0.00		0%	\$982.59	
<b>Total fundraising</b>	<b>\$11,910.00</b>	<b>\$1,154.61</b>		<b>10%</b>	<b>\$5,104.59</b>	<b>43%</b>
Wizarding camp	\$1,200.00	\$0.00		0%	\$0.00	0%
Possible rent	\$1,200.00	\$475.00		40%	\$925.00	77%
<b>Total other income</b>	<b>\$2,400.00</b>	<b>\$475.00</b>		<b>20%</b>	<b>\$925.00</b>	<b>39%</b>
<b>Total Estimated Income</b>	<b>\$171,406.00</b>	<b>\$53,817.61</b>		<b>31%</b>	<b>\$64,134.59</b>	<b>37%</b>