



# Chapel Hill

## United Methodist Church

### Pastor's Message

January 23, 2023

CHUMC Family,

I thought I would write this week and give you an update on what is going on with our property insurance at CHUMC.

We were informed in December by the North Texas Conference that, due to the rising costs for the local churches in terms of premiums and deductibles, the conference is ending its mandatory insurance program that has placed all churches with the same insurance carrier for more than the past decade. The decision will be finalized by vote at a special called session of the North Texas Annual Conference on March 4, a session that will include votes concerning local churches that have applied to disaffiliate from the United Methodist Church. I will provide more detail regarding disaffiliations when it is available.

When this program first began, it benefitted local churches by lowering premiums and deductibles almost across the board. Within a year after its implementation, we had a significant Spring storm event which was either massive hail storms or a tornadic event. With the program in place, local churches were spared thousands of dollars in deductibles and other costs to make the needed repairs.

However, we have experienced several significant storm events in recent years affecting increasing numbers of local churches in the North Texas Conference, including tornadoes in October 2019 and March 2022, the winter storm in 2022, and flood events in April and August of 2022. As a result, premiums and deductibles have increased dramatically. At CHUMC, our premium increased from about \$13,500 in 2020 to about \$22,400 in 2022 (40%) and our deductible increased almost three times from \$6,000 in 2020 when our driveway awning was repaired to \$17,900 when the broken pipe led to the restoration of the South Wing where GISD resides.

It seems counterintuitive to suggest that breaking up the conference-wide group in the mandatory comprehensive property insurance program will benefit local churches. However, the Conference advises that early Marsh McLennan estimates anticipated another 25%-40% premium increase and another significant increase in deductibles. The conference was unsuccessful in finding more reasonable costs from other carriers as well. As churches have started to seek out new insurers, some are reported to have found significantly lower costs for their insurance, though that will not be true in all cases.

We ask you to be in prayer as CHUMC journeys through the process of finding a new insurance carrier. And please express your thanks to Tom Wooldridge who has taken the lead in finding our new insurance carrier. It is a daunting process, so the best way to thank him would be to ask, "How can I help?"

***Grace and peace,  
Rev. J.D. Allen***

#### Chapel Hill UMC

Staff

Rev. J.D. Allen  
Senior Pastor

Kate Whitaker  
Minister of Families

Melissa Sky-Eagle  
Worship & Music

Jill Cox  
Office Manager

Jim Hanigan  
Building Manager



## Prayer List

CHUMC Home Bound	Scott Fletcher
The Gee Family	David Loper
Tom Sanders	Jim Cranford
Danny Halron	Alan Pollock
Jim Taylor	Margaret Young
Grandma Gloria	Braulia Brown and Family
Yvette's kids	Juan Torres' friend Kristen
Betty Garrison	Juan Torres' friend Jerry
Edrese Hanigan	Martha Johnson
Evelyn Womble	Don Oldfield
Ralph Minton	David Horton
Kevin Patterson	Linda Horton
Ruth Fuls	Andrea Rains
Sam Orton	Phyllis Hendrix
Gloria (Pinson) Ming	Family of Susan Daggett
Judy Bull	Mass Shooting Victims



District Laity Training  
Sunday, February 5<sup>th</sup> at 2 PM

University Park United Methodist Church  
4024 Caruth Blvd.  
Dallas, TX 75225

## Announcements

**Our Communion Offering** on February 5<sup>th</sup> will support the Pastor's Fund to assist our neighbors in need.

**All Church Meeting** Sunday, February 12<sup>th</sup> at 11:30 AM

**Church Council Meeting** Monday, February 13<sup>th</sup> at 7:00PM



## Church Office Hours

Monday: 10 AM – 2 PM

Tuesday: 10 AM – 2 PM

Wednesday: 10 AM – 2 PM

Thursday: 10 AM – 2 PM

For pastoral appointments outside of office hours, you may call the office to schedule.

If you have a pastoral care emergency outside of office hours, please contact our Senior Pastor, Rev. J.D. Allen at (972) 467-7756.

## Join Us for Online Worship!

**YouTube:** [bit.ly/CHUMCYoutube](https://bit.ly/CHUMCYoutube)

**Facebook:** [www.facebook.com/chapelhillumc](https://www.facebook.com/chapelhillumc)

**BIRTHDAY REMINDER:** Please let our church office know your birthdate, mm/dd/yyyy, so your church family can acknowledge your special day. **Your 'year' will remain private:** [office@chapelhillumc.org](mailto:office@chapelhillumc.org)



Jazlin	DeLeon	1/6	Jose	Ramirez	1/17
Jazmin	DeLeon	1/6	Amy	Swanson	1/18
Judy	Charvat	1/13	Janis	Coggshall	1/22
Glen	Womble	1/15	Barbara	Tatum	1/29
			Sarah	Bandy	1/30