



# UUCEF, LLC Investor Call

December 8, 2020

2pm Eastern

## Presenters:

**Kathleen Gaffney, Chair, UUA Investment Committee**

**Kathy Mulvey, Chair, UUA Socially Responsible Investment Committee**

**Andrew McGeorge, UUA Treasurer and CFO**

Join Zoom Meeting: <https://uua.zoom.us/j/6179484306>

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1-312 626 6799

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Meeting ID: 6179484306



# Agenda

- Highlights from 12/01/2020 IC/SRIC Meeting
- Performance Review as of September 30, 2020
- Questions and Answers

# 12/01/2020 Meeting Highlights

- Shareholder Advocacy Report from Tim Brennan
- Sub-Committee Updates
- Strategic Asset Allocation Review
- Manager Fee Review



# Shareholder Advocacy Updates

## Federal regulation changes:

- Supporting litigation that would block new rules adopted by the Securities and Exchange Commission (SEC) that make it much more difficult to file shareholder resolutions
- Submitted official comment opposing rule-making by the Department of Labor restricting the use of ESG funds in retirement plans and placing onerous burdens on proxy voting

## Climate Action 100+

- Investor initiative to ensure the world's largest corporate greenhouse gas emitters take necessary action on climate change—now includes 500 members with a combined total of more than \$47 trillion in assets under management

## UUA directly involved in three engagements:

- **Devon Energy** (Lead investor)
- **Exelon** (Co-lead investor with CalPERS)
- **Xcel** (Collaborating investor—Calvert is lead)

## Climate-related engagements

- **NRG:** UUA collaborating with Mercy Investment Services to press for Paris Agreement-aligned lobbying disclosure
- **General Motors:** Part of an investor group organized by Ceres, primarily focused on getting GM to support Paris Agreement-aligned public policy
- **Marathon Oil:** Working with Wespath, pressing the company to reconsider doing long-term scenario analysis
- **ConocoPhillips:** Ongoing dialogue—company issued a report on alignment between their trade association memberships and company positions on climate change and committed to net zero Scope 1 and 2 emissions by 2050

# Filing and Co-filing Resolutions

**Lobbying disclosure** (partnering with Walden Asset Management and AFSCME)

- **Ford Motor Company:** joint filing by UUA and City of New York received support from 20% of shareholders in 2020 (48% when adjusted for B shares)
- **Abbott:** lead filer—re-filing for 2021 after resolution received 20% support in 2020

**Election spending disclosure** (partnering with Center for Political Accountability (CPA))

- **ExxonMobil:** lead filer; co-filed by Clean Yield Asset Management.
- **Kinder Morgan:** lead filer.

## Human rights

### Amazon

- Co-filed 2020 resolution led by Investor Advocates for Social Justice and filed by the Sisters of St. Joseph addressing surveillance technology and cloud services in law enforcement and immigration contexts
- Received 32% support (40% of independent shares); lead filers contemplating next steps after dialogue with company



## Racial justice

- **Alphabet** (Google): plan to co-file a resolution with Zevin Asset Management on diversity and inclusion
- Collaborating with Calvert and City of New York Comptroller's Office on a campaign to urge companies to disclose the EEO data they are required to file with the US government but are not required to disclose to the public
  - **Thermo Fisher Scientific**: lead filer
  - **Activision Blizzard**: co-filing with Calvert
  - **Union Pacific**: co-filing with Calvert

# 2020 Business Resolution: Embodying Human Rights in Our Investment Decisions

Subcommittee focused on implementation of screening and divestment commitments

- **Sustainalytics Global Standards Screening**: based on a number of international norms, including the UN Global Compact Principles, the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises.
- **Sustainalytics Human Rights Radar**: geographic-based analysis that currently looks at 14 countries/regions and assesses how companies are active there, how they are impacting human rights in those regions and the adequacy of the company's response.
- Full text online at <https://www.uua.org/files/pdf/p/proposedbusres2020.pdf>

# Community Investing—Getting to the 5% Target

## Subcommittee working to:

- 1) Develop processes and tools needed to grow the UUCEF's community investing portfolio by ~\$8 million
- 2) Learn from others as we update old and develop new investment decision tools addressing:
  - a. Risk/return factors and benchmarks (return, liquidity, credit/interest rate risks)
  - b. Impact factors (beneficiary and / or social goal targets)

# Investment Policy

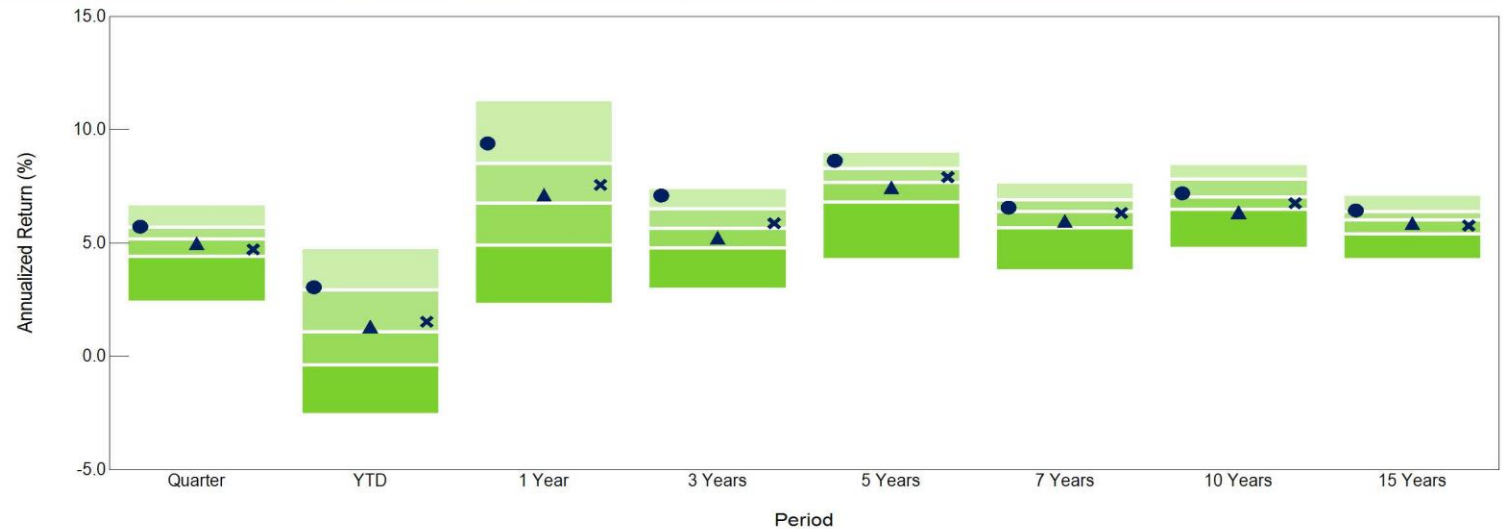
## Subcommittee working to:

- Identify relevant documents, resolutions, and decisions
- Review documents and identify potential changes to UUCEF investment policies
- Engage investment consultant, investment managers, UUCEF investors and groups at appropriate points
- Aim to propose revised policy/ies to UUA Board by mid-2021



# TOTAL FUND RETURN VS PEER UNIVERSE - GROSS as of 9/30/2020

Composite vs. InvMetrics All Endowment \$50mm-\$250mm Gross



		Return (Rank)															
5th Percentile		6.7	4.8	11.3	7.4	9.0	7.7	8.5	7.1								
25th Percentile		5.7	2.9	8.5	6.5	8.3	6.9	7.8	6.4								
Median		5.2	1.1	6.8	5.7	7.7	6.4	7.1	6.0								
75th Percentile		4.4	-0.4	4.9	4.8	6.8	5.7	6.5	5.4								
95th Percentile		2.4	-2.6	2.3	3.0	4.3	3.8	4.8	4.3								
# of Portfolios		101	101	101	96	90	80	64	50								
●	Composite	5.7	(24)	3.1	(25)	9.4	(12)	7.1	(10)	8.6	(14)	6.6	(44)	7.2	(43)	6.4	(23)
▲	Allocation Index	5.0	(62)	1.3	(48)	7.1	(43)	5.2	(66)	7.5	(60)	6.0	(63)	6.4	(82)	5.9	(56)
×	Policy Index	4.7	(69)	1.5	(45)	7.6	(38)	5.9	(42)	7.9	(44)	6.3	(52)	6.8	(65)	5.8	(58)



# TOTAL FUND PERFORMANCE DETAIL - NET

## as of 9/30/2020

	Market Value (\$)	% of Portfolio	Policy %	3 Mo (%)	YTD (%)	1 Yr (%)	3 Yrs (%)	5 Yrs (%)	7 Yrs (%)	10 Yrs (%)	Inception (%)	Inception Date
<b>Composite</b>	<b>212,226,859</b>	<b>100.0</b>	<b>100.0</b>	<b>5.5</b>	<b>2.3</b>	<b>8.3</b>	<b>5.9</b>	<b>7.5</b>	<b>5.4</b>	<b>6.1</b>	<b>6.1</b>	<b>Jul-02</b>
Allocation Index				5.0	1.3	7.1	5.2	7.5	6.0	6.4	6.6	Jul-02
Policy Index				4.7	1.5	7.6	5.9	7.9	6.3	6.8	--	Jul-02
<b>Domestic Equity Composite</b>	<b>66,963,217</b>	<b>31.6</b>	<b>32.0</b>	<b>8.6</b>	<b>5.4</b>	<b>14.6</b>	<b>12.1</b>	<b>13.3</b>	<b>11.2</b>	<b>13.8</b>	<b>10.5</b>	<b>Jul-02</b>
Russell 3000				9.2	5.4	15.0	11.6	13.7	12.1	13.5	9.3	Jul-02
<b>Large Cap Equity</b>	<b>49,417,502</b>	<b>23.3</b>	<b>22.0</b>	<b>9.8</b>	<b>11.5</b>	<b>21.4</b>	<b>15.5</b>	<b>16.0</b>	<b>13.0</b>	<b>--</b>	<b>14.9</b>	<b>Jul-12</b>
Russell 1000				9.5	6.4	16.0	12.4	14.1	12.5	13.8	14.0	Jul-12
Rhumblin	20,819,095	9.8	10.0	4.6	-14.1	-7.8	3.7	8.7	7.9	10.1	6.5	Aug-05
Russell 1000 Value				5.6	-11.6	-5.0	2.6	7.7	7.4	9.9	6.3	Aug-05
Sands	22,644,533	10.7	7.0	15.3	45.1	60.3	28.7	23.3	18.1	20.1	14.3	Dec-03
Russell 1000 Growth				13.2	24.3	37.5	21.7	20.1	17.4	17.3	11.4	Dec-03
Ownership Capital Global Equity (USD) Fund, L.P.	5,953,874	2.8	5.0	8.8	--	--	--	--	--	--	19.1	May-20
MSCI Kokusai				8.0	1.9	10.7	8.1	10.7	8.7	9.7	16.4	May-20
<b>Small/Mid Cap Equity</b>	<b>17,545,715</b>	<b>8.3</b>	<b>10.0</b>	<b>5.3</b>	<b>-9.3</b>	<b>-1.6</b>	<b>4.0</b>	<b>5.7</b>	<b>5.9</b>	<b>--</b>	<b>9.6</b>	<b>Jul-12</b>
Russell 2000				4.9	-8.7	0.4	1.8	8.0	6.4	9.9	9.5	Jul-12
Wellington SMID	6,743,334	3.2	5.0	-0.5	-28.8	-23.7	-5.4	--	--	--	-0.2	Apr-16
Russell 2500 Value				3.5	-18.4	-12.6	-2.7	4.6	4.3	8.0	3.8	Apr-16
WCM Investment Management	10,802,381	5.1	5.0	9.2	9.4	20.0	--	--	--	--	10.5	Jan-18
Russell 2000 Growth				7.2	3.9	15.7	8.2	11.4	9.2	12.3	7.2	Jan-18
<b>International Equity Composite</b>	<b>65,207,899</b>	<b>30.7</b>	<b>30.0</b>	<b>7.9</b>	<b>-0.2</b>	<b>9.4</b>	<b>5.3</b>	<b>8.7</b>	<b>4.7</b>	<b>4.5</b>	<b>6.0</b>	<b>Jul-02</b>
MSCI ACWI ex USA				6.3	-5.4	3.0	1.2	6.2	3.2	4.0	6.2	Jul-02
<b>International Equity</b>	<b>46,424,351</b>	<b>21.9</b>	<b>21.0</b>	<b>7.8</b>	<b>1.0</b>	<b>10.1</b>	<b>5.9</b>	<b>8.9</b>	<b>5.3</b>	<b>--</b>	<b>7.5</b>	<b>Jul-12</b>
MSCI EAFE				4.8	-7.1	0.5	0.6	5.3	3.0	4.6	6.1	Jul-12
MFS International Concentrated	14,904,295	7.0	6.5	7.4	2.8	12.1	8.3	10.6	6.9	--	7.5	Apr-13
MSCI EAFE				4.8	-7.1	0.5	0.6	5.3	3.0	4.6	4.2	Apr-13
Boston Common	13,049,333	6.1	6.5	8.0	2.7	14.0	4.7	8.4	4.8	6.0	5.8	May-10
MSCI EAFE				4.8	-7.1	0.5	0.6	5.3	3.0	4.6	4.6	May-10
Baxter Street	12,620,735	5.9	5.0	8.7	2.4	8.7	7.4	--	--	--	10.5	Apr-16
MSCI ACWI ex USA				6.3	-5.4	3.0	1.2	6.2	3.2	4.0	6.3	Apr-16
Cevian Capital II	5,849,989	2.8	3.0	5.8	-9.0	-0.5	-1.5	6.2	--	--	1.2	May-15
HFRX Event Driven Index				2.9	4.6	10.3	0.5	3.6	1.4	2.1	1.7	May-15
MSCI EAFE				4.8	-7.1	0.5	0.6	5.3	3.0	4.6	2.1	May-15



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## as of 9/30/2020

	Market Value (\$)	% of Portfolio	Policy %	3 Mo (%)	YTD (%)	1 Yr (%)	3 Yrs (%)	5 Yrs (%)	7 Yrs (%)	10 Yrs (%)	Inception (%)	Inception Date
<b>Emerging Market Equity</b>	<b>18,783,548</b>	<b>8.9</b>	<b>9.0</b>	<b>8.2</b>	<b>-3.2</b>	<b>7.5</b>	<b>3.4</b>	<b>7.4</b>	<b>2.7</b>	<b>--</b>	<b>3.3</b>	<b>Jul-12</b>
<i>MSCI Emerging Markets</i>				9.6	-1.2	10.5	2.4	9.0	3.7	2.5	4.2	Jul-12
RBC Global Emerging Equity	9,495,605	4.5	4.5	9.5	-1.4	8.4	3.7	--	--	--	7.5	Jul-16
<i>MSCI Emerging Markets</i>				9.6	-1.2	10.5	2.4	9.0	3.7	2.5	8.9	Jul-16
Acadian Emerging Markets Equity Fund	9,287,943	4.4	4.5	6.8	-5.0	--	--	--	--	--	-5.0	Jan-20
<i>MSCI Emerging Markets</i>				9.6	-1.2	10.5	2.4	9.0	3.7	2.5	-1.2	Jan-20
<b>Fixed Income Composite</b>	<b>63,365,134</b>	<b>29.9</b>	<b>31.0</b>	<b>1.2</b>	<b>3.9</b>	<b>4.8</b>	<b>3.2</b>	<b>3.5</b>	<b>3.3</b>	<b>3.8</b>	<b>4.4</b>	<b>Jul-02</b>
<i>BBgBarc US Aggregate TR</i>				0.6	6.8	7.0	5.2	4.2	4.0	3.6	4.6	Jul-02
<b>High Quality Fixed Income</b>	<b>28,740,124</b>	<b>13.5</b>	<b>14.0</b>	<b>0.3</b>	<b>5.9</b>	<b>5.5</b>	<b>5.0</b>	<b>4.0</b>	<b>--</b>	<b>--</b>	<b>3.7</b>	<b>Oct-14</b>
<i>BBgBarc US Aggregate TR</i>				0.6	6.8	7.0	5.2	4.2	4.0	3.6	4.0	Oct-14
Breckinridge-Treasury	3,932,355	1.9	2.0	0.2	21.9	16.8	11.7	--	--	--	10.8	Mar-17
<i>BBgBarc US Treasury Long TR</i>				0.1	21.3	16.3	11.9	8.2	8.8	7.2	11.1	Mar-17
Breckinridge - Corporate	9,431,151	4.4	5.0	0.7	6.5	6.9	4.8	3.6	--	--	3.5	Nov-14
<i>BBgBarc US Govt/Credit Int TR</i>				0.6	5.9	6.3	4.4	3.4	3.1	2.9	3.2	Nov-14
Stone Castle FICA for Impact	15,376,618	7.2	7.0	0.1	0.5	--	--	--	--	--	0.5	Jan-20
<i>91 Day T-Bills</i>				0.0	0.4	0.8	1.6	1.1	0.8	0.6	0.4	Jan-20
<b>Flexible Fixed Income</b>	<b>34,625,010</b>	<b>16.3</b>	<b>17.0</b>	<b>2.1</b>	<b>2.1</b>	<b>4.4</b>	<b>2.2</b>	<b>3.3</b>	<b>3.0</b>	<b>--</b>	<b>3.1</b>	<b>Jul-12</b>
<i>BBgBarc US Aggregate TR</i>				0.6	6.8	7.0	5.2	4.2	4.0	3.6	3.3	Jul-12
Brandywine Global Opportunistic	12,434,891	5.9	6.0	3.4	1.0	5.3	1.4	--	--	--	3.7	Mar-17
<i>FTSE WGBI TR</i>				2.9	7.1	6.8	4.4	3.9	2.2	1.9	5.0	Mar-17
Loomis Multi Sector	13,274,472	6.3	6.0	2.8	10.1	11.5	6.3	--	--	--	6.6	Mar-17
<i>BBgBarc US Govt/Credit TR</i>				0.8	8.0	8.0	5.9	4.7	4.3	3.9	5.6	Mar-17
<i>65% BBgBarc Aggregate / 35% BBgBarc HY</i>				2.0	4.8	5.9	5.0	5.2	4.5	4.7	5.0	Mar-17
Franklin Templeton GMS	8,915,647	4.2	5.0	-0.6	-6.6	-5.4	-2.8	--	--	--	-1.7	Mar-17
<i>BBgBarc Multiverse</i>				2.7	5.3	6.0	4.0	4.1	2.6	2.5	4.7	Mar-17





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## as of 9/30/2020

	Market Value (\$)	% of Portfolio	Policy %	3 Mo (%)	YTD (%)	1 Yr (%)	3 Yrs (%)	5 Yrs (%)	7 Yrs (%)	10 Yrs (%)	Inception (%)	Inception Date
<b>Opportunistic Investments</b>	<b>507,783</b>	<b>0.2</b>	<b>0.0</b>	<b>-1.0</b>	<b>-5.2</b>	<b>-3.2</b>	<b>0.0</b>	<b>3.0</b>	<b>2.0</b>	<b>--</b>	<b>--</b>	<b>Jan-08</b>
<i>CPI + 5% (Unadjusted)</i>				2.2	5.1	6.4	6.9	6.9	6.6	6.8	6.8	Jan-08
Entrust Class X	507,783	0.2	0.0	-1.0	-5.2	-7.3	-4.9	--	--	--	-4.8	Jan-17
<b>Private Markets</b>	<b>10,457,158</b>	<b>4.9</b>	<b>5.0</b>	<b>2.6</b>	<b>-1.8</b>	<b>-0.4</b>	<b>4.6</b>	<b>6.0</b>	<b>--</b>	<b>--</b>	<b>6.5</b>	<b>May-14</b>
<i>Private Markets Custom Benchmark</i>				1.0	-0.7	2.6	9.2	10.5	--	--	10.8	May-14
<b>Impact Funds</b>	<b>5,206,055</b>	<b>2.5</b>	<b>--</b>	<b>5.5</b>	<b>2.6</b>	<b>9.3</b>	<b>6.6</b>	<b>7.2</b>	<b>--</b>	<b>--</b>	<b>--</b>	
HCAP Partners IV LP	1,305,564	0.6										
Generation IM SS Fund III	800,305	0.4										
SJF Ventures	1,793,684	0.8										
RRG Sustainable	194,552	0.1										
Brockton Capital Fund III	1,111,950	0.5										
<b>Non Impact Funds</b>	<b>5,251,103</b>	<b>2.5</b>	<b>--</b>	<b>0.3</b>	<b>-5.1</b>	<b>-6.9</b>	<b>2.6</b>	<b>4.6</b>	<b>--</b>	<b>--</b>	<b>--</b>	
Canvas Distressed Credit Fund	1,609,398	0.8										
FEG Private Opportunities Fund	1,283,329	0.6										
OCP Orchard Landmark	2,358,376	1.1		2.3	2.0	0.5	--	--	--	--	5.8	Nov-17
<i>JP Morgan Corporate EMBI Broad TR USD</i>				2.8	3.4	5.5	5.2	6.9	5.7	5.4	5.2	Nov-17
<b>Community Development</b>	<b>2,678,546</b>	<b>1.3</b>	<b>1.0</b>	<b>0.2</b>	<b>1.3</b>	<b>1.5</b>	<b>1.4</b>	<b>1.3</b>	<b>1.2</b>	<b>1.4</b>	<b>1.6</b>	<b>Jul-07</b>
<i>91 Day T-Bills</i>				0.0	0.4	0.8	1.6	1.1	0.8	0.6	0.7	Jul-07
<b>Cash and Other</b>	<b>3,047,121</b>	<b>1.4</b>	<b>1.0</b>									

- Fiscal Year End: 6/30

- Cevian Capital II is included in the International Equity composite as of 5/1/2019.

- WCM Investment Management returns include Kennedy Capital returns from January 2018 to February 2019

- OCP Orchard performance is reported on a one month lag.

- Private Markets Custom Benchmark consists of 75% CJA US Private Equity Index & 25% Credit Suisse Leveraged Loan Index as of 9/1/2018. The benchmark consisted of CJA Global All Private Equity Vintage Year 2013+ 1 Qtr Lag benchmark prior to 9/1/2018 and CJA US Private Equity Index prior to 4/1/2015.

- Cash Market Value includes \$806,058 adjustment for pending capital additions into the UUA Endowment Fund. Cash and Other composite includes UUA SRI account.

- Net returns for the UUCEF Composite incorporates both investment management fees and UUA administrative fees/expenses.





# Fund Commentary

- The endowment returned **5.7%** (gross of fees)\* during **Q3 of 2020**, ranking in the **24th** percentile of the endowment universe, outperforming the allocation and policy indices.
- For the Year-To-Date period, the portfolio returned **3.1%**, making up all losses from the volatility seen in March and outperforming both the allocation and policy indices.
- For the trailing 3- and 5-year periods, performance ranked in the top quartile relative to peers.

\*Gross of fees returns are used to fairly compare the UUCEF to its peers. The UUCEF net of fee returns include management, consulting, audit, and legal fees whereas the peer universe only includes management fees.

# Supplemental Information

# Fund Oversight

- UUA Board of Trustees – ultimate fiduciaries
- Investment Committee – includes investment professionals
- Socially Responsible Investing Committee
- UUA Treasurer – management, rebalancing
- Investment consultant – NEPC
- SRI analyst – Sustainalytics
- Specialized investment managers
- Custodian – US Bank
- Reporting – HWA International
- Auditors – CBIZ Tofias/Mayer, Hoffman, McCann

# Investment Objective

- With the guiding lens of Unitarian Universalist values and principles, strive to achieve consistent returns within a moderate risk tolerance over the long term, sufficient to allow Congregations to take regular distributions and maintain the value of principal after adjustment for inflation and after all expenses.



# UU Common Endowment Fund

## Key Characteristics

- Long-term investment fund
- Diversified portfolio
- Managed by specialist professional investment managers
- Managed to reflect UU values while achieving financial goals – “Risk, Return, Justice”
- Open to congregations, districts, and other UU organizations

# Portfolio Diversification

- Across Asset Classes:
  - Domestic equities: large cap, small cap, growth, value
  - International equities: developed, emerging
  - Fixed income: treasuries, core bonds, multi-sector, opportunistic
  - Opportunistic investments: hedge funds, global asset allocation
  - Private markets
- See <https://uucef.org/files/2019/01/UUA-Manager-Summary-January-2019.pdf> for information on the investment managers.

# Asset Allocation Targets

Asset Class	Target Allocation
Domestic Equity	32%
International Equity	30%
Fixed Income	31%
Private Markets	5%
Community Investments	1% to 5%
Cash	1%

# Responsible Committees

## **Investment Committee**

- Kathleen Gaffney, Chair
- Brian Lasher
- Ken Redd
- Andrew McGeorge, Treasurer
- John Minahan
- Lucia Santini, Financial Advisor

## **SRI Committee**

- Kathy Mulvey, Chair
- Vonda Brunsting
- Julie Skye
- Pat Tomaino
- Vanessa Lowe
- Andrew McGeorge, Treasurer
- Lucia Santini, Financial Advisor



# Glossary:

## SRI – Socially Responsible Investing

- Socially responsible investing, or SRI, is ensuring that our investments are aligned with our values. For more information on the UUA's approach to SRI, see: <http://uucef.org/socially-responsible-investing/about-sri/>.

## ESG – Environmental, Social, Governance

- Incorporating ESG factors into the investment process takes investors beyond purely financial analysis and provides added insight into the quality of a company's management, culture, risk profile and other characteristics. For further details, you can review ESG definitions here: <http://www.investopedia.com/terms/e/environmental-social-and-governance-esg-criteria.asp>

# Glossary:

UN PRI – United Nation Principles for Responsible Investment

- The PRI is the world's leading proponent of responsible investment. It supports its international network of investor signatories, now with \$59 trillion in assets, in incorporating ESG factors into their investment and ownership decisions. For more information see: <https://www.unpri.org/about>
- **Benchmark** – For each asset class, the appropriate index return against which a particular strategy can be evaluated. For example, a benchmark for large US companies is the S&P 500.
- **Allocation Index** – The average benchmark return for all of the asset classes in the portfolio weighted according to the *actual* weights of the assets in the portfolio at a given time. This measures the effect of actual allocation decisions.  
$$= \text{ACTUAL ASSET WEIGHTS} \times \text{INDEX RETURNS}$$

# Glossary:

- **Policy Index** – The average of the benchmark returns for all of the asset classes in the portfolio weighted according to the *target* weights of the assets in the portfolio at a given time. Measures policy allocation decisions.  
= TARGET ASSET WEIGHTS X INDEX RETURNS
- **Composite Return** – The total, blended return for the portfolio. Measures actual performance.  
= ACTUAL ASSET WEIGHTS X ACTUAL RETURNS

# Contact information

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