

Annapolis Friends Monthly Meeting (AFM)  
Meeting for Worship with Attention to Business (MfB)  
First Month, Seventh Day, 2024 (1/7/24)

Present were: Karen C. (clerk), Phil C. (recording clerk), Sky E., Marcia O., Marjorie K., Ellen M., Jennifer D-M., Martha L., Kathy T., Russell T., Ben (Owl operator), Martha B., Jack L., Margaret H., Joan M., Jean C., Sylvia O., Ria H., Jeanne W., Joe M., Pat S., Cairn K., Barb T., Wes J., Patty R., Mary B., Jonathan and Lisa H., Dot W., Steven P., Kim F., and Ani W. We met both in person and via Zoom, beginning with centering worship.

From the initial silence, our Clerk welcomed Friends and invited us to recall AFM's anti-racist queries.

Prior minutes: Friends approved minutes, made available by an earlier email attachment, including:

- Minutes from 9/24/23, called Meeting for Worship with Attention to Business (attached);
- Minutes from 12/3/23, Meeting for Worship with Attention to Business (attached); and
- Report on 10/22/23 Listening Session and discussion of next steps (notes attached), after a helpful review by our Clerk.

Based on this Listening Session, our Clerk also noted that Friends agreed that it may be helpful for our Trustees or other committees to get professional advice, for example, on tax and accounting matters going forward. One goal could involve any needed revisions to Friends donations policy within the coming year. Another Friend reminded us of our previous restorative justice commitment to listen to members of the impacted communities that we seek to help.

Another Friend questioned whether it was the initial intent of the Founders Fund to help the Meeting be secure, pay off its mortgage, and do what our Meeting needed. She encouraged Friends to review our Meeting's finances; another Friend concurred. Our Clerk observed that, based on a review of minutes from the 1990's, AFM used most of a bequest to pay off building loans and dedicated some of the remainder of the bequest to establish a Founders Fund "to be used in a manner consistent with Friends testimonies"; another Friend concurred with this. Our Clerk also noted that a review of Meeting finances comes next on our agenda.

For Stewardship and Finance (S&F) Committee, Wes J. initially urged Friends to rely on minutes from our Meeting's past discernment on financial matters such as the Founders' Fund. He also reviewed that AFM has clarified that our Meeting does not have "restricted funds"--that is, funds beyond our control--but rather we have Meeting "designated funds," which means that our Meeting has discretion as to the ultimate uses of these funds -- we retain control. A Friend noted that many of our funds have both restricted and unrestricted donations and our integrity testimony calls on us to respect

donors' wishes. Our Clerk, based on a historical review of our accounts, agreed as to the building fund.)

As to the 2023 and 2024 budget, Wes provided a print-out reflecting a 2024 budget that accepts all of every committee's request! Preliminary numbers as we close out the 2023 budget suggest that we, again, will have a surplus of more than \$5,000. Another Friend interjected that individual contributions did not meet our goal but, with dynamic efforts of our Building Use Coordinator (BUC), rental income substantially exceeded its goal. Committees also economized their expenditures. S&F also provide footnotes as to the extensive uses of our AFM Committee Contingency fund totaling over \$5,000.

As to designated funds, Wes noted that one other adjustment in the 2024 budget is the reduction from \$10,000 to \$5,000 of annual contributions to the building and capital replacement designated funds, which was done on the recommendation of our Meetinghouse and Land Committee. He also noted that the amounts in our fiduciary account balances is more than \$70,000 beyond the balances of our designated accounts; another Friend interjected that some of these balances also may be used for operating expenses.

Looking forward, one Friend raised the question: Do we intend to use the building fund or not? Should we empty it, as was done with the Founder's Fund? She also asked Friends to consider how we educate and remind ourselves of our ongoing responsibilities to support the Meeting. Our Clerk also urged that these various questions about uses of funds, about responsibilities for contributions, etc., should be considered threshed and seasoned by Meetinghouse and Land, Stewardship and Finance, Gifts and Leadings Committee, and other committees before their return to MfB.

Friends approved the 2024 Budget on this Second Reading, subject to later MfB revisions as we move forward. Friends thanked Wes, our Treasurer, and others on S&F for their efforts on the budget. Discussion of a likely 2023 budget surplus will be offered at next month's MfB.

For Meetinghouse and Land Committee, Kim reported that AFM's Green Team (GT) is being revived as the "Green Group"(GG). For GG, Marjorie reported that 5 Friends recently have had "green training" from Interfaith Partners of the Chesapeake (IPC) and urged that AFM sign a "Partner Congregation Pledge," which will be posted on AFM Announce and is attached to these minutes. GG will return this pledge question to MfB next month, seeking approval then. The goals of the spirit-led pledge include educating ourselves, connecting with other faith groups, improving environmental access for all communities, and magnifying our positive environmental impacts in the

future. Marjorie also noted that there is not any specific financial obligation required for the pledge and grants are available if needed for a congregation's plans.

Also, Kim reported that external electrical work is needed for our solar panels and EV chargers, which also may help AFM move further into electrification and away from use of propane. MHL proposes a Phase 1 of this work in 3 parts: Our first priority will replace an old breaker-box that connects to our second solar array. (One array is owned and maintained by Solar City; the other, installed by Bob B, needs to be rewired as it currently is not working so that our electric bill has increased by \$150 per month.) Second, we need rewiring to improve our parking lot lighting. Third, we will restore the functioning of our upper EV charging stations; adding two more chargers would increase our total to eight. MHL does not yet know fully what the costs of this work might be, so approval of "up to \$5,000" is requested. Some of this amount would come from capital replacement and some from capital improvement. Friends approved this request.

As to tree work, Kim reported that some work has already been done, such as removing a large Paulownia limb that threatened our solar array. She noted that MHL already has some budget for this purpose but, given the extent of needed work, MHL requested that this increase to \$2,000 for the current year. Friends approved.

Kim also reminded Friends of the upcoming work day on Saturday.

For Quaker Market Committee, Cairn expressed gratitude to all whose efforts contributed to another successful Quaker Holiday Market. (See attached report.) The total raised this year reached \$9,850—the second highest amount ever accomplished for a single Market— which will soon be distributed to Market causes previously approved by MfB. These 2024 disbursements will include: \$250 for Young Friends' discernment; \$2,400 each for three external causes (Germantown Elementary Backpack Buddies Program, LETS GO Boys and Girls, USAP Community School; and \$2,4000 for a 2024 internal cause, that is, assistance to the Afghan refugee family who has been supported for the past 18 months by AFM and neighboring Unitarians.

For Ministry and Pastoral Care Committee, our Clerk requested Friends approval for a special program that will connect to our Meeting for Worship some time in February and will invite Friends' discernment on the spiritual state of the Meeting.

Due to the shortness of time, Friends deferred many announcements, further discernment as to uses for AFM's Retrospective and Restorative Justice Fund, discernment as to possible revision of our AFM Memorial Garden policy.

We concluded with brief silence.

*-These minutes respectfully submitted – Phil C., Recording Clerk.*

Annapolis Friends Monthly Meeting (AFM)  
Called Meeting for Worship with Attention to Business (MfW wAtB)  
9th Month, 24th Day, 2023  
(09.24.2023)  
Meeting Minutes – Draft

Note: The Called MfW wAtB was conducted in person at the meetinghouse and with participants via Zoom.

Present in the meetinghouse: Karen C. (clerk), Ellen M. (recording clerk), Martha B., Sheila M., Martha L., Nan E., Sky E., Wes J., Kim F., Jack H., Marcia O., Sylvia O., Margaret H. L., Stephen P., Nathan S., Barb T., Kathy T., Dan C., and Phil C.

Present on Zoom: Diane S., Ann R., Minette S., Pat S., Jean C., Mary B., Jon H., Lisa H., Nancy Jo S., Marjorie K., Ria H., Ted R.

9:00 am Opening: Worship started and was held until 9:15 am when the clerk, Karen, welcomed all in attendance. The clerk shared that she was asked by Nominating Committee what brought her joy as a member of Annapolis Friends Meeting. Karen said she heard herself say with some level of surprise that she appreciated committee work because it gave her an opportunity to practice her faith, the centering and listening while doing something, asking herself what are we called to do. She reminded us that Meeting for Worship with Attention to Business was another opportunity to practice actively bringing spirit into the room as we conduct our business together.

The clerk reviewed the agenda and shared that this Special Called MfW wAtB was focused on the AFM Retrospective and Restorative Justice (RRJ) Fund, AFM's racial justice activities, and aspects of our fundraising policy as they relate to the RRJ Fund. The clerk noted a handout that listed the AFM activities related to the RRJ Fund, which is attached to these minutes and was distributed by email prior to our Meeting.

The clerk led us through a series of queries for worship and discernment (also previously shared via email):

Agenda:

- A. **Queries: The RRJ Fund description mentions Friends' testimonies of equality, peace and justice. How do these and other testimonies inform AFM's and individual Friends' racial justice work? How might we "let our lives speak" through the RRJ Fund? What are our aspirations for the RRJ Fund?**

The clerk talked about how helpful the discussions have been with the Clerk's Support Committee. The clerk invited Friend Sheila M., a member of the Clerk's Support Committee, to start us off on this first agenda item. Sheila provided a brief summary of how the Quaker testimonies are integral to the RRJ Fund, how

integrity, peace, simplicity, equality, and community are as essential to the fund as they are to our Quaker practice. Friends were moved by the message.

**B. Queries: The RRJ Fund currently has \$1,600. Should we disburse some or all of those funds now to the three organizations identified by the Change group?**

- the Thurgood Marshall College Fund
- the Native American College Fund
- A.A. Community College's Black Male Initiative / Student Achievement Success program

**Is there any guidance we'd like to provide Peace and Social Concerns about future RRJ Fund disbursements?**

The clerk reminded us of how the current funds came into the RRJ Fund. The RRJ Fund was approved in September 2022 and received \$1,500 from the 2023 operating budget. This summer, Lynda Davis, a speaker invited to provide a presentation on "Journeying towards Retrospective and Restorative Justice", requested that \$100 be deposited to the RRJ Fund in acknowledgment of her contribution to our Meeting. That request was approved during the AFM MfW wAtB on September 3, 2023 bringing the total of the Fund to \$1,600.

Phil C. provided an introduction and background about how the Peace and Social Concerns (P&SC) Committee and the Change Group responded to the Baltimore Yearly Meeting (BYM) initiative that included the acquisition of a Black Lives Matter banner and how the AFM Change Group conducted an extensive study of how the current situation of oppression came about. The group decided that establishing a means for assisting with education was a powerful way to begin addressing the past and current harms of slavery and racism in a way that was congruent with Quakerism and our Meeting. They identified in the three organizations listed above as a way for AFM to begin. Friends joined in the discussion agreeing that many peoples have been harmed by systemic racism, including immigrants, Native Americans, and African Americans whether they had enslaved ancestors or not.

Friends voiced a range of perspectives, including whether to use the funds immediately or save for longer term investments.

The clerk read the RRJ fund description (attached), so that we could all hear it under the current discussion.

Questions arose about our other fundraising policies, including those associated with Quaker Market. The clerk suggested that we take tiny steps and not address all policies that need to be revised, but that we take this specific policy, the RRJ Fund, and make sure that it is up to date and expresses how we are being led at this time. The clerk suggested that we take up the other policies over time and as

thoroughly as we are developing the RRJ Fund. It was clarified that the decisions we make today will only affect the RRJ Fund and none of our other policies.

Decision: Overall, there was a reaffirmation of having the RRJ Fund and using it to invest in the repair of harm as it was originally set up to do. The Meeting requested further guidance from the Change Group related to timing, distribution amounts, and organizations after hearing input from the sharing received at this meeting.

- C. **Queries: The Change group proposes that some or all of the Founders' Fund be used for the RRJ Fund. Are we in unity with this proposal? If so, how much of the Founders' Fund should we use? Should we disburse some or all of that amount to three organizations listed above? If we are not in unity with using the Founders Fund for this purpose, should we establish an ad hoc committee to set guidelines for the appropriate use of the Founders' Fund?**

Phil C. noted that the original recommendation from the Change Group was to use the funds in the Founders Fund (FF) toward the RRJ Fund. He provided background information for how the FF was established, that the FF was set up by AFM for the support of Friends testimonies (i.e., simplicity, peace, integrity, equality and community) and noted some of the previous distributions made. He noted that the intent of the RRJ is consistent with all of the Quaker testimonies. At the current time, there is a little over \$10,000 in the FF and the money has not been used in many years. The Change Group is proposing that the whole amount in the FF be transferred to the RRJ Fund.

A friend asked us to worshipfully consider what we are being called to do and that we take a moment of worship, which the meeting did.

Friends spoke to the importance of being in unity, as a collective, and that we enter this as a commitment of the Meeting as a whole, not just to release it to P&SC and the Change Group to go it alone. A friend suggested that the Meeting seek financial and legal advice. We are all in this together. It was suggested that we should have more meetings like this to stay on top of it, such as quarterly meetings.

Decision: The meeting was in unity that all of the funds currently in the Founder's Fund be transferred to the RRJ Fund and that the balance be set to zero for the FF. Although the FF balance will be zero, Meeting agreed to maintain the FF. A friend noted that we were respecting and showing appreciation to the founders by transforming the funds in the FF into the RRJ Fund.

The final query was laid over to the October 22, Special Called Meeting for Worship with Attention to Business for worshipful discernment

D. Query: The RRJ Fund is one of AFM's 14 Internally Designated Funds (IDF). (Examples of other IDF's are the Building Fund, the Young Friend's Opportunity Fund, Emergent Social Concerns, and Memorial Garden.) Our current practice is that IDF's are funded through AFM's annual operating budget and transfers between IDF's, not by individuals designating their donations to AFM for a particular IDF. The Change group has proposed fundraising drives to solicit individual contributions for the RRJ Fund. Are we in unity with allowing individual contributions to the RRJ Fund?

Closing: The meeting was closed with a breath of silence and gratitude for all that was accomplished this day.

The recording clerk will send the approved meeting minutes to the AFM-Announce email list.

Respectfully submitted, Ellen M., recording clerk

Attachments:

- Activities related to RRJ Fund\_v2
- AACC - Black Male Init
- RRJ Fund description

Annapolis Friends Monthly Meeting (AFM)  
Meeting for Worship with Attention to Business (MfW wAtB)  
12<sup>th</sup> Month, 3rd Day, 2023  
(12/3/2023)  
Meeting Minutes –DRAFT

Note: The MfW wAtB was conducted from the meetinghouse in person and with participants using Zoom.

*Present at the meetinghouse:* Karen C. (clerk), Ellen M., Karen C., Diane S., Jeanne W., Wes J., Barb T., Marcia O., Martha B., Phil C., Dot W., *Marjorie K., Stephen P., Kim F., Cairn K., Kathy T., Dan C., and Betty Sue S.*

Present on Zoom: Arielle J. (recording clerk), Jack L., Larry M., Ann R., Minette C-S., Nancy Jo S., Jean C., Jonathan H., Lisa H., Pat S., Patricia R., Margaret H., Phyllis S., Ria H., and Mary B.

9:00 am Opening: The clerk displayed queries from Baltimore Yearly Meeting's Faith and Practice: The Environment while we settled into silent centering worship.

- Are you concerned for responsible use of natural resources and their nurture for future generations? Do you try to avoid wasteful consumption and pollution? Do you seek to preserve the beauty and balance of God's world?

The clerk reviewed the meeting's agenda and the AFM Anti-Racist queries for use in our discernment and additionally provided a reminder of best practices for the hybrid meeting and for Friends attending on Zoom.

Agenda:

1) Gifts & Leadings Committee (G&L):

- a) On behalf of Gifts & Leadings committee (formerly the Nominating Committee), Martha B. shared a second reading of the 2024 slate.
- b) Martha shared highlighted changes since the first reading, including an update since the most recent draft was circulated. Along with a special call out that the Co-Treasurer role remains open with Karen C. to fill the role in an interim status and expressed gratitude to friend Cairn K. for her work as she steps down from her place on the committee.
- c) Friends spoke about the importance of service and suggested calling the committee the Gifts, Leadings, and Service committee
- d) Friends engaged in discussion, providing commentary, requests for clarifications and recommendations, and were in unity to approve the 2024 slate and it will go to the Trustees for final approval.
- e) **The approved slate is attached.**



## 2) Stewardship and Finance (S&F):

- a) On behalf of S&F, Wes J. shared the First Reading of the 2024 Budget (**attached**). He clarified that this is the second time seeing the 2024 budget, even though it's the First Reading, and there were not many submitted changes since last month. He highlighted items still in consideration (that will impact the budget) and possible additions.
- b) The Clerk noted that the budget is high as it covers every committee request submitted and asked that committees reconsider their requests. The clerk confirmed that we can amend the budget later in the year as needs arise.
- c) Friends discussed concerns and possible new additions, requested clarifications on some actual expenses.
- d) Dot W. shared concerns and additional highlights, including higher than anticipated rental revenue thanks to Barbara T., looking into other revenues we might harness and recommendations, updates about donations to external causes, savings in designated approved expenses including work on the meetinghouse roof, and ongoing charitable donations from Friends.
- e) Friends were asked to pass forward any questions or updates before January MfB and were reminded that the committee contingency fund is there to cover additional unnoted/unexpected expenses.
- f) The clerk added clarifications regarding undesignated reserves, noting that it's easier to be aspirational about the budget if we agree that we don't need our undesignated reserves to be as high as they are. Stewardship and Finance will consider an appropriate level for undesignated reserves.
- g) A Friend asked for confirmation that we still have a building fund. (We do.)
- h) Friends were in approval to continue ongoing and typical AFM expenditures until 2024 budget is approved.
  - i) Draft will be attached.

## 3) Quaker Market (QMC):

- a) Cairn K. shared an update on the Holiday Quaker Market and gratitude to Friends for all the support and work involved in helping make the event a success.
- b) Friends shared thanks in return to Cairn for all her continued work, reflecting on the event's success and outstanding turnout, along with the great support of additional causes resulting from the market's success, as well as for the numerous gifts and donations from Friends.
- c) A full report from the committee will follow.

## 4) Peace and Social Concerns (P&SC):

- d) Phil C., began by giving thanks to the organizers for holiday sharing for Thanksgiving, and upcoming Christmas solicitations, along with the winter relief efforts.
- e) Phil then shared a report on Maryland Peace Action middle school essay contest awards held at AFM last month, an update on gifts to Quaker causes, and a report on the first RRC Community Conversation program, which was a success with roughly 30 attendees and a proposal to continue to hold these meetings quarterly.
- f) Finally, on behalf of the committee, Phil C. share the recommendation on the first disbursements from the Retrospective and Restorative Justice Fund:
  - i) \$1,000 to 100 Black Men of Greater Washington D.C.
  - ii) \$1,000 to Native American College fund
  - iii) \$5,000 to Anne Arundel Community College Foundation, Black Male Institute
- g) Each of these has been confirmed a tax-exempt charitable organization in good standing.

- h) The clerk recommended that the decision on the recommended disbursements be deferred to January. Friends are asked to email the committee with any specific concerns before the next MfB.

Closng

The recording clerk will send the meeting minutes to the AFM-Announce email list before the next MfW wAtB on January 7th, 2024.

Respectfully submitted,

Arielle J., Recording Clerk  
[recording-clerk@annapolisfriends.org](mailto:recording-clerk@annapolisfriends.org)

ATTACHMENTS:

- 2024 Final approved slate of nominees
- First reading of 2024 budget



**Second Reading - Annapolis Friends Meeting**  
**Officers, Committee Members, and Representatives Slate for 2024**  
presented by Gifts & Leadings Committee, December 3, 2023

*Committee positions are volunteer with nominal two-year terms beginning in January - e.g., (24) means that a member will serve starting in January 2024 and complete the term in December 2025; (23) means that a member began in January 2023 and nominally has one more year in the 2-year term. A term in which a member has served as clerk of an AFM committee or subcommittee is designated by an underline. Committees serve as support and resources for the subcommittees and liaisons listed under them.*

**Clerk** [AFM member]: Karen Cunyningham (23)

**Co-Treasurer:** Dot Walizer (20)(22)(24)

**Recording Clerk:** Phil Caroom (24)

**Assistant Clerk** [AFM member]: Ellen McBride (23)

**Co-Treasurer:** **VACANT** - Interim, Karen Cunyningham

**Recorder:** Karen Cunyningham (17)(19)(21)(23)

**CHILDREN'S RELIGIOUS EDUCATION COMMITTEE**

**Clerks:** Committee

**Members:** Nancy Jo Steetle (20)(22)(24), Martha Lurz (20)(22)(24), Sylvia Oliva (22)(24), Wes Jordan (24), Zoran Zdravkovich (24)

**Roles** (Committee Appointed):

- **Nursery Coordinator - VACANT**
- Homeschooling: Clerk - Kimberly Benson (since 2011)

**COMMUNICATIONS**

**Clerk:** Ellen McBride (21)(23)

**Members:** Sheryl Grier (22)(24), Wes Jordan (21)(23), Carl Benson (21)(23), Larry McNeely (22)(24), Marjorie Kehoe (23), Jon Hall (23), Alison Barrett (24)

**Roles** (Committee Appointed):

- Web Manager - Sheryl Grier
- Email List Managers - Doug McClelland, Wes Jordan, Ellen McBride
- Calendar - Mary Barbera
- Directory Coordinator - Wes Jordan
- Zoom Hosting - Alison Barrett, Phil Caroom, Cairn Krafft, Larry McNeely
- Blended Roles Coordinator - Alison Barrett
- Social Media Coordinator - Jennifer DeLorge McKeown
- Technical Support Person - (hired)

**GIFTS & LEADINGS (formerly Nominating Committee)**

**Clerk:** Martha Baer (23)

**Members:** Barb Thomas (19)(21)(23), Margaret Holmes (23), Nancy Jo Steetle (23)

**LIBRARY**

**Co-Clerks:** Martha Lurz (17)(19)(21)(23), Betty Sue Salvia (23, 24)

**Members:** Susan Dapkunas (15)(17)(19)(21)(23), Alison Barrett (23), Tom Wolfe (24)

**Working Group:**

- Friends Writing Together – Facilitator: Mary Barbera

## **MEETINGHOUSE & LAND**

**Co-Clerks:** Kim Finch (15)(17)(19)(21)(23), Jeanne Ward (20)(22)(24)

**Members:** Doug McClelland (12)(14)(16)(18)(20)(22)(24), Ron DeAbreu (16)(18)(20)(22)(24), Kathleen Hudson (24)

### **Subcommittees:**

- Hospitality - Clerk: Stephen Poe (23, 24)  
Members: Minette Clarke-Swindle (24), Nan Elsbree (24), Marcia Ormsby (16)(18)(20)(22)(24)
- Building Use Coordinator (BUC) - Barb Thomas (23)

### **Working Group:**

- Green Group - Convener: Marjorie Kehoe

## **MINISTRY & PASTORAL CARE**

**Co-Clerks** [RSF members]: Martha Baer (23, 24), Barb Thomas (20)(22)(24)

**Members:** Stephanie DeAbreu (21)(23), Pat Schenck (22)(24), Beth Chandler (22)(24), Diane Shandor (23), Judy Brown (24), Lisa Hall (24)

**Roles** (Committee Appointed):

- Greeters/Conveners - Susan Dapkunas, Jean Christianson, Diane Shandor, Judy Brown, Barb Thomas, Martha Baer
- 5th Night Light - Mary Barbera
- Memorial Garden - Mary Barbera
- Spiritual Friendship - Coordinator: Diane Shandor
- Helping Hands - Coordinator: Barb Thomas

### **Working Group:**

- Welcome Light - Patty Robinson

### **Liaisons:**

- BYM & Interchange - Barb Thomas
- Quarterly Meeting - Canby Robertson
- Quaker History & Heritage - Kim Finch
- Silent Retreat - Jean Christianson
- Deconstructing Racism - Jean Christianson
- FUM, FGC, FWCC - Ann Riggs

## **OUTREACH**

**Co-Clerks:** Bonnie Peregoy (23), Cécile Taylor (19)(21)(23)

**Members:** Christina Fiedler (23)

**Role** (Committee Appointed):

- 5th Sunday Worship Sharing: Fran Palmeri

## **PEACE & SOCIAL CONCERNS**

**Co-Clerks:** Margaret Holmes (24), Phil Caroom (20)(22)(24)

**Members:** Mary Dadone (17)(19)(21)(23), Susan Dapkunas (21)(23), Ria Hawkins (22)(24), Jack Hogsten (23), Jennifer DeLorge McKeown (24), Nathan Shroyer (23), Kathy Trimmer (24), Jenny Rapien (24)

**Roles** (Committee Appointed):

- Retrospective and Restorative Justice and Racial Reconciliation Collaboration - Convener: Phil Caroom
- Afghan Family: Convener - Jo Anna Schneider

### **Liaisons:**

- FCNL - Amy Southwick

- MAJR Representative - Phil Caroom
- ACT - Mary Dadone
- Light House, Inc. - Marcia Ormsby

## **QUAKER MARKET**

**Clerk:** Cairn Krafft (12)(14)(16)(18)(20)(22)(24)

**Members:** Margaret Holmes (07-17)(19)(21)(23), Jean Christianson (14)(16)(18)(20)(22)(24), Ruth Slavin (16)(18)(20)(22)(24), Al Baumann (19)(21)(23), Martha Lurz (20)(22)(24), Canby Robertson (20)(22)(24), Karl Richmond (21)(23), Jo Anna Schneider (23), Alison Barrett (23), Marjorie Kehoe (24)

## **STEWARDSHIP & FINANCE**

**Co-Clerks:** Jack Lahr (24), **VACANT**

**Members:** Phyllis Singer (16)(18)(20)(22)(24), Larry McNeely (23), Wes Jordan (20,22,24), Dan Campbell (24)

**Ex officio:** Co-Treasurer(s): Dot Walizer (20)(22)(24), **VACANT** - Interim, Karen Cununnyham

## **TRUSTEES** [RSF members]

**Clerk:** Patty Robinson (23)(24)

**Members:** Wes Jordan (15)(17)(19)(21)(23), Karen Cunnyngnam (18)(20)(22)(24), Dot Walizer (23), Joe Miller (24)



Available to hold committees in the Light during meetings: Jean Christianson

## **Set aside for now:**

- Quaker Dudes
- Ad hoc Building for the Future Committee
- Peace & Justice Center
- Friends Wilderness Center Liaison
- Interfaith Outreach Liaison (e.g., New Year's program)
- AFSC Liaison

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## **ACKNOWLEDGEMENT of Annapolis Friends serving on**

### **Baltimore Yearly Meeting Committees or as BYM Reps to Quaker Groups:**

- Reparations Working Group and Peace and Social Concerns: Phil Caroom
- BYM Faith & Practice, Friends General Conference Central Committee: Ann Riggs
- Ministry and Pastoral Care: Barb Thomas
- Friends Supporting Friends Working Group: Martha Baer
- Indigenous Affairs: Kimberly Benson
- Unity with Nature: Carl Benson
- Rep. to Friends Committee on National Legislation: Kallan Benson
- American Friends Service Committee Corporation: Bethanne Bruninga Socolar
- Rep. to Interfaith Action for Human Rights: Jack Lahr
- Quaker Burial Ground: Phil Caroom (since 2013), Jeanne Ward, Joe Miller, Tim Mullady
- Nuts and Bolts Chesapeake Quarter: Canby Robertson

**Annapolis Friends Meeting**

	2022 Actual	2023 Budget, amended*	2023 Actual as of 11/28	2023 Budget - Actual as of 11/28	2024 Budget
<b>Income</b>					
Contributions	55,234	49,895	34,501	15,394	55,161
Rentals	7,137	8,000	14,074	-6,074	14,000
Interest, Dividends		0	1,894	-1,894	7,000
Other		0	512	-512	0
Committee Contingency Fund Transfers*		5,291	5,291	0	0
<b>Total Income</b>	<b>62,371</b>	<b>63,186</b>	<b>56,272</b>	<b>6,914</b>	<b>76,161</b>
<b>Expenses</b>					
Committee activities					
CREC	0	500	49	451	500
Communications *	0	4,250	2,976	1,274	7,250
Library	293	400	136	264	400
Meetinghouse and Lands	29,330	22,500	20,344	2,156	28,440
Ministry and Pastoral Care	-	-	-	-	800
Ministry and Worship	0	300	0	300	-
Pastoral Care	174	500	0	500	-
Outreach *	95	1,450	1,153	297	750
Peace and Social Concerns *	3,400	4,116	4,116	0	3,400
Quaker Market *	180	675	268	407	600
Stewardship and Finance	0	1,255	0	1,255	1,255
Trustees	0	0	0	0	0
Independent Designated Funds	992	10,292	11,532	-1,240	14,506
Quaker Causes	4,321	4,322	0	4,322	4,419
Apportionment	12,625	12,626	12,626	0	13,841
<b>Total Expenses</b>	<b>51,410</b>	<b>63,186</b>	<b>53,200</b>	<b>9,986</b>	<b>76,161</b>
<b>Net</b>	<b>10,961</b>	<b>0</b>	<b>3,071</b>	<b>-3,071</b>	<b>0</b>

Notes:

2024 Interest and Dividends includes FFC distribution (does not include unrealized gains/losses)

Ministry and Worship includes \$250 for Quaker Burial Ground

Outreach includes festival fees, internal expenses, \$100 GAIN dues

Peace and Social Concerns includes \$2000 for Lighthouse and \$1,400 to split ACT membership with NAACP

Quaker Causes is 8 percent of last full year's contributions

\* 2023 Budget includes the following ammendments / Committee Contingency Fund transfers

Purpose	Committee	Amount	Approved
Banner	Peace and Social Concerns	\$200	April 2023 Business Meeting
Tech assistance	Communications	\$4,000	June 2023 Business Meeting
Kunta Kinte Festival sponsorship	Outreach	\$500	Sept 2023 Business Meeting
Journeying toward Justice and Repair	Peace and Social Concerns	\$100	Sept 2023 Business Meeting
Quaker Market supplies	Quaker Market	\$75	Nov 2023 S&F
RRC facilitation and lunch	Peace and Social Concerns	\$416	Nov 2023 S&F
<b>TOTAL</b>		<b>\$5,291</b>	

**Annapolis Friends Meeting**

Designated Funds	2022	2023 (as of 11/30)				2024		Fund Target
	Year End	Budget	Additions	Subtractions	Balance	Proposed transfers	Year Begin	
<b>Peace and Social Concerns</b>								
Emergent Social Concerns	3,284	1,080		-3,065	1,299	1,105	2,404	2% of 2022 contributions
Peace & Justice Center	2,928				2,928	0	2,928	None
Retrospective and Restorative Justice		1,500	11,932		13,432	0	13,432	None
<b>Meetinghouse and Land</b>								
Building Fund	194,718				194,718	5,000	199,718	add \$10,000 each year
Capital Improvement	27,131			-2,001	25,130	5,000	30,130	varies based on needs
Capital Replacement*	56,017	1,500	38,319	-53,790	42,047	5,000	47,047	add \$10,000 each year
Memorial Garden	2,410				2,410		2,410	2,000
<b>CREC</b>								
Young Friend's Opportunity	505	1,495			2,000	0	2,000	2,000
Camping	970	1,530			2,500	0	2,500	2,500
<b>Ministry and Pastoral Care</b>								
Embraced Ministry	2,000				2,000		2,000	2,000
Suffering & Individual Emergency**	6,171	-1,171		-2,500	2,500	2,500	5,000	5,000
<b>Stewardship &amp; Finance</b>								
Adult Scholarship	343	2,157		-100	2,400	100	2,500	2,500
Committee Contingency***	15,049	3,441	-5,291		13,199	-4,199	9,000	10,000
<b>Trustees</b>					0			
Founder's Fund	10,921		11	-10,932	0	0	0	None
<b>Total Designated Funds</b>	<b>322,447</b>	<b>11,532</b>	<b>44,972</b>	<b>-72,388</b>	<b>306,562</b>	<b>14,506</b>	<b>321,069</b>	

**Approximate bank account balances (10/31/2023)**

Truist CD	101,370
Truist Checking	59,838
Truist Money Market Fund	106,259
Friends Fiduciary Corp (FFC)	124,190
	<u>391,656</u>



Attending: Karen C., Jean C., Jack H., Ellen M., Sky., Jack L., Nancy Jo S., Julie R., Martha B, Margaret H., Martha L., Marcia O., JoAnna S., Phil C., Barb T., Dot W., Ria H., Minette S., Cairn K., Ann R., Pat S., Ted R., Jeanne W., Margaret C., Will C., Patty R., Al B., Mary B., Diane S., (Ben, AV tech)

Jeanne: No concern about moving Founders Fund (FF) assets to Retrospective and Restorative Justice (RRJ) Fund; concerned about what happens if people who make restricted donations to a Fund don't like what we do with them; money by itself isn't enough, need to add sweat equity in addition to funds

Dot: Stands in the way of using the FF for the RRJ Fund; (nothing against RRJ Fund, spiritually led to use our current funds for reparations); at what point can we use restricted funds as we want, ignoring donors wishes? need a policy;

Ted: Founding donors aren't here, so we can't know how they'd feel about switching purposes; our Quaker process is to discern how they want the funds used

Pat: wants to know who the donors were and what we know about their intentions

Julie: concerned we're using "restricted" when that has a specific legal meaning; concerned that we need to refer back to specific documentation when we have a deceased donor or can't meet restrictions—legal ways to handle that; system we currently have doesn't account for restricted funds in an auditable sense.

Jack H: anxious to see how we handle conflict; it can tear communities apart or pull us together

Nancy Jo: applaud our process so far

Cairn: regarding RRJ fund, could make it clear what the causes would be and then donors could choose to support (like QMC)

Jack L: What lessons can be learned in terms of RRJ Fund for going forward; clarifying things up front; do restricted funds have a time limit? Can funds be repurposed?

Dot: Could we state upfront that funds be returned to estate if we can't use them specified?

JoAnna: What are the specific rules for faith-based communities; what are the specific rules for Quaker meetings? (religious corporation in Maryland)

Marcia: would like to understand difference between restricted funds and pass-through funds and have legal research done to ensure we're not jeopardizing our 501(c)3 status.

Ann: concerned that this discussion about restricted funds is just one example of how this meeting has not followed best practices and has actively rejected concerns about best practices; makes up rules and sets a tradition that differs from legal and accounting best practices. Dangerous and creates distrust in community. There are answers out there. Community is easily fractured. [Karen added: our reliance on committees and volunteers means we don't always follow best practice.]

Julie: sometimes we do have expertise in the room and it's been ignored because it's inconvenient

Patty: How is our spiritual sense of the meeting affected if we allow individual contributions to the RRJ Fund. How is it the sense of the meeting if the RRJ fund donations don't have to come before business

meeting? Is it possible to revisit decisions made at a business meeting?

Cairn/Ann: Has a concern about us doing research online. Something that may seem very clear to us, we may not have all the information or expertise needed to understand the nuances. For example: tax deductibility of QMC donations going to a specific family. We should seek expert opinion on our overall accounting practices.

JoAnna: What do we do if information is ignored?

Martha: How do we keep and refer to documentation as needed?

Ria: Agreeing we don't have the right professionals in our meeting; could we reach out to BYM and ask them to become resource?

Phil: As escaped lawyer and semi-retired judge, sounds like we're trying to set up a constitution and system to adjudicate legal questions; right now our system is that we refer questions to Trustees (current clerk is a retired lawyer). Do we have a problem relying on Trustees to be the conduit for answering legal questions, including accounting questions?

Dot: As Treasurer, Dot needs signed documents clarifying legality, so no officer is subject to legal action

Mary: asked for silence

Will: Founders gave money for a Meeting Room; could have put it in the general fund, but didn't; we should respect that

Sky: Would like clarification on our current policy on pass-through contributions to AFM and would like Trustees involved in clarification.

Ellen: Ellen, Ann, and Julie looked at software program, Aplos, as a possible replacement for QuickBooks; includes free ongoing consultation with an accountant; written by CPA for churches; 40,000 churches use it

Margaret H.: would we still benefit from an accountant reviewing our processes

Jeanne: has a question about who gave us the money and what their intentions were

Julie: has worked at WWF for 15 years, has range of expertise; if that's not enough, what would be? At what point do we have internal expertise that we would trust? If what Julie brings is not enough, what would be? Answering that will give us direction. Will we ever trust an answer? What would it take for us to trust?

Nancy Jo: can we trust not only each other but step into the trust of what emerges through spirit; sometimes that means trusting something larger, which may speak through an expert'

Barb: thrills her to her core to come here and see Julie

**Annapolis Friends Meeting Operating Budget**

Second Reading, January 7, 2024

	2022 Actual	2023 Budget, amended*	2023 Actual, preliminary	2023 Actual - Budget	2024 Budget
<b>Income</b>					
Contributions	55,234	49,895	47,752	-2,143	48,465
Rentals	7,137	8,000	16,481	8,481	15,000
Interest, Dividends		0	2,246	2,246	7,000
Other		0	512	512	0
Committee Contingency Fund Transfers*		5,641	0	-5,641	
<b>Total Income</b>	<b>62,371</b>	<b>63,536</b>	<b>66,991</b>	<b>3,454</b>	<b>70,465</b>
<b>Expenses</b>					
Committee activities					
CREC	0	500	49	-451	300
Communications *	0	4,250	3,195	-1,055	6,000
Gifts and Leadings	0	0	0	0	0
Library	293	400	136	-264	400
Meetinghouse and Lands	29,330	22,500	22,795	295	28,000
Ministry and Pastoral Care	-	-	-	-	700
Ministry and Worship	0	300	250	-50	-
Pastoral Care	174	500	170	-330	-
Outreach *	95	1,800	1,800	0	1,800
Peace and Social Concerns *	3,400	4,116	4,116	0	3,400
Quaker Market *	180	675	494	-181	550
Stewardship and Finance	0	1,255	249	-1,006	1,150
Trustees	0	0	0	0	0
Independent Designated Funds	992	10,292	11,532	1,240	9,905
Quaker Causes	4,321	4,322	4,322	0	4,419
Apportionment	12,625	12,626	12,627	1	13,841
<b>Total Expenses</b>	<b>51,410</b>	<b>63,536</b>	<b>61,734</b>	<b>-1,802</b>	<b>70,465</b>
<b>Net</b>	<b>10,961</b>	<b>0</b>	<b>5,256</b>	<b>5,256</b>	<b>0</b>

Notes:

2024 Interest and Dividends includes FFC distribution (does not include unrealized gains/losses)

Ministry and Worship / Ministry and Pastoral Care includes \$250 for Quaker Burial Ground

Outreach includes festival fees, internal expenses, \$100 GAIN dues

Peace and Social Concerns includes \$2000 for Lighthouse and \$1,400 to split ACT membership with NAACP

Quaker Causes is 8 percent of last full year's contributions

\* 2023 Budget includes the following ammendments / Committee Contingency Fund transfers

Purpose	Committee	Amount	Approved
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Kunta Kinte Festival sponsorship	Outreach	\$500	Sept 2023 Business Meeting
Journeying toward Justice and Repair	Peace and Social Concerns	\$100	Sept 2023 Business Meeting
Quaker Market supplies	Quaker Market	\$75	Nov 2023 S&F
RRC facilitation and lunch	Peace and Social Concerns	\$416	Nov 2023 S&F
Festival supplies	Outreach	\$350	Dec 2023 S&F
<b>TOTAL</b>		<b>\$5,641</b>	

**Annapolis Friends Meeting Designated Funds**

Second Reading, January 7, 2024

Designated Funds	2022	2023				2024		Fund Target
	Year End	Budget	Additions	Subtractions	Balance	Proposed transfers	Year Begin	
<b>Peace and Social Concerns</b>								
Emergent Social Concerns	3,284	1,080		-3,065	1,299	1,105	2,404	2% of 2022 contributions
Peace & Justice Center	2,928				2,928	0	2,928	None
Retrospective and Restorative Justice		1,500	11,032		12,532	0	12,532	None
<b>Meetinghouse and Land</b>								
Building Fund	194,718				194,718	5,000	199,718	add \$10,000 each year
Capital Improvement	27,131			-2,001	25,130	5,000	30,130	varies based on needs
Capital Replacement	56,017	1,500	38,319	-53,790	42,047	5,000	47,047	add \$10,000 each year
Memorial Garden	2,410				2,410	-410	2,000	2,000
<b>CREC</b>								
Young Friend's Opportunity	505	1,495			2,000	0	2,000	2,000
Camping	970	1,530			2,500	0	2,500	2,500
<b>Ministry and Pastoral Care</b>								
Embraced Ministry	2,000				2,000		2,000	2,000
Suffering & Individual Emergency	6,171	-1,171		-2,500	2,500	2,500	5,000	5,000
<b>Stewardship &amp; Finance</b>								
Adult Scholarship	343	2,157		-100	2,400	100	2,500	2,500
Committee Contingency	15,049	3,441		-100	18,390	-8,390	10,000	10,000
<b>Trustees</b>					0			
Founder's Fund	10,921		11	-10,932	0	0	0	None
<b>Total Designated Funds</b>	<b>322,447</b>	<b>11,532</b>	<b>49,363</b>	<b>-72,488</b>	<b>310,853</b>	<b>9,905</b>	<b>320,759</b>	

**Approximate bank account balances**

Truist CD	101,370
Truist Checking	63,354
Truist Money Market Fund	106,611
Friends Fiduciary Corporation	124,190
	<u>395,524</u>



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## *Partner Congregation Pledge*

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As a community of faith, we are called to honor our sacred bond with our Creator, serve as good stewards of the land and waters of the Chesapeake, and sustain the life and health of all creatures.

**Through our words and actions, we pledge to:**

- Celebrate, respect, and revere the Earth's blessings
- Demonstrate good stewardship in how we manage our land and facilities
- Engage members of our community in the work of caring for the environment.
- Embrace the mission of Interfaith Partners for the Chesapeake to work together to protect and restore our shared watershed

**Rooted in faith and hope, we will:**

1. Take actions to
  - a. educate ourselves on ways to live in harmony with the Earth and teach our congregations to be faithful stewards of the Earth and thus magnify our impact,
  - b. reduce our impact on the Earth at our facilities and within our institution,
  - c. restore our watershed through cleanups, reducing pollution, and restoration,
  - d. promote local, state, and federal policies that protect natural resources for generations to come.
2. Reinforce our commitment as part of our liturgical calendar.
3. Cultivate leaders among our members who will champion watershed stewardship.
4. Use our financial, volunteer, and other resources to help in this work to restore the Earth.
5. Build connections with our broader community and share the message of restoration and respect of the Earth beyond our congregation.
6. Advocate for all communities to have access to a healthy environment.
7. Display this pledge so community members and visitors are inspired to take action.

We do all of this with gratitude for the creation which sustains all life. May we be guided by grace and compassion so that our actions may restore the beauty and balance of the Chesapeake Bay watershed – and all the Earth. May our efforts give inspiration to others, calling them toward a path of respect and reverence for all God's creation.

We are an Interfaith Partner for the Chesapeake.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name of Congregation \_\_\_\_\_

## **Quaker Market Committee Report**

### **1<sup>st</sup> month 2024**

The Quaker Market Committee would like to express our gratitude to all who contributed in so many ways to AFM's 2023 Quaker Holiday Market, held on 2 December. This Quaker Market truly represented the efforts of a village working together to build community, offer outreach, live out our testimonies, raise educational awareness of and funds for the four causes approved as beneficiaries for this Market, provide a venue for our long-time partner Fahima G. to raise money for Afghan Women's Fund, and connect targeted unsold items with partners who could put them to the best use.

From the financial standpoint, Quaker Holiday Market 2023 was a blockbuster, raising \$9,850 for distribution to causes. After reserving \$250 for discernment by Young Friends, \$2,400 was awarded to each of the four causes approved at meeting for worship with attention to business (Germantown Elementary Backpack Buddies Program, LETS GO Boys and Girls, USAP Community School for the External Causes and AFM/UU Afghan Refugee Fund for the Internal Cause).

The two main forces driving this financial blockbuster would appear to be that we had an abundance of wonderful items to offer shoppers and we had an abundance of shoppers.

The abundance of wonderful items came from a wide variety of sources, including: Friends downsizing (Candlers, Oliva's, Martha O., Marcia, estate of Betty Hoover); donations of olive oil and related products from Bethlehem, barbecue and hot sauces from Condiment Station, food prepared for our Quaker Qafé, items that had been handmade (knitted/crocheted/pottery), dried beans for 13 Bean Soup Mix, as well as the normal abundance of appreciated flea market treasures generated as Friends, family and neighbors simplified their lives by donating items in good condition that they no longer needed or brought them joy; and, items that we purchased to be able to provide for sale (Light House Bistro granola, paperwhite narcissus bulbs, ingredients for Thanksgiving sweet potato pies).

The super-abundance of shoppers appeared to result from new advertising focused on online groups and social media, building on our usual advertising

through road signs, flyers to local churches, and newspapers. Many thanks to all who contributed to our advertising, from within our AFM community, as well as from one of our beneficiaries, LETS GO Boys & Girls.

In addition to the financial benefits associated with the event, many joys have been expressed regarding Quaker Holiday Market 2023, including joys regarding:

- The opportunity to build community by working together with other community and family members.
- Synchronicity between what we had on offer, and exactly what shoppers were looking for.
- The opportunity to explain our Friendly pricing practice to so many new shoppers.
- So many books, treated as treasures and lovingly organized by the Baumanns.
- A beautiful and well-organized Clothing Boutique (shepherded by Margaret H.) providing opportunities for fun and volunteer personal assistant roles.
- Many contributions of Friends who brought delicious food that the kitchen crew enjoyed working together to serve to our grateful shoppers.
- Having Fahima participate in the event, contributing her delicious Afghan food to the Quaker Café, and working to raise funds for the important work conducted by Afghan Women's Fund.
- Help with setup and cleanup, especially from Young Friends Trent and Chris.
- Successful efforts to connect targeted unsold items with groups we think can them put to best use.
- Living our environmental stewardship testimony by using reusables for all food to be eaten onsite, and non-plastics for all take-out, mostly reused glass jars or compostables.

Again, much gratitude to all who contributed to Quaker Holiday Market 2023, in ways mentioned above, and through the many tasks that help to make event preparations, market day, and cleanup flow seamlessly (e.g., website management, landscape cleanup, etc.). While a few people were mentioned in the report, there were many others who gave huge quantities of time, love and energy, and we are deeply grateful to those Friends also. Quaker Spring Market will be here before we know it, so please mark your calendars now for Saturday, 4 May, and start thinking about what beneficiaries you would like to recommend.