

## **ANNAPOLIS FRIENDS NEWSLETTER – July 2013**

### **CALENDAR**

- Meeting for worship: 11 a.m. on First Days
- First Day School for children: 11 a.m. (Joining meeting for worship from 11:45 a.m. to noon)
- Nursery care for our youngest: 11 a.m.
- Meetings for Worship with a Concern for Business: 1st First Day of month at 9 a.m.
- Adult religious education: As noted in calendar below
- Early meeting for worship (weather permitting outdoors) at 8 a.m. on 2<sup>nd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> First Days
- NOTE: The deadline for submitting newsletter items is the 20<sup>th</sup> of the month

JULY 7: 9 a.m. Meeting for Worship with Attention to Business; 11 a.m. Meeting for Worship; 1 p.m. Potluck lunch

JULY 14: 8 a.m. Early Meeting for Worship; 9:15 a.m. Worship sharing on query for the seventh month: Caring for Each Other; 11 a.m. Meeting for Worship

JULY 16: 9 a.m. Committee Meetings; 11 a.m. Meeting for Worship

JULY 21: 8 a.m. Early Meeting for Workshop; 11 a.m. Meeting for Worship

JULY 28: 8 a.m. Early Meeting for Workshop; 11 a.m. Meeting for Worship

CARE OF THE MEETING HOUSE: Ministry and Worship

### **QUERIES FOR SEVENTH MONTH: CARING FOR OTHERS**

Do you respect that of God in every person? Do you search yourself for, and strive to eliminate prejudices such as those related to race, religion, gender, age, sexual orientation and economic condition?

In what ways do you accept and appreciate differences among your friends and associates? Do you avoid exploiting or manipulating others to accomplish ends, however worthy? (Faith & Practice, p. 40)

### **GAIN ENVIRONMENTAL FILMS**

GAIN (Greater Annapolis Interfaith Network) is sponsoring two free, thought-provoking films, at 7 p.m. on second Thursdays at St. John Neumann Church, 620 Bestgate Rd, Annapolis.

JULY 13: "Genetic Roulette: THE Gamble of Our Lives, " by best-selling author Jeffrey M. Smith. Experts expose the serious threats to your health; never before seen evidence points to genetically engineered foods as a major contributor to rising disease rates in the US population, especially among children. Gastrointestinal disorders, allergies, inflammatory diseases and infertility are just some of the problems implicated in humans, pets, livestock and lab animals that eat genetically modified soybeans and corn. Monsanto's strong arm tactics, the FDA's fraudulent policies and how the USDA ignores a growing health emergency are also laid bare. This sometimes shocking film may change your diet, help you protect your family and accelerate the consumer tipping point against genetically modified organisms (GMOs).

AUGUST 8: "Queen of the Sun." What the bees are telling us is a profound, alternative look at the global bee crisis. Taking us on a journey through the catastrophic disappearance of bees and the mysterious world of the beehive, this engaging and ultimately uplifting film weaves an unusual and dramatic story of the heartfelt struggles of beekeepers, Hauk and Vandana Shiva. Together they reveal both the problems and the solutions in renewing a culture in balance with nature.

For more information, contact Martha S at [410-295-7550](tel:410-295-7550) or at [Zakiyyams@verizon.net](mailto:Zakiyyams@verizon.net).

## **MEETING FOR LEARNING**

Friends,

This summer we decided to consult with our list of recommended or requested Meetings for Learning, but keep it "Lite". Specifically, we had a request for more worship sharing opportunities and more discussion of the queries. We combined the two, as well as the work of our Library Committee on placing out materials on the currently adopted queries each month, and are proposing a worship sharing for July and for August focusing on the query for that month.

Ministry and Worship welcomes individual committees to step up to partner for a session, and is open to suggestions from all on interesting programs to schedule as we program for the fall. We have a few learning options still waiting for a place on the schedule, but are interested in knowing what is most interesting to members and attenders.

Please also note that there is a fifth First Day in September, which is often a good date for a special event arising within the meeting. We welcome your feedback as always.

In the "lite,"

Kim Finch, for Ministry and Worship

On July 14, Meeting for Learning will take place at 9:15 a.m. unless otherwise specified, in the form of a worship sharing on the query for eighth month: Caring for Each Other.

## **THINKING ABOUT RACE**

JULY 2013: SOTOMAYOR ON AFFIRMATIVE ACTION

Much has changed in the thinking about affirmative action since those early days when it opened doors in my life and [my brother] Junior's. But one thing has not changed: to doubt the worth of minority students' achievements when they succeed is really only to present another facet of the prejudice that would deny them a chance even to try. It is the same prejudice that insists all those destined for success must be cast from the same mould as those who have succeeded before them, a view that experience has already proven a fallacy. (from "My Beloved World," by Sonia Sotomayor, 2013)

The BYM Working Group on Racism meets most months on the third Saturday from 10 a.m. to 1 p.m., usually at Bethesda Friends Meeting or Friends Meeting of Washington. If you would like to attend, on a regular or a drop-in basis, contact clerk David E, david.etheridge@verizon.net, or Pat S, pat.schenck@verizon.net or 410-263-4529.

## **LIBRARY CORNER**

During these hot summer days take the time in doors to look through your house for AFM library books or pamphlets that need to be returned.

Did you know that there are interesting pamphlets in the library? They are on all very different subjects. They are small (Reader's Digest size) and short. The rack on the table includes recent pamphlets and ones on the query of the month. The older ones are in boxes above the newcomers shelf.

"Waging Peace" by Pamela Haines is only 33 pages long. "Despair is an insult to the future". She gives a list of subjects that we should think about to wage peace, from Hope to Challenging the Evil of Separation (as our political parties do) to Risking Internal Disarmament.

She suggests that just as we go to the gym to work out to build our strength and muscles we need to create a workout for waging peace. It is a guide to help us train ourselves in ways of promoting peace.

On an entirely different subject, "Some Thoughts on Becoming Eighty-five" by William Shetter is a collection of life experiences with reflections on increasing physical limitations, death, family, humor spiritual community and the presence of God. He starts with the rewards of long life and then goes back through his experiences and what he has learned about spirituality Quaker communities and family.

There are many different subjects covered in these pamphlets. Have a look!!

Nan

**MEETING FOR WORSHIP WITH ATTENTION TO BUSINESS MINUTES**  
SECOND DAY OF THE SIXTH MONTH, 2013

Present were: Elise A (Clerk), Phyllis S (Recording Clerk), Martha B, Will C, Jean C, Karen C, Nan E, Sky E, Phil F, Kim F, Cairn K, Wes J, Bill K, Carol Kr, Careen M, Peter M, Martha O, Marcia O, Sue P, Tricia R, Harold S, Ruth S, Barbara T, Joanna T, and Dot W.

Our Meeting began with centering worship.

A bountifully attended Memorial service for David J was held at AFM on Friday, May 31, 2013. It was a beautiful reflection of how David's life touched so many people.

Membership Report: Phyllis S reported sending the AFM Community Statistics to BYM on February 27. The Community Statistics include the number of adult and associate (familial) members, the number of attenders, and the names of our gains, and losses. Phyllis extends her appreciation to the previous recorder, Nan E, for her assistance with this project. This was followed by a discussion about active and inactive membership. It was requested that Pastoral Care look into this matter.

Stewardship and Finance Committee – Karen C reporting:

Procedures review: Karen C, on behalf of Stewardship and Finance, announced that the committee has now responded to every item from Arthur David O's February 2013 review of AFM's financial procedures. ADO's document with the committee's responses will be appended to the minutes, posted to the announce list, and made available to anyone requesting a hard copy. Karen described a few key issues and their resolution, and offered to discuss any item in more detail at a later time. Arthur David noted that AFM is not reporting rental income to BYM. This is about a third of our income. This is a complex topic that S&F or Trustees might want to consider. Friends originally considered the building to be a sustainable resource.

March 15, 2014, Interim Meeting: For the March 15, 2014, interim meeting, the Unitarian Universalists have offered to rent the space for five committee meetings for \$250. The only other expense would be if we decide to rent port-o-potties. Meals should be budget neutral, with people contributing to their lunch and/or dinner. Expenses for the Interim Meeting can be easily incorporated into the 2014 AFM budget. The involves about 100 people for committee meetings and lunch, in 11 committees, with about 20 for dinner. AFM will need to be prepared with child care or a children's program for the Interim Meeting.

ACTION: AFM is in unity to host the Interim Meeting in March 2014. An ad hoc committee will be formed.

Ministry and Worship – Tricia R reporting:

Ann R support group: The support group is requesting that AFM establish a temporary off-budget account to hold money raised in an effort to help cover the shortfall in the FUM ministry's account for Ann. In recent years FUM has not covered the accounts for the FUM field staff, asking the field staff to raise their own funds. The account for her support is in arrears by approximately \$24,000 as of June 1, 2013. With Ann's projected salary and expenses over the coming year, the projected need between June 2013 and June 2014 totals \$94,000. The report will appear as an attachment to these minutes and in the newsletter.

ACTION: Friends are in unity to establish the temporary off-budget account to hold funds to support Ann R's ministry. 100 Percent of these funds will go to support Ann's ministry. The temporary fund will end no later than December 31, 2014.

Closing: These minutes were read and approved during Meeting for Worship with Attention to Business. Meeting closed with silent worship.

Respectfully Submitted,  
Elise A, Clerk, and Phyllis S, Recording Clerk

MfB Attachment  
Responses to Arthur David O's Review of AFM Financial Procedures

1) In the past, Baltimore Yearly Meeting included bonding of monthly meeting treasurers in its insurance coverage. It stopped doing so a few years back. Does Annapolis bond its treasurer? Does it bond other folks who handle money? If not, does it want to?

Response: Our directors and officers are covered for liability.

2) The web page <http://annapolis.quaker.org/committee.html> notes that "The Treasurer [r]eceives and disburses Meeting funds, keeps accounts, executes the approved current year budget, maintains AFM financial records, and reports the state of finances to Business Meeting. The Treasurer also serves as an ex-officio member of the Stewardship & Finance Committee assisting with periodic financial reports and preparation of the next year's annual budget. The Assistant Treasurer [a]ssists the Treasurer and performs in his or her absence...Stewardship and Finance Committee (S&F) [p]repare AFM's annual budget for consideration of the Business Meeting, reports the Meeting's financial needs, and reminds members and attenders of their financial responsibility to support the Meeting. S&F reviews the Treasurer's books and records and those of any other group or individual having charge of expenditure of funds. S&F plans fund-raising programs and works closely with MHL in making decisions with financial implications."

- Does the Treasurer report on finances to Business Meeting (first sentence above) or does the treasurer assist S&F in creating such reports (second sentence above)?

Action: The description was revised to "assisting by providing periodic financial reports and with the preparation of the next year's annual budget"

- The treasurer's name appears on past years' reports to Baltimore Yearly Meeting. Should the responsibility for such reports be added to the treasurer's duties? Should stewardship and finance review these reports before they are made?

Action: S&F now reviews the reports before they are submitted.

- Is there any other "group or individual" other than the Treasurer who has "charge of expenditure of funds"?

Response: Not at the moment.

3) Is the value of the meeting's land, building, and furnishings tracked? Are the building and furnishings being depreciated?

Response: We have valued the original costs of building & land and have tracked all appreciable furnishings through a physical inventory accomplished in 2006. Up to approximately two years ago, we were tracking additional furnishings/equipment as part of the balance sheet. However we have not appreciated building nor land, and see no point of depreciating building & furnishings at this time.

4) Are the people who receive and deposit donations separate from the people authorized to sign checks and make withdrawals? Does the meeting want them to be? (Small Takoma Park doesn't separate them; big Friends Committee on National Legislation separates them assiduously.) (Per 12/2012 newsletter: "Signing Authority for AFM Accounts: Friends Fiduciary Trust: Treasurer/2 Trustees & Minute from Meeting approving withdrawal; Checking Account: Treasurer/Clerk of S&F/Clerk of Trustees CD: Treasurer/Clerk of S&F/Clerk of Trustees/Asst. Treasurer; Savings Account: Treasurer/Clerk of S&F/Clerk of Trustees; Safe Deposit Box: Clerk of S&F/Trustee/Trustee.")

Action: S&F considered this question a year or so ago and decided that it was not necessary to have separate people make deposits and disburse funds. We will re-consider this question in late summer, before nominating committee starts their work for 2014 nominations.

5) Is the "Suffering Fund" for the traditional Quaker purpose of supporting "...individuals and Quaker groups who suffer because of their witness to Friends Testimonies" (quoted from <http://www.pym.org/committee/fund-sufferings>)? If not, does the meeting want to change the fund's name? (Adelphi calls it a "sharing" fund; Takoma Park calls it "congregant aid.")

Action: It is not used for the traditional purpose of supporting Friends who suffer for their faith. Pastoral Care, the committee in charge of the fund, is considering whether the fund should be renamed.

6) Friends Fiduciary Corporation notes that "Our specialized accounting allows constituents to maintain separate accounts for designated purposes at no additional cost." Would this be useful for Annapolis? (Quote from <http://www.friendsfiduciary.org/files/Consolidated-Fund-Fact-Sheet-12-31-12.pdf> .)

Response: At the moment, only the Founders Fund is held separately from other deposits.

7) Both "AFM Restricted Funds.xlsx" sheet 4 and "AFM Income and Expense Report 2012.xlsx" sheet 4 show all interest and distributions from BB&T, FFC, and ING as unrestricted 2012 income. Is it the meeting's intent to use all such earnings as unrestricted income?

Response: At the moment, yes.

8) Both "AFM Restricted Funds.xlsx" sheet 6 and "AFM Income and Expense Report 2012.xlsx" sheet 6 show a Founder's Fund with an ending balance of \$10,045.00 and with the \$357.74 interest left in the fund (the only fund for which this is true). The "2013 Budget, third draft.xlsx" shows a Sandy Springs Savings Bank CD value of \$10,045.00. Is the Founder's Fund segregated in the Sandy Spring CD, and is it the meeting's intent to dedicate interest earned on that CD to the Founder's Fund?

Response: The Founder's fund is segregated in Sandy Spring CD, and the interest earned is usually reinvested. There was an exception last time the CD rolled over. AFM was considering buying an adjoining property at the time, so the Trustees took the interest out to apply to the expenses incurred.

9) Both "AFM Restricted Funds.xlsx" sheet 5 and "AFM Income and Expense Report 2012.xlsx" sheet 5 show only ten payments to Verizon in 2012 (no payments in 1/2012 or 12/2012; all other payments uniformly between \$37 and \$40).

Response: The treasurer has corrected this.

10) Both "AFM Restricted Funds.xlsx" sheet 5 and "AFM Income and Expense Report 2012.xlsx" sheet 5 show BG&E checks dated toward the end of most months; there's an out-of-step check on 5/4/2012 (with surrounding checks on 4/30/2012 and 5/21/2012). Both the 5/4/2012 and 5/21/2012 checks are for \$88.58; no two other checks are for the same amounts. Finally, there's no BG&E check dated during 12/2012. Did a \$88.58 bill get paid twice? Are things now back in sync?

Response: The treasurer has corrected this.

11) Both "AFM Restricted Funds.xlsx" sheet 4 and "AFM Income and Expense Report 2012.xlsx" sheet 4 include lines where actual 2012 spending exceeded the 2012 budget (the good news is that most of these are modest amounts):

- Page 1, Children's Religious Education, Ordinary Income/Expense, Expense, Activities: \$1,150.00 versus \$1,100.00 (\$50.00 over).
- Page 2, Children's Religious Education, Other Income/Expense, Other Expense, Activities – off budget: \$488.31 versus \$0.00 (\$488.31 over).
- Page 3, Meetinghouse & Lands, Ordinary Income/Expense, Expense, Utilities, Water: \$578.77 versus \$200.00 (\$378.77 over).
- Page 3, Ministry and Worship, Ordinary Income/Expense, Expense, Materials & Supplies: \$154.44 versus \$50.00 (\$104.44 over).
- Page 7, Stewardship & Finance, Ordinary Income/Expense, Expense, Materials & Supplies: \$170.75 versus \$137.00 (\$32.25 over).
- Page 7, Stewardship & Finance, Ordinary Income/Expense, Expense, Other Expense: \$60.00 versus \$30.00 (\$30.00 over).

The 1/2013 newsletter's 2013 budget shows these over-budget expenses reported for the year to date at the 12/2/2012 meeting:

- Children's Religious Education (CREC), "Activities," \$1,150.00 versus \$1,100.00 (\$700.00 plus \$150.00 plus \$250.00) (\$50.00 over).
- Meeting House and Land (MH&L), "Water Testing and Treatment," \$579.00 versus \$200.00 (\$379.00 over).
- Ministry and Worship (M&W), "Materials and Supplies," \$154.00 versus \$50.00 (\$104.00 over).
- Outreach, "Greater Annapolis Interfaith Network dues," \$100.00 versus \$0.00 (\$100.00 over).
- Outreach, "Other Expense," \$143.00 versus \$0.00 (\$143.00 over).
- Pastoral Care (PC), "General," \$133.00 versus \$0.00 (\$133.00 over).
- Stewardship & Finance (S&F), "Materials and Supplies," \$171.00 versus \$138.00 (\$50.00 plus \$88.00). (Note that the \$138.00 total here differs from the \$137.00 on both "AFM Restricted Funds.xlsx" sheet 4 and "AFM Income and Expense Report 2012.xlsx" sheet 4.)
- Stewardship & Finance (S&F), "Other Expense – Tax Filing Fee & Levy," \$60.00 versus \$30.00 (\$30.00 over).

(The report includes a CREC off-budget entry that does not appear in the budget. The Outreach and PC overages in the budget do not appear in the report since the report only includes subtotals and the committee under-spent in other areas that were parts of the relevant subtotals.)

Action: AFM's policy is that committee's should use line items to help with their budgeting, but once the budget is proved, they are free to spend committee funds as they see fit. S&F will consider changing the way the budget is presented for approval to clarify that the approval is for each committee's total expenses and not for each committee line item. The off-budget "other" income/expense items aren't managed on a yearly schedule.

12) Both "AFM Restricted Funds.xlsx" sheet 4 and "AFM Income and Expense Report 2012.xlsx" sheet 4 include a line where spending was budgeted for 2012 but none occurred:

- Page 7, Peace & Social Concerns, Expense, Other Expense: \$3,479.00 budgeted, nothing spent.

The 1/2013 newsletter's budget shows these areas where spending was budgeted for 2012 but none occurred:

- Outreach, "Ads," \$300.00 budgeted. (\$280.00 budgeted for 2013.)
- Outreach, "Speaker's expense," \$100.00 budgeted. (\$100.00 budgeted for 2013.)
- Pastoral Care (PC), "Flowers and Cards," \$200.00 budgeted. (\$110.00 budgeted for 2013.)
- Pastoral Care (PC), "Newsletter Materials and Postage," \$150.00 budgeted. (\$0.00 budgeted for 2013.)
- Pastoral Care (PC), "New Member Friends Journal...", \$300.00 budgeted. (\$135.00 budgeted for 2013.)
- Peace & Social Concerns (P&SC), "Other Expense," \$3,479.00 budgeted. (\$3,530.00 budgeted for 2013 separated into "Lighthouse Shelter" and "Quaker Causes.")
- Stewardship & Finance (S&F), "Bank Service Charges," \$200.00 budgeted. (\$200.00 budgeted for 2013.)

Response: Actual expenses are not always reported in the budgeted line items, since these don't necessarily correspond with the accounts in QuickBooks.

13) Both "AFM Restricted Funds.xlsx" sheet 4 and "AFM Income and Expense Report 2012.xlsx" sheet 4 show 2012 budgeted restricted contributions of \$43,485.00 and budgeted unrestricted contributions of \$0.00; are these reversed?

Response: Yes, this was an error

14) Both "AFM Restricted Funds.xlsx" sheet 5 and "AFM Income and Expense Report 2012.xlsx" sheet 5 list checks for \$0.00 (one on page three; two on page 4); are these voided checks?

Response: Yes

15) Both "AFM Restricted Funds.xlsx" sheet 5 and "AFM Income and Expense Report 2012.xlsx" sheet 5 list checks to Chesapeake Environmental Lab under both "Interior Maintenance & Repairs" (07/26/2012 for "water analysis") and "Water" (01/12/2012 for "Water Testing" and 08/25/2012 for "Bacteria Water Analysis"). Should the checks all appear in the same category?

Action: The treasurer will clarify with MH&L which category to use for similar future expenses.

16) The "2013 Budget, third draft.xlsx" shows total "Account balances" of \$216,769.00, total "Fund Balances" of \$185,966.00, and total "Other off-budget activities" of \$10,720.00 Does this math...

$$\$216,769.00 - \$185,966.00 - \$10,720.00 = \$20,083.00$$

...give \$20,083.00 as the unrestricted reserves of the meeting? Is it useful to include the unrestricted reserves figure in such budgets and reports?

Action: That's not quite the right math and balance, but there are undesignated reserves. The balance was included in the most recent report to business meeting.

17) From the 3/4/2012 monthly meeting minutes: "Stewardship and Finance (Karen C. reporting recommendations for the 2011 surplus and for funding the AFM solar panel project): S&F recommends that the 2011 surplus and funds remaining from the North Lawrence lot transaction (\$20,062 total) be used for contributions towards the building fund (\$5,000), AFM solar project (\$10,000), Young Friends Opportunity Fund (\$1,850), Emergent Social Concerns Fund (\$500), and the Committee Contingency Fund (\$2,712). ACTION: Friends approve S&F's recommendations for use of the surplus, except for the Emergent Social Concerns Fund." (The ESC transfer was subsequently approved.)

- It looks as if the \$10,000 for the solar project was not spent in 2012; an "off-budget" "Solar project" item of \$10,720.00 now appears in "2013 Budget, third draft.xlsx." Were Friends clear that if the \$10,000 could not be spent in 2012 then a fund (or quasi-fund) would be established? And...where did the extra \$720.00 come from?

Response: Yes, Friends were clear a quasi-fund would be established to reserve funds for the solar panel project. The amount over \$10,000 came from Market income and restricted contributions.

- Including the solar project, \$20,062 of surplus was distributed. Excluding the solar project, \$10,062 of surplus was distributed. However, "AFM Restricted Funds.xlsx" sheet 6 shows a total surplus distribution of \$28,889.51. Here's the breakdown:

Spreadsheet	3/4/2012 minutes	Difference	Fund
\$500	\$0	\$500	Adult scholarship
\$5,000	\$5,000	\$0	Building
\$0	\$0	\$0	Camping
\$6,500	\$0	\$6,500	Capital improvement
\$3,000	\$0	\$3,000	Capital improvement
\$6,337.23	\$2,712	\$3,625.23	Committee contingency
\$500	\$500	\$0	Emergent Social Concerns
\$0	\$0	\$0	Founders
\$0	\$0	\$0	Growing & Greening
\$0	\$0	\$0	Markets
\$0	\$0	\$0	Memorial Garden
\$2,302.28	\$0	\$2,302.28	Peace & Justice Center
\$900	\$0	\$900	Suffering
\$3,850	\$1,850	\$2,000	Young Friends Opportunity
\$0	\$10,000	-\$10,000	Solar Project
\$28,889.51	\$20,062	\$8,827.51	Total

Where are the "extra" surplus funds coming from? How was their distribution decided?

Response: The "extra" surplus funds are from previous years.

18) Both "AFM Restricted Funds.xlsx" sheet 6 and "AFM Income and Expense Report 2012.xlsx" sheet 6 show (on page 4) these numbers for the "Markets" fund:

Other Income/Restricted Fd Budget Allocation	\$0.00	(typically the
"starting balance")		
Other Income/Activities – Income	\$2,866.45	

Other Income/Markets – Income	\$13,831.37		
Other income/Total Other Income	\$16,732.82		
Other Expense/Market Expense	\$16,213.09		
Other Expense/Restr Fd Materials and Supplies	\$519.73		
Other Expense/Total Other Expense	\$16,732.82		
Net Income	\$0.00	(typically	the

“ending balance”)

Does the \$16,213.09 “Market Expense” include the \$4,506.83 transferred elsewhere (\$350.00 to Building Fund, \$4,156.83 to Peace & Justice Center)?

Response: yes

19) In 2012, some funds had additions through both individual contributions and surplus distribution:

Fund	Individual contributions	Surplus distribution
Building	\$2,000.00	\$5,000.00
Capital Replacement	\$500.00	\$3,000.00
Peace & Justice Center	\$1,812.84	\$2,302.28
Young Friends Opportunity	\$1,150.00	\$3,850.00

The individual contributions are presumably earmarked donations; the meeting is required to use those funds for the earmarked purposes. On the other hand, the surplus distributions represent the meeting's own discernment for how to spend the surplus funds; in the same way that an individual might set aside money for a vacation and then use it otherwise for a medical emergency, the meeting is entitled to change its mind about how to use the funds it has saved. If the meeting does not foresee changing its mind, or if it is trying to impose discipline on itself, there's no problem here. However, if the meeting wants to maintain flexibility, mixing individually earmarked donations with meeting-designated donations may be a challenge; to make a change, the meeting would get to go back through its records to determine what portion of the remainder of a fund was individually earmarked and not draw down the fund below that level for other purposes. Is the benefit of easier flexibility in emergencies worth the effort involved in keeping separate funds for individually-earmarked gifts and meeting-determined setasides?

Response: We have not had a problem in the past because restricted funds are rarely, if ever, re-designated. However, we also have moved toward only accepting restricted donations for pre-established campaigns.

20) Here are numbers for 2010 and 2011 from different sources:

Year	Item	Amount	Source
2010	Household Contributed Dollars	\$42,145.00	3/1/2011 apportionment form
2010	Contributions	\$42,145.00	1/2013 newsletter
2010	Investment Income	\$7,105.00	3/1/2011 apportionment form
2010	Investment Account Interest/Distributions	\$3,524.00	1/2013 newsletter
2010	Checking Account Interest	\$6.00	1/2013 newsletter
2011	Household Contributed Dollars	\$49,670.00	3/16/2012 apportionment form
2011	Contributions	\$50,504.00	1/2013 newsletter
2011	Investment Income	\$3,259.00	3/16/2012 apportionment form
2011	Investment Account Interest/Distributions	\$3,260.00	1/2013 newsletter
2011	Checking Account Interest	\$0.00	1/2013 newsletter

It looks as if 2010 investment income was greatly over-reported to BYM, that 2011 contributions were somewhat under-reported, and that there's a minor (one dollar) variance in the 2011 investment income numbers.

Action: Yes, we agree there were errors in the past.

21) Should rental income be treated as investment income when reporting to Baltimore Yearly Meeting? (Some other monthly meetings do report it; maybe they shouldn't; maybe Annapolis should; consistency would be nice.)

Action: S&F has considered this and the clerk has asked informally for guidance from BYM. This is currently on hold, as the process of determining net rental income seems daunting.

22) "2013 Budget, third draft.xlsx" indicates that there were \$419 of "Accounting issues" in 2010. Happily, there were no such issues in 2011. Was an explanation of the issues provided to stewardship and finance? Was a (perhaps less detailed) explanation provided to the meeting as a whole?

Response: Yes to both.

Additional Action Items:

23) S&F agreed to rename the Committee Contingency Fund to clarify it also is intended to cover budget shortfalls.

24) The treasurer is working with the Markets clerk to establish good procedures for depositing market income

25) MH&L decided against consolidating the restricted funds under their care.

26) S&F or the treasurer will provide a year-end restricted fund report. The treasurer will include off-budget activities in his/her quarterly report.

MfB Attachment

Report on Ann R Support

Tricia R, Clerk, M&W

The purpose of this presentation is not to speak of the good work that Ann Rs has done and continues to do in establishing an accredited and financially self-sufficient Friends Theological College in Kenya. Especially, given these are difficult times in Kenya.

AFM is being asked to join a fundraising effort to support our own Ann R. Ann is our beloved Friend who has spent the last several years following a calling to work as Principal of FTC. Georgia F, of Langley Hill Friends Meeting was asked by Ann to help raise funds in lieu of going, this summer, to FTC to teach, as she has in past years. At this time, Ann R needs our help. Georgia has sent a letter explaining that Ann is unable to fund raise for her own ministry account and has distributed this letter to other Friends who were asked to bring this concern before their Monthly Meeting. Also, Colin S, Clerk of FUM said that FUM was working on changes in policy to help all field staff with additional funding. As of April 30, 2013, the deficit was \$24,214 and has accumulated over several years. For FY 2013-14, the total amount needed to fund Ann's ministry account is \$69,803. The Ann R ministry account covers her salary, living expenses, health benefits, and retirement. Ann acutely feels the need to reduce the outstanding ministry account deficit, to the ext possible, before she leaves the position. Ann will leave FTC in July, 2014. Health concerns for herself and her family have been cited as a reason. Georgia F thinks, though Ann has not said so, that the stress due to lack of full financial support for her ministry fund is a factor in her need to move on.

Ann has been a sojourner with AFM for many years and is generous with her time, using her advanced theological education to bring insight to our understanding. Her ministry has been embraced by Baltimore Yearly Meeting and is administered through Friends United Meeting in Indiana. One hundred percent of everything donated goes directly to Ann R and is tax deductible.

At the last committee meeting of M&W it was decided not to request additional Meeting funds. At the time of the 2013 budget review, M&W said funding through Support for Ministries would not be increased during the year. We think the use of Support for Ministries for funding Ann's ministry is appropriate and would support a MfB decision for increased funds through this vehicle.

Ann's Support Committee is asking Meeting for Business to approve setting up a temporary off budget fund to create a convenient way for Friends to offer individual financial support. Friends could then write a check to AFM designated for Ann's Ministry and during the next month the checks would be collected by Ann's Support Committee/M&W. Then, one check would be written designated for Ann's Ministry and sent to FUM with an accompanying letter.

### **QUAKER QUOTES FOR JULY**

Divine love imposeth no rigorous or unreasonable commands, but graciously points out the spirit of brotherhood and way to happiness. (John Woolman)

The gift of love is the gift of the power and the capacity to love, and, therefore, to give love with full effect is also to receive it. So, love can only be kept by being given away, and it can only be given perfectly when it is also received. (Thomas Merton)

What does love look like? It has hands to help others. It has feet to hasten to the poor and needy. It has eyes to see misery and want. It has ears to hear the sighs and sorrows of men. That is what love looks like. (St. Augustine)

Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the great and first commandment. And the second is like unto it. Thou shalt love thy neighbor as thyself. On these two commandments hang all the law and the prophets. (Matthew 22:37-40, KJV)

### **HOW TO SUBMIT NEWSLETTER ITEMS AND ANNOUNCEMENTS**

- Please submit items for the calendar and brief descriptions of events by the 20<sup>th</sup> of the month.
- Beth M is the editor of the Annapolis Friends Newsletter. Please send any items for inclusion in the newsletter to [annapolisfriendsmeeting@gmail.com](mailto:annapolisfriendsmeeting@gmail.com).
- Friends also are asked to watch your email for announcements of meetings and to listen for announcements at the rise of meeting.
- Event and activity organizers, please also post your announcements on the bulletin board for those who do not use electronic mail!
- Announce List: [announce@annapolis.quaker.org](mailto:announce@annapolis.quaker.org); Discuss List: [discuss@annapolis.quaker.org](mailto:discuss@annapolis.quaker.org)

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