

Annapolis Friends Monthly Meeting (AFM)  
Meeting for Worship with Attention to Business (MfB)  
Ninth Month, Seventh Day, 2025 (9/7/25)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Ben Kilgore, Fahima Vorgetts, Kathleen Hudson, Jean Christianson, Mike Baker, Kim Finch, Minette Clarke-Swindel, Sylvia Oliva, Dot Walizer, Larry McNeely, Nancy Jo Steetle, Nan & Sky Elsbree, Martha Lurz, Margaret Holmes, Judy Brown, Jack Hogsten, Lisa & Jon Hall, Cairn Krafft, Jack Lahr, Phyllis Singer, Angela Hicks, August Wichmann, Barbara Stava, Mary Pratt, Patty Robinson, Jeanne Ward, Barb Thomas, Joan Miller, Dan Campbell, Kathy Trimmer, Diane Shandor, Marjorie Kehoe, Marcia Ormsby, Beth Chandler, and Steven Poe.

We met both in person and via Zoom, beginning with centering worship with display of Faith and Practice queries as to spiritual priorities and with an oral review of our anti-racist queries. As an introductory comment, our Clerk also welcomed Friends and thanked us for our committees' ongoing work over the summer break. She also recognized that, in recent months, Friends individually and collectively have experienced a great deal of loss and disappointment. But, as we center in Spirit today to seek Truth together, she shared her wish that in unity we all be strong to carry on with the work before us.

For Ministry & Pastoral Care (MPC) Committee, Barb Thomas noted that our Meeting has celebrated the lives of 8 more Annapolis Friends since Doug McClelland passed in 2024. MPC brings three memorial minutes for approval today:

1. Pat Schenck—whose memorial service is Sunday, Sept. 28 at Friends House at 2:00pm. We are awaiting a zoom link from FH so those who cannot go in person can attend online. We hope to have an in-person memorial service here when her ashes are returned.

2. Alison Barrett—whom we celebrated graveside and at a memorial service here last Saturday. All attending heard her memorial minute read on 8/30 at the service. In both these cases, MPC approved the jointly written minute as our August Meeting for Business was on holiday.

Most Friends already have seen Pat's minute and it was read at the BYM's Annual Session Memorial Service in August.

3. Ted Riley passed a couple of weeks ago. He was a long-time member of AFM; many got to know him through Pat. We would like to read his minute now and then ask your approval for all three Memorial Minutes.

Friends approved each of these minutes. (See these three minutes - attached.)

Barb also noted that it was a great help to have an Emergency family-information form from Pat to contact her children and help to plan her memorial service. She even told us which pieces of music she wanted to be played. MPC invites Friends to consider filling out this form, if you would like to have Ministry and Pastoral Care to help with such concerns. This form recently was emailed for Friends and is also available on the website ([MPC Emergency Contacts form](#)).

Finally, Barb noted, we have learned that Friend Lo Hamm recently passed away. Lo had attended AFM for many years and then, several years ago, moved to California where she attended another meeting with her brother. We have inquired whether that meeting will prepare a memorial minute for Lo. In the meantime, if Friends have particular memories of Lo to share, we are welcome to share these with our clerk Ellen McBride for a possible future minute. Friends can contact Ellen at [clerk@annapolisfriends.org](mailto:clerk@annapolisfriends.org).

One Friend noted that there is an informal practice of moving many Friends' photos on our hallway picture-board from the lower (active) to the upper (memorial) portion of the board. Another added that participation in this is optional for the family.

MPC also shared this joyful announcement: Angela Hicks has applied for membership. Her Clearness for Membership committee, composed of Nancy Jo Steetle, Martha Baer and Barb Thomas, has met with her once and will meet with her again in late October.

For Stewardship & Finance (S&F) and Trustees, Jack Lahr & Patty Robinson offered a Joint Report on Friends' Tax & Legal Concerns. (See attached.) Our joint committee was composed of remarkable Friends, with backgrounds in not for profit tax .

- First, you can be comfortably assured that S&F have first-hand awareness of the sources and distributions of our funds and the recipients.
- Second, we are confident of our positions in this report, and have found no issues presented to us that are sufficiently complex to require the informed opinions of expert tax and accounting professionals.
- Third, we are aware of nothing in the listed questions received from AFM Friends that involve AFM being in violation of any legal or tax standards.
- Lastly of note, we are aware of concerns about “pass-through donations,” so-called “designated vs. restricted donations,” and management of our donations. These are internal MFB matters.

Another Friend (Treasurer Dot Walizer) also noted that the committee considered the concern that our AFM financial practices also, in line with our Quaker testimony of integrity, should comply with our commitments under state corporate and federal 501c3 statutory provisions.

For S&F, Jack Lahr also offered an update at AFM's use of Quickbooks and possible use of APLOS software. (See attached.) After 6 months of S&F Friends intensive study, the bottom line is that S&F does not recommend adoption of APLOS at this time and thinks “if it ain't broke, don't fix it.” Alternately, S&F will recommend paying for someone for parttime work to assist with Quickbooks reports.

One Friend hoped that whatever bookkeeper is hired should be someone familiar with church-related concerns; another asked about how much such a bookkeeper might cost. Our treasurer noted \$165 per year for Md.nonprofit subscription, Quickbooks costs about \$1,000, per year; the committee still is looking for possible costs for a bookkeeper. Jack noted that the cost for a transition to APLOS would have been a higher cost; Dot noted that it might be higher to hire a Quickbooks bookkeeper than an APLOS bookkeeper.

S&F also also recently also emailed a current Treasurers Report. (See attached.) Comments or questions to S&F via email are welcome.

For Peace & Social Concerns (PSC) Committee, Margaret Holmes reported as to recommended distributions from the Emergent Social Concerns Fund for PSC agreed to request MfB approval for \$500 from ESC fund for the Gaza Soup Kitchen and \$500 from ESC for Doctors Against Genocide, both working in Gaza. Friends approved.

PSC will send to AFM Announce the decision of MfB and also will provide links to both of these causes, and others, dealing with famine and dire medical needs in Gaza, Sudan and Afghanistan, encouraging Friends also personally to make donations towards these needs.

One Friend noted that the problem is not simply a need for money, it's the political obstacles to getting aid across the border and that Friends also must remember local needs, urging that Friends to consider how we can be most effective. Another Friend noted that we do have different funds that can be directed to these different needs.

For Meeting House and Land (MHL) committee, Kim Finch reported on our "building for the future" plans that a contract is ready for AFM to hire an architect with up to \$10,000 that previously was approved; Working with our original architect Evan Lippincott, the new architect (Broadhurst Architects) will provide updated schematic drawings and cost estimate for a partial build. The contract will need to be signed by the clerk of

Trustees and a \$2,000 retainer will be issued; it is hoped the schematics and cost estimate might be received by year-end.

One Friend raised the concern that we may need more Friends to serve on MHL to help care for existing MH concerns that include repairs of the MPR floor and garden maintenance. In a partial response, Kim also reported that we do have a workday next Saturday between 9 and 11:30. Another Friend noted that the quality and beauty of the current Meeting House is a great gift that is impressive to everyone who first walks into the Meeting House.

Announcements: With the approval of the foregoing minutes during our MfB, we turned to announcements: A Friend reminded us that the Kinta Kunte Festival also will be held next Saturday, September 13 and more volunteers are welcome there. A sign-up sheet link has been emailed and a hard copy is in the lobby.

Other impending calendar items include:

- Committee Clerk's Meeting on Sunday, September 14. Agenda items are requested.
- The memorial meeting for Ted Riley will be on Sunday, September 21 at 2 pm at Friends House.
- The memorial for Patience "Pat" Schenk will be on Sunday, September 28 at 2 pm at Friends House.

We concluded with brief centering silence.

*-These minutes respectfully submitted. - P.Caroom, Recording Clerk*

Patience Anne Schenck (Pat) — nee Garretson  
July 2, 1937 - July 4, 2025

Our beloved Pat Schenck, passed away just after her 88th birthday following a struggle with cancer. Pat has touched the lives of so many with her wisdom, love, and commitments to racial justice.

Born and raised in Des Moines, IA, Pat was the daughter of Elaine Sigrid Nelson Garretson and James Lusk Garretson. She was devoted to her two children, John Benjamin Schenck and Sarah Elizabeth Schenck, and her three grandchildren, Lily Johanna Virginia Baessler, Rogan Obadiah Jupiter Schenck and Ama Ida Jubilee Schenck.

Pat's service in many roles helped so many grow toward their better selves:

Educator: Pat received her BA from St. John's College in Annapolis and her MA in Education from the University of Chicago. Her school teaching experience ranged from inner city Chicago to Key School in Annapolis. Extracurricular educating included an annual talk at Severn School on Quakers. At Annapolis Friends Meeting, she made sure we were aware of *Pendle Hill* learning opportunities, *Friends Journal* articles, and Adult Ed opportunities—even advertising the Meetings for Learning in the local newspaper to bring in non-Quakers. A history of AFM from 1963 to 1993 was authored by Pat.

Organizer/Leader: In 1966, Pat's spiritual seeking landed her at Annapolis Friends Meeting (AFM), then in its early days. She reportedly served on every then-existing committee, clerked most of them, and founded **two (Pastoral Care and Outreach)**. She served as our AFM Clerk of Meeting for several years, then continued to be a listening ear and mentor to Friends who were drawn to her.

At Baltimore Yearly Meeting (BYM), she rarely missed an Annual Session in over 50 years. She was a founding member of the BYM Working Group on Racism, served and clerked several other BYM committees including Nominating, **Search** and the Women's Retreat.

In the Annapolis community, she was widely known for her work with the Human Rights Commission, Conflict Resolution Center (**AACRC**) and Maryland Alliance for Justice Reform.

Spiritual Mentor:

Pursuing her leading on anti-racism for years, Pat even moved to live in a mostly African-American community. She wrote *Pendle Hill Pamphlets* on (i) *Living Our Testimony on Equality: A White Friend's Experience* #415 (2011) and (ii) *Answering the Call to Heal the World*, #383 (2006).

In Meeting for Worship, Pat spoke rarely and briefly, but with powerfully deep messages and prayers. She encouraged Friends to accept all messages and translate their wording for one's own understanding. To help us speak with Spirit's leading, she noted that extraverts should discern carefully before speaking and introverts should speak up readily.

Her memorial service will be at Friends House on Sunday, September 28, 2025 at 2:00pm. As she has donated her body for medical research, her ashes interment is expected later at Annapolis Friends Meeting memorial garden—as Way opens.

As one Friend noted: “We never know when we're entertaining angels. For me, that angel was Pat Schenck. I celebrate her life and the countless lives—especially people of color—she uplifted.”

## **Alison Lee Barrett**

**April 21, 1942 – August 14, 2025**

All too soon for her loved ones, on August 14, 2025, Alison “Sunny” Lee Barrett, 83, took her last breath and transitioned peacefully with Annapolis Friends by her side.

Alison was an “Air Force brat”, world traveler, human resource professional, and volunteer extraordinaire. Some knew Alison as madame secretary or treasurer (Kiwanis), others as foyer host, librarian, communications clerk (Quakers), and most all knew her as a dear, dear friend—one you could count on for almost anything.

Alison started coming to Annapolis Friends Meeting (Quakers) in 2023 and quickly became a member, leaping into leadership roles while spreading joy. Most recently she co-clerked the Communications and Outreach Committee, where she dove into learning new technology and facilitating online worship.

Her work life started in Munich Germany as a mail clerk at the University of Maryland’s Munich Branch. Alison’s more than 35-year career in human resources included Harry Diamond Labs, the Department of Commerce, the Department of Justice and the Nuclear Regulatory Commission. From 1965 until 1978, Alison worked at the National Oceanic and Atmospheric Administration (NOAA). From 2008 to 2013, Alison worked as a Personal Trainer at Curves.

She and her Sweetheart William “Bill” Kaht lived on his 40-foot cruiser in the Annapolis area for about 23 years. After Bill passed, Alison purchased her house in Edgewater. Alison’s faithful dog, Lady Dog Barrett, was mournful upon Alison’s passing and is being well cared for, as Alison wished, by her dear friends.

Alison will surely be remembered lovingly for her numerous contributions to Partners in Care, London Town Historical Society, Annapolis Friends Meeting, and the Kiwanis club. She spoke of how the Breakfast with Santa was such a wonderful community event and how important service to others was.

In the words of Annapolis Friends:

“Alison had a fulfilling and truly adventurous life reflecting joy and service to others.”

“We talked about our mutual love of birds and travel, she regaling me with stories of birding trips, often with her dad. Her humor, enthusiasm, and gumption shone. I stood on top of a New Hampshire mountain and gave her a send-off blessing, knowing her heart was always outdoors. May she soar on to her next adventure.”

“We were fortunate to have Alison for the short time. She was busy helping out from her first day. She will be missed.”

“Alison moved through this world and our lives with such joy and delight. She navigated both still and rough waters like the wise and loyal captain she was. She has given us an example and a challenge to show up in our own lives as faithful servants with resilience and joy.”

## **Memorial minute for Edward L. (“Ted”) Riley (1934 - 2025)**

Edward Lawrence "Ted" Riley was born in Farmington, New Mexico, but spent most of his early life in Bethesda, Md. He served during his 20s in the U.S. Marines but, after graduating from college (University of Baltimore, 1969), Ted spent most of his life in pursuit of peace and conflict resolution.

Ted married Betty Lou (Stephens) Riley in Annapolis, Maryland, in 1964 and they both joined the then newly-formed Annapolis Friends Meeting (AFM) in 1975. Taking conflict resolution and community mediation training, Ted and Betty Lou served as Co-Directors of William Penn House, a Quaker Conference and Seminar Center on Capital Hill, Washington, DC. (now, Friends Place on Capitol Hill) from 1979-1982. From the 1970s until he retired in 1998, Ted also worked tirelessly as a grass-roots political organizer for Common Cause, Conscience and Military Tax Campaign, Sane - Freeze, and Peace Action.

More than once, during AFM war protests on the roadside in town, Friends were confronted by angry military veterans. Ted responded by smiling and going to shake their hands, comparing notes from his time in the Marines.

At the AFM Meeting House, Ted helped organize meetings of Alcoholics Anonymous and shared insights from his many years of sobriety with those he sponsored. He also served cheerfully on many AFM committees and outdoor projects. For a time, Ted also was a war-tax resister. Ted loved the theological and spiritual writing of early Friends; when co-teaching Quakerism 101, Ted would share rich and beautiful, but less familiar, passages to explore. Although Betty Lou served two terms as a Meeting Clerk for AFM (including the period when the Meeting House's construction was finished in 1994), Ted also filled an invaluable role in Meeting business discussions, resolving occasional conflicts with a few humorous words and a hearty laugh. He also sometimes would share messages during Meeting for Worship as to the spiritual importance to him of his relationship with Betty Lou.

In retirement, Betty Lou and Ted spent a number of years studying at the Earlham School of Religion in Richmond, Indiana; then, they moved to Friends House in Sandy Spring, Maryland in 2006. At Friends House, Ted remained active and engaged in the community. He served on the Art Committee, provided rides to community members, and continued his support of peace and social justice.

At Friends House, Ted also continued his long practice of writing poetry, sharing his work as part of the Friends House Writers Group. And Ted was a prolific artist there, producing abstract geometric felt-tipped pen drawings in bold colors and black & white, showing his art at Friends House and the Sandy Spring Museum.

Ted is survived by his son Lew Riley, daughter in law Wendy Riley, two grandchildren, sisters Lucy Witt and Joan Walton, niece Patricia McGarry, and a loving community of extended family and friends.

Several years after the death of his life partner Betty Lou, Ted found a new love with another Annapolis Friend who had retired to Friends House, Patience Schenck (1937-2025). They often joined AFM meetings, side by side, via Zoom. When both Ted and Pat were facing their final days in separate medical facilities, they spoke as often as possible by cell phone. On one of her last days, Ted sent Pat a book with a translation of the Chinese classic *Tao Te Ching: The Way of Things* (Ursula Le Guin, translator), asking Friends to read lines to her about a time of peace and freedom when nothing more needed to be done:

“Let there be a little country without many people.  
Let them have tools that do the work of ten or a hundred,  
and never use them.  
Let them be mindful of death  
and disinclined to long journeys.  
They'd have ships and carriages,  
but no place to go.

They'd have armor and weapons,  
but no parades...  
The next little country might be so close  
the people could hear cocks crowing  
and dogs barking there,  
but they'd get old and die  
without ever having been there."

Friends will miss Ted's good company but will remember his leadership towards that time of peace.

Ted lived a full and honest life, guided by a radical optimism, and values of peace, justice, and community. He left this world with no regrets, having given his all to family, friends and causes he held dear. He will be remembered for his gentle humor, steadfast convictions, and the love he extended to all around him.

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**SEPTEMBER 7 , 2025**  
**JOINT REPORT ON FRIENDS' TAX AND LEGAL CONCERNS**  
**PRESENTED BY**  
**AFM TRUSTEES/STEWARDSHIP & FINANCE (S&F) COMMITTEES.**

**Background.** Over the last six months, Annapolis Friends Meeting (AFM) Trustees/S&F have solicited Friends to bring forward a range of concerns and questions about our compliance with “all things financial.” It was noted at the April 6, 2025, MfW wAtB, that Trustees/S&F committees were inviting all Friends to send tax, accounting, and financial questions by the end of April so that the Trustees/S&F can collect and review Friends’ input with the goal to consider these and to bring responsive recommendations to June MfB. In addition, S&F also plans to resume the practice of offering ongoing quarterly reports to AFM’s financial progress.

These concerns are by no means new to us, and as far back as September 1979, the community that would become AFM determined that it would be in good order to request recognition as an incorporated Religious Corporation, according to the beliefs and discipline of the Religious Society of Friends. In return for this recognition, which granted us benefits such as our tax-free status, we promised to abide by the laws and regulations of the state and federal government regarding Religious Corporations. Mindful of our Testimony of Integrity, we believe it necessary to periodically review our compliance with our agreements to these conditions.\*

In this most recent period, we have begun by addressing fundamental issues raised regarding federal tax and legal matters. Underlying this were questions about a perceived need for outside tax/legal advice, and outside CPA input. Our list of these issues is the central theme of this report. While not an immediate focus, the Trustees/S&F Committees recognize the importance of also addressing “non-legal” issues, questions, and concerns raised and will be the focus of activities planned for the fall.

Although we conducted a “due diligence” investigation to obtain outside legal/tax opinions and advice it proved to be nonproductive. High end tax opinions from credentialed nonprofit tax lawyers in DC would lead to expenses in the

\$7,500-\$10,000 range. The leading CPA firm in Annapolis declined to get involved, citing its lack of credentials in the nonprofit tax area.

We proceeded on our own, with the benefit of significant in-house nonprofit organizations tax background and experience that include chairing several nonprofit corporations. We have first-hand awareness of the source and distribution of our funds and the recipients. In addition, we reached out to Friends outside AFM, who serve in similar capacities.

At the July 27, 2025 S&F monthly meeting, we were joined by Terence McCormally (Assistant Treasurer of Baltimore Yearly Meeting, and Treasurer of Herndon Monthly Meeting), who was invited as a guest expert to listen, answer questions, and make recommendations based on his experience.

**Summary.** We are confident of our positions in this report, and have found no issues presented to us that are sufficiently complex to require the informed opinions of expert tax and accounting professionals.

We are aware of nothing in the listed questions received from AFM Friends that involve AFM being in violation of any legal or tax standards. We are aware of concerns about “pass-through donations” so-called “designated vs. restricted donations” and management of our donations. These are internal MFB management/accounting issues this report does not seek to resolve.

We welcome the Committees and all Friends' input which can prompt us to bring followup reports to MFB. Individual questions are always welcomed.

**Primary source of authority.** We base our report primarily on our own Committee-wide range of experience and legal backgrounds and the IRS's primary guidelines for churches, IRS Report 1828 “ 501(c)(3) Tax Guide for Churches.” (8/15). This is the IRS Bible for mainstream financial matters. You can access this online via an online search.

Here are the questions received and answered:

**1. To what extent are our internal decisions on managing and distributing our income subject to legal/tax oversight? Internal audits?**

Churches are subject to many general- applicability laws, such as criminal prohibitions against self-dealing , a range of political action/ candidate constraints, employee income reporting, zoning compliance, etc., none of which apply here. Churches are generally free to spend their funds for internal purposes (building a Taj Mahal church or funding a soup kitchen) and to distribute their funds to other “worthy causes” such as other 501(c)(3) organizations, the underprivileged, and other bona fide third parties deemed worthy. There is no government accountability for mainstream financial decisions in this wide range of decisions made. No outside audit is required by any tax or legal authority. Audits are a prerogative of the institution.

**2. Is the issue of “pass-through” donations a matter where we are free to decide without outside legal concerns?**

So called “Pass through donations” arise where AFM receives income from a donor who instructs AFM to forward the funds to a third- party charitable institution, receiving a tax-donation credit from AFM for the donation with AFM recognized as the donor by the third-party recipient. This is an internal AFM decision not influenced by outside legal concerns. Generally, AFM does not get involved in “pass-through” donations and encourages the donor to deal directly with the charity of interest. A rare exception meriting MfB approval might arise where it is important for the donee institution to confirm the AFM source of funds rather than individual AFM donors, for instance when an AFM Friend is on the board of directors of the donee destination we support.

**3. Is the matter of allocating donations for “designated purposes” vs “restricted purposes” a matter of outside legal constraints as opposed to our strictly internal decisions?**

Money accepted for a “designated purpose” means money that should be used for that purpose if feasible; otherwise, they can be redesignated to

another purpose that fits the church's current conditions and needs. On the other hand, "restricted purpose" donations should be used for the chosen purpose, with a clear contractual understanding with the donor on terms and conditions of the restriction and conversion to a general donation.

For AFM, these decisions are essentially internal with no outside constraints. There is the theoretical issue of a donor's "restricted purpose donation" being legally enforceable if the funds were diverted in violation of a contract, compared to a "designated purpose" which becomes a discretionary decision. The books and records of AFM have never officially segregated "restricted" and "designated" funds over the years and no donor to our knowledge has ever raised this. As a practical matter, only the AFM "Building Fund" falls in this nebulous donation category. There is no reason to believe that all such funds will go to any other purpose than as a "Building Fund" project in all events. We do not currently accept Restricted Funds donations and encourage donors to accept the category of Designated Funds, leaving the final call to AFM.

#### **4. What legal issues rise in the matter of distributing Quaker Market net proceeds? How is this handled in our own accounting?**

AFM is free to manage the accounting for these funds without outside legal issues being raised. Over the years our Treasurer has treated these funds as a "liability" because they are earmarked in advance for distribution.

**Next Steps.** As a spiritual community that is also a legal entity under Maryland and Federal law with legal responsibilities that we have agreed to follow, S&F plans to begin providing education pertaining to our budgeting process. On **October 26 S&F, 9:30- 10:45 AM** we will offer a presentation which will include review of quarterly financials summaries, our budgeting process and schedule, and opportunity for inquiry on the stewardship of the Meeting's resources.

Jack Lahr, clerk for Stewardship and Finance;

Patty Robinson, clerk for Trustees

\* Articles of Incorporation and other founding documents can be found on our website under the Members and Attenders Document Archive, thanks to dedicated efforts of the Communications Committee

## **APLOS/Quickbooks Update**

**prepared by Jenny Isaacs on behalf of S&F**

**and approved by the committee for presentation to MfB, 9.7.25**

Late last year, Gifts & Leadings Committee recommended to Meeting that we switch to a new software accounting program called APLOS, specifically designed for churches and nonprofits and advertised as more volunteer-friendly than Quickbooks. Some preliminary exploration had been done, and there was a co-treasurer candidate who indicated interest in the role only if a switch away from Quickbooks was implemented. Stewardship & Finance was charged with researching further and making a formal recommendation to MfB if the committee united on undertaking this process.

Between January and June S&F diligently and thoroughly investigated the process of changing over, including actual costs and the labor of preparing our data for the transition. This included a conversation with an APLOS representative who was very helpful in clarifying the requirements for implementation.

While there would be some advantages to APLOS, including an in-built mechanism for collecting donations online, at this time we do not have the volunteer expertise and energy necessary to prepare for implementation in-house. The cost of a transition implemented fully by APLOS would be over \$3,000, while annual fees would range from \$950-\$1500 even if up-front costs could be minimized by having a Quickbooks-experienced volunteer prepare the accounts for migration. Since it is a subscription-based program, APLOS users are also subject to regular price increases; a frequent criticism of it found in reviews is that it continually gets more expensive. It also appears considerably overpowered for our modest needs. The committee is not recommending a switch in accounting systems at this time.

In seeking to address Gifts & Leading's concern for successfully staffing the full responsibilities of the Treasurer, one possibility we can explore is hiring a very part-time (1-2 hours/month) Quickbooks professional through Express Pro to perform some of the specified duties of the position. Before bringing a specific proposal to Meeting for Business with respect to the possible restructuring of duties, our current treasurer has recommended cleaning up the current Quickbooks chart of accounts. Dot and former co-treasurer Karen have already begun developing a simplified organizational structure for QB, with the goal of making it accessible and intuitive for either a future volunteer or a paid person. If needed, they will seek professional input and support from Quickbooks in making the necessary changes; S&F authorized the use of a portion of our existing budget on such a consultation at our July meeting.

**Annapolis Friends Meeting Treasurers' report, June 2025**

Operating Budget	Activity		Remaining Budget
	2025 Budget	through June 2025	
<b>Income</b>			
Contributions	55,826	20,375	35,451
Rentals	17,000	10,140	6,860
Interest, Dividends	7,000	309	6,691
Other		11	
<b>Total Income</b>	<b>79,826</b>	<b>30,834</b>	<b>49,002</b>
<b>Expenses</b>			
Committee activities			
CREC	300		300
Communications	7,000	2,166	4,834
Library	400	346	54
Meetinghouse and Lands	30,000	19,847	10,153
Ministry and Pastoral Care	800	406	394
Outreach	1,800	175	1,625
Peace and Social Concerns	4,300	4,250	50
Quaker Market	100		100
Stewardship and Finance	3,600	1,325	2,275
Trustees	0		0
Internally designated funds	15,207	15,207	0
Quaker Causes	3,820		3,820
Apportionment	12,499	4,166	8,333
<b>Total Expenses</b>	<b>79,826</b>	<b>47,888</b>	<b>31,938</b>
<b>Net</b>	<b>0</b>	<b>-17,053</b>	

**Notes:**

Contributions includes memorial contributions  
 Interest, Dividends includes FFC distribution but not unrealized gains/losses  
 Ministry and Pastoral Care includes \$250 for Quaker Burial Ground  
 Outreach includes \$100 GAIN dues, which have not been paid for several years.  
 P&SC includes \$2,000 for Lighthouse and \$2,000 to for ACT  
 Quaker Causes is 8 percent of 2023 contributions

**Money in the bank as of June 30, 2025**

Truist Checking	87,700
Truist Saving	48,359
Truist Certificate of Deposit	103,239
Friends Fiduciary Corp (FFC)	204,534 (12/31/2024)
<b>Total</b>	<b>443,832</b>

Internally designated funds	2025 beginning balance	Income through June 2025	Expenses through June 2025	Balance
<b>Peace and Social Concerns</b>				
Emergent Social Concerns	2,404	955	500	2,859
Peace & Justice Center	2,928			2,928
Retrospective and Restorative Justice	5,532			5,532
<b>Meetinghouse and Land</b>				
Building Fund*	199,718	26,653		226,371
Capital Improvement**	32,530	500		33,030
Capital Replacement	47,047	5,000	1,980	50,067
Memorial Garden	1,040	960	375	1,625
<b>CREC</b>				
Young Friend's Opportunity	2,000			2,000
Camping	866	1,634		2,500
<b>Ministry and Pastoral Care</b>				
Embraced Ministry	2,000			2,000
Suffering & Individual Emergency	5,000			5,000
<b>Stewardship &amp; Finance</b>				
Adult Scholarship	2,091	409	100	2,400
Committee Contingency (CCF)	8,751	1,249		10,000
<b>Trustees</b>				
Founder's Fund	0			0
<b>Total Designated Funds</b>	<b>311,907</b>	<b>37,360</b>		<b>346,312</b>

\*The Building Fund includes some donations restricted by the donor as well as funds internally designated by AFM.

2025 Building Fund activity includes \$21,654 from the 2023 and 2024 surpluses. The first \$12,500 of any net 2025 operating budget will go to the Building Fund.

\*\*The Capital Improvement Fund includes \$2,400 from Quaker Market proceeds for accessibility improvements. 2025 activity is a \$500 grant for the Green Group.

**Summary of AFM funds as of June 30, 2025**

Designated funds	\$346,312
Net operating budget	-\$17,053
Battin gift	\$20,000
Undesignated reserves	\$94,573
<b>Total</b>	<b>\$443,832</b>