

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Eleventh Month, Second Day, 2025 (11/2/25)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Ben Kilgore, Mary Barbera, Jack Hogsten, Kathleen Hudson, Derrick Williams, Jack Lahr, Barb Thomas, Sylvia Oliva, Martha Baer, Mike Baker, Martha Lurz, Stephen Poe, Barbara Stavac, Sky & Nan Elsbree, Jeanne Ward, Larry McNeely, Margaret Holmes, Mary Pratt, Patty Robinson, Diane Shandor, Kim Finch, Karen Cunyngnam, Angela Hicks, Jenny Isaacs, Cindy Barry, Cairn Krafft, Lisa & Jon Hall, Jean Christiansen, Nancy Jo Steetle, and Beth Chandler.

We met both in person and via Zoom, beginning with centering worship with display of Faith and Practice queries as to our peace testimony, as to letting our lives speak, and with an oral review of our anti-racist queries. As an introductory comment, our Clerk also welcomed Friends and appreciated this morning's spirit-led silence in the midst of our busy lives and our contributions to the Meeting community.

For Meeting House and Land (MHL) Committee, Kim Finch reported on a decision request as to a cleaning of our air vents and ducts as the result of a hygienist's report. She suggested, after 33 years, it's about time for this work to be done for the first time. The cost is estimated at \$1,985 for the main room, \$2,455 for the remainder of the building, and \$1250 for ducts, for a total cost of \$5,685. Friends approved up to \$6,000 for this purpose from the Committee Contingency fund.

Kim additionally reported that the current printer in the Meeting House office has broken and the manufacturer no longer is supporting this printer. Donations are invited of a non-HP printer, even temporarily and preferably before Quaker market, while MHL looks for another possible printer.

She also reminded Friends that there will be one more Meeting House workday next Saturday (11/08) morning from 9 am until 11:30 am – the last one before Holiday Market. One task will involve planting a large number of daffodils.

For Gifts and Leading (G&L) - previously Nominating) Committee, Martha Baer offered a first reading of our 2026 draft slate of proposed clerks, committees, representatives and liaisons, along with an explanation of G&L's process. (See attached 2026 slate.) She noted that new committee members have been added to almost every committee including new clerks on four committees. Friends are encouraged to use AFM scholarship funds to attend Pendle Hill's annual clerking program. There still are some vacant roles, such as Co-Treasurer and Assistant Clerk of Meeting; also, a couple of committees still need more members – particularly, G&L and Ministry & Pastoral Care (MPC). She noted that MPC arose when two traditional committees (Pastoral Care and Ministry & Worship) were combined due to insufficient members and clerks to maintain both as two separate committees. Although G&L considered the logistics of dividing MPC again into two committees and restoring "Worship" into the name, the same membership shortage persists, so G&L recommends that the combined committee continue and that the MPC name remain unchanged, at present. Friends are welcome to make suggestions to G&L members as to other possible changes and additions to the slate. After brief discussion, Friends thanked G&L members for their labor.

Martha brought to our attention that there is a best practice of clerks of committees to serve only two consecutive two-year terms and then step down to allow others to experience clerking a committee. She noted that there were two clerks who were stepping down from clerking a committee at the end of 2025 and who will continue to serve the meeting on a committee. The clerk applauded those who were stepping up

and those who were stepping down, stating that she (clerk of meeting) can best clerk when others are clerking with her.

For Stewardship & Finance (S&F) Committee, Jack Lahr reported that the committee already is at work on a smooth transition to 2026 with Jenny Isaac acting as incoming clerk of S&F. He also noted that consideration of a revised AFM fundraising policy is in process and will be deferred until 2026. Jenny briefly reviewed the Quarter 3 (Q3) Treasurer's Report (see attachment), noting the Meeting's financial position currently is a "comfortable" one.

As a decision request, S&F recommends merger of two funds – the Capital Replacement and Capital Improvement funds– to become a "capital expenditures" fund from which MHL expenditures could be authorized in amounts up to \$1,000 per occasion before bringing a request to MfB. Friends approved this proposal.

She also offered a first reading of the proposed 2026 budget (see attachment), with the understanding that there will be revisions as year-end donations continue to come in, as committees' budget requests are revised, and as S&F reexamines AFM's surpluses and undesignated reserves. The second reading of the 2026 budget will be provided at the 12th month MfB on December 7.

Finally, she reported on the request for designation to add to the Building Fund a \$20,000 donation from Melba Battin's family. One Friend asked whether this addition would replace the usually-aspired-to \$10,000 annual increase to this fund; the recommendation is that this would replace that annual increase. Other Friends raised questions of whether other uses of these funds were sufficiently considered by other committees. Friends did not reach unity, so that the decision was laid over for later discernment and seasoning with more input from Friends and committees.

For Peace & Social Concerns Committee, Margaret Holmes withdrew a request for signing on to a group of organizations' letter to the Senate Armed Forces Committee as this letter already has been sent. However, she urged Friends to take our own actions to respond to the President's overuse of military forces in U.S. cities and along the coasts of South America.

Announcements: With the approval of the foregoing minutes during our MfB, our Clerk reminded Friends of written announcements of pending matters including:

- an AFM workday next Saturday morning (11/08); and
- a Committee Clerks' meeting on 11/26/25 at 9:15 a.m.

We concluded with brief centering silence.

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

Annapolis Friends Meeting
Officers, Committee Members, and Representatives Slate for 2026
First Reading, November

Committee positions are volunteer with nominal two-year terms beginning in January - e.g., (26) means that a member will serve starting in January 2026 and complete the term in December 2027; (25) means that a member began in January 2025 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: Ellen McBride (25)

Treasurer: Dot Walizer (24)(26)

Recording Clerk: Phil Caroom (24)(26)

Assistant Clerk: vacant

Co-Treasurer: vacant

Recorder: Karen Cunyningham (17-23)(25)

CHILDREN'S RELIGIOUS EDUCATION COMMITTEE +1

Co-Clerks: Barbara Stavac (25, 26), Nancy Jo Steetle (20-24)(26)

Members: Sylvia Oliva (22-24)(26), Ashley Fuchs (26)

Roles (Committee Appointed):

- Nursery Coordinator - Sylvia Oliva
- Homeschooling Clerk - Kimberly Benson (2011-present)
- Teacher/helpers - Diane Shandor, Jenny Isaacs, Jeanne Ward, Martha Baer, Phil Caroom, Joan Miller, Barbara Stavac

COMMUNICATIONS & OUTREACH

Clerk: Alissa Greenwood (26)

Members: Carl Benson (21-23)(25,26), Sheryl Grier (22-24)(26), Marjorie Kehoe (23)(25), Mark Taylor (26), Jon Hall (23)(25), Bonnie Peregoy (25), Ben Kilgore (26)

Roles (Committee Appointed):

- Web Manager - Sheryl Grier
- Email List Manager – Carl Benson
- Calendar - Mary Barbera
- Zoom Link Management – Alissa Greenwood
- Zoom Hosting - Phil Caroom, Cairn Krafft, Connie Hutson, Mark Taylor
- Directory Coordinator – Alissa Greenwood
- Social Media Coordinator – Alissa Greenwood, Mark Taylor
- Bulletin Board Coordinator - Marjorie Kehoe
- Special Events – Bonnie Peregoy
- Technical Support Person – (staff) Ben Killgore

GIFTS & LEADINGS (formerly Nominating Committee) + 2

Clerk: vacant

Members: Nancy Jo Steetle (23)(25), Barbara Thomas (19-23)(25)

LIBRARY

Clerks: Martha Lurz (17-19) (21-23)(25)

Members: Tom Wolfe (24)(26), Susan Wolfe (25), Betty Sue Salvia (26), Amy Britt (26), Kathleen Hudson (26)

Working Groups:

- Friends Writing Together Facilitator - Mary Barbera
- Book Club - Martha Lurz

MEETINGHOUSE & LAND

Co-Clerks: Kim Finch (15-23)(25), Jeanne Ward (20-24)(26)

Members: Ron DeAbreu (16-24)(26), Mike Baker (26), August Wichmann (26), Mace Coleman (26), Mark Taylor (26) Ex officio, BUC: Barbara Thomas

Subcommittees:

- Hospitality - Convener: Stephen Poe (23,24)(26), Marcia Ormsby (16-24)(26), Minette Clarke-Swindle (24)(26), Peter Meredith (26), Mary Jo McNamara (26)
- Building Use Coordinator (BUC) - Barbara Thomas (23)(25), Assistant: Bonnie Peregoy (25)

Working Group:

- Green Group Convener - Marjorie Kehoe (25)

MINISTRY & PASTORAL CARE

Co-Clerks [RSF members]: Martha Baer (23,24)(26), vacant

Members: Beth Chandler (22)(24)(26), Diane Shandor (23)(25), Judy Brown (24)(26), Marcia Ormsby (24)(26), Elise Albert (25), Jo Anna Schneider (25), Derek Williams (26), Barbara Thomas (20-24)(26)

Roles (Committee Appointed):

Greeters/Conveners – Barbara Thomas, Martha Baer, Susan Dapkunas, Beth Chandler, Jean Christianson, Judy Brown

- 5th Night Light - Mary Barbera
- Memorial Garden - Mary Barbera
- Spiritual Friendship Group Coordinator - Diane Shandor
- Urgent Pastoral Care Coordinator - Marcia Ormsby
- Adult Religious Ed Coordinator - Barbara Thomas
- Quaker Dudes Convener – Phil Caroom

Liaisons:

- Baltimore Yearly Meeting (BYM) & BYM Interchange - Barbara Thomas
- Chesapeake Quarterly Meeting - Canby Roberts
- Dayspring Silent Retreat - Jean Christianson
- AFSC Liaison - Joan Miller
- FUM, FGC, FWCC - vacant

PEACE & SOCIAL CONCERNS

Co-Clerks: Margaret Holmes (24, 26), Kathy Trimmer (26)

Members: Jack Hogsten (23)(25), Phil Caroom (20-24)(26), Angela Hicks (26), C. Jaye Mills (26)

Working Group: Peace & Justice Center

Roles (Committee Appointed):

- Retrospective & Restorative Justice/Racial Reconciliation Collaborative Convener - Phil Caroom

Liaisons:

- FCNL (Friends Committee on National Legislation) - vacant
- MAJR (Maryland Alliance for Justice Reform) - Phil Caroom
- Light House, Inc. - Marcia Ormsby
- ACT (Anne Arundel Connecting Together) - Jack Hogsten, Kathy Trimmer

QUAKER MARKET

Clerk: Cairn Krafft (12)(14-24)(26)

Members: Jean Christianson (14-24)(26), Ruth Slavin (16-24)(26), Al Baumann (19-23)(25), Martha Lurz (20-24)(26), Canby Robertson (20-24)(26), Karl Richmond (21)(23)(25), Marjorie Kehoe (24)(26), Minette Clarke-Swindle (25), Fahima Gaheez (25), Ani Warneka (25)

STEWARDSHIP & FINANCE

Clerk: Jenny Isaacs (25,26)

Members: Larry McNeely (23)(25), Dan Campbell (24), Mary Pratt (25), Coleen Lyons (26), Cindy Barry (26)

Ex officio: Treasurer: Dot Walizer (20-24)(26)

TRUSTEES [RSF members]

Clerk: Phil Caroom (26)

Members: Dot Walizer (23)(25), Joe Miller (24)(26), Ellen McBride (25), Patty Robinson (23,24)

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

Set aside for now:

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ACKNOWLEDGEMENT of Annapolis Friends serving on

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

- Reparation Action Working Group (RAWG), BYM Peace & Social Concerns: Phil Caroom
- BYM Ministry and Pastoral Care: Barb Thomas
- BYM Friends Supporting Friends Working Group: Martha Baer
- Unity with Nature: Carl Benson
- World Council of Churches, Commission on Climate Justice and Sustainable Development: 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
- Friends Wilderness Center Liaison: Nancy Jo Steetle
- Camp Property Management: Nathan Shroyer

Annapolis Friends Meeting Treasurers' report, September 2025

Operating Budget	2025 Budget	Activity through Sept 2025	Remaining Budget
Income			
Contributions	55,826	27,852	27,974
Rentals	17,000	13,385	3,615
Interest, Dividends	7,000	4,373	2,627
Total Income	79,826	45,610	34,216
Expenses			
Committee activities			
CREC	300	57	243
Communications	7,000	3,609	3,391
Library	400	441	-41 *
Meetinghouse and Lands	30,000	23,574	6,426
Ministry and Pastoral Care	800	406	394
Outreach	1,800	475	1,325
Peace and Social Concerns	4,300	4,250	50
Quaker Market	100		100
Stewardship and Finance	3,600	1,306	2,294
Trustees	0		0
Internally designated funds	15,207	15,207	0
Quaker Causes	3,820	3,620	200
Apportionment	12,499	8,333	4,166
Total Expenses	79,826	61,277	18,548
Net	0	-15,667	

*Transfer approved from Committee Contingency Fund to increase budget

Notes:

Contributions includes memorial contributions

Interest, Dividends does not include unrealized gains/losses

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

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 September 30, 2025

Truist Checking	82,744
Truist Saving	48,509
Truist Certificate of Deposit	103,239
Friends Fiduciary Corp (FFC)	223,064
Total	457,556

Internally designated funds	2025 beginning balance	Income through Sept 2025	Expenses through Sept 2025	Balance
Peace and Social Concerns				
Emergent Social Concerns	2,404	955	500	2,859
Peace & Justice Center	2,928			2,928
Retrospective and Restorative Justice	5,532			5,532
Meetinghouse and Land				
Building Fund*	199,718	26,653	2,000	224,371
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
CREC				
Young Friend's Opportunity	2,000			2,000
Camping	866	1,634		2,500
Ministry and Pastoral Care				
Embraced Ministry	2,000		140	1,860
Suffering & Individual Emergency	5,000			5,000
Stewardship & Finance				
Adult Scholarship	2,091	409	240	2,260
Committee Contingency (CCF)	8,751	1,249		10,000
Trustees				
Founder's Fund	0			0
Total Designated Funds	311,907	37,360		344,032

*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 September 30, 2025

Designated funds	\$344,032
Net operating budget	-\$15,667
Battin gift	\$20,000
Undesignated reserves	\$109,191 (includes capital gains)
Total	\$457,556

HISTORICAL COMPARISON

	2023 Actual	2024 Actual	2025 Budget	2026 PROPOSED	
Income					
Contributions	47,752	55,760	55,826	52,000	
Rentals	16,481	17,185	17,000	17,000	
Interest, Dividends	2,246	9,092	7,000	9,000	
				13,862	<i>transfer from Undesignated Reserves</i>
Other	512	388	0		
Committee Contingency Fund Transfers		1,249	0		
Total Income	66,991	83,674	79,826	91,862	
Expenses					
Committee activities					
Children's Religious Education	49	36	300	150	
Communications & Outreach				8155	
Communications	3,195	6,270	7,000		
Outreach	1,800	1,625	1,800		
Library	136	129	400	700	
Meetinghouse & Lands	22,795	24,655	30,000	30,000	
Ministry & Pastoral Care	420	718	800	800	
Peace and Social Concerns	4,116	4,360	4,300	4,300	
Quaker Market	494	243	100		<i>recommend removal from operating budget for 2026</i>
Stewardship & Finance	249	1,076	3,600	3,600	
Trustees	0	0	0		
Quaker Causes	4,322	4,419	3,820	4,461	
Independent Designated Funds	11,532	9,905	15,207	23,500	
Apportionment	12,627	13,841	12,499	16,196	
Total Expenses	61,735	67,276	79,826	91,862	
Net	5,256	16,398	0	0	

Annapolis Friends Meeting DRAFT 2026 Operating Budget

Income		Explanatory Notes/YTD rough #s
Contributions	52,000	at 48% as of Q3. Conservative projection.
Rentals	17,000	at 80% as of Q3. Conservative projection.
Interest, Dividends	9,000	increase to 2024 actual.
Transfer from Undesignated Reserves	13,862	balance close to \$95,000 as of 6/30/25.
Total Income	91,862	
Expenses		
Committee Activities		
Children's Religious Education	150	lowered by 50% based on historical expenditures
Communications & Outreach	8155	includes Ben's salary & festival costs
Library	700	88% of request; increased to account for new responsibilities
Meetinghouse & Lands	30,000	based on 2025
Ministry & Pastoral Care	800	80% of request; includes \$250 contribution to the Quaker Burial Ground in Galesville
Peace and Social Concerns	4,300	includes support of ACT & Lighthouse (\$2000 @) and MD Peace Action (\$250)
Stewardship & Finance	3,600	QB subscription ~\$1000; remainder for potential bookkeeping costs
Quaker Causes	4,461	8% of contributed income in 2024; donations discerned annually by P&SC
Designated Funds Aggregate Increase	23,500	full annual funding goals for Capital Expenditure Fund (\$10,000) & Building Fund (\$12,500) \$1000 to Quaker Market to cover preliminary expenses (to be reimbursed)
Apportionment	16,196	announced at BYM August, 2025 (25% of 2024 contributions + interest/dividend income)
Total Expenses	91,862	
Net	0	

Intro to AFM Designated Funds

	Historical					2026 PRELIMINARY Proposed Increases			
	2023	2024			2025	+			
Designated Funds	Year End	Budget	+	-	Balance	+	Yr Begin	Fund Target	
Peace and Social Concerns*									
Emergent Social Concerns	1,299	1,105			2,404	955	3,359	1,115	2% of 2024 contributions
Peace & Justice Center	2,928	0			2,928		2,928		None
Retrospective and Restorative Justice	12,532	0		7,000	5,532		5,532		None
Meetinghouse & Lands **									
Building Fund	194,718	5,000			199,718	5,000	204,718	12,500	add \$10,000 each year
Capital Improvement †	25,130	5,000	2,400		32,530	0	32,530		varies based on needs
Capital Replacement †	42,047	5,000			47,047	5,000	52,047	10,000	add \$10,000 each year
Memorial Garden	2,410	-410		960	1,040	960	2,000		2,000
Children's Religious Education									
Young Friend's Opportunity	2,000	0			2,000		2,000		2,000
Camping	2,500	0		1,634	866	1,634	2,500		2,500
Ministry & Pastoral Care ‡									
Embraced Ministry	2,000				2,000		2,000		500
Suffering & Individual Emergency	2,500	2,500			5,000		5,000		6,500
Stewardship & Finance									
Adult Scholarship ⌘	2,400	100		409	2,091	409	2,500	240	2,500
Committee Contingency	18,390	-8,390			10,000		10,000		10,000
Total Designated Funds	310,854	9,905	2,400	10,003	313,156	13,958	327,114	23,855	

☒ goes to "Designated Funds Aggregate Increase" line in Operating Budget (Expenses)

Explanatory Notes:

- * Emergent Social Concerns not (yet) included in draft budget totals
- ** Building Fund MfB committed \$12,500 for 2026 when final 2025 budget was passed; Building Fund will also receive \$20,000 from a memorial gift (not from operating budget)
- ** Capital Improvement/Replacement S&F and MHL will request that these two existing funds be merged into one called Capital Expenditures,
- ‡ Embraced Ministry MPC has requested that Embraced Ministry be reduced to \$500 as no particular need is anticipated
- ‡ Suffering & Individual Emergency MPC has requested that Suffering be increased to 6,500 in anticipation of greater need in 2026
- ⌘ Adult Scholarship Fund not (yet) included in draft budget totals