

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
First Month, Fourth Day, 2025 (1/4/26)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Ben Kilgore, Kathleen Hudson, Peter Meredith, Barb Thomas, Nan & Sky Elsbree, Jean Christianson, Betty Sue Salvia, Cynthia Berry, Kathy Trimmer & Dan Campbell, Martha Baer, Martha Lurz, Mike Baker, Jeanne Ward, Sylvia Oliva, Barbara Stavac, Cairn Krafft, Margaret Holmes, Mary Pratt, Jack Hogsten, Kim Finch, Ruth Slaven, Judy Brown, Angela Hicks, Karen Cunyningham, Dot Walizer, Bonnie Peregoy, Lisa & Jonathan Hall, Alissa Greenwood, Steve Poe, Marjorie Kehoe, and Nancy Jo Steetle.

We met both in person and via Zoom, beginning worship with display of Faith and Practice queries as to our Meeting for Worship process and with a review of our anti-racist queries. As an introductory comment. After the gathered silence preceding our Meeting for Worship with Attention to Business (MfB), our Clerk also welcomed Friends to the First Month of the new year and recalled the many accomplishments we have had in the past year (see attachment). She encouraged Friends to stay focused and to stay the course in this challenging time with the hope of making things better.

For Trustees, Ellen McBride reported:

- The Trustees report that they affirmed Meeting's approval of the 2026 Slate of Officers and the 2026 Budget.
- For the Broadhurst contract, the Trustees affirmed two disbursements to the Broadhurst architects pursuant to a contract previously signed on September 7, 2025. But the Trustees also agreed that there are some needed changes to the contract; they will meet on January 15, 2026 to further discuss the needed changes.

For Peace & Social Concerns (PSC) Committee, Margaret Holmes requested:

- **a DECISION** as to possible approval to distribute the remainder of the 2025 Emergent Concerns Funds (approximately \$1,359 with the precise amount to be determined by the Treasurer) to the Maryland Food Bank. Friends approved. (PSC will contact the treasurer with specific disbursement directions.)
 - A Friend questioned why Maryland Food Bank (MFB) was selected and not Anne Arundel County (AAC) Food Bank and it was shared that AAC is a more affluent county and that MFB will provide funds to the areas of most need, which could be AAC.

For Stewardship & Finance (S&F) Committee, Jenny Isaacs reported:

- As directed by November MfW wAtB, S&F has completed the transfer of \$6,000 from the Committee Contingency Fund to cover the 2025 budget gap for the Meeting House and Land Committee.
- Signatories for AFM bank and investment accounts for 2026 include Dot Walizer as our treasurer, Dan Campbell, and another Friend to be designated later.
- Our year-end donations and accounts reconciliation process has begun. The Treasurer's Report will be provided at the February MfB.
- As for 2026 goals, S&F will continue its work on improving a new Fundraising Policy and creating the monthly calendar of S&F responsibilities.

For Meeting House and Land (MHL) Committee, Kim Finch reported:

- The ad hoc Working Group on the Proposed Addition to the Building (WGOPAB) changed their name because of their purpose to be the Advisory Group for Selecting the Plan (AGSP). Their purpose, approved by December MfB, is “to [conduct a] review of the Broadhurst architectural contract, [to] ensure proper process, review drawings, and recommend one drawing for the cost estimate. This group [should] be a cross-functional team consisting of at least one Trustee, clerk of meeting, clerks of MHL, member of S&F, and two additional AFMers unrelated to the listed committees and roles.”
 - The Advisory Group met twice in December and are working on the review of the contract and proposed building designs. They will meet again on January 9, 2026 and are planning a threshing session in January.
 - Members of the AGSP are: Ellen McBride, Kim Finch (with Jeanne for backup), Marcia Ormsby, Phil Caroom, ashley sarah, Coleen Lyons, Cindy Barry, Dot Walizer, Patty Robinson, and Mike Baker
- Kim presented a written MHL Report on the current projects (see attached)

As Building Use Coordinators (BUC), Barb Thomas and Bonnie Paragoy reported on our practices as to Meeting House rental: Such rentals bring in about \$20,000 income per year and also provide good community outreach. Some renters in the past year include the Annapolis Traditional Dance Society, a Parkinson's Disease support group called Songbirds, a local division of the ManKind Project that works with underprivileged boys, and more; beyond this, the Meeting House is rented by families for memorial services, birthdays, and baby showers.

For 2026, significant new renters may include the Chesapeake chapter of Indivisible and Compass Rose Theater (CRT - a nonprofit theatre teaching group), which needs a building for fairly intensive use on an interim basis for rehearsals and, perhaps, for future performances. CRT also may offer a summer theater camp for children that also may be held at AFM.

Friends raised some questions as to CRT's use including insurance and ADA accessibility compliance. BUC and MHL will pursue those concerns. Another suggested concerns about possible scheduling conflicts with other renters and about the need to refinish the MPR floor. Another Friend strongly supported the CRT plan, noting the company is community-based and diverse players. Our BUCs responded that they are confirming there are no conflicts with other renters. Friends thanked BUCs for their good efforts.

Barb also reported that 20 to 40 Baltimore Yearly Meeting (BYM) Young Friends (YFs - high school age) will spend the weekend camping and meeting at AFM between February 13 and 15, 2026. The Young Friends will have chaperones (FAMS- a/k/a Friendly Adult Mentors) and will have instructions not to impede normal Meeting activities, such as the two worship meetings (8am & 11am)!

For Quaker Market Committee (QMC), Jean Christianson reported that the Committee carefully considered its potential limits at our just-completed Holiday Market, due to illness of some Friends and ever-increasing offers of household items. After extensive discernment, causes were approved by 10th month MfB with the first \$250 raised going to First Day School and remaining net proceeds split (internal cause) Kallan Benson's work on the World Council of Churches' Climate Justice and Sustainable Development Commission (Friends General Conference), and (external causes)

- Friends Community School in Greenbelt
- Gaza Soup Kitchen
- Marshall Learning Center
- Union of Concerned Scientists

With this division, each of these causes has received \$2,365. See the attached full report.

This QMC continued the experiment of hiring a few young, muscular helpers and also thanked Friends for our abundant contributions of food and other items. There was great appreciation for the benefits of the Market that was expressed by community members. Friends also expressed great appreciation to QMC clerk Cairn Krafft, who was not present in person, but who did a great job of delegating responsibilities and of being present in spirit.

For Ministry & Pastoral Care (MPC) Committee, Martha Baer previewed our impending consideration of BYM's Spiritual State of the Meeting (SSoM) queries. See the attached letter from BYM. She noted that the themes of our queries are based on questions that have arisen in the past year and it is hoped that their examination will help our Meeting draw closer together. "The purpose of the SSoM process is not a report card...[it] is to come away with a clearer understanding, individual and collective, of who we have been, who we are, and who we hope to be." Committees also will be invited to send responses to the SSoM queries. MPC tentatively had set 2/22/26 at 9:15 a.m. for our SSoM session, but a Friend noted a possible conflict with an AFM DaySpring silent retreat, so the SSoM session will be rescheduled.

For Communications and Outreach (C&O) Committee, Alissa Greenwood recalled that, at our last MfB, AFM agreed to join Anne Arundel Affirming Alliance (A4) in support of LGBTQ+ people. As an update about our AFM Calendar, she also reported that various problems have arisen with the website and calendar, perhaps from hackers; our webmaster Sheryl Grier is making changes, so that the website may look "weird" in the meantime, but no information actually has been lost. (It is requested that Friends filter questions / concerns through AFM Committee clerks, understanding family concerns of Sheryl whose mother recently passed.)

Finally, our Clerk also noted that AFM recently posted an Friends Committee on National Legislation (FCNL) announcement as to Quakers' opposition to the recent U.S. military attack on Venezuela. Any Friends who have concerns about the website should contact the Communications & Outreach (C&O) committee.

After approval of the foregoing minutes, we closed with centering silence. Our Clerk also reminded Friends of silent announcements of upcoming events. (See summary below.)

Announcements

- Peace & Social Concerns:
 - Thank you to all for making the Holiday Giving a success for 6 families.
 - Winter Relief Dates: **March 16 through March 23 (3/16 - 3/23)** when AFM will share with Magothy United Methodist. Please sign up to cover shifts from 7 pm to 12 am and 12 am to 7 am; and then food for one meal on 3/22/26.
- January 5, at 7 pm on Zoom for BYM second reading of the 2026 budget via Zoom
- January 11, at 9:30 am in the classroom and via Zoom for the Committee Clerks' Meeting

Attachments

- 2025 Recap
- MHL Report for January 2026
- BYM SSoM letter
- QHM Report

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

Annapolis Friends Meeting - 2025 Recap

Traditionally, the Annapolis Friends Meeting (AFM) clerk of meeting offers a recap of the previous year.

Today, January 4, 2026 we look back to see how we did in 2025 from the lens of Ellen McBride, clerk of meeting.

In January 2025, I began my first term in the role of clerk of meeting for Annapolis Friends. Together we committed ourselves to the Anti-Apartheid Gaza Pledge with a focus on avoiding any negative impact on Palestine.

It was reported that the revenues from Quaker Holiday Market 2024 was \$8,410. The 2025 Quaker Spring Market brought in \$8,250 in proceeds. Each Quaker Market supports several non-for profit organizations and, thereby, hundreds of people who need the support. The AFM effort is enormous and the Quaker Market Committee celebrates how the community comes together to demonstrate Quaker values and our testimonies.

The 2024 Spiritual State of the Meeting (SSoM) was conducted in 2025 with a look back. The Worship Sharing in 2025 broke tradition based on the discernment of a Friend who thought that worship should not be interrupted. It was discerned that instead of holding SSoM during the 11 am worship, AFM would, for the first time, hold the SSoM at the “in-between” timeframe of 9:30 am to 10:40 am. The result was lovely and helpful. It was inclusive and held at a time that was more comfortable for those who worship early and later in the morning, as well as for the children.

Memorials were plentiful and a sad portion of 2025 starting with Lynada Johnson, Jim Hall, Wes Jordan, Pat Shenck, Alison Barret, Ted Riley, and Lo Hamm. We remember these wonderful people with love and Light, as well as gratitude for all they gave to AFM.

Ministry & Pastoral Care's (M&PC) Adult Religious Education (ARE) developed, sponsored and presented six sessions titled “Quaker Foundations: Seeker Series” that started in January and ended in April. The series was well received with an average of 45 participants for each session. It was so popular that many Friends wanted the series to continue beyond the original plan.

The series introduced participants to Quaker Faith & Practice; Quaker Faith, Testimonies, & Social Justice; Quaker Christianity & Quaker Universalism; Quaker Process; Seekers & Finders: The Early Quaker Movement & Experiences; Quaker Worship & Vocal Ministry. There was one Facilitator, Judy Brown, and two presenters

from the AFM community for each of the sessions. The Quaker Foundations: Seeker's Series was a rich and spirit-filled experience for many.

Children's Religious Education (CREC) and First Day School (FDS) delighted in engaging with children as young as four-years-old to fifteen-years-old, noticing them learning and growing before their very eyes. The growth that was observed was both physical and socially maturing, as the leaders (teachers) demonstrated Quaker testimonies.

M&PC, with the leadership of Marcia Ormsby, was recognized over the course of the year for their generosity and assistance for Friends who needed care, help and support. We continue to provide care for Friends who need a little extra assistance and encouragement.

Meeting continued to support the combined committee of M&PC, rather than return to the previous format of two separate committees of Ministry & Worship and Pastoral Care.

Friends joyfully accepted into membership several Friends, including Reese Benson, Angela Hicks, and Jack Hogsten, all of whom have already been a big part of our community. We gladly accepted the transfer of membership by Liz Shay who returned to us from Seaville Monthly Meeting in New Jersey and look forward to her onsite presence.

Peace & Social Concerns (P&SC) Committee provided guidance on how Friends can support and assist with social issues, such as support for Sudan, Gaza Soup Kitchen, Doctors Against Genocide, Friendly Thanksgiving Sharing, Holiday Giving, Winter Relief, activist training with ACT (Anne Arundel Connecting Together), Chesapeake Quarterly Meeting, and STRIDE (Strengthening Transformative Relationships in Diverse Environments). Strong participation was reported for each event and activity.

Meeting requested that P&SC review the Quaker Market processes and make recommendations. P&SC completed the task and the Quaker Market Committee (QMC) responded favorably: 1) to amend its guidelines to both permit non-committee members to participate subject to the same expectations as committee members, and 2) to regard its mathematical guidelines as subject to exceptions as Spirit leads Friends participating in the discernment process. QMC accepted the P&SC recommendations and agreed to make the changes.

After years of assisting the Barakzai Afghan refugee family with the Annapolis Unitarian Universalist Church (AUUC), AFM completed their official support with prayers and encouragement for the family to become self-sufficient. Individual Friends continue to support the family.

The Library Committee kept our special room comfortable and brimming with information from fiction to non-fiction, from playful to pious, and from light-reading to academic. It is with gratitude and admiration that we have volunteers who manage all of the books, videos, and subscriptions. In addition, the Library Committee hosts a monthly online book discussion group with a different book each month and the “Query of the Month” where the queries are displayed along with related books on the counter shelf

To say that the Gifts and Leading (G&L was Nominating) Committee prepares the Slate of Officers doesn’t begin to explain the level of effort that these volunteers apply from late August until December each year. They literally speak to each of us. They ask us to deeply ponder how we each can serve the Meeting with our gifts, talents and skills. In the end, there were still gaps, there were roles that could not be filled and still need to be filled. Any gap in our list of officers, committee clerks and liaisons is a AFM-wide concern, not just the G&L responsibility. It is hoped that Friends will see those gaps and ask to join in the effort to care for this Meeting with whatever abilities and time you can offer.

Our Stewardship and Finance (S&F) Committee reported that AFM is in a good financial situation. S&F requested and Friends agreed that the Building Fund be shored up with the 2024 surplus after not maintaining the fund during the pandemic years. The effort to assess the APLOS financial system was abandoned and S&F discerned that revising the QuickBooks database was the most cost effective way to ensure that Meetings funds were properly recorded and managed. S&F recommended that the Batten Family unspecified donation of \$20,000 be applied to the Building Fund and eventually, the donation was applied to the Building Fund.

The Meeting House and Land Committee reported periodically during the year about the projects that are keeping them busy, including the multi-purpose room floor replacement, chimney repairs, solar array updates, air vent cleaning (completed in 2025), accessible ramp, accessible doors, electrical concerns with indoors and outdoors lighting, repainting the handicapped ramps, replacing the hot water heater, maintenance for our water treatment tank, the reordering of miscellaneous supplies, the repainting of the surface rust on our refrigerator (completed by Jeanne), replaced the sign on Bestgate Road (completed), clear the front garden, get the hearing devices to function,

repair drywall on skylights, power wash (entry bricks, patio, soffits), clean slate floor and fireplace surround, eve repair near HVAC, and ceiling fans in MPR.

Efforts were initiated with the architect, Evan Lippincott, who designed the existing building to help us understand the design and cost for adding onto the existing building. Specifically, it was determined by Meeting that AFM needed two accessible restrooms, a 40-seat worship/classroom space, and additional on-level storage space. An ad hoc group was approved by Meeting to follow this project and the name for the group became the Advisory Group for the Selection of the Plan (AGSP).

The aged gas stove in the kitchen was replaced by an electric conduction stove. The faded AFM street sign at the corner of N. Bestgate and Dubois Road was replaced with a new sign. Electrical work related to the home-made solar array, Electric Vehicle (EV) chargers and other electrical concerns remained elusive and will continue into 2026. Some replacement tables and chairs came to AFM. The projects to add an accessible ramp and accessible doors remain projects that MHL will pursue in 2026. The playground and shed areas were generously improved by Friends with much appreciation from the Meeting.

The Green Group was very active in 2025 and we applaud their leadership and efforts. They developed a mission statement, installed portable raised garden tables that were helpful during Children's Religious Education sessions. The Green Group received a \$500 gift to AFM from Interfaith Partners of the Chesapeake (IPC) which recognized AFM's commitment to the environment. Well done, Green Group!! In March, the Green Group requested that AFM sign up to be part of the "interfaith environmental taskforce" through the IPC and AFM agreed to sign a letter of support to IPC.

In 2026, the Communications Committee combined with the Outreach committee and adopted a new name: "Communication and Outreach Committee". This was proposed due to the shrinking size of the Outreach committee and the continued need for outreach. It was reported that there were events completed in 2025, including the Pride Festival, a Family Fun Day, Easter Morning hike/breakfast, Earth Day, and the Kunta Kinte Festival. COC brought to Meeting a request to join Anne Arundel Affirms Alliance (A4) and Meeting approved.

The Trustees serve the Meeting by being the advisory group to all of the committees and are responsible for attending to issues related legal concerns, liability, and funding. They affirm budgets, the slate of officers and more. To maintain AFM's status as a 501c3 (non-profit organization), the Trustees ensure that AFM follows the rules. Yay!

Annapolis Friends Meeting - 2025 Recap

It is heartwarming to be a member of such an active, growing, Spirit-led community that seeks to stay strong and healthy as a community while reaching out and caring for others, some well beyond the AFM property. We are blessed and we seek to demonstrate the Quaker testimonies in a way that blesses others.

Thank you for your support this first year. I look forward to your continued support and collaboration into my second year.

With appreciation and gratitude,

Ellen

Ellen McBride

- clerk of meeting

AFM Meeting for Business January 4, 2026 Meetinghouse and Lands (MHL) Committee Report

Ongoing and Current Projects:

1) The Solar Array: The “solar array” consists of two separate solar arrays. Solar Array#1 was installed in October 2013, is owned by Solar City (Tesla) and is working to the best of its ability and age. Solar technology has advanced considerably since it was installed. Our agreement with Solar City (Tesla) expires after 20-years (2034, 8 years).

Solar Array#2 was constructed on the structural framework of Solar Array #1 without county permits or permission from Solar City (Tesla) and is connected directly to the MH electrical system. Solar Array #2 was disconnected by an AFM member who was concerned about the safety of the system. We have approached several electricians and solar contractors, and the general recommendation has been that Solar Array#2 be fully replaced because it is unpermitted and new solar panels would be more efficient and effective. We have a contractor (Innovation Electric) who has agreed to provide an estimate, which has not been received. Solar arrays were a hot market in 2025 because of federal tax credits which expired as of December 31, 2025, and more contractors may now be available. This project requires county permitting (AFM handled the permitting and a CBCA variance for the Solar City (Tesla) array).

2) Outdoor Light Timer: The original outdoor light timer was replaced twice in 2023. The first unsuccessful replacement was done by a AFM member; the second replacement was done by an electrical contractor (Just’in Time Electrical) and was unsuccessful due to undocumented rewiring in the attic. The outdoor parking lot lights (attached to the building) have been placed on individual timing devices that turn on and off. The outdoor lights over the front porch and terrace currently do not turn off because they are not connected to the timer. Updated documentation of the wiring system needs to be completed to correct this issue.

3) Parking Lot Lighting: There are electrical plans which were developed for parking lot lighting which proposed a two-phased project; one distribution box for the Solar Array #2 and entrance lighting; and a second for a distribution box for parking lot lighting on the east side of the parking lot (uphill), a connection to the shed, and lighting of our street facing sign. The parking lot island also need rewiring in order to meet electric code and allow for additional charging stations.

4) Accessibility Improvements: Two enhancement improvements are currently proposed: An automatic door opener to enter the meetinghouse, and a ramp to access the classroom wing door and allow an accessibility ramp from the building to the terrace. A permit for the construction of the ramp has been submitted and is under County review. An estimate for one automatic door opener has been received with an estimate of \$7000. Two other estimates will be requested to compare costs before a contractor is selected.

5) Bartram’s Buddies (Monthly Work Day): Second Saturday of the Month, 9:00 – 11:30 am, all are welcome as we work on projects to maintain and improve the meetinghouse and grounds, based on their own levels of skill and meet other members of the community.

Kim Finch for MHL 12/31/2025

Baltimore Yearly Meeting

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22 December 2025

Dear Clerks of BYM Monthly Meetings and BYM Committees,

Here are this year's queries for the Spiritual State of the Meeting. This time, we are asking all parts of Baltimore Yearly Meeting to respond – monthly meetings, working groups, affinity groups, and yearly meeting committees. We suggest that clerks read this letter aloud before the queries are explored.

Please know that these themes are not invented and handed down “from the top.” Rather, they arise from concerns which meetings and individuals in BYM have expressed to Ministry and Pastoral Care over the past year—questions in active ferment.

It is our hope that your Meeting or group will use these queries as opportunities to draw closer to one another and to Spirit. As all of us explore the same themes at the same time, the whole BYM community will draw closer.

Feel free to answer all the queries, or choose the ones that speak to you. Or if you wish, write queries of your own that feel urgent and needful for your circumstances.

The Spiritual State of the Meeting report is not a spiritual report card. The purpose of responding to these queries is not to look good in your own eyes or to measure up in others' eyes. It is to come away with a clearer understanding, individual and collective, of who we have been, who we are, and who we hope to be. Let your responses include the breadth of individual voices.

Please send response to the BYM office at admin@bym-rsf.org or post mail to the BYM office by April 30.

In love and light,

BYM Ministry and Pastoral Care,
Co-clerks: Peirce Hammond, Barbara Thomas
Paul Isyai, Otis Kenny, Darcy Lane, Karen Lockett, Martin Melville, Kevin
Douglas-Olive, Amit Pandya, Kristin Zimet

Quaker Market Committee Report

1st Month, 2026 Meeting for Worship with Attention to Business

Preparation for AFM's 2025 Quaker Holiday Market began in early summer as Quaker Market Committee (QMC) pondered serious illnesses of dear Friends, lent emotional and spiritual support, and reflected upon ways our group would simplify Quaker Markets in light of the ever-growing abundance of merchandise and the human limitations of those organizing, displaying, distributing and transforming the merchandise into proceeds for our beneficiaries.

Quaker Holiday Market prep continued with Announce list emails and spoken requests to Annapolis Friends to recommend beneficiaries; careful research and conversations with Annapolis Friends; invitation for all Friends to join in QMC's consideration of potential beneficiaries; and subsequent spirit-led discernment and selection of specific beneficiaries.

The following allocation of Quaker Holiday Market proceeds was recommended to and approved by 10th month meeting for worship with attention to business:

The first \$250 for discernment by AFM's Young Friends.

The remaining net proceeds to be split evenly among the following five causes:

- Internal
 - Kallan Benson's work on the World Council of Churches' Climate Justice and Sustainable Development Commission (Friends General Conference)
- External
 - Friends Community School in Greenbelt
 - Gaza Soup Kitchen
 - Marshall Learning Center
 - Union of Concerned Scientists

2025 Quaker Holiday Market Proceeds totaled \$12,075.

Each beneficiary was allocated \$2,365.

Young Friends will discern the recipient of their \$250.

With distribution of these funds, Annapolis Friends Meeting demonstrates our support for the most vulnerable among us, for climate justice, and for scientists who work for a safer, healthier and more just world.

Months before the 6th day of 12th month Annapolis Friends were preparing for 2025 Quaker Holiday Market. Helping Friends downsize or remove all belongings from their homes was more intense and beneficial than ever. Posting Market details on AFM's website, advertising online, emailing local faith organizations, spreading the word among friends and displaying signs brought record shoppers. Continuing outreach to partner organizations (such as Orphan Grain Train, Hope for All, Partners in Care) expanded our benefit to others. Continuing practice with hiring a few paid helpers on the afternoons of set-up and clean-up made a big difference. The careful review of past challenges in order to make this experience more manageable paid off.

The tireless, capable, volunteer help of a Quaker Market shopper from across the Bay Bridge cannot go unnoted, nor the days spent by a former QMC member who could not tear herself away from organizing The Boutique, nor her husband's miles driven sleuthing and schlepping market merchandise, nor the many-faceted, unstoppable help of a certain Quaker's spouse who moved quite a bit of furniture. All must be noted. Donations of Bethlehem olive oil and related items were much appreciated. Afghan Women's Fund display and treasures were enticing. Condiment Station hot sauces added pizzazz.

Of course, Friends' provision of luscious homemade dishes, root beer and egg nog for the Quaker Qafe and sweets for the baked goods table were central elements of Market's camaraderie, nourishment and revenue.

The generous help with set-up and cleanup by Annapolis Friends beyond those on QMC was a lifesaver.

Thank you, Friends, for the countless ways you contributed to Quaker Holiday Market 2025.

Deep gratitude is especially owed to our indomitable clerk, Cairn, who contributed incalculably in spite of huge obstacles. We did manage to get her to delegate a few tasks...

Submitted by

Jean Christianson, on behalf of Quaker Market Committee: Cairn (clerk), Albert, Barbro (informally), Minette, Fahima, Marjorie, Karl, Canby, Ruth, Ann W and Jackie