

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Third Month, First Day, 2026 (3/1/26)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Ben Kilgore, Martha Baer, Jack Hogsten, Daniel Campbell, Kathy Trimmer, Barb Thomas C. Jaye Mills, Connie Hudson, Angela Hicks, Cairn Krafft, Mike Baker, Ruth Slavin, Martha Lurz, Nan & Sky Elsbree, Marcia Ormsby, Mary Pratt, Jeanne Ward, Kim Finch, Sylvia Oliva, Peter Meredith, Phyllis Singer, Karen Cunningham, Dot Walizer, Cindy Barry, Lisa & Jon Hall, Minette Clark-Swindell, Colleen Lyons, Mary Barbera, Margaret Holmes, Marjorie Winslow, Theresa Sise, Jenny Isaacs, Steve Poe, Jean Christianson, Nancy Jo Steetle, and Betty Sue Salvia.

We met both in person and via Zoom, beginning worship with centering silence and a display of Faith and Practice queries as to our Meeting community. In introductory comments, our Clerk also noted our video review of the anti-racist queries and welcomed Friends to our Meeting for Worship with Attention to Business (MfB), appreciating this morning's chance to share our spiritual journeys.

For Peace & Social Concerns committee (PSC), Margaret Holmes spoke of her heavy heart in light of the recently commenced war with Iran and other nations in the Middle-East. She also discussed a number of possible impending opportunities to pursue our testimonies together:

- As to the Shepherdstown Friends Meeting Minute on "[Harms Caused by our Current Government](#)," she noted that based on last month's endorsement, our AFM clerk notified Shepherdstown of our Meeting's support and our endorsement now appears on the Shepherdstown website. Friends are invited to consider possible letters to the editor or other ways to spread this concern.
- Margaret also recalled that this is AFM's one year anniversary of endorsement of the AFSC (American Friends Service Committee) Apartheid-Free pledge (see attached) that seeks to end U.S. & corporate support for U.S. support of the Israeli/Palestinian war & apartheid regime. She invited Friends to consider additional ways to act on this pledge.
- Our PSC committee also is further investigating 'Break the Bonds' proposed legislation for Maryland to divest from Israeli war bonds. Friends interested in this effort are invited to contact the PSC committee.
- On Friends' environmental concerns, AFM has been asked to co-sponsor a community showing of the documentary "Earth's Greatest Enemy," which relates to pollution in the U.S. & internationally by the U.S. military forces (not the personnel, per se). PSC committee meets next on 3/9/26 at 7 pm and interested Friends are invited to participate in that meeting, in person or via Zoom, to discuss these concerns.
- Marcia Ormsby also announced that Friends Committee on National Legislation (FCNL) has asked that individual Friends and local meetings participate in its biannual survey to set its legislative priorities. They hope to complete this process by 3/10/26! Information on how to participate in this FCNL survey will be distributed via AFM_Announcements email. (Relatedly, Marcia called on us as individual Friends to be generous with our time, funds and other resources to respond to community and broader needs as we perceive them, beyond just letting our views be known in words.)

For Stewardship & Finance (S&F) Committee, Jenny Isaacs shared the final 2025 Treasurer's Report (see attached), looking back at our finances for the past year. (Jenny particularly noted her thanks to Karen C. & Dot W. for their personal efforts to complete this report!) Her observations on this report include: 1) that the "Meeting continues to thrive financially"; 2) that we've benefited from a substantial memorial gift (\$20,000) that has been placed in the building fund; and 3) that

there have been other fund transfers to fully fund our 2026 budget. Friends' later review of this spreadsheet and any later questions or comments are welcomed.

- Jenny also noted that arrangements have been made for our counterparts in Herndon, Va. Friends Meeting to provide reciprocal Internal Financial Audits in the coming months.
- As part of an update on AFM's use of QuickBooks, Jenny also noted that our internal categories still are being reviewed. S&F eventually may report and recommend changes to MfB.

For Meeting House and Land (MHL) Committee, Kim Finch offered updates on several projects which include decisions to go forward:

- For our multipurpose room Floor Replacement, MHL has found a local provider that could do this work for \$20,500. MHL has requested approval for up to \$30,000, in case of possible cost overruns. Friends approved.
- As an update for a possible playground upgrade, MHL reports that Mark Taylor has offered to lead this project to be completed by June at a cost of up to \$1,500. This work, it is hoped, will be completed before our renters' June summer camp. Friends approved.
- Another decision request related to installation of accessible entry by the classroom-end of the Meeting House and the front doors. Two contractors have been approached about this work and MHL requests up to \$10,000. (Friends noted that this would come from our capital improvement / replacement fund(s) that now contains \$83,000.) Friends approved.
- MHL noted that the permit for the proposed stoop-ramp at the end-of-the-hall entrance is still being reviewed by the county who requires additional information.
- Friends also noted our appreciation for Joanna Schneider's accessibility expertise.
- MHL had another decision request for \$1,000 to accomplish power-washing Exterior Hard Surfaces that would include walks, terraces, brick work and some external painted surface. This would come from the MHL operating budget. Friends approved.

For Ministry & Pastoral Care (MPC), Martha Baer reminded us that our Spiritual State of the Meeting SSOM session will be held on 3/8/26, 9:30 - 10:45 a.m. in person and via Zoom; the worship sharing process will be based on the BYM recommended queries. Committees also are invited to hold their own discernment on these queries.

Additionally, Martha noted that Easter Sunday will occur this year on 4/5 – potentially a conflict with first first-day of April MfB. She suggested various alternatives including moving our MfB for April to the 5th Sunday in March – 3/29/26. After discussion of early Friends' traditional nonobservance of holidays, common community practices, and our Meeting tradition of connecting early and 11 a.m. participants community on Easter, Friends approved this schedule change so as to hold our traditional Easter activities without the conflict with MfB and to hold MfB and potluck on 3/29.

For Quaker Market Committee (QMC), Cairn Krafft asked Friends approval for causes recommended for proceeds from our 5/2/26 Spring Market. (See attached report for full details.) Friends approved 1st \$250 to Young Friends discernment, 75% among 3 external causes:

- Annapolis Immigration Justice Network (AIJN)
- Anne Arundel County Watershed Stewards Academy (AAWSA)
- Ralph J Bunch Community Center
- as well as an internal 25% for AFM's building fund.

Friends approved these recommended beneficiaries.

A Friend proposed that because QMC raised about \$21,000.00 in 2025, QMC might consider giving AFM a good-faith donation for loss of rental, use of water/electricity and ware of the building. As the discussion started, the clerk suggested that the topic needed further discussion than we had time for, considering the heavy agenda. The clerk requested that QMC consider this request, meet, discuss and discern how to move forward.

For the Advisory Group for Selecting the Plan (AGSP), Colleen Lyons reviewed the Group's process of holding 6 listening, 3 threshing sessions, online sharing and many emails in recent weeks. About 36 Friends—nearly 50% of active Friends— have participated. She particularly thanked Mike Baker for his efforts to render drawings and models to more fully express the options being considered. In the near future, AGSP will offer a final meeting for discernment for possible selection of a plan, seeking to move “at the speed of trust” – the date of which is to be determined. After selection of a preferred plan, cost estimates will be sought.

After approval of the foregoing minutes, we closed with brief centering silence.

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

Attachments:

- Apartheid-Free Pledge
- 2025 (final) Treasurer's report
- QMC Report 10th month 2025

Annapolis Friends Meeting affirmed our commitment to freedom, justice and equality for the Palestinian people and all people on January 5, 2025 and celebrated our one-year anniversary of that pledge at the Meeting for Worship with Attention to Business March 1, 2026.

3/2/26, 10:38 AM

Apartheid-Free Communities | American Friends Service Committee



Apartheid-Free Communities

WILL YOUR GROUP TAKE THE PLEDGE?



For decades, the Palestinian people have faced Israeli occupation and systematic human rights abuses that constitute apartheid.

AFSC stands in solidarity with the Palestinian people and their call for full and equal rights. We invite Quaker meetings and other communities to join us in building an apartheid-free world.

<https://afsc.org/apartheid-free-communities>

1/9

3/2/26, 10:38 AM

Apartheid-Free Communities | American Friends Service Committee

Will your group take the pledge?

WE AFFIRM our commitment to freedom, justice, and equality for the Palestinian people and all people;

WE OPPOSE all forms of racism, bigotry, discrimination, and oppression; and

WE DECLARE ourselves an apartheid-free community and to that end,

WE PLEDGE to join others in working to end all support to Israel's apartheid regime, settler colonialism, and military occupation.

Annapolis Friends Meeting Treasurer's Report, 2025

Operating Budget	2025 Activity	2025 Budget	variance	Internally Designated Funds	Balance 1/1/25	Income	Expenses	Balance 12/31/25
Income				Peace and Social Concerns				
Household Contributions (55)	59,146			Emergent Social Concerns	2,404	955	1,500	1,859
Memorial Donations (6)	<u>1,780</u>			Peace & Justice Center	2,928			2,928
Total Contributions	60,926	55,826	8%	Retrospective and Restorative Justice	5,532			5,532
Rentals	21,855	17,000	22%	Meetinghouse & Lands				
Interest & Dividends	7,746	7,000	10%	Building Fund*	199,718	46,653	36,881	209,490
Solar Rebates	63			Capital Improvement**	32,530	500		33,030
Total Income	90,590	79,826	12%	Capital Replacement	47,047	5,000	1,980	50,067
				Memorial Garden	1,040	960	1,315	685
Expenses				CREC				
CREC	261	300	-15%	Young Friend's Opportunity	2,000			2,000
Communications & Outreach	5,614	8,800	-57%	Camping	866	1,634		2,500
Library*	441	400	9%	Ministry and Pastoral Care				
Meetinghouse & Lands				Embraced Ministry	2,000		140	1,860
Maintenance & Supplies	19,110			Suffering & Individual Emergency	5,000			5,000
Utilities	9,453			Stewardship & Finance				
Online Subscription Services	540			Adult Scholarship	2,091	409	990	1,510
Insurance	<u>4,916</u>			Committee Contingency Fund	8,751	1,249	4,260	5,740
MHL Total*	34,019	30,000	12%	Total Designated Funds				
Ministry and Pastoral Care	656	800	-22%		311,907	57,360		322,202
Peace and Social Concerns	4,250	4,300	-1%	* Building Fund activity includes funds internally designated by AFM from the 2023 & 2024				
Quaker Market		100		surpluses and the gift in memory of Melba Battin				
Stewardship and Finance	1,635	3,600	-120%	** Capital Improvement Fund includes \$2,400 from 2023-24 Quaker Market proceeds earmarked				
Transfer to Internally Designated Funds	15,207	15,207		for accessibility improvements. 2025 activity: \$500 grant for the Green Group.				
Quaker Causes*	4,020	3,820	5%					
Apportionment	12,499	12,499						
Total Expenses	78,601	79,826	-2%					
EOY Balance	11,989							
Transfers from Surplus*	-4,260							
Net Surplus	7,729							

*Transfers approved from Committee Contingency Fund

Money in the bank as of December 31, 2025

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

Summary of AFM funds as of December 31, 2025

Designated Funds	\$322,202	
2025 Operating Budget Surplus	\$11,989	
Undesignated Reserves	\$123,365	*includes 2025 unrealized gains of \$18,208
Total	\$457,556	

QUAKER MARKET REPORT: Spring Market proceeds \$9,089; Holiday Market proceeds \$12,622 for a total of 21,711

Distributions were \$8,500 and \$11,825 respectively, for a total of \$20,325; a roll-over fund of \$1386 was maintained for 2026 pre-market expenses

Quaker Market Committee

Report to meeting for worship with attention to business

3rd month 2026

In these troubled times, Quaker Markets offer us as individuals and as a faith community, ways in which we can still do good in the world, and an opportunity to let our lives speak as to our values and beliefs. Although standing with the most marginalized and vulnerable is always one of the Quaker Market Committee's considerations during our discernment process, at this time in our country, this resonated as more imperative than ever.

The Quaker Market Committee (QMC) relies on the AFM community to submit ideas to consider during beneficiary discernment, when we rely on spirit to identify which organizations to recommend as beneficiaries for the upcoming Quaker Market.

QMC is seeking approval from meeting for worship with attention to business for the following allocation of proceeds from Quaker Spring Market 2026:

The first \$250 to Young Friends for their own beneficiary discernment process.

External (75%) to be divided evenly among the following three beneficiaries:

Annapolis Immigration Justice Network (AIJN)

Anne Arundel County Watershed Stewards Academy (AAWSA)

Ralph J Bunch Community Center

Internal (25%):

AFM Building Fund

Since QMC sees part of its mission as raising awareness of what recommended beneficiaries do as well as raising funds to support that work, we would like to provide some background on the beneficiaries and thoughts as to how they align with our Quaker values, beliefs and identity. We encourage you to visit their websites for a richer understanding (links provided).

Founded in April 2017, **Annapolis Immigration Justice Network (AIJN)** is a volunteer supported organization dedicated to connecting asylum seekers and other vulnerable immigrants to quality legal counsel and direct case management support. Their partners include law schools, legal firms and legal defense groups, faith organizations, and the business community. AIJN provides support, accompaniment, and legal representation to community members threatened by detention and deportation. AIJN is a crucial and trusted resource for the immigrant community in Anne Arundel County and is doing incredible work in the face of the current onslaught. Directing funds to them would be a wonderful way for AFM to acknowledge

the national escalation of immigration enforcement while contributing to a local organization in which volunteers work directly and meaningfully with our immigrant neighbors.

<https://aijnetwork.org/>

Anne Arundel County Watershed Stewards Academy (AAWSA) builds capacity in Anne Arundel County by training Watershed Stewards to help communities reduce pollution in our local creeks and rivers. Their mission is to train and mobilize community leaders to drive change for sustainable landscapes and clean waters. Their hands-on certification course gives Stewards the tools to implement change in their communities, turning knowledge into action. Stewards work with their communities to install projects such as rain gardens and conservation landscapes to reduce pollution at its source. Collectively, these small community-based actions improve the health of the larger Chesapeake Bay watershed. Anne Arundel County Watershed Stewards Academy is a 501(c)3 non-profit organization, and a local branch of the Watershed Stewards Academy, an arm of the University of Maryland Extension Service. During our beneficiary discernment, we felt drawn to this local organization for the opportunities it provides to train leaders in the environmental field, and for local communities to engage in conservation projects to help protect the Chesapeake Bay. This seems especially meaningful at a time when the current administration continues to roll back environmental protections put in place to protect the health of the planet and its current and future inhabitants.

<https://aawsa.org/>

The Ralph J Bunch Community Center is a 501(c)3 organization formed by a group of mostly African American elders, descended through slavery and raised in the Mill Swamp area of Anne Arundel County (located in Edgewater). The old Mill Swamp School was a Black school post slavery and during segregation. In 1950, the Mill Swamp School was expanded and re-named the Ralph J. Bunche School. The school was named after Ralph J. Bunche, an American political scientist, diplomat, and leading actor in the mid-20th-century decolonization process and US civil rights movement, who, in 1950, was the first black person to receive a Nobel Peace Prize. When Anne Arundel County finally integrated public education, the Ralph Bunche School was one of the many Black schools that was closed. The Ralph J Bunche Community Center was subsequently established by concerned citizens of the community to create programs and opportunities for their community and the public to enrich the lives of youth as well as seniors. They preserve and display artifacts of their rich heritage for generations to come. They hold a monthly free baby pantry and food pantry for 9 or 10 months every year, where community members gather to organize and distribute food obtained from food pantries and other sources to anyone in need. All are welcome to join in these efforts to build the Beloved Community while serving the local community. Multiple AFM community

members are actively involved with the Center, including at the Board level. This organization spoke to our commitment as an anti-racist community well aligned with Quaker testimonies and values, as well as being a small organization where AFM's donation from QSM proceeds could have a big impact. We also view this step as having the potential to promote outreach between the two communities.

<https://ralphjbunche.org/>

The **AFM Building Fund** has been recommended to QMC for consideration as a QSM 2026 beneficiary. Meeting is discerning way forward on possible building expansion. This process has already incurred significant financial expenditure. Regardless of final outcome (accessible bathrooms, additional storage, worship/learning space?), a Market contribution at this time helps defray costs already incurred for architects' preparation of designs for Meeting's consideration. Recommending AFM's Building Fund as a Market beneficiary is a concrete way to support our AFM community during the challenging, ongoing building discernment process.

There will be many additional ways for Friends to support **Quaker Spring Market** coming up on **Saturday May 2nd** (following our normal pattern of Quaker Markets on the first Saturdays in May and December). We look forward to working together to build community while raising funds for beneficiaries aligned with our Quaker values and beliefs.