

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Fifth Month, Third
Day, 2026 (5/3/26)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Martha Baer, Derrick Williams, Kim Finch, Marjorie Kehoe, Kathy Trimmer, Dan Campbell, Nan & Sky Ellsbree, Joan Miller, Angela Hicks, Barb Thomas, Martha Lurz, Sylvia Oliva, Dot Walizer, Alissa Greenwood, Mark Taylor, Ben Kilgore, Margaret Holmes, Cairn Krafft, Cindy Barry, Patty Robinson, Mary Pratt, Minette Clarke-Swindell, Mary Barbera, Jeanne Ward, Kathleen Hudson, Mary Pratt, Jenny Isaacs, Connie Hudson, Phyllis Singer, Diane Shandor, Marcia Ormsby, Betty Sue Salvia and Stephen Poe.

We met both in person and via Zoom, beginning worship with centering silence and a display of Faith and Practice queries as to our “personal way of life.” In introductory comments, our Clerk reviewed our anti-racist queries and welcomed Friends to our Meeting for Worship with Attention to Business (MfB).

Initially, we reviewed two sections of the minutes from March 29 were not yet approved (see attached, page 2), including Stewardship & Finance and Advisory Group for Selecting the Plan (AGSP). Friends approved these minutes.

Our clerk also noted that a question posed by a Friend on March 1, 2026 still is being processed by the Quaker Market Committee (QMC) who were focused on providing yesterday’s Quaker Spring Market and have full intention to bring the question to the full committee in the future. The question was: Since QMC raised about \$21,000.00 in 2025, might QMC consider giving AFM a good-faith donation for loss of rental, use of water/electricity and ware of the building? This question still is being considered by QMC and was deferred to a later MfB.

For Stewardship & Finance (S&F) committee, Jenny Isaacs reported that our annual financial appeal has been circulated and that an informal mutual audit exchange with Herndon Monthly Meeting will take place on 5/17/26. She also offered the First Quarter 2026 Financial Report (attached to the agenda) noting that our income is “looking good” and our expenditures are within our budget expectations. She noted that almost half our Meeting House and Land expenditures in the first quarter has been the electric bill. Finally, she noted our surplus from 2025 was \$7,729 and, as a nonprofit, we need to designate this for some purpose other than profit. Peace & Social Concerns Committee and S&F currently recommend that the surplus be placed in the building fund.

In questions and comments, one Friend asked about the electric bill and our solar panel production; this was deferred for a future meeting. Another Friend pointed out that the designation of funds for the building fund may be revisited if we decide not to build, although others expressed caution about modifications to the building fund. And Friends approved this designation of the 2025 surplus to be designated to the Building Fund.

For Ministry & Pastoral Care (M&PC), Martha Baer shared a birthday card for Friend Harold Saunders who is about to turn 99 years old. With one proposed amendment, she also shared this year’s Spiritual State of the Meeting (SSoM) statement (see attached), which was drafted based on a worship-sharing and other input from AFM Friends. This AFM spiritual state of the meeting report, in turn, will be forwarded to BYM’s Ministry & Worship Committee that will be compiled into a Yearly Meeting SSoM statement. Friends approved this SSoM report.

For the Green Group (GG), Marjorie Kehoe reported on various environmental projects: Today, sugar maple seedlings are available in the lobby, leftover from Quaker Market (QM). On 4/18, GG assisted with an Earth Day tabling event a Quiet Waters park, having the chance to talk with many families. Friends also recently participated in a well-attended rain barrel learning program organized by St. Philips. On Saturday 5/30, an AFM bird watch event is planned between 8 and 10 a.m. with Chris Everly, an experienced ornithologist from the Interfaith Partners of the Chesapeake; new birdfeeders and, possibly, some bird and bat houses may be installed around the Meeting House. Connie Hudson, our AFM watershed steward, also has begun study of the Meeting House property including storm water and soil assessments; she and Sylvia Olive may collaborate to install a hydroponic garden that may yield seedlings for our container garden - carts on the patio. Sylvia and others also have taken on improvements to our AFM composting system. GG also is considering offering a series of movies, pending updates to our AFM electronics equipment, beginning with "the extraordinary caterpillar." Finally, she noted that a parent recently has approached the Meeting with an inquiry about another Eagle Scout project. (Another Friend noted that another Eagle Scout project will occur today, immediately after potluck.) Other Friends suggested the possibility of other Scout projects, such as encouraging wildlife, installing a critter cam, and converting some of our grass to more native plants and beneficial pollinators.

For Peace & Social Concerns (PSC) committee, Margaret Holmes reported that new banners have been installed on the fence outside the Meeting House with thanks to Phil Caroom who installed them. She also relayed the committee's recommendation that AFM endorse the "Break the Bonds" movement (see attached) and communicate with officials of the State about divestment from Israeli government bonds. She noted that similar State divestment has been done before with South Africa, Sudan, Iran and Russia. She noted that currently the Israeli government is actively pursuing apartheid, bombing of civilians, forced displacement and more. While some individuals may not have finished examining their own investment portfolio, many have and AFM itself has examined our own holdings to confirm that we hold no Israeli government bonds. One Friend asked whether we might speak against the Israeli government actions without possible implications of anti-Semitism from divesting; she noted however that she would not "stand in the way" of such an action. After further discussion, Friends approved AFM support for the Break the Bonds action. (Patty Robinson was recorded in opposition.)

A Meeting House & Land (MHL) report was deferred until June, but will be shared via AFM announcement email in the meantime. One Friend noted that, thanks to Mike Baker and MHL, we now have electric, accessible door-openers installed.

Today's silent announcements include:

- May 3, 2 pm, trail maintenance and cleanup with Chris Castricone for his Eagle Scout Project
- May 5, North County Worship
- May 6, 7, 11, & 13, Postcard Writing for the Environmental Voter Project
- May 9, MHL/Bartram Buddies Work Day
- May 10, MfL on the Testimony of Peace
- May 14, Spiritual Friendship Group
- June 5, Meeting for Worship with Attention to Business

We closed with brief centering silence.

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

Q1 AFM Financial Report: Jan - Mar 2026									
<i>prepared by Jenny Isaacs, S&F Clerk</i>									
Operating Budget	2026 Budget	Activity Jan - Mar	Remaining	Multi-Year Funds	2025 ending balance	2026 internal transfers	Income	Expenses	Balance
Income				Peace & Social Concerns					
Contributions	52,000	8,190	43,810	Emergent Social Concerns	1,859	1,115		-1,859	1,115
				Peace & Justice Center	2,928				2,928
Rentals	17,000	6,090	10,910	Retrospective & Restorative Justice	5,532				5,532
Interest, Dividends*	9,000	49	8,951	Meetinghouse & Lands					
Undesignated Reserves Transfer	16,123		0	Building Fund	209,490	12,500			221,990
Total Income	94,123	14,329	79,794	Capital Expenditures*	83,097	10,000			93,097
Expenses				Memorial Garden	685	1,315		-375	1,625
Children's Religious Education	150		150	CREC					
Communications & Outreach	8,155	1,370	6,785	Young Friends Opportunity	2,000				2,000
Library	700	200	500	Camping	2,500				2,500
Meetinghouse & Lands**	30,000	9,690	20,310	Ministry and Pastoral Care					
Ministry & Pastoral Care	800	35	765	Embraced Ministry	1,860				1,860
Peace & Social Concerns	4,300		4,300	Suffering & Individual Emergency	5,000				5,000
Stewardship & Finance	2,000	1339	661	Quaker Market					
Trustees				Stewardship & Finance	250	1,000	242	-250	1,242
Quaker Causes	4,461		4,461	Adult Scholarship	1,510	990		-850	1,650
Independent Designated Funds	27,361	27,361	0	Committee Contingency (CCF)**	5,740	4,701			10,441
Apportionment	16,196		16,196	Trustees					
Total Expenses	94,123	39,995	54,128	Founder's Fund	0				0
Net	0	-25,666		Total Multi-year Funds					
					306,462	31,621			350,980
Notes:				Notes:					
*does not include unrealized capital gains				*includes \$2,400 from QM proceeds for accessibility improvements and \$500 grant for Green Group					
**nearly half of MHL expenses this quarter consumed by electric bill: \$4020.52				**internal transfer from Operating Budget was \$441, remainder from 2025 surplus \$4,260					
Money in the bank as of March 31, 2026				Summary of holdings as of March 31, 2026					
Truist Checking	69,250			Multi-year funds	350,980				
Truist Money Market	48,658			Net operating budget	-25,666				
Truist Certificate of Deposit	103,239			Undesignated reserves*	126,312				
Friends Fiduciary Corp (FFC)*	230,480	*includes unrealized capital gains		Total					
Total	451,627				\$451,627				

Voices from Annapolis Friends Meeting
Spiritual State of the Meeting Reflections—2025–26

Drawn from Worship Sharing during Meeting for Learning
and offerings from three committees

*Quotation marks indicate a particular comment by a Friend or committee.

We are grateful for the newcomers and young friends who are able to find their voices and community at AFM. We are grounded by both experienced and younger Friends exploring, seeking with us and enriching us with new spiritual insights.

Spiritual Diversity:

Each seeks their unique concept of “Divine Spirit” and are each “Friends of Truth” in diverse ways. We struggle in our diversity, to bring truth to the world and to each other as a group—not just as individuals. One Friend asked, “How do we bring together the various communities within AFM into deeper friendship? Might we develop “elders” as companions and models to help us learn? How can we better share leadership?” Another offered appreciation and reverence for our several worship communities. With joy, a Friend declared: “I love this Meeting! It is the most important part of my life.” She spoke of being in a sacred space and the importance of listening to those who are not like us.

One committee notes a variety of understandings as to the meaning of spirit and spiritual practice. Accommodating that diversity calls us to operate with maximal tolerance, respect, and discipline, remaining aware that automatically privileging our own interpretations over those of others is an obstacle to our quest for unity and forward movement.

Another committee aspires to respect spiritual diversity and feels grateful for the ongoing learning. The current discussion around adding an addition to the meetinghouse is an excellent example of deep listening and respect.

Helping Tenderly:

The Divine within ourselves aids us in knowing when we are in harmony with Spirit’s guiding. From this inner Light comes responsibility to find action, love, tenderness, and energetic movement. “Offering tender help is one of the hallmarks of our meeting.” We try to be of practical assistance but are aware that in some cases (like mental health issues) we might not have the skills and talents. We are developing resources to suggest, such as grief support groups. As many Friends have passed this year, we have been able to assist their families both practically and with spiritual energy. “We need to encourage a culture of recognition and gratitude, rather than immediately moving on to the next task.”

Can we use tenderness not only as a guide for how we speak but also as a guide for how we listen? We need to speak what is hard to hear—tenderly. One committee has witnessed interactions that cannot be characterized as “tender.” “This query helps to find language to articulate a goal for our behavior towards each other throughout the Meeting.” “Forgiveness and Light overcomes conflict.” A Friend with serious illness offered gratitude for the Light and love she has received, helping her navigate through difficult situations in so many ways.

Helping one another follow leadings:

Formal ways include clearness committees, committee work, spiritual formation. Less formal are readings for spiritual discernment and spiritual partners; we could do more to nurture such partnerships. One Friend wondered, “Where do I need to be present in this extremely active Meeting? I need to be led, not pressured.” One Friend was grateful for the guidance of our committees in worship (M&PC), discernment (Religious Ed), and service (P&SC). “We support and focus the leadings of others, as needed. Peace starts in the heart. We have to resist being overwhelmed.” We have the ability and responsibility to find the light of God in everyone. Light shows in action on matters we feel are important. Our Nominating Committee renamed itself the Gifts and Leadings Committee as that is how we approach the opportunity of matching Friends with AFM needs.

On Community, Friends noted: We are blessed with community—listening to God in us and acting from Spirit as a community. But some of us are yearning for a stronger social community, expressing deep caring among all members. We need to share leadership, becoming servant leaders so community can come together and work for all of us.

Social Action and Deepest Beliefs: The question of “What is mine to do?” remains the best indicator for each individual. Before becoming a Quaker, one Friend thought Spirit was something outside but now realizes Spirit is the connection between us and the outer world—the reverence when we recognize this and are in harmony with each other. Our doors are not as open to the wider community as they could be. Spirit leads us to social action but do we reach out with reverence?

Friends cited actions flowing from our “deepest beliefs” such as supporting care of the earth and learning from the diverse knowledge of Native Americans. Another Friend offered tangible ways AFM acts including support of LGBTQ+ population, those harmed by racism, the differently abled, and underserved populations (through work with the Light House shelter, Winter Relief, and Quaker Market beneficiaries.) “As a Meeting, the engagement by Friends has been a strong indicator of our spiritual growth as a community.” One committee is grateful for our No Kings participation, solar panels, stewardship of land, and the prospect of building an

addition to our building to expand our outreach. One Friend prays that, as we move along in our decisions about building, we keep a sense of God's abundance in our hearts. How can all our needs be met? How can we discover God's leadings?

A Friend asked, "How do we fill up the empty chairs? What prevents seekers from becoming part of our community?" Another offered that we need to open our doors to the wider community through social action, reaching out beyond our silos. "Then the chairs will be filled and Spirit will prosper among us." Another noted: Our worship gatherings and communities have strengthened and grown over the last year.

"The Spirit of God lives in our sacred, worship space. We need to open our minds to receive it. We need to give up our resistance to God's Spirit. We pray that we keep a sense of God's abundance and how all needs can be met through God's leadings."

Green Group - Announcements

Submitted by Marjorie Winslow (Kehoe)

April 29, 2026

1) On April 14 The Green Group responded to a suggestion from Friend, Nancy Jo Steetle to inquiring if we would care to assist in supporting Quaker Market by helping her dig up and pot a quantity of maple tree seedlings that had sprouted in her yard. With photos and online searching we identified as best as we were able to, that they were Sugar Maples and Sylvia O. dug up and potted, and labeled 18 plants.

2) On April 18th the Green Group assisted with the tabling event at the Earth Day Celebration at Quiet Waters Park. We talked with visitors, shared information, and answered questions.

3) On Earth Day, April 22 the Green Group was a participating partner in the Rain Barrel Workshop sponsored by our neighboring church, St. Philips Episcopal Church on Bestgate road. This was an educational program that targeted students of the Annapolis Area Christian School who learned about Rain Barrels and how they protect our Bay, our communities, and our water quality by slowing down the runoff from our roofs and other impermeable surfaces; there was also discussion of their installation and maintenance. Announcements were made in circle, on the website and on the bulletin board.

4) On May 30th the Green Group, and MH&L, if they wish to participate, invite you, and neighbors to a Bird Watch on Saturday, May 30th from 8am - 10am. Last month members of the green group met with staff from the Interfaith Partners of the Chesapeake to discuss a joint Birding program. The event will be led by ornithologist Chris Eberly who is also the director of Grants and Strategic Partnerships for the Interfaith Partners of the Chesapeake. We hope you can join us for coffee, doughnuts and bird song on the back porch. flat shoes are recommended but we won't travel far. It would be appreciated if the lawn can be mowed for this event- one month and a day from today when the lawn was mowed.

5) Help is welcome in the meantime and beyond to help us attract birds for our event - and going forward, to help us welcome, protect and care for the birds, by providing food and a water feature for both for our permanent residents and visiting migratory birds. Blue bird and other houses around the perimeter of the property would be welcome. And a bat house hanging from the eaves (Check first with MH&L).

6) We are also planning a family-friendly movie in the coming months and look forward to sharing that with the meeting in the months ahead, once the A-V equipment is updated.

7) We have responded to an inquiry (via Cecile Taylor) from a Scoutmaster with two boys planning to do an Eagle Scout project and a more unusual Conservation Award project. The Green Group hopes to share possible options for the scoutmaster and their scouts to consider. If you have thoughts you'd like to share please let the convener know (green-group_convener@annapolisfriends.org).

8) We are supporting the leading of Connie Hutson who is working closely with Sylvia O to share with CREC and Meeting of a Hydroponic Growing System that is a low water usage growing system. They will provide a demonstration of the setup sometime TBD after QSM. Once there are small plants they will use one of the planter carts to transfer plants in then to grow outside.

9) Connie, a trained Watershed Steward, has also provided a compilation of AFM site-specific Watershed data. This GIS (Geographic Information System) mapping application (an app) is a technology that creates, manages, analyzes, and maps data by connecting it to specific locations and layering information from a variety of sources to improve decision making. She was looking at analysis of nearby soil assessments to help with planting decisions at the Meetinghouse as well as stormwater infrastructure.

10) Sylvis Oliva maintains the composting system and keeps AFM updated on best practices.

11) Jean Christianson has potted milkweed seeds in the milk jugs, many from plants she grew, these can be transferred when larger to the planting cart, which will have improved drainage from what we had last season.



Divest from Oppression, Invest in our Communities

Maryland is subsidizing Israel's system of apartheid and genocide

Our State Retirement and Pension System holds almost \$74 million in Israeli bonds. These are unconditional loans to the Israeli treasury that provide critical financial support for Israel's continued forced displacement, starvation, and sporadic bombings in Gaza, as well as surging Israeli settler attacks, illegal settlement construction, and military operations in the occupied West Bank.

Maryland should instead prioritize sustainable, socially responsible investments that support our local communities, align with our state's values, and avoid complicity in human rights violations.

WHY THIS MATTERS TO MARYLANDERS

All communities deserve to live safely- with dignity, free from harm or discrimination. Since 1948, Israel has maintained a brutal system of oppression over Palestinians.

This conflicts with the Maryland pension system's public commitments to socially responsible investing, and requirements as a signatory of the United Nations Principles for Responsible Investment. The pension system's own Investment Policy Manual outlines steps to protect human rights.

Israeli bonds are a risky investment

The top three global credit rating agencies have downgraded Israel's credit rating multiple times since October 7th, 2023.

WE CALL ON OUR STATE GOVERNMENT TO DIVEST ALL OF



ITS ISRAELI BONDS!

External debt (i.e. debt owned by foreign investors like the state of Maryland) plays an integral role in funding Israel's well-documented war crimes and system of oppression.

Maryland's pension system is putting the retirement security of 420,000 state employees, retirees, and other beneficiaries at risk.

QUICK FACTS

Maryland has a history of divesting from foreign governments that violate international human rights laws: South Africa (1984), Sudan and Iran (2008), Russia (2022).

North Carolina, Michigan and Minnesota announced major divestments of Israeli bonds by their state pension systems and treasurer's offices in late November 2025.

A growing number of cities and counties have also divested from Israeli bonds with support from large coalitions of public employees and retirees, local unions, numerous local non-profit organizations, and faith groups.

Other countries are also divesting from Israeli Bonds. Denmark's national pension system is fully divesting its Israeli assets worth about \$25 billion. Norway's nationally operated sovereign investment fund has divested its entire holdings in Israeli bonds worth about \$500 million.

TO LEARN MORE, VISIT OUR WEBSITE:

mdbreakthebonds.wordpress.com



