Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Eleventh Month, First
Day, 2026 (11/1/26)

Present were: Ellen McBride (clerk), Phil Caroom (recording clerk), Ben Killgore, Martha Baer, Kim Finch, Derrick Williams, Jean Christianson, Jeanne Ward, Ruth Slavin, Barb Thomas, Mary Barbera, Martha Lurz, Elise Albert, Sylvia Oliva, Cynthia Barry, Margaret Holmes, Fahima Gaheez, Dot Walizer, Marcia Ormsby, Colleen Lyons, Diane Shandor, Lisa and Jon Hall, Mary Dadone, Amy Nash, Jenny Isaacs, Nan and Sky Elsbree, Cairn Krafft, Kathy Trimmer, Dan Campbell, Angela Hicks, Steve Poe, Phyllis Singer, Nancy Jo Steetle, Mary Pratt, Connie Hutson and Bonnie Peregoy.

We met both in person and via Zoom, beginning worship with centering silence and a display of Faith and Practice queries as to education. Welcoming Friends to our Meeting for Worship with Attention to Business (MfB), our Clerk noted that we are a community and a complex group of individuals, seeking unity in the spirit with deep listening and mutual respect. She also reviewed our agenda and our anti-racist queries.

For Ministry & Pastoral Care (M&PC) Committee, Martha Baer reported on membership clearness committees. As to Derrick Williams, Jean Christianson related the clearness committee's happy recommendation for membership; Derrick recounted that he had received a "great Quaking" and noted that the silence we share is the "greatest teacher of all." As to Mike Baker, Martha also reported the committee's recommendation for membership and shared Mike's words of gratitude. Friends joyfully accepted both! Also, Martha noted that Margaret Holmes has requested a clearness committee for membership and that group will meet soon.

Marcia Ormsby also noted there is a proposal for a midweek worship at the Meeting House that might be coordinated by herself and Nelson Solares on first Thursdays at 6 pm in January.

Our Clerk also reported that Amy Nash requested a letter of introduction to continue attending a small historic church (St. John AME Zion Church) in Odenton that has early Quaker roots. She has a write-up of the history printed out to share (See the attachment): In the 1790s, Quakers lived and farmed in the area then known as "Indian Springs Meeting House" alongside formerly enslaved people; when Friends left the area for less agrarian pursuits, they deeded their land to the freedmen. This land eventually became the home of the AME church. Friends approved this request; our Clerk already has written and mailed (USPS) the requested letter.

For Meeting House and Land Committee (MHL), Kim Finch offered various reports:
–All covelighting in the lobby recently was replaced and now is much brighter; the multipurpose room is next, thanks to connections with a new electrician.
–As to the cork floors, the materials still are somewhere on the Atlantic. We recently heard that these may arrive in mid to late November and, after a pause for acclimatizing, may be ready to install in December.
-As to progress towards renovating the accessible parking areas, Kim reported that both she and Mike Baker have spoken with County permit staff, but still are waiting for the right person for confirmation of applicable permit requirements and rules. Our Clerk also related a Friend with professional expertise in this field (JoAnne Schneider) has volunteered to collaborate on this project and just is waiting for a couple of drawings needed to complete her recommended plans for these improvements. Jo Anne's report is attached. Jeanne noted that time constraints may prevent completion of the project before this winter as the County's permit process is long and pavers don't work in the winter.

-As to water heater replacement, MHL has received an estimate, but still must select which model of water heater to use. An electrician and a plumber have been selected so the process may move quickly.
-As to possible alternate energy grants due 12/9/26, MHL plans to apply for assistance with additional EV chargers and rebuilding our solar panel array.
-As to our June storm damage repair, Dot and Kim noted that we just got another $8,791.55 in reimbursements from our insurance company. MHL still is seeking a contractor to complete needed roof repairs. One Friend (Cindy Barry) noted that she can recommend a good roofer.
-As to an ambitious fall workdate–Sat., 11/14/26, 9 am to noon– at and around the Meeting house, various projects are planned: These will include spring bulb planting (500 daffodils); firewood splitting; advance preparations of the Meeting House for Quaker Holiday Market (12/5/26); final assembly of new playground equipment. If some Friend can offer a truck to haul away old playground equipment on 11/14, this also would be very welcome.
-One Friend asked about possible use of the fireplace; Kim reports it is ready for use. Yet another noted that, if the fireplace is used, the fire-starter person should be responsible for closing the damper later, unless another Friend has been recruited to do this. Friend Karl Richmond has taken the lead on fireplace operation for years, but may be ready for reinforcements; Friends expressed appreciation for Karl's service.

For Stewardship & Finance (S&F) Committee, Jenny Isaacs greeted Friends and offered the First Reading for our 2027 Budget and also a Third Quarter Financial Report. (See attachments.) She reported that our rentals already have reached nearly 100% of the projected income for the entire year. She noted that we also have had increased maintenance expenses due both to unreimbursed storm costs and increased cost generally. However, we easily can cover these from our Committee Contingency funds; she also noted that our draw-down of this and other designated accounts has increased in the past year.

S&F now is suggesting a budget increase of $25,000 to replenish our various "multiyear" funds including the capital expenditures, sufferings funds and scholarship fund, as well as a $6,000 increase to MHL annual budget, a $2,000 increase to $4,000 for the Light House, and a one-time $5,000 allocation for an audit requested by Trustees. She also expects that our parking lot accessibility improvements will be a substantial expense in the coming year. The discussion notes on the second page of the proposed 2027 budget explain the details for the increases, adjustments and projections.

How will these possible increases be financed? Jenny explained this may be arranged partly from our unallocated stock market investment fund and partly from our anticipated annual surplus, as well as perhaps the energy grant if received. However, she noted, these arrangements are not sustainable on a recurring annual basis. She suggested that our budget may need a "gentle contraction" in future years, absent increased income or fundraising.

After a few questions, [1]Friends express gratitude to S&F for their work and for this thorough presentation.

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[1] Friends also offered a few questions about the proposed budget (answer in parens): Are the Young Friends Camping and Opportunity funds deleted? (No, these just are not shown because they are unchanged.) Is the plan that AFM going forward will donate $4,000 to the Light House annually? (Yes, that is the proposal, subject to Friends' approval.)

Jenny also noted that a proposed S&F revision of Guidances, Practices & Recommendations (reviewed at a 9/26 Meeting for Learning) is being reviewed by Trustees and may be returned to MfB soon.

[NOTE: These minutes were approved during MfB to this point; the remainder must be approved at Dec. MfB. Also, two items included with these minutes' attachments (i.e., P&SC Quaker Causes and Fossil Fuel Treaty Initiative) that were not reached during the meeting due to shortness of time and will be brought forward at the next MfB.]

For Gifts & Leadings (G&L), Barbara Thomas greeted Friends and offered the First Reading of the proposed AFM 2027 Slate. (See attachment.)

G&L also is happy to have Liesl Ott and others as new members of CREC. Communications and Outreach is going strong, but looking to reorganize itself. She noted that Mike Baker will become MHL co-clerk, but this committee can always use more people. Jenny will become our new Building Use Coordinator (BUC).

For Ministry & Pastoral Care (MPC), Martha Baer noted that this committee previously was two committees (Worship & Ministry and Pastoral Care) – which merged during COVID a few years ago. In the coming year, MPC plans to create three components – Pastoral Care, Ministry, and Adult Religious Education – with the goal possibly to restore individual committees.

G&L itself is looking for a new clerk and two new members next year; Barb noted that it is a committee which does not require any meetings until about September! She encouraged every committee to seek an Assistant Clerk among their members, as well as recruiting new members interested in their area. The opportunities to work with every committee abound!

Importantly, Barb noted that Ellen will step down in 2027 as Clerk of Meeting and a group of previous Clerks recently met to discuss how to arrange a new Clerk in absence of a current assistant clerk; the plan is which has emerged will have two assistant clerks in 2027 – Margaret Holmes and Angela Hicks. Friends thanked Ellen M. for her two years of very effective AFM leadership! Ellen expressed her gratitude for the opportunity to serve AFM as clerk these past two years.

We closed with centering silence.

-These minutes respectfully submitted. - P.Caroom, Recording Clerk
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Silent Announcements:

- November
  - 1 (1st Day/Sunday),
    - 12:30 pm, Potluck
  - 3 (Tuesday), North County Worship at 7 pm
  - 8 (Sunday), Meeting for Learning on Equality
  - 12 (Thursday), Spiritual Friends Group at 4 pm
  - 14 (Saturday), Bartram's Buddies (Work Day)
  - 20 (Friday), The Friendlies at 6 pm, Zoom only
  - 22 (Sunday),
    - 9:30 am, Open Conversations on Racial Wounding/Justice
    - 12:30 pm, Friends Writing Together

Attachments:

- St. John AME Zion Church History
- Accessible Parking update JAS 10-31-26_Rev2
- Q3 Financial Report
- 2027 First Reading of the Budget
- 2027 Multi-Year Funds FIRST READING
- 5-Year Historical Financial Comparison
- 2027 First Reading of the Slate
- Quaker Causes Beneficiaries (P&SC)
- Final - Fossil Fuel Treaty Request

ST. JOHN AME ZION CHURCH HISTORY

St. John AME Zion Church, known initially as Fork African Methodist Episcopal Zion Church, was organized on **March 19, 1869,** in what was then Wilsontown, but is now Odenton, Maryland. Here is our story….

Nestled in a rural, wooded area in Western Anne Arundel County, Maryland, between the Big Patuxent and the Little Patuxent Rivers **existed a Quaker settlement.** It was here that Quakers owned the land and established a meeting house and community in the 1790s. **The land had been inhabited by Quakers and freed slaves.** It is noted that the Quakers in this area freed their slaves in 1792. By the mid-1800s, the Quakers found it difficult to farm in this agrarian marshland settlement and migrated to larger cities in search of employment. **The Quakers donated their stone building (Indian Springs Meeting House) and land to the residents (freed slaves).** Three African American brothers (Isaiah, John, and Dennis Wilson) acquired 77 acres of land from the Quakers and **named their property Wilsontown. Wilsontown was located between the Fort Meade Army base and the Baltimore and Pennsylvania Railroad tracks.** The railroad began construction in 1867, during the beginning of the Reconstruction era, and service commenced in 1872.

After the Civil War, the residents (freed slaves) organized the Fork African Methodist Episcopal Zion Church, which was established in 1869, and they took ownership of the meeting house in 1872. Fork AME Zion's name reflected its

geographic location between the Great Fork of the Patuxent and Little Patuxent rivers. In 1888, Quaker Rachel Tyson deeded the 77 acres to the Wilson brothers. On April 16, 1891, the Quakers sold the building and 2 acres of land to the Trustees of Fork AME Zion church, Nathan Allen, John Fleets, Charles Matthews, Amos Bowie, and Richard Toogood. **Fork AME Zion Church not only had worship services in this building but also schooling. Service was held in that building until a frame building was built on May 31, 1908**, under the direction of the Reverend I. T. Conquest, pastor-in-charge. Fork AME Zion church had a cemetery behind the building, which is now known as Hopkin's Cemetery.

The areas of Wilsontown, northwest of the railroad, were acquired by the U.S. Government to expand Fort Meade during World War II. **Due to eminent domain**, **the church and its people had to relinquish the land.** In February 1942, the money received from the sale of the land was used to purchase **land ½ mile east of the original location**, across the East Side of the tracks, with a cemetery located behind the church, **where it currently sits. The church was erected and dedicated on May 5, 1942,** under the leadership of the Reverend J. J. Howard, who was the pastor-in-charge until 1946.

In 1967, Fork African Methodist Episcopal Zion Church was renamed St. John African Methodist Episcopal Zion Church under the leadership of Reverend French Myers (pastor-in-charge). On October 11, 1980, remodeling work began. Vandalism took a toll on the remodeling efforts but with the help of God and many hours of prayer, we were victorious and able to record the completion date of June 11,

1983. The edifice was rededicated on May 20, 1984, under the leadership of Reverend Cyril O. Eastman (pastor-in-charge).

Since that glorious spring day in May 1984, St. John AME Zion Church has risen in the face of adversity to stand tall and firmly rooted on the biblical foundation from whence it came. **The historical richness like Fredrick Douglass, the abolitionist, teaching Sunday School at Fork AME Zion Church and its believed role on the Underground Railroad lend itself to the integrity of this vital branch of Zion**. St. John AME Zion Church was and continues to be the center of the community. Over 35 Pastors have served St. John AME Zion Church. **In 2023, the church had its first female pastor appointed, Rev. Sybil Olivia Felton.** The church has grown significantly in the past 3 years and continues to grow. **Currently, there are legacy families that remain at St. John since the late 1800's and the legacy continues….**

In 1991, the original property was transferred to the U.S. Fish and Wildlife Service, and today is part of the Patuxent Research Refuge. Some of the original property deeded to the Wilson brothers are within the borders of the refuge, including the site of Isaiah's home and the original location of the Quaker meeting house which became Fork African Methodist Episcopal Zion Church.

St. John AME Zion Church
2993 Conway Road, Odenton, MD 21113
301-304-3219 (leave a message)
Pastor Sybil O. Felton, MDiv
https://www.stjohnamezodenton.org

Update on accessible parking plan – Jo Anne Schneider, ICC certified accessibility inspector/plans examiner (certificate # 8921815)

Thank you to the many Friends who shared their need for accessible parking and challenges with the parking lot with me as part of the research to address the accessibility code and safety hazards we have been dealing with in recent years. Your stories both confirmed what we knew about the dangers and barriers to getting into the Meeting House due to the current state of the parking lot and raised several new issues. I have been unable to write up my findings from this research due to several crisis and short deadlines at work, but the direct experience of our Members/Attenders and the general concerns of the Meeting will be part of the report and be part of the recommendations suggested.

I have been working with Meeting House and Lands to assess the parking lot. A member of MHL and I measured for a new accessibility plan and discussed options on September 20th, with the hope of providing Meeting House and Lands with a proposal for discussion in time for the October Meeting for Business update. I had thought that member would produce two drawings: 1) with the solution I developed based on my seven years of expertise as a certified accessibility inspector and 2) a 2nd solution that reflected ideas presented by several members of the Meeting that reflected their concerns about the amount of permeable surface at the Meeting house related to environmental credits.

I have not received the drawings of the two solutions discussed so I was unable to develop a proposal in the brief window I had available between work deadlines. I look forward to receiving the drawings so that a proposal can be developed and working with Meeting House and Lands to discuss and develop solutions that work best for the Meeting and the many members, attenders, renters and visitors impacted by the ongoing accessibility and safety issues in a timely manner. I still have a heavy workload but will make time for this – provided that my limited time and expertise will be respected.

Please understand that any plans to improve the parking lot will need to be certified by an ICC certified accessibility inspector/plans examiner and that any additions to the Meeting will require bringing that parking lot up to code. Given the current state of the parking lot, it is a surprise that someone has not reported these serious violations to the County office responsible for accessibility and required prompt upgrades already.

Those of us with certifications have gone through rigorous training and testing and participate in required continuing education to ensure we understand the ever changing nuances of a complicated set of rules related to accessibility codes. Given the nature of the code, while several solutions to a design may be possible, the specifics of the code can not be ignored. I would hope going forward that my expertise would be acknowledged and I be treated with respect. If you choose to use another certified inspector they will more likely give you the standard response, which is to expect the parking lot to be paved – the normal first step in a solution.

I understand that there are also concerns about the percentage of permeable surface area given the required changes to the parking lot to meet code and the potential new addition. I look forward to working with Meeting House and Lands, the group developing plans for a

potential new addition and any architects involved in this process to ensure that both accessibility and environmental concerns are addressed. However, I remain concerned that these urgent accessibility and safety repairs will be delayed for years if attached to the new addition development, preventing an increasingly large percentage of those using the building from safe and equal access.

In addition to the basic access issues, the current condition of the parking lot and lack of appropriately surfaced and marked parking spaces, accessible pathways and drop off space causes significant risk of falls leading to injury for those already at risk and liability issues for the Meeting. I hope this will be taken into consideration.

In the spirit,
Jo Anna

Q3 AFM Financial Report: July - Sept 2026

prepared by Jenny Isaacs, S&F Clerk

Operating Budget	2026 Budget	Activity Q1	Activity Q2	Activity Q3	Remaining	%
Income						
Contributions	52,000	7,840	9,785	7,000	27,375	53
Memorial Contributions		350				
Rentals	17,000	6,090	4,835	5,120	955	6
Interest, Dividends*	9,000	51	4,083	138	4,728	53
Undesignated Reserves Transfer	16,123	16,123				
Total Income	**94,123**	**30,454**	**18,703**	**12,258**	**32,708**	35
Expenses						
Children's Religious Education	150				150	100
Communications & Outreach*	8,155	1,370	1,183	1,883	3,719	46
Library	700	200	266		234	33
Meetinghouse & Lands**	30,000	8,690	12,524	10,667	-1,881	-6
Ministry & Pastoral Care	800	35	349		416	52
Peace & Social Concerns***	4,300		2,000	2,300	0	0
Stewardship & Finance	2,000	1339	234	123	304	15
Trustees						
Quaker Causes	4,461				4,461	100
All Designated Multi-Year Funds	27,361	27,361				
Apportionment	16,196		5,399	5,399	5,398	33
Total Expenses	**94,123**	**38,995**	**21,954**	**20,372**	**12,802**	14
Net	0	-8,541	-3,251	-8,114	19,906	

Multi-Year Funds	2025 ending balance	2026 internal transfers	YTD Income	Q1-2 Expenses	Q3 Expenses	Balance
Peace & Social Concerns						
Emergent Social Concerns	1,859	1,115		-1,859		1,115
Peace & Justice Center	2,928					2,928
Retrospective & Restorative Justice	5,532					5,532
Meetinghouse & Lands						
Building Fund	209,490	12,500	2200	-1,129		223,061
Capital Expenditures†	83,097	10,000	3,792	-9,703	-13,771	73,415
Memorial Garden	685	1,315		-750	-295	955
CREC						
Young Friends Opportunity	2,000					2,000
Camping	2,500					2,500
Ministry and Pastoral Care						
Embraced Ministry	1,860	-1,360				500
Suffering & Individual Emergency	5,000	1,500		-5,000	-500	1,000
Quaker Market†††	250	1,000	10,099	-7,384	-2,200	1,515
Stewardship & Finance						
Adult Scholarship	1,510	990		-850	-550	1,100
Committee Contingency (CCF)††	5,740	4,701		-300	-7,500	2,641
Trustees						
Founder's Fund	0					0
Total Multi-year Funds	**306,462**	**31,761**				**318,263**

Notes:

* does not include unrealized capital gains

** $7,500 in Committee Contingency Funds approved by MfB on 9.6.26 to cover MHL operational expenses to end of year

*** $300 in Committee Contingency Funds approved to P&SC from CCF on 6.21.26 (stamps/postcards) - if needed

Notes:

† includes $500 grant for Green Group - discernment pending

††internal transfer from Operating Budget was $441, roll-over from 2025 surplus $4,260

††† includes $250 for discernment by Young Friends and $228 advance donation to Winter Market

Money in the bank as of Sept 30, 2026		
Truist Checking	31,507	
Truist Money Market	98,721	
Truist Certificate of Deposit	53,549	
Friends Fiduciary Corp (FFC)*	293,190	*down $7,600 from Q2
Total	**476,966**	

Summary of holdings as of September 30, 2026		
Multi-year funds	318,263	
Net operating budget	19,906	
Undesignated reserves*	138,798	*includes unrealized capital gains & $50,000 bequest from the estate of Wes Jordan, pending designation by Trustees
Total	**$476,966**	

NARRATIVE:

This report contains corrections to Q1 (undesignated reserves transfer marked as income) & Q2 (correction of Communications & Outreach total), & small adjustments in interest income Q1 & Q2.

Our financial outlook for the rest of the year looks to be on track. It is normal for us to collect the bulk of projected member contributions in Q4. Last year at this time we were at 50% compared to this year's 47%, but by the end of 2025 had netted $5,000 over budgeted contributions. Our projected income was conservative compared to the previous year and we are not seeing a shortfall.

Our rental income has also continued to outperform projections. We were at 94% of anticipated income by the end of the 3rd quarter.

Meetinghouse and Lands experienced its budget overrun largely due to the tree damage sustained during the storm. Their timely application for Committee Contingency Funds should meet needed operational expenses for the remainder of the year. Several long-awaited capital projects were completed during Q2 and Q3, utilizing the Capital Expenditures Fund.

Other multi-year designated funds experiencing considerably increased demand compared to recent years were the Suffering & Individual Emergency Fund and the Adult Scholarship Fund.

Annapolis Friends Meeting DRAFT 2027 Operating Budget	
Income	
Contributions	60,000
Rentals	20,000
Interest, Dividends	9,000
Transfer from Undesignated Reserves	30,556
Total Income	**119,556**
Expenses	
Committees	
Children's Religious Education	150
Communications & Outreach	8500
Library	600
Meetinghouse & Lands	36,000
Ministry & Pastoral Care	700
Peace and Social Concerns	6,300
Stewardship & Finance	2,300
Trustees	5,000
Quaker Causes	4,874
Transfer to Designated Multi-Year Funds	37,964
Apportionment	17,168
Total Expenses	**119,556**

Process:

Budget Requests from Committees requested in **September**

Budget Draft Conference - S&F **10.8.26**

Budget Accepted - S&F **10.18.26**

Presented to Meeting for First Reading **11.1.26**

DISCUSSION

Stewardship & Finance unites in proposing Meeting consider a budget increase of **$25,000**

Primary Drivers:

$10,000+ overall increase in **multi-year funds**
to continue to meet established funding targets;
includes one-time $5,000 add (over $10k usual)
to **Capital Expenditures** requested by **MHL**

increased demand on funds = more needed from operating budget

	2025	2026
Adult Scholarship (S&F)	990	1,678
Suffering/Emergency (MPC)	0	5,000
Committee Contingency	4,260	7,500
Capital Expenditures	1,980	13,771

$6,000 increase to **MHL annual operating budget**
adjustment based on actual costs in 2025 & 2026

$5,000 professional audit requested by **Trustees**

$2,000 increase in annual Lighthouse contribution requested by **PSC**
reflects urgent need (# of clients has nearly tripled in 6 years, while our support has remained at $2,000 for over a decade.
Many founding churches that once contributed modest annual gifts now give $5K - $15K a year.
We received a beautiful personal appeal from the Director of Development at the Lighthouse, which PSC will share with Friends as a follow-up to this discussion.

Income Projections:

$30,000 transfer from undesignated funds - as of 9/30 at $138,798**.**
2026 surplus can potentially flow here to rebuild to full 1 year operating budget buffer
$60,000 in **contributions** (2025 actual)
$20,000 in **rentals** (2025 actual)
$9,000 in **interest/dividends** (2024 & likely 2026 actual; depends on stock market though!)

All committees discussed their budget requests with S&F.
Communications & Outreach has requested a $385 increase for outreach expansion; since their expenditures YTD are at 54% as of 9/30, this is likely negotiable. S&F has requested a $300 increase, also negotiable (84% of budget as of 9/30).

5-YEAR HISTORICAL COMPARISON

	2022 Actual	2023 Actual	2024 Actual	2025 Budget	2025 ACTUAL	2025 DIFFERENCE	2026 Budget	2026 YTD	Proposed 2027
Income									
Contributions	55,234	47,752	55,760	55,826	**60,926**	5,100	52,000	24,625	**60,000**
Memorial Contributions								350	
Rentals	7,137	16,481	17,185	17,000	**21,855**	4,855	17,000	16,045	20,000
Interest, Dividends		2,246	9,092	7,000	**7,746**	746	9,000	4,272	9000
Other		512	1,637	0	**63**	63	16,123	16,123	30,556
Total Income	62,371	66,991	83,674	79,826	**87,377**	10,764	94,123	61,415	**119,556**
Expenses									
Committee activities									
Children's Religious Education		49	36	300	**261**	-39	150		150
Communications & Outreach								4,436	8,500
Communications		3,195	6,270	7,000	**4,866**	-2,134	7,000		
Outreach	95	1,800	1,625	1,800	**748**	-1,052	1155		
Library	293	136	129	400	**441**	-41	700	466	600
Meetinghouse & Lands	29,330	22,795	24,655	30,000	**34,019**	-4,019	30,000	31,881	36,000
Ministry & Pastoral Care	174	420	718	800	**656**	144	800	384	700
Peace and Social Concerns	3,400	4,116	4,360	4,300	**4,250**	50	4,300	4,300	6,300
Stewardship & Finance		249	1,076	3,600	**1,635**	1,965	2,000	1,696	2,300
Trustees		0	0	0	**0**	0	0	0	*5,000*
Quaker Causes	4,321	4,322	4,419	3,820	**4,020**	-200	4,461	0	4,874
Designated Multi-Year Funds	992	11,532	9,905	15,207	**15,207**	0	27,361	27,361	37,964
Apportionment	12,625	12,627	13,841	12,499	**12,499**	0	16,196	10,798	17,168
Total Expenses	51,230	61,241	67,033	79,726	**78,601**		94,123	81,322	**119,556**
Net	11,141	5,750	16,641	100	**8,776**		0	-19,907	**0**

Designated Multi-Year Funds	Funding Targets as Instructed or Requested	2025 Add	2026 Add	*Opening Balance*	*YTD spent*	*Q3 balance*	2027 BUDGET
Peace & Social Concerns							
Emergent Social Concerns	2% of 2024 contributions	955	1,115	*1115*	*0*	*$1,115*	1,219
Peace & Justice Center	By request from P&SC (none received for 2027)	0	0	*2,928*	*0*	*$2,928**	0
Retrospective & Restorative Justice	By request from P&SC (none received for 2027)	0	0	*5,532*	*0*	*$5,532*	0
Meetinghouse & Lands							
Building Fund	add $10,000 each year from Operating Budget	5,000	12,500		*1,129*	*$223,061*	10,000
Capital Expenditures	add $10,000 each year from Operating Budget	5,000	10,000	*93,097*	*$23,474*	*$73,415*	**15,000**
Memorial Garden	$2,000 total to be maintained from Operating Budget	960	1,315		*1045*	*$955*	1,045
Children's Religious Education							
Young Friend's Opportunity	$ 2,000 total to be maintained from Operating Budget		0			*$2,000*	0
Camping	$2,500 total to be maintained from Operating Budget	1,634	0			*$2,500*	0
Ministry & Pastoral Care							
Embraced Ministry	$500 funding target requested by M&PC for 2027		0			*$500*	0
Suffering & Individual Emergency	$6,500 requested by M&PC for 2027		0		*5,500*	*$1,000*	6,500
Quaker Market	$1,000 to be provided initially from Operating Budget		1,000			*$1,515*	0
Stewardship & Finance							
Adult Scholarship	$2,500 total to be maintained from Operating Budget	409	990		*1,678*	*$623***	2,000
Committee Contingency	$10,000 total be maintained from Operating Budget	0	441			*$2200****	2,200
Total Operating Budget Transfers to Internally Designated Multi-Year Funds		**13,958**	**27,361**		*32,826*		**37,964**

** as of mid-October

***$7,500 MHL, $300 PSC already allocated (PSC may be able to use budget)

Annapolis Friends Meeting
Officers, Committee Members, and Representatives Slate for 2027
Working Copy

Committee positions are volunteer with nominal two-year terms beginning in January - e.g., (27) means that a member will serve starting in January 2027 and complete the term in December 2028; (26) means that a member began in January 2026 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: Group of Previous Clerks
Assistant Clerk #1: Margaret Holmes
Assistant Clerk #2: Angela Hicks
Treasurer: Dot Walizer (24)(26)
Recording Clerk: Phil Caroom (24)(26)
Recorder: Karen Cunnyngham (17-23)(25)(27)

CHILDREN'S RELIGIOUS EDUCATION COMMITTEE
Co-Clerks: Nancy Jo Steetle (20-24)(26), Liesl Ott (27)
Members: Alyssa Loffer
Roles (Committee Appointed)**:**

- Homeschooling Clerk - Kimberly Benson (2011-present)
- Teacher/helpers - Sylvia Oliva, Martha Baer, Phil Caroom, Joan Miller, Barbara Stavac, Cairn Krafft
- Nursery Coordinator -

COMMUNICATIONS & OUTREACH
Clerk: Alissa Greenwood (26)
Members: Carl Benson (21-23)(25,26), Sheryl Grier (22-24)(26), Mark Taylor (26), Bonnie Peregoy (25)(27), Ben Kilgore (26)
Roles (Committee Appointed):

- Web Manager - Sheryl Grier
- Email List Manager—Alissa Greenwood
- Calendar - Mary Barbera
- Zoom Link Management - Alissa Greenwood
- Zoom Hosting —Mark Taylor
- Directory Coordinator - Alissa Greenwood
- Social Media Coordinator - Alissa Greenwood, Mark Taylor
- Special Events - Bonnie Peregoy
- Technical Support Person - (staff) Ben Killgore

GIFTS & LEADINGS (formerly Nominating Committee)
Clerk:
Members: Nancy Jo Steetle (23)(25)(27), Susan Dapkunas (26)

LIBRARY
Clerks: Martha Lurz (17-19) (21-23)(25)(27)
Members: Tom Wolfe (24)(26), Susan Wolfe (25)(27), Betty Sue Salvia (26), Kathleen Hudson (26)

Barbara Stavac (27)

Working Groups:

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

MEETINGHOUSE & LAND

Co-Clerks: Mike Baker (26,27), Kim Finch (15-23)(25)(27)
Members: -Mark Taylor (26), Jeanne Ward (20-24)(26)
Subcommittees:

- Hospitality - Convener: Stephen Poe (23,24)(26)
- Building Use Coordinator (BUC) - Jenny Isaacs (27)

Working Group:

- Green Group Convener - Marjorie Kehoe (25)(27)

MINISTRY & PASTORAL CARE

Clerk [RSF members]: Martha Baer (23,24)(26)
Members: Beth Chandler (22)(24)(26), Diane Shandor (23)(25)(27), Judy Brown (24)(26), Marcia Ormsby (24)(26), Elise Albert (25)(27), Jo Anna Schneider (25) (27), Barbara Thomas (20-24)(26), Derrick Williams (26), Neil Gutterman (27)

Roles (Committee Appointed):

- Greeters/Conveners – Barbara Thomas, Martha Baer, Susan Dapkunas, Beth Chandler, Jean Christianson, Diane Shandor, Elise Albert, Ben Kilgore
- 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 *Interchange* - Barbara Thomas
- Chesapeake Quarterly Meeting - Marcia Ormsby
- Dayspring Silent Retreat - Jean Christianson

PEACE & SOCIAL CONCERNS

Co-Clerks: Kathy Trimmer (26,) Margaret Holmes (24, 26)
Members: Phil Caroom (20-24)(26), C. Jaye Mills (26), Alissa Greenwood (26), Connie Hutson (26), Jack Hogsten (27)
Working Group: Peace & Justice Center - Phil Caroom
Liaisons:

- MAJR (Maryland Alliance for Justice Reform) - Phil Caroom
- Light House, Inc. - Marcia Ormsby
- ACT (Anne Arundel Connecting Together)

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), Barbara Stavac (27), Lisa Hall, John Hall

STEWARDSHIP & FINANCE

Clerk: Jenny Isaacs (25,26)

Members: Dan Campbell (24)(26), Mary Pratt (25)(27), Cindy Barry (26), Ivan Torres (27)

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

TRUSTEES [RSF members]

Clerk: Phil Caroom (26)

Members: Dot Walizer (23)(25)(27), Mike Baker (27), Kim Finch (27), Cindy Barry (27)

Working groups:

ABC (Addition Building Coordination)

FORWARD (Finance Option Reports Which Are Ready for Decision)

Available to hold committees in Light during meetings: Jean Christianson

Set aside for now:

- Liaisons to FUM, FGC, FWCC, FCNL, AFSC

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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, Angela Hicks
- BYM Ministry and Pastoral Care: Barb Thomas
- BYM Friends Supporting Friends Working Group: Martha Baer
- World Council of Churches, Commission on Climate Justice and Sustainable Development: Kallan Benson
- West River 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: Kim Benson and Nathan Shroyer
- BYM Faith & Practice: Karen Cunnyngham
- Search Committee: Ann Riggs
- Trustees: Carl Benson
- Interm Recording Clerk: Phil Caroom

PROPOSED*AFM QUAKER CAUSES 2026

Tier 1:

1) Ramallah Friends School $400
2) AFSC - $400
3) Center of Help - $400
4) Friends Peace Teams - $400
5) Friends Wilderness Center - $400

(Tier 1 - 5 x $400= $2000).

Tier 2:

1) Interfaith Partners for the Chesapeake -$247
2) AIJN, Inc.$246
3) Anne Arundel Conflict Resolution Center $246
4) FCNL - $246 *for Indigenous Peoples' advocacy.*
4) Interfaith Action for Human Rights (IAHR) $246
5) FGC - $ 220 for *Kallan Benson's international travel to WCC climate-related meeting*
6) AFSC - $246 *for the AFSC Wabanaki Program teaching indigenous history and languages*
7) Muslim Voice for Peace & Reconciliation $246
8) Quaker House (Fayetteville, N.C.)-$246
9) Chesapeake Climate Action Network (CCAN) $246
10) FreeState Justice *legal services for LGBTQ+* $246

Tier 2 - 10 x $246 + $1 = $2,460

2026 Total $4461

Title: Fossil Fuel Treaty Initiative – Endorsement Request 1 page (& supporting documents)

To: Ellen McBride, Clerk

From: Green Group Convener

Subject: Seeking Endorsement of Meeting

This item is being submitted for discernment for MfWaB on Nov 1

Summary of request:

> The Green Group (working group under MHL) enthusiastically recommends that Annapolis Friends Meeting become an endorser of the Fossil Fuel Non-Proliferation Treaty.
>
> AFM would be signing as a Faith Institution; this would entail no exchange of funds, or services on the part of the Meeting.

From the Fossil Fuel Treaty Initiative website:

"The Fossil Fuel Treaty Initiative is an alliance of nation states and a global network of civil society organizations advocating for a new binding legal instrument to drive a fast and fair global transition away from oil, gas and coal.

> “The Initiative is centered around three pillars:
>
> 1. Just Transition - Accelerate a fair shift to diversified, accessible renewable energy.
> 2. Non-Proliferation - create the conditions to ensure the end of the expansion of oil, gas and coal.
> 3. Equitable Phase Out - Wind down existing fossil fuels to safe levels with wealthy countries leading and supporting others to join.”

The Fossil Fuel Treaty Initiative currently has the support of 18 nation-states, the World Health Organization (WHO), the European Parliament, Nobel laureates, scientists, and thousands of civil society groups including Friends Committee for National Legislation, (FCNL) and Quaker Earthcare Witness (QEW).

With an AFM endorsement of this program we would become part of their global network, and may expect our name to appear on their website showing our support of their mission.

The Green Group is most appreciative of the recent support shown by Annapolis Friends in choosing the FFTI cause as a beneficiary of the Quaker Market funds. We hope the Meeting will extend its support by also endorsing this Initiative.

This Green Group request arose out of the personal leading and testimony of Sylvia Oliva, for which we are grateful

ENDORSE AS AN FAITH INSTITUTION OR INDIVIDUAL

First Name *

Last Name *

Are you signing the letter as a Faith Institution or as an Individual? *

- ○ Faith Individual
- ○ Faith Institution

Faith or Faith Instituion *

E.g. "Church of England" or "Inter-Religious Council of Kenya". This will be listed publicly

Affiliation

E.g "Archbishop of Canterbury." This will be listed publicly. Can be a former title if relevant

Contact Email *

This will not be made public and will only be used by the Fossil Fuel Non-Proliferation Treaty, Greenfaith and Laudato Si Movement to send you updates on the open letter and the global call for a Fossil Fuel Treaty

City *

State/Region

Language Preference

Please Select

Country *

If the organisation is global, please put "International" as the Country

Please Select

Optional: Twitter Handle

If applicable

Website URL of Faith Institution

If applicable

Optional: Please provide a quote on why you are endorsing the Fossil Fuel Non-Proliferation Treaty

☐ I agree to receive other communications from Fossil Fuel Non-Proliferation Treaty. *

You can unsubscribe from these communications at any time. For more information on how to unsubscribe, our privacy practices, and how we are committed to protecting and respecting your privacy, please review our Privacy Policy.

Submit

3. Supporting Documents Submitted to Quaker Market

I would like to submit to Quaker Market for QHM 2026 funds, the following organization: Fossil Fuel Treaty Initiative.

What is the Fossil Fuel Treaty Initiative (FFTI)?

Simply put (https://www.fossilfueltreaty.org/about#faq):

> *"The Fossil Fuel Treaty Initiative is an alliance of nation states and a global network of civil society organisations advocating for a new binding legal instrument to drive a fast and fair global transition away from oil, gas and coal.*
>
> *"The proposed Fossil Fuel Treaty is centered around three pillars:*
>
> - *Just Transition - Accelerate a fair shift to diversified, accessible, renewable energy*
> - *Non-Proliferation - create the conditions to ensure the end of the expansion of oil, gas and coal*
> - *Equitable Phase Out - Wind down existing fossil fuels to safe levels with wealthy countries leading and supporting others to join"*

From their home page www.fossilfueltreaty.org:

"The Fossil Fuel Treaty and our network are actively underway to develop a concrete, robust, binding plan to protect people and the planet from the multifaceted threats posed by oil, gas, and coal—from climate change and health crises to security and economic instability. 18 nations have already joined this initiative and are participating in discussions on negotiating a Fossil Fuel Treaty to complement the Paris Agreement. [The United Nations Conference of Parties, a.k.a. "COP Meetings"] *They are supported by a diverse global network that includes thousands of health professionals, youth activists, social justice advocates, and civil society leaders. This movement also includes Indigenous leaders, businesses, cities and subnational governments, and over a million individuals worldwide."*

The FFTI has a 501©3 nonprofit status through its fiscal sponsor, Earth Island Institute (https://earthisland.org/##)

Background

In 2024 the Earthrise Collective (www.earthrisecollective.com) was founded by 52 Indigenous People from around the world hosting many in-person meetings in different countries to share their knowledge and wisdom in looking for solutions for the current global crises. They were wisdom keepers, thought leaders, scholars, visionaries, and climate/biodiversity activists. Each community, in turn, focused on its own locale to prepare for adaptation and mitigation. And in community they also found spiritual bonds in sharing ritual, prayer and solidarity.

At the 2025 COP Meeting in Brazil, the Indigengenous People were ready to speak up, and they announced the "First International Conference on the Just Transition Away from Fossil Fuels" which was to take place in Santa Marta, Colombia. It was hosted by Colombia and The Netherlands, and every continent was represented. Fully aware that all the COP Meetings until recent years had failed in dealing with the immense fossil fuel problem [At UN climate meetings, one single country can veto action given the consensus model], and that waiting any longer was unthinkable, the Fossil Fuel Treaty Initiative is determined "to secure a global binding treaty for a just transition to a fast, fair and financed phase-out of fossil fuels." And their mission statement continues (www.fossilfueltreaty.org/about#mission-and-history):

"We recognize that fossil fuels are interlinked with energy security, economic justice and the pursuit of peace and stability and therefore a Fossil Fuel Treaty must advance solutions that work at the intersections of these issues. For example, a just transition away from oil, gas and coal must include a plan for new secure union jobs. It must address the global debt crisis.

"The Fossil Fuel Treaty Initiative is a joint effort between governments and civil society. Governments are needed at the table to demonstrate leadership and vision and bring technical knowhow. To ensure no community or worker is left behind, Indigenous peoples, trade unionists, economists, scientists, engineers, health and legal experts and business leaders must also leave their mark on the process."

See also earlier history going back to 2017on their Mission & History page.

Why I believe it is important for AFM to support this cause with Quaker Market proceeds and education at this time

I believe that FFTI is a good candidate for AFM's support in funds and in education through QHM, because it contributes to helping a global project initiated by mostly indigenous people

around the world--a project to take care of our Earth and all life, based on a deep spiritual movement for life. And I intend to follow this action, as Creator leads me, by spreading news about the FFTI far and wide and by doing what I can locally. It gives me hope and I think it can do the same for other people in other places. Furthermore, it gives hope to those peoples who are poorest and most vulnerable to climate change.

Addressing our Testimonies

- The Fossil Fuel Treaty is anti-racism (including anti-indigenous racism)

- It deals with one of the main causes of climate change and supports sustainability

- It is social and environmental justice

- Supports human rights

- Supports non-violent conflict resolution

- Addresses vulnerable populations

- It is supported by Quaker organizations (e.g. AFSC, FWCC, Quaker Earthcare Witness, and Monthly Meetings such as Multnomah Friends Meeting)

- It is a new cause we have never supported before

- It is both local and global (although the U.S. is not yet part of it)

- It will help children and all life on Earth.

- Promotes Peace, Integrity, Community, Equality & Equity

Network of Endorsers

To mention a just very few that stood out for me: Barton Rubenstein of Mother Earth Project who worked with Kallen Benson on the Parachutes for our Planet program; Bill McKibben; Katharine Hayhoe; Terry Tempest Williams at Harvard Divinity School; Baltimore 350; Chesapeake Physicians for Social Responsibility; Climate First! Inc. which was a member of Climate Stewards of Greater Annapolis; Eco-Justice Collaborative of Philadelphia Yearly Meeting; Elders Climate Action; Fridays for Future USA and their Philadelphia chapter; One Earth; Parliament of the World's Religions; Pax Christi Young Adult Caucus; P.G. County Peace & Justice Coalition; Psychology Coalition of NGOs at the U.N.; Sunrise Movement; Third Act., and Quaker Earthcare Witness.

Respectively submitted by Sylvia Oliva

on behalf of the AFM Green Group