

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Eleventh Month, Fourth Day, 2024 (11/3/24)

Present were: Karen Cunnyngham (clerk), Phil Caroom (recording clerk), Mary Barbera, Jean Christianson, Patricia Robinson, Martha Baer, Lee Ballantyne, Sylvia Oliva, Martha Lurz, Ellen McBride, Margaret Holmes, Nona McNatt, Joan Miller, Kim Finch, Fahima Gaheez, Cairn Krafft, Douglas Krafft, Judy Brown, Kathy Trimmer, Dan Campbell, Barb Thomas, Joe Miller, Marcia Ormsby, Nan Elsbree, Sky Elsbree, Diane Shandor, Jack Hogsten, Jack Lahr, Ann Riggs, Alison Miller, Larry McNeeley, Marjorie Kehoe, Minette Clark-Swindel, Phyllis Singer, and Stephen Poe.

We met both in person and via Zoom, beginning with centering worship and screen-sharing of Baltimore Yearly Meeting's Faith and Practice queries on education, and a review of our AFM anti-racist queries.

Our Clerk welcomed Friends to MfB on a beautiful fall morning and she noted that we have many exciting business items with the approach of the new year. Just as Friends are centering and focusing this morning, she also shared her observation of an intensely focused squirrel earlier near the patio.

For Ministry and Pastoral Care (MPC), Barb Thomas reported that Fahima Gaheez has completed her clearness committee process and that the committee has recommended her for membership. Friends joyfully approved!

Barb also provided a list of upcoming MPC events (all on First Days at 9:15, unless otherwise indicated) as follows:

- Next week, a threshing session will be held on the topic of whether to build further onto our Meeting House and whether additional restrooms or handicapped accommodations are needed.
- The following week (11/17 - 3 to 5 pm), MPC encourages Friends to consider participating in a statewide meeting with Anne Arundel Connecting Together (ACT) and other groups to decide statewide advocacy goals along with two sister organizations; the gathering will be held in Columbia, Md. Friends may register at <https://secure.everyaction.com/zD6BZZmUFUybooBRVXfazw2>.
- Then, on 11/24 at 9:15 a.m., A.C.T. will offer a Meeting for Learning (MfL) at AFM as to the group's history, goals for assisting our disadvantaged neighbors and how Friends may participate;
- On 11/29, AFM will hold a post-Thanksgiving "Friends-giving" meal between 2 and 4 p.m.
- On 12/8, we will have a sacred chant and dance session.
- On 12/22, just before Christmas, a holiday program is planned but Friends' suggestions to MPC for this program still are invited.
- On Christmas eve (Tues., 12/24, 7 p.m.), we will have our traditional AFM Christmas eve service with silent worship followed by singing of carols.
- On New Year's Eve (Tues., 12/31, 7 p.m.) , we will have a New Year's service.

In the new year between January & April coordinated by Judy Brown, MPC will offer a Quaker Seeker series of Meetings for Learning. More will be posted about this soon. Topics will include an introduction to Quaker faith and practice, testimonies, social justice, Christianity & Universalism, Quaker process, historic Quakers as "Seekers and Finders," and vocal ministry.

MPC also is happy to report that more and more Friends have expressed interest in Friendly Gatherings (FG - formerly "Friendly 8s"). One FG group meets monthly in person on Saturday nights, one meets monthly online and a third in-person group is being organized. Friends are welcome to participate alternately in different groups.

Some Friends have requested the opportunity to hold meetings at Potluck rather than waiting months for a MfL slot. MPC will seek to coordinate Friends who wish to meet during or after potluck, beyond the usual potluck social time. Friends input for MPC is invited as to how this might work.

For Peace and Social Concerns Committee (PSC), Margaret Holmes reported 2024 Quaker Causes (QC) recommendations. After requesting input both online and via a well-attended Threshing Session, PSC provided a list in two tiers. (See attached QC recommendations.) It was noted that a few groups known to have their own fundraising initiatives or otherwise to have received substantial sums from AFM this year were removed, at least for the current year. At the request of several Friends, two new groups were added in support of Friends concerns for the environment (Interfaith Partners of the Chesapeake - IPC) and climate change (Chesapeake Climate Action Network - CCAN). We also agreed to make special designation of our Friends General Conference (FGC) contribution for support of young Friend Kallan Benson's international travel to a World Council of Churches (WCC) climate-related meeting, and to designate two other donations to Friends Committee on National Legislation (FCNL) and American Friends Service Committee (AFSC) for support of programs related to indigenous people. Friends approved these recommendations.

As a preview for an item expected at a future MfB, Margaret mentioned that PSC has recommended that the committee's budget be increased by \$600 for an annual contribution to ACT. This amount is recommended both because ACT has requested more funds from its member churches to satisfy the need for a new assistant director; also, we have learned that National Association for the Advancement of Colored People (NAACP) has interrupted its annual contribution of \$600 dues which, together with AFM's annual contribution of \$1400, had made a shared annual \$2,000 ACT membership. If NAACP resolves its conflict over the dues, our \$600 could simply be a supplemental donation; but if NAACP decides to withdraw from ACT, AFM would be able to pay the balance required for membership. Before MfB is asked to approve this request, Stewardship & Finance will review the proposed budget item and offer its own recommendation with the Second Reading of the 2025 budget.

One Friend asked for a reminder about the function of ACT and our dues: Friends reviewed the role of ACT to bring faith groups together in support of important concerns and leadership within our impoverished communities such as housing, gun violence, and school problems.

Margaret also offered several announcements:

- 1) Winter Relief. Our AFM sign up sheet in support of the Winter Relief seasonal homeless shelter, to be shared with Magothy Methodist during the week of February 2024. Our slate of nighttime chaperones is about 1/2 completed; we have been requested to provide the Sunday evening meal and have a coordinator signed up. PSC soon will circulate the announcement again on the AFM webpage, inviting additional sign ups.
- 2) As also announced by MPC (above in these minutes), Margaret reminded Friends of the ACT meeting in Columbia, Md. on 11/17 from 3 to 5 p.m. PSC member Jack Hogsten, who serves as an AFM representative to ACT, also noted that the A.A.County Council recently passed a new housing affordability ordinance after a hearing that was very well-attended by ACT supporters; he praised the Council for this good work.
- 3) Margaret also reminded Friend that, today, MarylandPeace Action will hold an awards ceremony for winners of its annual Peace Essay Contest for middle schoolers, which is actively supported by AFM. The event will be held during a break in Annapolis Jazz and Roots Festival performances at St. Luke's Episcopal on Bay Ridge. She also noted that paper copies of the winning essays will be available in the AFM office; if permitted by Peace Action, PSC also will share these via AFM Announce.
- 4) During Potluck today PSC will invite Friends to share a table in the classroom for those who have participated in our Peace & Justice Center (PJC) discernment of ways to support Friend Mary Dadone's efforts with the Center of Help.

Relatedly, she noted that another PJC discernment will be held by Zoom on 11/13 at 7 pm to support Ann Riggs with her leading as to Friends United Meeting's (FUM's) Kenya Samburu and Turkana program. All are invited and the announcement will be posted on AFM Announce again soon.

- 5) Finally, as to the annual Holiday Sharing program, Margaret reported that we still are waiting for a Dept. of Social Services assignment of three indigent families who Friends will assist with supplies for Thanksgiving and Christmas meals, as well as gifts for their children. PSC member Kathy Trimmer will coordinate this effort and circulate information as soon as it is available.

Another Friend also noted that the Light House, Inc. also will be offering a Thanksgiving dinner at the Stanton Center. Information also will be forthcoming as to how Friends might support that, also.

[Recording clerk's note: Minutes were APPROVED IN MFB UNTIL THIS POINT! Due to shortage of time, the balance will need approval in December.]

For Gifts and Leadings Committee (G&L), Martha Baer offered the first reading of the 2025 slate of Meeting committee members, clerks and officers. (See attached.) She reviewed a handout of the slate, noting that parentheses should show the year that each Friend started in a position with the presumption that Friends may serve a two year, renewable term. The slate also shows liaisons to outside organizations and others who assist committees without necessarily being at every meeting; these unofficial assistants are variously referred to as "second circle," subcommittees, huddles and working groups, some of which are ad hoc. She described the Committee's joyful process of reaching out and recruiting among Friends. She noted that there still are blanks to be filled in, especially Assistant Clerk and Co-Treasurer. She thanked committee members for their ongoing efforts!

Martha also noted that there have been difficulties in filling the Co-Treasurer position, although Karen Cunnyngham has been serving on an interim basis in this role over the past year. One possible aid in recruiting a new Co-Treasurer might involve adopting new financial / management software known as APLOS. A subcommittee months ago examined this software and G&L has asked S&F to consider whether to recommend that AFM adopt this software. This may be brought back by S&F at a later MfB. (Our Clerk invited Friends to take any APLOS questions to the next S&F meeting.)

As to Outreach Committee (OC- this year, consisting of Bonnie, Christina & Cecile), G&L currently is not showing any members on the Slate. OC has had difficulty with its duties which include greeters and new attenders. These duties recently have been shared with MPC to provide more time for CO to pursue connections via Festivals and Family Fun days. Both Committees are considering whether other overlaps might permit OC duties to be shared with still other committees, such as Communications, Library, and MPC.

One Friend expressed concerns because the slate now shows Meeting House and Lands (MHL) committee as having only one member, despite its many responsibilities; she noted that the hospitality subcommittee has not met during the past year. Our Clerk urged friends to directly contact G&L and other committees in need before our next MfB.

For Stewardship and Finance (S&F) Committee, Jack Lahr offered the first reading of the proposed AFM 2025 operating budget (attached). He noted that "Our meeting is on solid financial grounds" and that changes between our 2024 and 2025 budget are "incremental, not major changes." He invited Friends to bring other questions / comments via email, or to bring these to the next blended S&F committee meeting which will be held on 11/17/24 in the 9:15 am time slot. Friends thanked Jack for this presentation.

Our Clerk noted that the budget's second reading will take place in January, so that Friends will have all the information on year-end donations by that time, as agreed at our 10/6/24 MfB).

For Meeting House and Land Committee (MHL), Kim F. reported that the 11/10, 9:15 am Threshing session will discuss our building fund and possible future Meeting House plans for “next steps.” As to our AFM maintenance needs, Kim noted that most of our work recently has been done by her spouse Dan Schmoyer; she urged Friends not to be surprised to see him working around the Meeting House.

MHL and the Green Group have continued working with Interfaith Partners for the Chesapeake (IPC) for planting of 3 free native trees and 27 shrubs, made available with state & county assistance and coordinated by MHL & the Green Group. These will become parts of an AFM “demonstration native plant garden and food forest garden,” with planting completed towards the end of November. When the date is finalized, MHL will notify Friends.

At our upcoming 11/9 workday and BYOS (“bring your own shovel”) event, Friends can do some preliminary work, staking out planting areas and pre-digging some holes for planting. More details will be made available soon for interested Friends. The Green Group hopes that some of these plantings will begin to form an “edible trail” with clusters of native fruit and nut plants in different places along our existing trails.

One Friend asked how these plans might relate to the possibility for possible future building on the property. Kim said that the plans for the trail, a grove of bald cypress in the streambed, and edge plantings all will be consistent with possible future development on the Meeting House. Another Friend noted that this program constitutes a commitment to keep the new plantings watered for the next year. Another expressed concerns that the Green Group will need help to meet these commitments. Another reminded friends to be careful of broken glass which remains, due to our property’s history as a city dump.

We closed with brief centering silence.

-These minutes are respectfully submitted. - P. Caroom

2024 Quaker Causes list

recommended by Peace & Social Concerns after consideration of Friends' threshing suggestions:

TIER 1--

- 1) Ramallah Friends School \$350
- 2) BYM STRIDE \$350
- 3) Center of Help \$559.50
- 4) Afghan Women's Fund \$559.50

(Tier 1 - the above 4 x \$350= \$1400, plus \$419/2=\$209.50 added to 3) & 4))

TIER 2--

- 1) Chesapeake Climate Action Network \$200
- 2) Annapolis Immigration Justice Network, Inc. \$200
- 3) Anne Arundel Conflict Resolution Center \$200
- 4) Friends Peace Teams \$200
- 5) Friends Committee on National Legislation (FCNL) \$200
- 6) Friends Wilderness Center -\$200
- 7) Interfaith Action for Human Rights (IAHR) \$200
- 8) Peace Action (Maryland) \$200
- 9) Friends General Conference (FGC) \$200 *[designated for Kallan Benson/WCC climate prog.]*
- 10) American Friends Service Committee (AFSC) \$200
- 11) Muslim Voice for Peace & Reconciliation \$200
- 12) Quaker House (Fayetteville, N.C.) \$200
- 13) Interfaith Partners for the Chesapeake \$200

(Tier 2 - 13 x \$200 = \$2600)

COMBINED TIERS TOTAL - QC amount available for 2024 \$4,419

Annapolis Friends Meeting
Officers, Committee Members, and Representatives Slate for 2025
First Reading, Reviewed 11/3/24

Committee positions are volunteer with nominal two-year terms beginning in January - e.g., (25) means that a member will serve starting in January 2025 and complete the term in December 2026; (24) means that a member began in January 2024 and nominally has one more year in the 2-year term. A term in which a member has served as clerk of an AFM committee or subcommittee is designated by an underline. Committees serve as support and resources for the subcommittees and liaisons listed under them.

Clerk: Ellen McBride (25) **Assistant Clerk:** VACANT
Co-Treasurer: Dot Walizer (24) **Co-Treasurer:** VACANT
Recording Clerk: Phil Caroom (24) **Recorder:** Karen Cunnynggham (17-23)(25)

CHILDREN’S RELIGIOUS EDUCATION COMMITTEE

Clerks: Committee

Members: Nancy Jo Steetle (20)(22)(24), Martha Lurz (20)(22)(24), Sylvia Oliva (22)(24), Barbara Stavac (25)

Roles (Committee Appointed):

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

COMMUNICATIONS

Co-clerks: Alison Barrett (24, 25), Carl Benson (21)(23)(25)

Members: Sheryl Grier (22)(24), Marjorie Kehoe (23)(25), Mark Taylor (25), Alissa Greenwood (25), Jon Hall (23)(25)

Roles (Committee Appointed):

- Web Manager - Sheryl Grier
- Email List Manager - Alison Barrett
- Calendar - Mary Barbera
- Zoom Link Management - Alison Barrett
- Zoom Hosting - Alison Barrett, Phil Caroom, Cairn Krafft, Connie Hutson
- Directory Coordinator - Alison Barrett
- Social Media Coordinator - TBD by committee
- Bulletin Board Coordinator - Marjorie Kehoe
- Technical Support Person - (hired) Ben Killgore

GIFTS & LEADINGS (formerly Nominating Committee)

Clerk: Martha Baer (22, 23)(24)

Members: Barb Thomas (19-23)(25), Margaret Holmes (23)(25), Nancy Jo Steetle (23)(25)

LIBRARY

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

Members: Alison Barrett (23)(25), Tom Wolfe (24), Susan Wolfe (25)

Working Group:

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

MEETINGHOUSE & LAND +2

Co-Clerks: Kim Finch (15-23)(25), Jeanne Ward (20)(22)(24)

Members: Ron DeAbreu (16-22)(24)

Subcommittees:

- Hospitality - Convener: Stephen Poe (23, 24), Marcia Ormsby (16-22)(24), Minette Clarke-Swindle (24)
- Building Use Coordinators (BUC) - Barb Thomas (23), Bonnie Peregoy, assistant (25)

Working Group:

- Green Group Convener - Marjorie Kehoe

MINISTRY & PASTORAL CARE

Co-Clerks [RSF members]: Martha Baer (23, 24), Barb Thomas (20)(22)(24)

Members: Beth Chandler (22)(24), Diane Shandor (23)(25), Judy Brown (24), Marcia Ormsby (24), Elise Albert (25), Jo Anna Schneider (25)

Roles (Committee Appointed):

- Greeters/Conveners - (on line) Beth Chandler, Jean Christianson, Judy Brown; in-person) Barb Thomas, Martha Baer, Susan Dapkunas, Joan Miller
- 5th Night Light - Mary Barbera
- Memorial Garden - Mary Barbera
- Spiritual Friendship Group Coordinators - Diane Shandor, Patty Robinson
- Urgent Pastoral Care Coordinator: Marcia Ormsby
- Adult Religious Ed— Coordinator: Barb Thomas; Members: Martha Baer, Judy Brown

Liaisons:

- BYM - Barb Thomas
- Quarterly Meeting & Interchange - Canby Roberts
- Silent Retreat - Jean Christianson
- FUM, FGC, FWCC - Ann Riggs

OUTREACH

Clerk: Bonnie Peregoy (23)(25)

PEACE & SOCIAL CONCERNS

Co-Clerks: Margaret Holmes (24), Phil Caroom (20)(22)(24)

Members: Jack Hogsten (23)(25), Nathan Shroyer (23)(25), Kathy Trimmer (24), Ani Warneka (25)

Working Group: Peace & Justice Center

Roles (Committee Appointed):

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

Liaisons:

- FCNL - Nathan Shroyer
- MAJR Representative - Phil Caroom
- Light House, Inc. - Marcia Ormsby

QUAKER MARKET

Clerk: Cairn Krafft (12-22)(24)

Members: Jean Christianson (14-22)(24), Ruth Slavin (16-22)(24), Al Baumann (19-23)(25), Martha Lurz (20)(22)(24), Canby Robertson (20)(22)(24), Karl Richmond (21)(23), Alison Barrett (23), Marjorie Kehoe (24), Minette Clarke-Swindle (25), Fahima Gaheez (25), Ani Warneka (25)

STEWARDSHIP & FINANCE

Co-Clerks: Jack Lahr (24), VACANT

Members: Larry McNeely (23)(25), Dan Campbell (24), Jenny Isaacs (25), Mary Pratt (25) **Ex officio:** Co-Treasurer(s): Dot Walizer (20)(22)(24), Karen Cunnyngham (interim)

TRUSTEES [RSF members]

Clerk: Patty Robinson (23,24)

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

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

Set aside for now:

- Quaker Dudes
- Ad hoc Building for the Future Committee
- AFSC Liaison

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ACKNOWLEDGEMENT of Annapolis Friends serving on

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

- Reparations Working Group and Peace and Social Concerns: Phil Caroom
- BYM Faith & Practice, Friends General Conference Central Committee: Ann Riggs
- Ministry and Pastoral Care: Barb Thomas
- Friends Supporting Friends Working Group: Martha Baer
- Unity with Nature: Carl Benson
- Rep. to Friends Committee on National Legislation: Kallan Benson
- American Friends Service Committee Corporation: Bethanne Bruninga Socolar
- Rep. to Interfaith Action for Human Rights: Jack Lahr
- Quaker Burial Ground: Phil Caroom (since 2013), Jeanne Ward, Joe Miller, Tim Mullady
- Nuts and Bolts Chesapeake Quarter: Canby Robertson
- Friends Wilderness Center Liaison - Nancy Jo Steetle
- Camp Property Management - Nathan Shroyer

Annapolis Friends Meeting
Second Circle & Volunteers
 For Committee Clerks - 2025

When Gifts and Leadings reaches out to individuals to learn about their interests, some express an interest in occasionally helping out with a committee. We compile those names as a “second circle” and pass them along to the committee clerk. Here’s what we’ve learned this year. Do we have it right?

Committee	Name
Children’s Religious Education Committee	Zoran Zdravkoivich
Communications	none
Gifts & Leadings	none
Library	Betty Sue Salvia, Barbara Stavac
Meetinghouse & Land	George Arthur, Kathleen Hudson, Myra Saenz, Sabrina Bardonille
Hospitality	Nan Elsbree
Green Group	Jenny Isaacs, Mary Pratt, Connie Hutson, Sylvia Oliva, Kim Finch, Jean Christianson, Fran Palmeri, Kathy Trimmer
Ministry & Pastoral Care	Ann Riggs, Minette Clarke-Swindle, Pat Schenck, Joe Miller (Friendly Gatherings), Nancy Jo Steetle (meal support and clear ness committees)
Adult Religious Education	Diane Shandor, Pat Schenck
Outreach	Alissa Greenwood, Myra Saenz, Joan Miller
Peace & Social Concerns	Ann Riggs, Jenny Isaacs, Nona McNatt, Mary Dadone, Susan Dapkunas,
Anne Arundel Connecting Together	Cecile Taylor, Mary Ann Bleeke, Jack Hogsten, Sheila Murdock
Quaker Market	Betty Sue Salvia, Mary Joan McNamara, Barbara Stavac, Joan Miller

Annapolis Friends Meeting Operating Budget

	2022 Actual	2023 Actual	2024 budget, amended*	2024 Actual as of 9/30	2024 Actual - Budget as of 9/30	Requested 2025
Income						
Contributions	55,234	47,752	48,465	27,944	20,521	50,000
Rentals	7,137	16,481	15,000	14,530	470	20,000
Interest, Dividends		2,246	7,000	3,886	3,114	7,000
Other		512		388	-388	0
Committee Contingency Fund Transfers*			1,110	1,110	0	
2023 Surplus Designation **			5,256	5,256	0	
Portion of 2023 FFC Distribution***						3,912
Total Income	62,371	66,991	76,831	53,113	23,718	80,912
Expenses						
Committee activities						
CREC		49	300	0	300	300
Communications		3,195	6,000	4,582	1,418	7,000
Library	293	136	400	129	271	400
Meetinghouse and Lands **	29,330	22,795	33,256	20,514	12,742	25,000
Ministry and Pastoral Care *	174	420	850	697	153	800
Outreach	95	1,800	1,800	1,458	342	1,800
Peace and Social Concerns *	3,400	4,116	4,360	4,352	8	3,400
Quaker Market	180	494	550	243	307	0
Stewardship and Finance		249	1,150	1,029	121	1,200
Trustees		0	0	0	0	0
Independent Designated Funds	992	11,532	9,905	9,905	0	24,693
Quaker Causes	4,321	4,322	4,419	0	4,419	3,820
Apportionment	12,625	12,627	13,841	13,841	0	12,499
Total Expenses	51,410	61,735	76,831	56,750	20,081	80,912
Net	10,961	5,256	0	-3,637	3,637	0

Notes:

- Interest and Dividends includes FFC distribution (does not include unrealized gains/losses)
- Ministry and Worship includes \$250 for Quaker Burial Ground
- Outreach includes festival fees, internal expenses, \$100 GAIN dues
- P&SC includes \$2000 for Lighthouse and \$1,400 to split ACT membership with NAACP
- Quaker Causes is 8 percent of last full year's contributions

* 2024 Budget includes the following amendments through Committee Contingency Fund transfers

Purpose	Committee	Amount	Approved
Md Peace Action Education Fund	Peace & Social Concerns	\$250	May 2024, Stewardship & Finance
Postcarding supplies	Peace & Social Concerns	\$702	July 2024, Business Meeting
Replacement banner	Peace & Social Concerns	\$8	October 2024, Business Meeting
Additional expenses	Ministry & Pastoral Care	\$150	October 2024, Stewardship & Finance
TOTAL		\$1,110	

** 2024 budget includes an amendment through allocation of the 2023 budget surplus

Additional expenses	Meetinghouse & Lands	\$5,256	September 2024, Business Meeting
Stewardship and Finance recommends carrying over any unspent 2023 surplus to 2025 for a MHL budget of up to \$30,256.			

*** FFC distributions were not included in the 2020 - 2023 operating budgets. (2023 distributions were \$4,985.)
 Stewardship and Finance recommends using a portion of these funds to offset 2025 expenses if needed.

Annapolis Friends Meeting

2023		2024 (as of 9/30)				2025		
Designated Funds	Year End	Budget	Additions	Subtractions	Balance	Proposed transfers	Year Begin	Fund Target
Peace and Social Concerns								
Emergent Social Concerns	1,299	1,105			2,404	955	3,359	2% of 2023 contributions
Peace & Justice Center	2,928	0			2,928		2,928	None
Retrospective and Restorative Justice	12,532	0		7,000	5,532		5,532	None
Meetinghouse and Land								
Building Fund	194,718	5,000			199,718	10,000	209,718	add \$10,000 each year
Capital Improvement	25,130	5,000	2,400		32,530	5,000	37,530	varies based on needs
Capital Replacement	42,047	5,000			47,047	5,000	52,047	add \$10,000 each year
Memorial Garden	2,410	-410		585	1,415	585	2,000	2,000
CREC								
Young Friend's Opportunity	2,000	0			2,000		2,000	2,000
Camping	2,500	0		1,634	866	1,634	2,500	2,500
Ministry and Pastoral Care								
Embraced Ministry	2,000				2,000		2,000	2,000
Suffering & Individual Emergency	2,500	2,500			5,000		5,000	5,000
Stewardship & Finance								
Adult Scholarship	2,400	100		409	2,091	409	2,500	2,500
Committee Contingency	18,390	-8,390		1,110	8,890	1,110	10,000	10,000
Trustees								
Founder's Fund	0	0			0		0	None
Total Designated Funds	310,854	9,905	2,400	10,738	312,421	24,693	337,114	

Money in the bank (9/30/2024)

Truist Checking	\$53,026
Truist Saving	\$47,875
Truist Certificate of Depost	\$101,350
Friends Fiduciary Corp (FFC)	\$207,679
Total	\$409,929

Quaker Market Distributions

Spring 2023	\$5,750 (\$250 to Capital Improvement)
Holiday 2023	\$9,850 (\$250 to Capital Improvement)
Spring 2024	\$7,850 (\$1,900 to Capital Improvement)
Spring 2024	\$250 Not yet distributed

Undesignated reserves

\$100,895

Includes FFC unrealized gains over time as well as FFC distributions from 2020-2023

2025 Budget Notes

Operating Budget Income

- Contributions: \$50,000 is slightly higher than in the 2024 budget
- Rentals: We're on track to bring in \$20,000 in rentals this year
- No change to interest and dividends
- Friends Fiduciary Corporation (FFC) dividends are currently included in AFM's operating budget, as they were pre-2020. They were not included in the 2020 to 2023 operating budgets. Instead, FFC dividends went into undesignated reserves, currently ~\$100,000. We recommend including a portion of the FFC dividends in undesignated reserves in the 2025 budget IF NEEDED. If other income is higher than expected and/or committees underspend their budgets, the earlier FFC distributions will remain in undesignated reserves rather than create a 2025 operating budget surplus.

Operating Budget Expenses

- Communications requested a higher budget to cover increased tech support
- Meetinghouse and Lands requested a budget of \$30,000. We recommend meeting this request by including \$25,000 in new 2025 operating budget funds and allowing them to carry over the 2023 operating budget surplus of \$5,256 that was approved for MHL use. (The committee is not on track to spend those funds in 2024.)
- Peace and Social Concerns did not submit a budget request for committee activities beyond AFM's contribution to the Lighthouse and AFM's share of ACT dues.
- Independent Designated Funds includes:
 - 2% of 2023 contributions (\$955) to Emergent Social Concerns
 - \$10,000 to the Building Fund
 - \$5,000 to Capital Improvement
 - \$5,000 to Capital Replacement (down from MHL's requested \$10,000)
 - Transfers to replenish other Funds that were drawn on in 2024 (\$585 to Memorial Garden, \$1,634 to Camping, \$409 to Adult Scholarship, \$1,252 to Committee Contingency)

Bank Account Balance

As of September 30, 2024, AFM had \$409,929 spread across Truist checking, saving, and Money Market accounts and FFC investments. Of this, \$312,279 is designated for one of AFM's Funds and \$100,895 is undesignated. (The net 2024 operating budget is -\$3,495 and undisbursed Quaker Market proceeds are \$250.)