

Annapolis Friends Monthly Meeting (AFM)
Meeting for Worship with Attention to Business (MfB)
Twelfth Month, First Day, 2024 (12/1/24)

Present were: Karen Cunyningham (clerk), Phil Caroom (recording clerk), Ellen McBride, Fahima Gaheez, Joan Para Miller, Jack Lahr, Barb Thomas, Nan & Sky Elsbree, Lisa & Jonathan Hall, Minette Clarke-Swindel, Martha Baer, Diane Shandor, Kim Finch, Martha Lurz, Margaret Holmes, Jeanne Ward, Jack Hogsten, Dot Walizer, Marjorie Kehoe, Judy Brown, Jean Christianson, Barbara Stavac, Alison Barrett, Nancy Jo Steetle, Larry McNeely, Patty Robinson, and Steve 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 the ***environment***, as well as a review of our AFM anti-racist queries.

Initially, we approved minutes from our November meeting which were distributed previously via our AFM Announce list.

For Meeting House and Land Committee (MHL), Kim reported that, based on two listening sessions and one threshing session on Meeting House needs and priorities, MHL has found unity to recommend that Meeting should proceed with efforts to obtain more handicapped bathrooms, storage space, more quiet area for worship, and a better adult classroom. Taking these concerns as a punchlist, MHL further recommends that we take our most recent (2017) Master Plan for a possible addition and, since it is nearly 8 years old, we seek an update for implementing these specific priority aspects of this plan with current cost estimates. Kim also distributed copies from the 2017 plan that would add an addition on the outer side of the lobby, which originally was designed for such a purpose. For this update, MHL suggests that we hire an architect and that we use \$8K to \$10K from our existing building fund.

Our Clerk noted approving this allocation would not mean that we definitely will proceed, but that it just is a next step towards possible building. One Friend urged that we ask the architect to consider the "bare minimum" to support these priorities, for example, suggesting that we don't need a new library. Another Friend suggested that we ask Evan Lippincott (our original architect) to come out of retirement. Others agreed that Evan would be the first choice, or someone he might recommend, for continuity's sake. Yet another Friend suggested a preliminary inquiry as to how much Friends might be willing to pledge for such a project, but noted the bathrooms are critical. Kim commented that the area labeled "library" on the original plan now actually might become an adult learning classroom and/or a small worship space (such as now used by early Meeting) which could hold up to 35 people; she suggested that finding what the current costs might be could be a step to take before considering pledges.

After this discussion, Friends approved up to \$10,000 from the building fund for this update and cost estimate by an architect.

For Gifts and Leadings Committee (G&L), Marth Baer offered a 2nd reading of the proposed 2025 slate of officers, committees, their clerks and second circle participants, noting several key additions and updates.

As to the AFM's co-treasurer position, mentioned last month, G&L referred a proposal to Stewardship and Finance Committee (S&F) requesting consideration of the suitability of Aplos, the financial management software program, for possible use; S&F has taken this question on, beginning their own discernment process. (If a migration to Aplos occurs at some future time, Ann Riggs has expressed

willingness to serve in this capacity, but it is premature to bring her name forth until such time as the Meeting makes a decision about whether to go in that direction.) So, at this time, G&L brings the slate forth with the Co-Treasurer for Financial Reports role still vacant.

Martha also noted there also still is another vacancy in the Assistant Clerk role. Although G&L believes several Friends have the qualities needed, they did not find someone currently ready and available to step into the position. So, at this time, G&L recommends that support for the Clerk should come from her support committee, with past clerks filling in to convene Meetings for Worship with Attention to Business should the clerk need to be absent. This is consistent with how we have covered vacancies in the past.

G&L hopes that the Meeting will actively support Friends' attendance at the clerking workshop at Pendle Hill next year (typically held in November) and will offer other opportunities for all interested Friends to develop their leadership skills.

Friends approved the 2025 slate as presented.

For Stewardship & Finance Committee (S&F), Jack Lahr noted that the first reading of the budget has been submitted in writing and welcomed email questions. A final draft will be reserved until January with hopes that Friends' year-end contributions can be considered in this draft; he also urged that Friends make all contributions before the end of this calendar year.

Jack also commented about S&F's investigation-in-progress of Aplos accounting software. He noted that S&F hopes to complete its analysis (led by Dot, Ellen and Ann) and to report a recommendation by "early spring," hoping that it may offer advantages later in 2025. Friends discussed the possible support services available from each system.

Two Friends noted that up to \$500 might be taken from AFM's Committee Contingency Fund for an Aplos consultation on how to reorganize AFM accounts. Friends approved such an expenditure, if needed for the evaluation.

For Ministry and Pastoral Care Committee (MPC), Barb Thomas reported a decision to be made about approving Leo Pickens' request to transfer his membership from AFM to Saranac Lake Friends Meeting, where Leo and his wife Valerie have moved and attended for many years. She also recalled that Leo once served as Clerk of our Meeting, a clerk of Ministry and Worship, the first convenor of Quaker Dudes, organizer of AFM's meditation group, and as a tutor of St. Johns College, where he once was selected by the students as a speaker for their commencement. Valerie also was a graceful presence at AFM, serving as an early planner and mentor for our use of native plants, rain gardens, the Bartram garden, and wildflower gardens around our Meeting House. One Friend recalled how, during difficult Meetings for Worship with Attention to Business, Leo often would call for silence and from the silence remind us, "Friends, we have time." Friends still mourn the departure of Leo and Valerie, but we also wish them both well and fondly approve this transfer.

Barb also reported a Memorial minute for Bill Kinzer which already has been read at his Memorial Service. (See attached.) Friends approved this minute.

She also reported on a pending clearness committee for Reece Benson, who noted that he is the only one in his family who is not yet a member of AFM. MPC will confirm Reece's available dates, then work joyfully to set up the Clearness Committee.

As an update on Quaker Foundations Seekers' 6-part series, Barb and Judy Brown (series coordinator) noted that exciting plans are in progress, borrowing some resources and the format from Bethesda Monthly Meeting which recently held a similar program. Twelve facilitators (two for each session) already have been recruited. The first session will be held on 1/26/24 and a summary of planned programs follows these minutes.

The Seekers program initially was planned both for newcomers and for longer term Friends and attenders to learn interactively from each other about our connections to Quaker Practice. MPC is considering whether and how to advertise the program, perhaps noting that childcare could be made available. One Friend commented that it might be desirable to hire a teenager to help with childcare.

Finally, MPC invited Friends to give deep thanks to Karen Cunnyngnam for being our Clerk of Meeting through the past two challenging years of pandemic recovery as we were "learning how to play nicely together" again. Friends thanked Karen for her clarity, her kindness and her presence, particularly sharing the strength of her knowledge of Quaker practice, as she has led Meeting in small steps through some difficult discernment processes. Barb also noted our thanks to Karen for also serving as a co-treasurer over much of the past two years. Karen, in turn, thanked her support committee who may not have anticipated at the outset that they would be needed for sometimes lengthy monthly meetings over the full two years.

For Peace & Social Concerns Committee (PSC), Margaret Holmes reported no decisions, but several updates:

1) As to AFM's Peace & Justice Center (PJC)-- which she reminded Friends is a workgroup of PSC rather than a brick and mortar place, some Friends have continued in November to work with Mary Dadone in her leading to bring financial / management stability to the Center of Help program that assists immigrant & refugee families in A.A.Co. Possible assistance discussed may include legal help towards a merger with OHLA (Organization of Hispanic Latin Americans of A.A.Co.) and grant applications. (Friends with grant application experience are invited to assist and PSC can pass your name(s) along to Mary!)

A second PJC session in November focused on Ann Riggs' leading to assist in FUM's project for the education of members of the Turkana and Samburu tribes in Kenya. Ann will offer more information to Friends following our potluck on 1/5/24.

As to the Winter Relief-seasonal homeless shelter, Margaret noted that our 2025 week (February 3 through 10) once again will be shared with Magothy Methodist Church in Pasadena; we have made good progress in signing up Friends to volunteer as chaperones and for meals for our week. We still have openings for 3 chaperones on the midnight shift and 3 on the 7 p.m. shift. Magothy also would welcome assistance for preparation of any meals. PSC thanks Marcia Ormsby for her volunteering to coordinate our main meal on Sunday evening.

As to the Department of Social Services (DSS) Holiday Sharing program, Margaret thanked Friends for signing up within two days for all items to be delivered to three families (each with four children) so that they could have abundant Thanksgiving dinners. We will support the same three families for Christmas dinners and gifts for the children. (A notice with the sign up information will be posted on AFM Announce soon.)

-As to Anne Arundel Connecting Together (ACT), a number of AFM Friends attended the 11/17 statewide gathering of over 700 supporters in Columbia. Kathy Trimmer and Jack Hogsten are AFM's ACT representatives with Cecile Taylor's additional support. We noted that ACT staff also

recently visited AFM for a useful Meeting for Learning as to the group. Friends also are invited to participate in a Zoom training program on Wed, Dec 11, 6–7 pm in preparation for ACT advocacy days at the Md.General Assembly on 1/30 and 2/17. (A notice for this will be posted again on AFM Announce.)

-As to our budget contributions, we still are in discussion with NAACP as to how they may wish to continue our shared ACT membership.

For Meeting House and Land (MHL) committee, Kim reported on last weekend's successful planting of 30 native, fruit bearing trees. MHL will offer a tour of this "food forest" in the spring to encourage community members to do something similar on their own properties.

As to interim accessibility measures, MHL is looking for a concrete contractor and providers of automatic door-openers. Kim invited Friends to share information as to possible contractors with the committee. Another Friend asked to see the proposed design.

Another Friend asked why MHL is postponing repair/replacement of the multipurpose room floor. Kim reported this is in the "top five" items on MHL's priority list.

As to the possible repair of our EV chargers, MHL is seeking grants from BGE. Repair or replacement could cost \$10,000 per pair of EV chargers. The problem is that there isn't enough "traffic" to get to top priority level for BGE charger grants. Other possible grant sources are being considered.

Another Friend asked about arrangements to replace the AFM sign at the head of Dubois Road; another asked if a larger sign was possible. Our Clerk noted there are some legal restrictions on sign size. Unfortunately, the County Roads sign shop burned down several months ago. MHL is looking for another source to supply a replacement sign. Our Clerk asked what Friends should do if they want to become a second circle supporter of MHL; Kim says, "just contact us" and thanked Sky for recently replacing one damaged window screen.

We concluded with extremely brief silence after approval of these minutes.

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

ATTACHMENT:

Quaker Foundations: the Seekers' Series schedule

1. Introduction To Quaker Faith And Practice — Jan 26 Elise Albert/Margaret Holmes
Discussion of the foundation of Quaker faith and spiritual practice and the Quaker concept of divinity (The Light, the Inner Teacher, the Christ within, continuing revelation).

Query: What brought you to Quakerism? What keeps you coming?

2. Quaker Faith, Testimonies, and Social Justice - Feb. 9 Jenny Isaacs/Martha Baer
How do our beliefs translate to our action in the world?

Queries: Have you been inspired by your faith or your beliefs to be engaged in any social justice actions? If so, how does your faith sustain you? Which testimony feels most challenging in your life now?

3. Quaker Christianity And Quaker Universalism - Feb. 23 Phil Caroom/Judy Brown
Many people ask if Quakers are Christian. Quaker faith and practice arose in a Christian context, and yet many of the beliefs and practices are relevant and helpful for those who are not necessarily traditional Christians. Quaker Universalism allows for a deep and genuine appreciation of the arising of Spirit in all religions and spiritual paths.

Query: What was the religion or religious orientation of your childhood; how has that shaped you?

4. Quaker Process - March 9 Ellen McBride/Mary Barbera

Meetings for Business, reaching unity, committees, membership, structure of monthly meetings and yearly meetings, list of other Quaker organizations.

Query: How do Quaker decision-making processes reflect the principles of Quaker faith?

5. Seekers And Finders: The Early Quaker Movement And The Experiences That Defined Quaker Faith And Practice - March 23 Ann Riggs/Barbara Thomas

This session will give more context and background for the understanding of Quaker faith and practice – why no ministers (in unprogrammed meetings)? The idea that we don't just take from the teachings of others but find our own truth in the context of a community of seekers. (story of James Naylor?), Clearness Committees to search "truth."

Query: Are there any things about the experience of early Friends that speak to you?

6. Quaker Worship And Vocal Ministry - April 13 TBD

What has been your experience of Quaker worship; have you had a range of experiences; do you have questions? We'll explore the intentions and experiences of Quaker worship; we will also talk about how we discern whether to speak in Meeting or not – what is the nature of vocal ministry that distinguishes it from just sharing ideas? What do we mean by Holding someone in the Light? Is that different from praying for them?

Annapolis Friends Meeting
Officers, Committee Members, and Representatives Slate for 2025
Second Reading, Reviewed 12/1/24

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)

Co-Treasurer: Dot Walizer (24)

Recording Clerk: Phil Caroom (24)

Assistant Clerk: Clerk Support Committee

Co-Treasurer: Vacant

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 – Carl Benson
- 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: Barbara 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 Groups:

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

MEETINGHOUSE & LAND

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 Coordinator (BUC) - Barbara Thomas (23), Assistant: Bonnie Peregoy (25)

Working Group:

- Green Group Convener - Marjorie Kehoe

MINISTRY & PASTORAL CARE

Co-Clerks [RSF members]: Martha Baer (23,24), Barbara 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 – Barbara Thomas, Martha Baer, Susan Dapkunas, Beth Chandler, Jean Christianson, Judy Brown
- 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 - Barbara Thomas

Liaisons:

- BYM - Barb Thomas
- Chesapeake Quarterly Meeting & BYM Interchange - Canby Roberts
- Dayspring Silent Retreat - Jean Christianson
- FUM, FGC, FWCC - Ann Riggs
- AFSC Liaison - Joan Miller

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 (Friends Committee on National Legislation) - Nathan Shroyer
- MAJR (Maryland Alliance for Justice Reform) - Phil Caroom
- Light House, Inc. - Marcia Ormsby
- ACT (Anne Arundel Connecting Together) - Jack Hogsten, Kathy Trimmer

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)(25), Marjorie Kehoe (24), Minette Clarke-Swindle (25), Fahima Gaheez (25), Ani Warneka (25)

STEWARDSHIP & FINANCE

Clerk: Jack Lahr (24)

Members: Larry McNeely (23)(25), Dan Campbell (24), Jenny Isaacs (25), Mary Pratt (25)

Ex officio: Co-Treasurer(s): Dot Walizer (20)(22)(24), Ann Riggs (25) [contingent]

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

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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
- World Council of Churches, Commission on Climate Justice and Sustainable Development: 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.

Committee	Name
Children’s Religious Education Committee (CREC)	Zoran Zdravkoivich
Communications	none
Gifts & Leadings	none
Library	Betty Sue Salvia, Barbara Stavac
Meetinghouse & Land	George Arthur, Kathleen Hudson, Myra Saenz, Sabrina Bardonille, Mark Taylor
Hospitality	Nan Elsbree
Green Group	Jenny Issacs, Mary Pratt, Connie Hutson, Sylvia Oliva, Kim Finch, Jean Christianson, Fran Palmeri, Kathy Trimmer, Ani Warneka
Ministry & Pastoral Care	Ann Riggs, Minette Clarke-Swindle, Pat Schenck, Joe Miller (Friendly Gatherings), Nancy Jo Steetle (meal support and clearness committees)
Adult Religious Education (ARE)	Diane Shandor, Pat Schenck
Outreach	Alissa Greenwood, Myra Saenz, Joan Miller, Kathy Trimmer, Mark Taylor, Alison Barrett
Peace & Social Concerns	Ann Riggs, Jenny Issacs, Nona McNatt
Anne Arundel Connecting Together (ACT)	Cecile Taylor, Mary Ann Bleeke, 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 10/31	2024 Actual - Budget as of 10/31	Proposed 2025
Income						
Contributions	55,234	47,752	48,465	31,476	16,989	50,000
Rentals	7,137	16,481	15,000	15,435	-435	20,000
Interest, Dividends		2,246	7,000	3,951	3,049	7,000
Other		512		388	-388	0
Committee Contingency Fund Transfers*			1,610	1,610	0	
2023 Surplus Designation **			5,256	5,256	0	
Portion of 2023 FFC Distribution***						2,812
Total Income	62,371	66,991	77,331	58,116	19,215	79,812
Expenses						
Committee activities						
CREC		49	300	0	300	300
Communications		3,195	6,500	5,360	1,140	7,000
Library	293	136	400	129	271	400
Meetinghouse and Lands **	29,330	22,795	33,256	22,046	11,210	25,000
Ministry and Pastoral Care *	174	420	850	716	134	800
Outreach	95	1,800	1,800	1,625	175	1,800
Peace and Social Concerns *	3,400	4,116	4,360	4,360	0	4,300
Quaker Market	180	494	550	243	307	100
Stewardship and Finance		249	1,150	1,067	83	3,600
Trustees		0	0	0	0	0
Independent Designated Funds	992	11,532	9,905	9,905	0	20,193
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	77,331	59,293	18,038	79,812
Net	10,961	5,256	0	-1,177	1,177	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 \$2,000 to for ACT

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
Additional expenses	Communications	\$500	November 2024, Stewardship & Finance
TOTAL		\$1,610	

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

Additional expenses Meetinghouse & Lands \$5,256 September 2024, Business Meeting

S&F recommends carrying over any unspent 2023 surplus to 2025 for a MHL budget of up to \$30,256 if needed.

*** FFC distributions were not included in the 2020 - 2023 operating budgets.

2023 distributions were \$4,985; 2022 distributions were \$4,645.

Stewardship and Finance recommends using a portion of these funds to offset 2025 expenses if needed.

Annapolis Friends Meeting

Designated Funds	2023	2024 (as of 10/31)				2025		Fund Target
	Year End	Budget	Additions	Subtractions	Balance	Proposed transfers	Year Begin	
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	0	32,530	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		1,610	8,390	1,610	10,000	10,000
Trustees	0							
Founder's Fund	0	0			0		0	None
Total Designated Funds	310,854	9,905	2,400	11,238	311,921	20,193	332,114	

Money in the bank (10/31/2024)

Truist Checking	\$54,921
Truist Saving	\$47,940
Truist Certificate of Depost	\$101,350
Friends Fiduciary Corp (FFC)	\$207,679
Total	\$411,890

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 close to \$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. S&F recommends 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 an operating 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 requests \$2,000 for ACT, an increase of \$600 from 2024, as well as \$300 for committee expenses.
- Independent Designated Funds includes:
 - o 2% of 2023 contributions (\$955) to Emergent Social Concerns
 - o \$10,000 to the Building Fund
 - o \$0 to Capital Improvement, down from MHL's requested \$5,000. S&F recommends making up to \$5,000 available from undesignated reserves for Capital Improvements if needed in 2025.
 - o \$5,000 to Capital Replacement, down from MHL's requested \$10,000
 - o Transfers to replenish other Funds that were drawn on in 2024 (\$585 to Memorial Garden, \$1,634 to Camping, \$409 to Adult Scholarship, \$1,610 to Committee Contingency)

Bank Account Balance

As of October 31, 2024, AFM had \$411,890 spread across Truist checking, saving, and Money Market accounts and FFC investments. Of this, \$311,921 is designated for one of AFM's Funds and \$100,895 is undesignated. (The net 2024 operating budget is -\$1,177 and undisbursed Quaker Market proceeds are \$250.)