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### FMW Newsletter, October 2018

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Friends Meeting of Washington  
 Meeting for Worship with Concern for Business  
 9 Ninth Month 2018

Friends are asked to reflect on the query: *What does it mean to speak Truth to Power with Love?*

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#### Welcome of Visitors

The Meeting for Worship with a Concern for Business opened at 12:23 pm with 28 Friends present. There were three visitors, Mary Porter, Susie Zusy, Catherine Causeman.

#### Clerk's Report, September 2018

##### *In Memoriam*

- Hayden Wetzel has been asked to write the memorial minute for Maurice Boyd.

*Kudos & FMW Community Highlights*

- 10/7: **Send off for Debby Churchman**, FMW Administrative Secretary. Debby's last day is October 5, and she will be missed!

#### *Upcoming Events*

- 9/14-16: FMW has reserved **Camp Catoctin** all weekend. Come for a day, a night, or the whole weekend for a relaxing, unprogrammed time with our community. Bring your swimsuit and your willingness to cook/clean/help out in this communal atmosphere. For more information, contact Anita Drever at [anita.drever@gmail.com](mailto:anita.drever@gmail.com)
- 9/16: Next Sunday, we are supporting the **Capital Immigrants' Rights Coalition** with a **bake/craft/experience sale**. The Silent Auction is already up—feel free to add your bids. And please remember to bring cash, checkbook or credit card next Sunday—treats await you!
- 9/23: **Baltimore Yearly Meeting Q&A with Ann Venable and Ned Stowe!** They will be happy to speak with F/friends about BYM and how you can best connect with them. We'll talk in the Assembly room from 12:00 to 1:30pm.
- 9/29: FMW's Pastoral Care Group presents a workshop called **Listening to the Bible**, with Joy Newhart. Using Bible stories as fodder for role play, we will practice deep listening and reflecting skills. Workshops will be Saturday from 1:00 pm to 4:00 pm. Please arrive a few minutes early to register. We request a \$20.00 donation for each workshop. Coffee, tea, and snacks will be available throughout. For more information, contact Marsha Holliday, [hollidaymsd@yahoo.com](mailto:hollidaymsd@yahoo.com)
- For **World Quaker Day on 10/7**, First Day School want to know where you've attended Meeting and what it was like. We'll use your descriptions and photos in class on October 7th to honor World Quaker Day. Email [fmwyouthprogram@gmail.com](mailto:fmwyouthprogram@gmail.com) or drop off in the Office.

*Renovation Update: As the renovation work expands* into the Meeting House, it require some flexibility on our part as we figure out how to meet the worship/committee/group meeting needs with fewer available spaces. Here is our plan for keeping everyone informed of these changes:

1. the Administrative Secretary to send out a notice each Wednesday on where meetings/hospitality will be held
2. The Whiteboard in the Meeting House Hallway (downstairs) will have key items highlighted there.

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#### **Major Business**

##### Membership Committee – Joe Izzo

- The committee met with Barbara Briggs after her membership submission in July, and as part of her first presentation for membership, Joe read excerpts from her letter.
- The clerk of Peace and Social Concerns, a committee which Barbara has been very involved with, offered their strong support for her membership.
- As is our tradition, this will be held over for one month.

##### Committee of Clerks- Gene Throwe

- On September 9, the committee of clerks convened to APPROVE offering Barbara Briggs the Administrative Secretary position at FMW. The Handbook requires that the Administrative Secretary be a member of the Religious Society of Friends. Our current candidate's membership is in process, but not yet final. Friends were asked to approve a

situational/temporary waiver of that requirement in order for this particular candidate to be offered the job.

- Friends APPROVED the situational/temporary waiver.

#### Updates to Handbook- Bill Strein and Brian Lutenege

- Personnel Committee revisions were APPROVED.
- Property Committee recommended changes were ACCEPTED by the meeting, and now the committee will submit them to Records and Handbook for approval.

#### Mary Jane Simpson Scholarship Committee Annual Report- Anne Kendall

- Friends ACCEPTED the annual report on this scholarship fund for local high school graduates in Washington, D.C., which was started in 1981. These college scholarships are often given to resilient students who have experienced extraordinary life circumstances. The committee shared inspiring profiles of each of this year's recipients. FMW is grateful to be a small part of the legacy of these capable, intelligent and committed young adults.
- Fundraising & in-kind support: This year, we will give over \$42,000 in scholarship money. This year, FMW raised over \$17,000 for the scholarships. Bethesda Meeting raised over \$21,000. A Friend suggested bringing more area meetings into the Friendly competition to raise more money for this scholarship. Consider whether you have skills, like book keeping or could meet other potential needs. Contact Anne if you have friends at other area meetings the Committee could reach out to.
- Mentorship: If you are interested in being a mentor, you need to join the committee. Talk to Anne for more info at [akendall@wakekendall.com](mailto:akendall@wakekendall.com).

#### Nominating Committee - Gene Throwe for Todd Harvey

- Friends APPROVED the nomination: Debby Churchman (M), nominated to Peace and Social Concerns for a three year term ending December 2020
- Friends ACCEPTED these resignations:

Sigrid Eliot (A) from Ministry and Worship

Karin Slenczka (A) from Records and Handbook

#### Peace and Social Concerns Committee - Elaine Wilson

- Friends APPROVED the Nuclear Weapons Ban minute. The committee has been crafting this minute since it was originally brought to their attention as an issue in September 2017. It was originally presented two months ago for the Meeting's approval.
- A friend shared background the current status of the existing Treaty, entitled "The Treaty on the Prohibition of Nuclear Weapons," as well as information about what other Friend's Meetings have done in response. He also has great recent history to share on the danger and impact of ongoing nuclear testing and extraction issues, etc. See the UN website: <https://www.un.org/disarmament/wmd/nuclear/tpnw/> and contact Jim Fussell, at [jimfussell1@gmail.com](mailto:jimfussell1@gmail.com), for more information.

#### **Other Business**

#### Memorial Minute for Elna E. Riker Broffman-Hayden Wetzel

- Elna passed away in May 2018. Friends ACCEPTED the minute, which the clerk read in full, as is our custom.

Report on Baltimore Yearly Meeting Annual Session- Davie Etheridge

- Friends ACCEPTED the report. Other comments are below:
- A friend from BYM's Working Group On Racism reflected that BYM has become more energized around inclusion, integrating these issues into many committees and processes of BYM.
- A friend shared that the participation of people under the age of 18 years has dramatically declined. It is a meeting-wide area of great concern.
- A friend shared that the "Intervisitation Committee" was a powerful part of their experience this year. This provides an exchange with Friends from other yearly meetings, including evangelical Friends.
- A first time attender at BYM reflected welcoming and positive environment it was, and how deep the meeting for worship was there.
- A Friend involved in a working group-- and a minute was approved-- focused on "Right Relationship with Animals" shared that there will be more, exciting engagement on this coming our way at FMW soon.
- A friend shared that there was a powerful workshop and BYM minute approved on the Acceptance of Transgender and Non-binary people in Meeting for Worship.
- A friend encouraged those who have not yet been to BYM to consider it, as it has deepened and inspired her spiritual journey and friendships with Quakers. There are scholarships available for first-time attendees. No one applied this year!

Friends APPROVED the minutes as improved.

The Meeting closed at 2:00 PM with approximately 20 persons in attendance to reconvene as Way opens on the second Sunday of the October 14, 2018.

**Personnel Committee**

[Text Proposed to Records and Handbook]

Working with other committees and the Committee of Clerks, this Committee is responsible for developing and monitoring employment policies and procedures that apply to all staff employed by the Meeting. The Presiding Clerk serves as an ex officio member. The Committee's duties include reviewing and commenting on all job descriptions and revised job descriptions prepared by other Committees; signing or co-signing all employment contracts; providing advisory assistance on personnel matters to committees that supervise employees; making recommendations to the Meeting's committees regarding activities that may affect the workload of the staff; making recommendations on salaries or hourly compensation rates and employee benefits to the Finance and Stewardship Committee; reviewing and revising of the Meeting's *Statement of Employment Policies and Procedures* manual as necessary; ongoing evaluation and preparation of an annual written evaluation of the Administrative Secretary; making a recommendation to the Committee of Clerks on the renewal of the Administrative Secretary's employment contract; and, in collaboration with the Committee of Clerks, supervision of the Administrative Secretary, including providing advisory assistance on personnel matters and office procedures. As such the Personnel Committee maintains a standing agenda item on the Committee of Clerks' periodic meetings to facilitate its supervision of the Administrative Secretary's work.

The Personnel Committee acts as a review committee for an Administrative Secretary hire and recommends one or more candidates for employment to the Committee of Clerks. While acting as a review committee, the size of the Personnel Committee is increased by at least two persons

recommended in collaboration with the Nominating Committee and approved by the Meeting for Business.

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[Proposed Text Showing Revisions from Current Handbook Text]

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### **Property Committee Recommendations for its Meeting Handbook Description**

- The handbook suggests we should have 10 committee members; we currently have 8, excluding one additional attender of our committee meetings, who hasn't actually asked to be nominated. We seem to function fairly well with 8, particularly since everyone contributes, but we certainly would not object to the addition of one or two additional members given the amount of work to be done.
- Overall, the language could be tightened up, reorganized, and streamlined a bit -- this is probably the result of years of edits to the document
- The sentence regarding the apartment tenant (5th paragraph) should be deleted.
- Much of the language regarding coordination with "staff" seems to date from the era before we had a property manager or an event and rental manager, when the Administrative Secretary was charged with oversight of other meeting employees. We should probably substitute Property Manager for Administrative Secretary in at least some of those "in coordination with" provisions.
- The Handbook should clarify the committee's responsibility for supervision of the property manager and the event and rental manager. Should we also commit to provide certain reports (such as event rentals, alcohol surcharges, etc.) regularly, or is submission of our annual report sufficient? Suggested additional language: "The committee provides oversight and guidance for unusual or unexpected circumstances that may arise in the course of scheduling and holding successful private events."
- It might be desirable to have a more general description of our consultation with the Finance and Stewardship committee (F&S) in setting rates for both long-term and event rentals. Maybe we could say something on the order of "periodically proposes long-term

and event rental rates for review by the Finance and Stewardship Committees.” F&S has indicated it is glad to review but does not feel qualified or inclined to set these rates themselves.

- As for ex officio members, we would substitute the new Event and Rental Manager for the Administrative Secretary and require an ex officio member of F&S only if the two committees lack at least one member in common. The Property Manager should be an ex officio member of the committee.
- First paragraph, first sentence: Can we add a reference to "environmental and financial sustainability"? Same is true elsewhere in the description.
- Second paragraph: Add reference to Information Technology committee (in addition to staff) as being responsible for office equipment
- Add a sentence somewhere: "The Committee ensures the Meeting maintains a respectful relationship with its neighbors."

## **Mary Jane Simpson Scholarship Program**

### **2018 Annual Report**

Since we began giving scholarships in 1981, the Mary Jane Simpson Scholarships have been given to 128 students. All of the students are graduates of DC public schools, have major financial need, strong values, academic potential, and drive. They have all shown an ability to overcome obstacles and a commitment to getting a college education, often as the first family member to do so. The MJS scholarship is now supported by three area meetings: Friends Meeting of Washington, Bethesda Friends and Langley Hill. In 2017- 2018 this community has shown exceptional generosity. We have decided to use our savings and the contributions from the last year to award 7 scholarships in 2018.

Our scholarships consist of \$1500 a year for 4 years, for a total of \$6000 per scholar. In addition, we are giving an extra grant of \$1000 to our seniors to help defray the cost of their additional loans. We provide an adult mentor and a student mentor for each student. We have an annual student get-together so that our scholars can meet and give each other advice on getting through college.

### **We Have Seven New Scholarship Recipients**

Let me introduce you to this year’s promising group of incoming freshmen:

1. **Jeffrey** graduated from Dunbar High School. He has been homeless throughout his high school years, living on couches in the living room of family members or in a community center. He has never had a stable address. Despite this he managed a GPA of 3.2, and 4 AP courses. A turning point in his life occurred when he went on a school trip to Japan for 2 weeks. He came back inspired to learn Japanese and enrolled in a special Japanese study program at Bell Multicultural where he studied after school and on weekends. He is now teaching himself Korean.

We are impressed by Jeffrey's empathy for other people. During his Japan visit, he interviewed people who had survived the earthquake and tsunami: "I saw that these people still had love and compassion in their hearts, although they had suffered through a terrible event." He has felt similar connections with people in his community: "Whenever I went to a community center I was always welcomed with love and appreciation from the moment I came in till the moment I left. And it saddens me that amazing people like this never have their stories shared to the rest of the world or are held back by some false stereotype that misrepresents their ethnic group."

Jeffrey will be attending Radnor College and will focus on international relations with the aim of working for an international NGO. He also wants to learn more languages.

1. **Bill** was born in Uganda and named after Bill Clinton. He and his mother fled Uganda where as a transgender person she was in danger. His mother achieved refugee status in 2016 and Bill joined her here. He has attended Roosevelt STAY Opportunity Academy for students 16-34. He is first in his class with a GPA of 3.99. He has been in a dual enrollment program at UDC.

Bill volunteers as a LBGTQ advocate and helps asylum seekers. He says, "I personally see volunteering as more than just collecting a required number of hours but as a way to give back and be part of a community." He works as a part-time cook at Fed Ex field and other venues to help support himself and his mother.

Bill plans to study at UDC. His long-term goal is to major in international business with the aim of becoming a government business manager. He would like to open a business and employ gay kids or kids of gay parents.

1. **Ryneisha** has been raised by a single mother with three sisters in a strong family. She attended McKinley Technology High School where she had a GPA of 4.08 and high SATs. She received achievement awards in AP literature and Composition and AP language and composition. She has had a dual enrollment at Georgetown University and worked with doctors at Georgetown and George Washington hospitals in an internship program. This has given her the experience of attending thoracic surgery and learning to draw blood and intubate.

While Ryneisha is a strong achiever, she is also involved in her community. The DC schools require 100 hours of community service. Ryneisha put in 230 hours working for at Brain Food DC, the DC Box Project, and tutoring middle schoolers.

Ryneisha will be attending Drexel University with the goal of studying medicine.

1. **Shayla** attended Banneker high school where she had a GPA of 3.12. She was raised by her mother because her father is incarcerated. She particularly admires her grandmother, "a well-rounded and stable person." She notes, "Giving up on myself was never an option."

Shayla has had multiple hip surgeries and family members have also had severe medical issues. This has motivated her to become a nurse. She has volunteered at Howard University Hospital this year and has accumulated 324 hours of community service which is striking.

Shayla will be attending North Carolina A & T with the goal of becoming a nurse practitioner in neonatal nursing.

1. **Mariah** attended Woodrow Wilson high school where she had a GPA of 4.28 and high board scores. She was inspired in her studies by her AP calculus teacher who pushed and supported her. She feels blessed to have the opportunity of getting a good education.

Mariah has struggled with her identity as a someone coming to this country from Madagascar. In her home country she is seen as American, in the US she is seen as black. As a young girl she was stereotyped as “that white girl” because of her diction. In the summer of 2017 she joined a young women’s leadership training. Inspired by this training, she ran a workshop at Wilson that focused on exploring one’s authentic self and the negative impact of stereotypes in society. She did 217 hours of community service tutoring students. She also has worked in a store to raise money for college.

Mariah will go to UDC as it is the only school she can afford. Her plan is to transfer to the University of Maryland. She is interested in engineering and psychology.

1. **Michelle’s** family immigrated from Guatemala. She was born in the US. The family has had financial instability and moved frequently, but they have always emphasized that she should get a good education. Her father works seasonally as a mason and her mother is a nanny. She reports having a great deal of trouble in elementary school where she was bullied. She then attended a bilingual middle school which for her was a “game changer” because it helped her appreciate her culture and perfect her written Spanish. Michelle has attended Duke Ellington School for the Arts for high school where she has concentrated on piano. She earned first place at the World Strides national piano competition. She has a GPA of 3.45, along with AP Courses and Accelerated Piano Theory. She has been part of the dual enrollment program at Catholic University and done a language immersion program in Spain.

Despite her love of Spanish and piano, Michelle seems to have discovered her calling during a year-long mock trial competition. She was chosen as Lead Defense Attorney and is now hoping that she can become an immigration lawyer and “dedicate my life to helping those who are most vulnerable in society.” Meanwhile she is giving piano lessons in her free time to raise money for college.

Michelle plans to attend Trinity University in the fall and major in political science.

1. **Jeovani** has attended E.L. Hayes public charter school. His GPA is 2.79 and he took 3 AP courses. Jeovani is the son of a single mother and the oldest of 5 boys. He has not always been a model student. In fact, during middle school he skipped classes, was disrespectful of adults and did not follow instructions. He had to repeat the 6<sup>th</sup> grade. The key to his success is that his school kept with him. Jeovani says, “who could have imagined that the same kid who was part of the first group of students at EL Hayes to ever be retained...would become the person who would not only help facilitate those same type of meeting between peers, but also lead them....As a middle school student, I needed someone who was patient, who believed that I was more than what my negative behaviors portrayed and who I could look up to. This is the type of person who I now strive to be as a leader in my school and will be for my community in the future.”

Jeovani has had to have a job in order to help support his family. He started working at Dunkin Donuts in 9<sup>th</sup> grade and for the past year has worked there 30 hours a week. He feels that his first



responsibility is to his family but he is also committed to getting an education.

Jeovani will be attending Frostburg State University where he wants to major in business administration and become the CEO of a health and fitness company.

The total number of scholars we will fund and mentor this fiscal year is **22**.

### **We Refined Our Selection Process**

We have a rigorous selection process, but this past year, took steps to make sure we had unity in how we prioritize our criteria for selection. Margaret Plank prepared a draft note for our discussion and, based on our consensus, prepared a final statement that we applied to choose scholarship recipients (end of Attachment 1). The four factors that we evaluated were: financial need; a strong academic profile; life experience including community and family responsibilities; and a compelling personal story.

### **We Improved the Mentoring Program for Students**

This was the third year when all freshmen were assigned two mentors: an adult from the committee and an older university student in good standing. One of our student mentors prepared a questionnaire to solicit feedback on how to improve mentoring, especially by students (Attachment 5b). This provided the structure for the students' discussion at this summer's MJS Scholars Reception (Attachment 5a). Students asked for mentors to contact them every month during the Freshman year, and to have a second student get-together during winter break, when freshmen would have a clearer idea of their main challenges and requests for advice. The students asked for the contact information of everyone in the MJS mentorship program, and this has been done. One of the committee members also presented a financial primer for the students (Attachment 5c). This year we noticed that student mentors really led the discussion with great seriousness of purpose, drawing from their own experience, and provided specific advice on the topics that the questionnaire had raised.

### **We Have Good News from the Student Database: Recipients since 2010**

Some years ago, the Meeting suggested that we take stock of the progress our recipients have made – to assess our rate of success. Of the 44 students who have received scholarships since 2010, 41 of them are attending or have graduated from four- year colleges (an 93% success rate). Three are temporarily out of college, but may return. Several are in graduate school or are gaining job or other experience needed to apply for graduate or medical school. All those who have graduated are gainfully employed or in two cases, are actively seeking jobs. Their status is summarized in Attachment 4. All the students in the program have said that the mentoring they receive has been key in helping them stay in college and graduate.

### **Our Meetings Have Been Generous**

**MJS** has received \$17,371.68 from the FMW community in FY2017-2018: \$5000 from FMW's operating budget, \$4,465 from the Barbara Nnoka luncheon, \$5951.68 from a stock gift, and \$1,955 from other members and attenders. BFM contributed \$21,361 to the Mary Jane Simpson Scholarship Fund in FY2017-18: \$4,000 from the regular BFM budget (through the Peace and Social Justice Committee) and \$17,361 from contributions through the Social Concerns Box and from individuals and families of the Meeting. Langley Hill has contributed \$1,176.

We are profoundly grateful for the strong support for these wonderful kids from all three meetings.. These contributions allowed us to provide annual scholarships at a level that provides

meaningful assistance in the acquisition of necessary technology and books. We have learned over time that most of these students would fall short by the thousands of dollars needed for academic materials if they relied exclusively on the grants and loans provided by their schools, and the MJS funds help bridge that gap. The students who attended our mid-summer gathering expressed profound gratitude for the difference the scholarship makes in their ability to finance the education that will open the way to their future. Our financial need for next year's scholarships, assuming that we support 7 new students, will be at least \$49,000.

### **Attachments**

- 1.** The Process: Eliciting Applicants, Selection, Follow-up and Mentoring
- 2.** Scholarship Announcement and Application Form
- 3.** Number of Applicants by DC Public School in 2018
- 4.** Scholarship Recipients 2010-2018: Status Report
- 5.** Making It Through College – Advice at Student Reception, July 8, 2018
  - 5a.** Advice from Student Mentors - Overview of Discussion
  - 5b** Student Questionnaire and Answers
  - 5c.** A Financial Primer - Financial Advice from the MJS Committee
- 6.** Resources and Commitments

### **Mary Jane Simpson Scholarship Fund**

#### **The Process:**

#### **Eliciting Applicants, Selection, Follow-up and Mentoring**

#### **Eliciting Applicants**

In early 2018, the Scholarship Committee emailed information about the scholarship to senior advisors and college counselors at all DC Public Schools including public charter schools. We followed up with telephone calls to the counselors to encourage applications.

The application deadline was April 28, 2018. We expressed a strong preference for electronic applications.

We scheduled interviews and the final selections in June. This timing in late spring enables us to learn what college each semi-finalist will attend and the status of the financial gap the student faces at that time.

#### **Selecting Recipients**

A total of 90 seniors from 22 DC Public Schools applied for the scholarship in 2018. This compares with 100 applicants from 23 schools in 2017, 131 applicants from 27 schools in 2016, 110 applicants from 25 schools in 2015, 36 from 10 schools in 2014, 55 from 16 schools in 2013, 67 applicants in 2012, and 39 in 2011.

To review these candidates, we divided the MJS Committee into 4 review teams, each reviewing 22-23 applicants. We eliminated students with family incomes of more than \$50,000, and ultimately focused on students with extremely low adjusted gross incomes. We looked for students who had high academic standing (GPA + class rank), satisfactory SATs, lots of community service and activities, and who showed a real drive to make it through college, and commitment to doing something meaningful with their lives. We looked carefully at the essay and the letters of recommendation. We gave special attention to students who have endured great personal hardship. To facilitate the interviews, we prepared a summary sheet on each semi-finalist recommended for interview.

Ten candidates were selected for interviews. The clerk of the committee contacted the semi-finalists and scheduled them to be interviewed by our panel on a day in June. The panel included members from Bethesda Friends Meeting, Friends Meeting of Washington and Langley Hill Friends Meeting.

We asked each semi-finalist to bring a sheet listing his/her total financial need for the first year of college, all the grants and scholarships applied for, those won so far and those pending. Though it's not a determining factor, we also asked how much the student had saved to put toward the first year of college, and we asked whether the applicant was planning to work to help cover costs. We did all this to make sure the funds we would provide would fill a realistic gap. In the interview, we looked for candor, depth, commitment to make it through the difficulties of college, engagement in helping others, and realism in their financing plan.

To prepare for the interviews, the committee deliberated on our criteria and how to frame what we should be looking for as a whole in each candidate. The resulting document appears at the end of this attachment: "[Selection Criteria for MJS Scholars 2018.](#)"

Before beginning our deliberations on the interviewed candidates, the clerk led us in mindfulness meditation. We agreed to discuss each candidate in terms of the framing "Selection Criteria for MJS Scholars 2018" before then making recommendations on selections from among them. We found that this slowing of the process and focusing on each candidate as a whole before making recommendations enabled our consensus-building.

### **Following up and Mentoring**

The Mary Jane Simpson Scholarship Committee has continued to be in contact with recipients throughout their college years. Each student has a contact person on the scholarship committee. This committee member talks with the student each fall and spring, or more often if the student seeks advice. Some committee members phone students early in each term, to see how they are settling in, and to discuss the previous term.

In the summer, we confirm with all the students that they are registered for classes for the next academic year, what their class schedule is, and confirm the college office to which funds should be sent. We also review the transcript for the last academic year and discuss any problems the students have encountered. These conversations sometimes bring up strains the students have experienced, such as supporting unemployed parents while going to college, or coping with extreme anxiety in taking exams. We offer advice, talk to parents when the student requests, and follow up with the college to see what counseling and other support programs are available.

For the last three years, we have also instituted a student-to-student mentoring program. This summer we took stock of ways to improve it, drawing on the advice of the student mentors. (Attachment 5a).

For the last four years, we have also held a student get-together in July, for upper class students to give advice to incoming freshmen on how to make it through college. Their advice has been thoughtful and practical. In August 2018 we sent these tips to freshmen through juniors, along with all the students' contact information.

To improve our knowledge of the scholars' progress and update contact information, in July 2018 Mary Jane Simpson Committee members again reached out to all those who have received scholarships since 2010. The database of MJS Scholars 2010-2018 appears in Attachment 4, in abbreviated form. We plan to continue to update the database annually.

### **Selection Criteria for MJS Scholars 2018**

#### **Agreed by the MJS Scholarship Committee in June, 2018**

##### **1. Need**

- What is the economic background of the student?
- What scholarship/grant/loan assistance is the student receiving from the college or other sources?
- Does the student have a support network that may provide emergency support?
- Will we provide the critical difference that will make higher education possible?

##### **1. Academic profile**

- Grades/GPA
- Challenging curriculum, recognizing that some schools do not offer AP classes
- Teacher recommendations that reflect a true relationship with the student and reflect on skills and character that foretell success in higher education
- Test scores, recognizing the raging debate regarding whether these truly predict college success

##### **1. Life experience**

- How does the student spend time outside of academics?
- Does the student have a hobby about which he or she is passionate?
- Is the student engaged in meaningful community service beyond meeting a graduation requirement?
- Does the student participate in school sports at a high level?
- Has the student participated over time and in a leadership role in extracurricular activities at school?

- Is the student involved in leadership activity at his or her place or worship?
- Does the student hold a part-time job?
- Does the student help support his or her family financially?
- Is the student responsible for the care of younger siblings or disabled parents?
- Has the student taken advantage of unique opportunities as they have become available?

#### 1. Compelling personal story

- Has the student overcome challenges on the way to achieving academic success?
- Does the student's story reflect resilience, compassion, grace in the face of adversity?
- Does the student retain a sense of optimism and ambition that will assist the student in overcoming the inevitable challenges that college will bring?

### The Mary Jane Simpson Scholarship Fund

This multi-year scholarship is open to all DC Public School seniors who are going on to college. It is offered through the Friends Meeting of Washington, Langley Hill Friends Meeting, and Bethesda Friends Meeting (Quakers).

**How to apply:** Submit the Mary Jane Simpson Scholarship Application Form (on the reverse side), with a Personal Statement, a Resume, a DC Public Schools transcript and senior mid-year report card, verification of SAT and/or ACT scores, two letters of recommendation including at least one from a teacher (letters from two teachers are encouraged), and either the page of the 2018-19 FAFSA form or page 1 of the 2016 or 2017 IRS Federal Tax Form 1040 or 1040A that lists parents' Adjusted Gross Income (AGI) income.

**Selection criteria:** Students with demonstrated drive and determination to succeed in college, solid academic achievement, strong financial need, success in overcoming past obstacles, strong values and contribution to the community. Typically, scholarships have gone to students with a household income well under \$50,000.

**Deadline for applications:** Full applications need to be received by email no later than April 27, 2018 or postmarked no later than that date. Please see below for the mailing address.

**Interviews:** Candidates are invited for interviews in June. Interview date is June 23, 2018.

**Notification of Winners:** Decisions about scholarship winners will be made by the end of June, 2018.

**Number of scholarships to be awarded this year: 5**

**Amount:** \$6,000 – disbursed \$1,500 per year, for years one through four of college.

Applicants are encouraged to apply without regard to race, gender identity, nationality, immigration status, or religion.

**Please send application by email if at all possible. College/Senior counselors' offices are asked to assist applicants to scan their forms into one pdf file.**

**To apply electronically:** Attach all documentation to the application form in a pdf format, so that your application is in one electronic file and email to [simpsonscholarship@gmail.com](mailto:simpsonscholarship@gmail.com). Include your name and MJS Scholarship Application in subject line.

**If absolutely necessary, we will accept a hard copy mailed to the following address:**

Mary Jane Simpson Scholarship Fund

Friends Meeting of Washington

2111 Florida Avenue Northwest  
Washington, DC 20008-1912

**Application Form on the Reverse Side of this Page**

**Mary Jane Simpson Scholarship Application Form**

**Sponsoring Organizations: Friends Meeting of Washington, Langley Hill Friends Meeting, and Bethesda Friends Meeting (Quakers)**

Name of Student (Last, First, MI) \_\_\_\_\_

Name of High School \_\_\_\_\_ School  
Phone \_\_\_\_\_

Home Address  
\_\_\_\_\_  
\_\_\_\_\_

Email address \_\_\_\_\_ Home Phone:  
\_\_\_\_\_ Cell: \_\_\_\_\_

Best phone number to reach you: \_\_\_\_\_

SAT Scores: Reading/Writing: \_\_\_\_\_ Math: \_\_\_\_\_ and/or ACT Composite Score:  
\_\_\_\_\_

Cumulative High School Grade Point Average \_\_\_\_\_ Class rank (if known)  
\_\_\_\_\_

List colleges to which you have applied:

1. \_\_\_\_\_
3. \_\_\_\_\_
2. \_\_\_\_\_
4. \_\_\_\_\_

Intended Major:  
\_\_\_\_\_

Your Goals & Career Interests:  
\_\_\_\_\_

Parents' Income reported on the FAFSA or Adjusted Gross Income line of 2016 or 2017 Form 1040 or 1040A: \_\_\_\_\_

Note: Please also include a copy of the page of your FAFSA form that lists parents' income.



Ballou	2	
Banneker	10	1
Calvin Coolidge H.S.	3	
Capital City PCS	1	
Cardozo H. S.	2	
Chavez - Capitol Hill	1	
Columbia Heights Ed Campus	6	
Duke Ellington	7	1
Dunbar	7	1
E. L. Haynes PCS	4	1
Eastern Senior H. S.	1	
Friendship Collegiate Academy	2	
IDEA PCS	2	
KIPP DC College Prep	15	
Luke C. Moore	1	
McKinley Tech	15	1
Roosevelt H. S.	2	1
SEED PCS	1	
Washington Latin	2	
Washington Math, Science Tech	1	
Woodrow Wilson	3	1
Woodson	2	
<b>Total</b>	90	

#### **Schools by Number of Applications**

<b>School</b>	<b>Appli- 2018 cations Scholars</b>
---------------	---



KIPP DC College Prep	15	
McKinley Tech	15	1
Banneker	10	1
Duke Ellington	7	1
Dunbar	7	1
Columbia Heights Ed Campus	6	
E. L. Haynes PCS	4	1
Calvin Coolidge H.S.	3	
Woodrow Wilson	3	1
Ballou	2	
Cardozo H. S.	2	
Friendship Collegiate Academy	2	
IDEA PCS	2	
Roosevelt H. S.	2	1
Washington Latin	2	
Woodson	2	
Capital City PCS	1	
Chavez - Capitol Hill	1	
Eastern Senior H. S.	1	
Luke C. Moore	1	
SEED PCS	1	
Washington Math, Science Tech	1	
<b>Total</b>	<b>90</b>	

Name	University	Status
Mercedes Entered 2010	Xavier University	Graduated in 2015, in 5 years. Started Xavier School of Pharmacology in 2015. (Finished 1 <sup>st</sup> year in spring 2016) (Last updated 2016; Bill Strein attempted to contact her in 2018.)
Yolande 2010	Trinity Washington University	Graduated with a Bachelors of Science in Nursing (BSN) in 2015. She passed the NCLEX board exam and is now a Registered Nurse. Had a baby girl (Promise) in early August 2016. (Lives with her fiancé and mother.) As of 2018, Yolande is an RN at GWU Hospital. She works on the Oncology, Medical-Surgical and Pulmonary Care Unit, although not a Certified Oncology Nurse. She is currently working on transitioning into the Intensive Care Unit in August 2018.
Nosa 2010	Hampton College	Graduated from Hampton in spring 2014. He is an entrepreneur in the fashion field (started this in college). He custom designs and produces items for individuals and organizations. His luxury clothing line is called Nzuri Almazi. (Last updated 2016)
Vincent 2010	Temple University	Graduated in May 2014 with Bachelors in Kinesiology. Works full time as Gym Supervisor at Fortaleza Fitness Center in Phila. and part time as a group exercise instructor. (Last updated 2016)

Jeanifer 2010	Rutgers University	Graduated in May 2014 with 3.5 GPA. From June 2014 to December 2017 she was a Research Coordinator at Memorial Sloan Kettering, Dept of Immunotherapy (Trials). In 2016, entered Masters in Public Health Program at Cornell University and in July 2018, graduated with a Masters degree in Health Policy and Economics from Cornell U. Starting in January, 2019, she will be getting a Masters as a Physician Assistant at Trone (?) College. From 2014-Present, President/Founder of Partners for a Health Africa, 501c3, helping poor communities in Nigeria and US to deal with malaria and vision impairment. (Mentor to Enjolique, and they have communicated well. Starting summer of 2018, also mentor to Ryneisha McKenzie.)
Marcus 2011	Clemson University	Graduated in May 2017. Had coop engineering internship January-May 2017. Majored in packaging science. Now a packaging design engineer for Simithfield Foods, in Virginia.
Jeannette	UDC community college, then Latin	Became a Certified Medical Assistant in August, 2015, from the Latin American Youth Center. At first,

2011	America Youth Center. Now Washington Adventist University.	Jeannette was working as an administrative CMA. From March 2016, she worked as a clinical Certified Medical Assistant for a primary care physician at the A+ Medical Clinic in Hyattsville. Starting January 2018, she is in the bachelors of nursing program at Washington Adventist University.
DeAnjilo 2011	Pepperdine University	Graduated in May 2015. As of 2016, a producer/editor for the National Football League Networks and a production assistant at Fox Sports West.

Hezouwe Happy 2012	George Washington University	Graduated in May, 2016. In Peace Corps in Benin for next two years. Will return to the US in December 2018.
Cori 2012	Ohio State University	Graduated in May 2017, with a B.A. in psychology and a minor in criminology and criminal justice. She is working in the Ohio State Police Department as a junior officer. She is “patiently waiting” for a regular law enforcement appointment there. She still desires to earn a Masters degree in forensic psychology.
Rainer 2012	UDC	Graduated in May 2016, majored in civil engineering with a specialty in concrete structures. In early summer he married and moved to California in July 2016. He is looking for a job in his field to gain experience for a Masters degree in structural engineering. In the meantime working two part-time jobs. Now living in Boston.
Raven 2012	Bennett College for Women	Graduated in May 2017. She majored in social work. Since January 2018, she worked as a housing coordinator with Housing Up, placing people in subsidized housing in DC. Particular focus is on placing people who are in the homeless shelter of DC General Hospital before DC General closes. She says this is an “awesome job, exactly what I wanted to do.” She’s planning to apply to graduate school in fall 2018, to get Masters in Social Work.
Sherve’ 2013	Oglethorpe University	Graduated in spring, 2017.
Kasey 2013	Loyola University in New Orleans	Graduated in 2017. In DC applying for employment.

Chanel 2013	Temple University	Graduated in spring, 2017 with BS in Civil Engineering and Certificate from Fox School of Business. Had strong junior year. Active in Temple and regional chapters of National Society of Black Engineers. Spent summer of 2016 on internship. [Mentor to Bakari]
Nijah 2013	Virginia Tech	Graduated in May, 2018. (Spent summer of 2016 in California on internship.) Working for a start-up company Oneweb in Tyson's Corner. (Mentor to Ahmad)
Rajanique 2013	Furman University	Graduated in spring, 2017. Worked a year in the Office of the Attorney-General of DC. In August 2018, she starts a year-long fellowship in China, working on preventive health measures.
Ana 2014	Trinity, transferring to UDC	Dropped out after freshman year.
Diana 2014	Emory University	Rising Senior in 2017-8. Graduated in 2018. Got into Emory Business School. [Mentor to Dayasia]
Samantha 2014	University of Wisconsin	Took 2016 spring term off. In fall 2016, she planned to go to community college in Madison with transferability of credits to U. Wisc. Planned to return to U. Wisc (originally for spring term 2017. ) Non-responsive and has not returned to U. Wisconsin
Nadiyah 2014	Temple University	Graduating from Temple U. in December 2018.Changed major to Political Science. Interest in Social Justice. Doing internship on voting engagement. Moving to Costa Rica with family next year. Will use time to decide on next steps. (Mentor to Marie)
Teasha 2014	University of North Carolina, Charlotte	Graduated spring, 2018. Major was sociology. Looking for a job before applying to graduate school.
Betel 2015	Howard University	Rising Senior (scheduled to graduate spring, 2019). Very active on campus. Internship with technology firm in summer 2018. She prepared google-survey which Tia sent to all student mentors and mentees, to see what needs improvement in mentoring and to get advice.[Mentor to Alexis – mostly active in Alexis' freshman year. Starting in summer 2018, also mentor to Mariah.]
Braswell 2015	University of Arizona	Rising Senior (scheduled to graduate spring, 2019). (Mentor to Jeffrey)
Jenifer	UDC	Rising Senior– did well in Freshman and Sophomore

2015		Years. She's a biology major. Will graduate spring 2019. In May 20-July 28, 2018 she did internship through the bioenergy club at Michigan State Univ. This was her first intensive experience in doing lab work. Focus is on keeping carbon in the soil. After graduating, thinking of taking a gap year before grad school, as working as a lab tech for a firm or for the Smithsonian. (Mentor to Hao)
Maryam 2015	Virginia Tech	Rising Senior, scheduled to graduate spring, 2019. She's pre-med. She is planning to take 1-2 gap years to build up her resume before she applies to medical school. (She is Tyrese's mentor and mentor to Jeovani starting in summer 2018)

Daniel 2015	North Carolina Central, Durham	Rising Senior. Majoring in recreation administration with a focus on parks and recreation. Wants to be a parks and recreation manager. He's thinking grad school after he graduates. In summer 2018 he's helping to manage the football team, but will be in DC and can meet with mentee 7/27-7/28. (Mentor to Merhawi starting summer 2018.)
Marie-Helene (Marie) 2016	George Washington University	Rising Junior (Mentee of Nadiyah; and mentor of Olivia.)
Alexis 2016	George Mason University	Trying to get enough credits to become a Junior in spring term, 2018. (Mentee of Betel)
Merhawi 2016	University of Virginia	Rising Junior (Mentee of Daniel starting summer 2018)
Bakari 2016	Howard University (transferred from Morehouse after freshman year)	Rising Junior (Mentee of Chanel and mentor of Jeffrey)
Dayasia 2017	Univ of California, Santa Cruz	Dropped out after freshman year. (was mentee of Diana.)
Enjolieque 2017	North Carolina A&T	Rising Sophomore (mentee of Jeanifer and mentor of Shayla)

Ahmad	Virginia Tech	Rising Sophomore (mentee of Nijah). Changed his major from civil engineering to mechanical engineering, in part because he realized that completing his father's dream wasn't the right motive.
2017		
Hao	George Mason Univ.	Entering Sophomore (mentee of Jenifer and mentor of Michelle)
2017		
Tyrese	Ithaca College	Entering Sophomore (mentee of Maryam)
2017		
Olivia	Hawai'i Pacific Univ.	Entering Freshman in 2018 (mentee of Marie)
2017		
Michelle	Trinity University	Entering Freshman (mentee of Hao)
2018		
Bill	UDC	Entering Freshman (mentee of Braswell)
2018		
Mariah	UDC	Entering Freshman (mentee of Betel)
2018		
Shayla	North Carolina A&T State University	Entering Freshman (mentee of Enjolique)
2018		
Ryneisha	Drexel University	Entering Freshman (mentee of Jeanifer)
2018		
Jeffrey	Radford University	Entering Freshman (mentee of Bakari)
2018		
Jeovani	Frostburg State University	Entering Freshman (mentee of Maryam)

**Advice from MJS Scholars:****How to Make it Through College and How to Improve Mentoring****(Student Reception, July 8, 2018)**

This year we sought feedback from MJS scholars about how well the mentorship by both students and adults was helping the students, and what could be done better.

We circulated a questionnaire to MJS mentors and mentees. This questionnaire was prepared by a rising senior who had recommended starting student mentorships in 2016. We circulated the responses at the student get-together in July 2018. The students leapt at the chance to elaborate on their responses and give more detailed advice to the new students. Below is an overview of the reception discussion. The questionnaire with answers is attached as Annex 5 (b).

**Making it Through College:** The discussion focused on relationships with professors, finding your own study routines and managing your work life balance. It ended with students' advice about mentoring.

**STUDY SKILLS:**

- School academic assistance programs are often not particularly good. In addition to getting assistance from those sources, you need to find your own ways to study. Some approaches work well for one person but not for another. Some learn well in groups, others do better studying alone. The best way to use a study group is to learn the material well first, and use the study group to reinforce what you learned. Teaching others is also a way of reinforcing your own learning.
- Don't judge yourself by others - many find that when they first arrive in school they are disconcerted to find there are many others at their level or above. You are now only one fish in a big pond and you may get worse grades to begin with than you were used to in high school. In some cases classes include students from different years and of different ages, and experience affects grades.
- Make sure your professors know who you are - ask questions in class or out of class. Go to faculty office hours with your questions. You need to have this personal contact to ensure good recommendations for internships and future jobs and to establish a relationship with professors.
- Apologize right away when needed - for example for being late to class, missing assignments.
- Don't over study before exams. Take breaks during long study hauls, use power naps to re-energize.
- Find your own study routine: "Now I've realized that I need to get to sleep by midnight and get up at 7 am. I get my work done during the day and in the library until 9 pm. That's working much better for me"

**LIFE BALANCE:**

- Studying is only part of life. You need to have a social life and engage with extra curricular activities to stay sane, healthy and show you are a well rounded person. This is particularly necessary for competitive study tracks such as pre-medicine.

- Don't become isolated - seek out supportive friends and study companions, particularly if you face issues related to being a minority student on campus.

#### **MENTORING:**

- Mentors should check in with mentees frequently and regularly - once a month, especially in freshman year. A simple phrase like "How are things going?" is enough to spark an answer and discussion.
- The MJS committee should look for ways to connect mentors and mentees with similarities or the same major. [This is a challenge. At the students' request (below), we have circulated the contact information for all student mentors and mentees, with information on majors if we have it.]
- It will help to circulate the contact information of all student mentors and mentees. (Done.)
- Most mentees prefer contact by text. Your mentee can let you know if he or she prefers email.
- If mentee wants to talk by phone, text first to ask mentee for a time that works.
- It would be helpful to have a semi-annual MJS student get-together. By December, freshmen will be likely to have questions, based on their first term experience.
- Remember personal information, like your mentee's birthday and reach out then.
- Some people like to "friend" their mentors or mentees on Facebook. This can help you stay in touch with each others' lives.

#### **2018 Questionnaire:**

##### **Mary Jane Simpson Mentorship Program**

**Eight respondents to questionnaire: 5 student mentors + 3 mentees**

#### **What is your preferred means of contact with your mentor?**

**Answers (8):**

- Texting 62.5%
- Emailing 25%
- Phone Calls 12.5%

#### **What were some of your biggest challenges in college this year?**

**Answers (8):**

- My health
- Getting enough sleep
- Time Management
- Being a well-rounded student. I was so used to just studying that I didn't go out and join clubs and be involved with my community.
- Balancing school work
- Picking up good study techniques
- Keeping up with my assignments



- Focusing on the right goals

**What do you think your most pressing needs for the upcoming year will be?**

**Answers (8):**

- Financial/Scholarships 37.5%
- Internships 37.5%
- Adjusting to College 25%

**Is there anything you would like to discuss during the Welcome Tea on July 8<sup>th</sup>?**

- (5):
- Well, you could pray over us and the upcoming school year. #WeNeedIt
- I would like to give advice for premed students
- Managing a social life
- How to manage time
- I would like to discuss the experiences the mentor group had during the semester of college

**How can the scholarship committee help facilitate the mentorship program?**

**Answers (5):**

- Text us often to check in
- The scholarship committee can help place me with a mentee that is pre-med, or pre-dent so I can talk to them about the process and give them a better insight on what they should be doing (from a pre-med student).
- Keep more of a consistent contact with one another
- Matching students with similarities
- The scholarship committee can help facilitate the mentorship program by having monthly check-ins

A Financial Primer for Your Journey through College

Mary Jane Simpson Scholarship Fund

You are embarking on a journey. You have chosen the college. The goal now is successfully to travel this river to the end where you will begin a new journey—either that of a career or that of higher education still.

But meanwhile you need to know the best way to make *this* journey safely and without keeping you from the next journey. There are still a lot of choices to make.

How to begin:

You have chosen a college and the college has chosen you. But with the college comes costs: tuition, housing, food, books, and everyday expenses. So the first step in this journey is determining how you are going to navigate those costs. Of course, it would be nice if your education were free or if, at least, your family had enough money to pay for everything. But that is not your situation. You have filled out your FAFSA form. So what choices are there?

Based on your FAFSA form, your college financial aid office will present to you several figures. First, you will receive the amount your family is expected to contribute, the Estimated Family

Contribution. This amount is not changed by how expensive the school is. It is entirely based on your family's income. It may be that result is that you are not expected to provide anything annually. But this still leaves you with several options. What you choose here will make a big difference with your ability to navigate the costs of college—and the costs of the journey you choose take after you leave college.

#### What will this cost?

This is an important question whether you are paying from your own bank account or from the money from the financial aid office. How much is each semester in tuition? Do you pay for a semester at a time or a whole school year? When are payments due? What are the room and board costs? Are all the fees required or are some of them optional?

Most likely you will be financing your education with a combination of grants, work, and loans. Most schools will offer only as much as you need to cover the cost of tuition, books and sometimes room and board.

When you know how much the year is going to cost you, you know how much money you need for that year and you can begin to answer the next question:

#### How am I going to pay for *this* year?

Each year you are in college you are faced with this question: How am I going to pay for *this* year? Some may suggest you make a long-term plan for finance but the reality is that you can only really plan one year at a time. This year you know where you are going to college, how much it is going to cost, and how much of that expense you are going to have to bear yourself. Just like with your courses you choose, next year may be different. While it is good to have a general plan about the coming years of college, you should focus on paying for college one year at a time.

If your school offers you a grant, you should say, "Thank you very much" for however much it is.

#### Grants and Fellowships

The best of all worlds would have the school or someone else providing you a full scholarship/grant for tuition, room and board and books and fees. But few sources provide that much financial support to many students at all. If someone offers you a grant, you should say, "Thank you very much" for however much it is. This provides a real reduction in the cost of college for you. You should apply for as many grants as you can in the hopes you can get more grants. But most people will be offered a mix of grants and loans. So that takes us to the next choice.

#### Work/study

Be sure to apply for work/study positions as soon as possible.

A better choice than loans is work/study—if you can get it. Work study is where, in exchange for you helping in an office or some other place around campus, the school pays part of your education costs for you. Although this is funded by the federal government it is generally administered by your school. Some work/study position you will be able to study during. Others, such as in a cafeteria, you may not have the time or place to study. So try for something that will allow you to study some if you can. Note that at most schools there are more people wanting work/study than there is money, so you want to be sure to apply for work/study positions as soon as possible. In any case, work/study has limited hours you can work.

You may, of course, get a job outside of the work/study program. But know that some schools have rules about students working outside the school—especially for freshman year. If it is not forbidden by your school, this is another, and probably better paying, option. But take care to find a job that will not consume so much time and energy that you are unable to keep up at school. Of course, it would be great to find a job where you could study while you work. Some jobs where

that may be possible are life guards at private pools and receptionist. Any job where you have long periods of waiting for something to happen.

Be aware that the income from any job will be taken into account for the next school year—but don't let that stop you.

### Subsidized and unsubsidized loans

Many students cannot get enough money from grants and work to cover all of the costs of school. In this case you should look at the loans that are being offered. A school financial aid office will often offer a mix of subsidized loans and unsubsidized loans. This is a critical difference. But before you look at which kind of loan we come back to the question: How much do you really need?

You should know the answer to this question already through research—but some schools will sometimes make you a "better" offer. Some schools will graciously offer to let you borrow more than

The best way to end up with the least amount of debt at the end of college is never to borrow more than you absolutely need to borrow.

the actual expenses of the school. The school can "let" you borrow up to \$9500 in your freshman year. Some schools will even suggest that since you can borrow additional money you should do so and put in their bank to be available when you want to spend it. ***This is a trap!*** The best way to end up with the least amount of debt at the end of college is never to borrow more than you absolutely need to borrow. It may seem prudent to set some money aside for additional expenses BUT if you figure out your tuition and fees and room and board in advance, it is unlikely that you need that "additional" amount for school and it IS likely that there will be fees and charges attached to it and the bank account which they have so generously offered. Even if there are not extra fees, you don't want to take on extra debt for things you do not absolutely need. Remember you have four years ahead of you and each year means more debt. Your debt will grow with each year's tuition and books so start off with the idea of making that debt as small as you can possibly make it by not borrowing more than you *absolutely* need.

The difference between the kinds of loans available is something that can make the difference between you graduating with some debt, staggering debt or possibly not graduating at all and *still* having staggering debt. A **subsidized loan** is one in which the federal government pays for the interest while you are in school (at least half-time) and for a grace period after graduation. An **unsubsidized loan** is one in which the interest begins accruing immediately upon you borrowing that money. You can either pay the interest on the unsubsidized loan from the beginning OR the interest becomes part of the loan—something called compound interest. Obviously, an interest free loan is a better deal than a loan where you pay interest. But does it really make a difference? Yes, and the compounding interest is why. Let me give you an example.

In order you want: grants, work/ study, subsidized direct loans, subsidized Perkins loans (for which there will be a credit check), and unsubsidized loans.

If you borrow \$5500 in subsidized loans each of the 4 years of college, then at the end you would owe \$22,000. Six month after graduation you would begin to accrue interest and need to set up a payment plan. (More on that later). Let's estimate that the interest rate will be 5% which accrues daily. That means seven months after you graduate, if you have made no payments, you will owe \$22,000 plus \$92 interest. At eight months you will owe \$22,092 plus \$92 interest; \$22,104 plus \$93 interest and so on. Until you start paying down the money you owe the amount of interest will grow each month.

If you borrow \$5,500 in unsubsidized loans each of the 4 years of college, then at the end you would owe interest already. In fact, if you got the same interest rate of 5% you will already owe on the day you graduate \$24,889.96—an additional \$2,889.96 before you even are required to pay. So it is clearly in your best interest to borrow subsidized loans if at all possible and to try not to borrow unsubsidized loans.

### Look for the Bargains

*“You are a student so we want to make you an offer.”*

You will be surprised how many people will want to give you an advantage as a student. There are student discounts for groceries, amusements, transportation, and you usually can get a free bank account. It is fine to take advantage of these offers but you still need to take care. Make sure you don't “save” so much money on amusements and such that you have spent more than you can afford.

Your school may well be part of the pressure. Many schools have special dorm rooms to show new and prospective students that display all the cool school logo gear you can buy. There is pressure to buy new comforters and pillows and even trash cans. Remember you got where you are by focusing on the prize down the road rather than being captivated by the glittery things along the way. You really don't need a comforter that has the school logo or matches your roommate's comforter. This is not to say don't buy anything new for your time in college, but do it in moderation and over time rather than all at once at the beginning. That way you can enjoy each new piece of college gear as you obtain it.

Remember you got where you are by focusing on the prize down the road rather than being captivated by the glittery things along the way.

“Free” things are often not really free.

Nor do you have to buy your books from the school store. Use the internet where you can buy used books, cheaper books, and even rent books in subjects that you are required to take but have no real interest in. Just take care that you are ordering the right edition! If you do buy books (whether at the school book store or the internet) you can often sell them back either at your school or on-line. Check out Bookscooter.com which will help you find the best option to sale.

Another thing that will be offered to you will be credit cards with an introductory “no interest” rate. These, too, are tempting and can, in fact, be a way to create good credit as they will explain. IF you decide to accept a credit card offer, be sure to buy only what you can afford to pay for each month. That is the best way to create good credit rating AND you won't find yourself suddenly deeply in debt with interest rates of 20% or more. You saw how fast 5% grew. Interest on an unpaid balance of \$1000 for one month is \$16.43 at 20%.

### The End... of the Beginning and a New Beginning

It may be hard to imagine but a few years from now you can graduate into a new journey. It may be further education. It may be a career. But the choices you made about how you journeyed through college will make a big difference about what you may choose next. The loans can be deferred by several things such as joining the Peace Corp or going on to higher education, but for most people there will come a time when they will need to pay back the loans they made. And there are choices to be made about how to pay the loans back.

Although those decisions are in the future, just like planning for college, it is wise to be aware of your options now. The rules may change over the next few years, but for now the payback rules are in the following chart. You can find out more at <https://studentaid.ed.gov/sa/> which is where the charts in this paper are from.

Congratulations on all your wise choices and good luck in your journey.

**Resources and Commitments**

<b>Table 1. Resources Mobilized in 2016-17: Sources</b>	
	<b>US \$</b>
<b>Bethesda Friends Meeting</b>	
Meeting Allocation (Peace & Social Justice Committee)	4,000
Social Concerns Box + Contributions from Individuals in Meeting	17,361
<b>BFM Total</b>	<b>21,361</b>
<b>Friends Meeting of Washington</b>	
Meeting Allocation	5,000
FMW Individuals and Fund-raising	12,372
<b>FMW Total</b>	<b>17,372</b>
<b>Langley Hill Friends Meeting</b>	
Meeting Allocation	500
Individuals	676
<b>Langley Hill Total</b>	<b>1,176</b>
<b>Total Contributions</b>	<b>39,909</b>

**Table 2. Mary Jane Simpson Scholarship Resources, Commitments, and Net Reserve**

<b>Resources</b>	
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Fund Balance 6/30/2017	<b>107,007</b>
Funding Mobilized in 2017-18	39,909
Remittances in 2017-2018	(26,833)
<b>Ending Balance 6/30/2018</b>	<b>120,833</b>
<b>Commitments for 2017-2018</b>	
<b>(assuming \$2,500 for current seniors only)</b>	
5 Seniors @ \$2,500	(12,500)
4 Juniors @ \$1,500+\$1,500	(12,000)
4 Sophomores @\$1,500+\$1,500+\$1,500	(18,000)
1 Returning Student @ \$1,200+\$1,200+\$1,200[1]	(3,600)
8 Freshmen[2] @ \$1,500+\$1,500+\$1,500+\$1,500	(48,000)
<b>Total Commitments</b>	<b>(94,100)</b>
<b>Net Reserve</b>	<b>26,733</b>

Minute: Nuclear Weapons Ban

9<sup>th</sup> month, 2018

We, Quakers of Friends Meeting of Washington, Washington DC, United States, support the new United Nations General Assembly's Nuclear Weapons Ban Treaty. (A copy of that treaty is available at: <http://undocs.org/A/CONF.229/2017/8>)

In accordance with the Quaker Peace Testimony, Quakers have worked tirelessly for abolition of nuclear weapons ever since United States airplanes dropped two of these secretly produced bombs on August 6 and 9, 1945. The bombs destroyed both Hiroshima and Nagasaki in Japan, and the world has not yet recovered from all that those two bombs destroyed.

This treaty may seem imperfect to many Friends because it does not seek the elimination of nuclear energy as well as weapons. It is, however, the longest step world governments have taken toward the actual elimination of these weapons from our already wounded earth.

There is much work yet to do if we are to achieve actual abolition, to which our own government is adamantly opposed. The United States Congress has allocated a trillion dollars, already being used, to modernize our own nuclear arsenal over the next thirty years. Very few of our citizens are even aware of this new United Nations treaty since the major media have not reported on its development or discussed publicly its impact.

We call upon the government of the United States to sign and ratify this treaty.

We request that all Friends and Quaker Meetings, which are so led, join to make this Treaty more widely known. Let us show our fellow citizens that the door to abolition of nuclear weapons is open. Let us proceed together as the Spirit leads and as the Way opens.

Elna E. Riker Broffman

1929-29 May 2018

Our Meeting's records relating to Friend Elna Broffman are slight, but fortunately the Friend wrote a brief account of her life in our Religious Society in response to a membership Committee inquiry in 2014 which allows us to capture some information.

Elna Riker was born in Brooklyn, New York, descended from the Vail family of New Jersey Quakers. She attended Brooklyn Friends School and married Morton Broffman under care of the Plainfield, New Jersey, Friends Meeting. The couple moved to Arlington, Virginia, and renewed their marriage vows on their thirtieth anniversary at Friends Meeting of Washington. There is no evidence that her husband applied for membership. Of her four children only Neal became a full member, in 1964 -- the year after his birth and as a birthright Friend, an unusual procedure at our Meeting.

After Morton's death Elma moved to Atlanta, Georgia, where she died on 29 May 2018. In her last years she was unable to attend worship there but continued her devotion to Quaker traditions and faith; her 2014 letter to the Committee closes with a wish for "Peace, Love, Light and Hope" for all.

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[1] Funding for this student is the balance undisbursed when student left college and undertook training as Certified Medical Assistant. She has now returned to college seeking a BS in Nursing.

[2] The freshmen include one student who qualified for a MJS Scholarship in 2017, but who took a gap year and is starting college in fall of 2018.

[3] Elma A. G. in some documents; this form in the signature of her 2014 letter.

(this ends the Minutes and Reports for 9.2018)

#### UPCOMING EVENTS

October 3: Help make sandwiches for the **Grate Patrol** to take to our vulnerable neighbors, starting at 5:00 pm. For more information, contact Alan W. Field" [alanwfield@gmail.com](mailto:alanwfield@gmail.com) or Louisa Terrell, [louisa.terrell@gmail.com](mailto:louisa.terrell@gmail.com)

Oct. 5 – 8: **Silent Retreat for Friends**, Dayspring Retreat Center, Germantown, MD. Is your spirit in need of nourishment and refreshment? Join members of Annapolis Friends Meeting for a Silent Retreat. Cost is \$300. For more information, contact Jean Christianson (410.544.1912, [jschristianson@gmail.com](mailto:jschristianson@gmail.com)).

October 6: Help make breakfast for our vulnerable neighbors. Convene at 6:15 am at **So Others Might Eat**. For more information, contact Tim Schleicher at [timothy.c.schleicher@gmail.com](mailto:timothy.c.schleicher@gmail.com)

October 7: For **World Quaker Day**, tell us where you've been! First Day School would love to know where you've attended Meeting and what it was like. We'll use your descriptions and photos in class on October 7th to honor World Quaker Day. Email [fmwyouthprogram@gmail.com](mailto:fmwyouthprogram@gmail.com) or drop off in the Office.

#### October 8 – Hope, Hard Times, and the Human Possibility

**Alice Jepson Theater, University of Richmond (Richmond, VA)** Quaker educator Parker Palmer, folk singer Carrie Newcomer, and pianist Gary Walters will present the Weinstein-Rosenthal Forum on Faith, Ethics, and Global Society at 7:00pm. The event is open to the public. For more information, go to <https://chaplaincy.richmond.edu/programs/weinstein-rosenthal/>.

Oct. 11 – 14: **Pendle Hill Workshop on Within and Without: Liberation Theology at Work in Social Movements** Liberation theology is faith in action toward the **elimination of any form of oppression. Join this robust discussion with a panel of experts of how faith in action in social movements liberates both the oppressed and oppressors from domination systems here and abroad. For more information, go to <https://pendlehill.org/learn/liberation-theology-conference/#.W6UnPWhKiUk>**

October 13 – Celebrating Native Americans Today, Sandy Spring Friends School (Sandy Spring, MD) Join Baltimore Yearly Meeting's Indian Affairs Committee for a festival of information, dance, food, and more. This event is for people of all ages, and seeks to raise awareness of indigenous peoples who once were the sole residents of this land. 220,000 people in Virginia, Maryland, and Pennsylvania are Native Americans – 1% of the population. There are 11 recognized tribes in Virginia (7 are federally recognized) and 3 state recognized tribes in Maryland. [Click here to download a copy of the event flyer.](#) For more information, contact the Indian Affairs Committee at [indianaffairs@bym-rsf.org](mailto:indianaffairs@bym-rsf.org).

October 17: **AFSC DC** will be hosting an Open House at our office (1822 R St NW, Washington, DC 20009) from 6:30-8:00pm. The Open House will be an opportunity for anyone interested to learn more about the work of AFSC DC and ways to engage with the Program.



October 20 – Tenth Month Interim Meeting, Sandy Spring Friends Meeting (Sandy Spring, MD) Get to know Yearly Meeting Committees and Friends from other Meetings! Be a part of important decision making. Join Friends for morning committee meetings and the afternoon's Interim Business Meeting. Sandy Spring Friends Meeting will host the Tenth Month Interim Meeting. Friends will begin gathering at 10:00am. Committee meetings will begin at 10:30. [Check the Yearly Meeting website for more information.](#)

October 21: Memorial Service for Maurice Boyd, 2:00 pm, Friends Meeting of Washington

### Thinking About Race

– *Witnessing Whiteness* by Shelly Tochluk

“...We might also stop to imagine when there might be moments when it is important to take a step back and ensure that others have space that does not include us.

“For example, William, an African American, spoke of his experience seeing groups of whites entering a situation that would have felt unapproachable to him had the situation been reversed:

“There is also a sense of privilege, a sense of entitlement. ... you think about the Million Man March. This was a day of atonement, everybody asked, ‘Please let us just have this day for ourselves and this is something we need to do.’ Then you watch CNN or CSPAN ... and you see some white people walking in there anyways.

“For William, although legally allowable, white people entering that space was inappropriate and can only be described as the enactment of privilege. Even if the white people's intent was to show their support, we should wonder, did they ask whether or not the African Americans who planned and participated in the event desired the support? If we do not see that our everyday behavior often carries a sense of entitlement we will not ask questions about its effects. For this reason, just knowing that we need to ask the question is an important step.”

From **Witnessing Whiteness: The Need to Talk About Race and How To Do It**, by Shelly Tochluk, 2010, pp. 121-122. Tochluk, a researcher, counselor and teacher, trains educators to work with the diverse Los Angeles school population as an associate professor of education at Mount St. Mary's College.

*This column is prepared by the BYM Working Group on Racism (WGR) and sent to the designated liaison at each local Meeting. The BYM WGR meets most months on the third Saturday from 10:00 am to 1:00 pm. Locations vary to allow access to more Friends. If you would like to attend, on a regular or a drop-in basis, contact clerk David Etheridge, [david.etheridge@verizon.net](mailto:david.etheridge@verizon.net).*

### Fundraiser for Capital Area Immigrant Rights Coalition

As you know from the news, immigrants and asylum seekers in this country are under attack by the Department of Justice. The Capital Area Immigrant Rights Coalition (CAIR), a local group, works with thousands of detainees and asylum seekers as they face the threat of deportation. Members of our Sanctuary Taskforce work with this coalition as volunteers, and have seen their good work up front. They're smart, organized, hard-working, and seriously underfunded.

As the news of family separation hit, our Taskforce decided to step up to do our small part, which was to try to raise funds for CAIR. We spread the word, and soon had members agreeing to bring baked goods and crafts, and to provide services—everything from **Hayden Wetzel's** decluttering to **Judy Hubbard's** AirBnB to **Ann Herzog's** adorable knitted teddy bears and socks. **Zoe Plaugher** brought pies, **Patty Murphy** spent all afternoon the Saturday beforehand baking yummy items, **Janet Dinsmore** brought what she describes as “funky eclectic” items, **Rebecca Nelson** hauled her in supply of hand-knitted items.

The **two Rebeccas** (Harris & Nelson) taught the First Day School students about immigration—tying it into the Biblical Exodus story—and then watched in admiration as the students decorated cookies for our bake sale.

**Kat Barba** created a beautiful flyer (which **Rebecca Nelson** attempted to hand out at the Starbucks), **Erin Murphy** brought her laptop to take credit card info, and she and **Rebecca Harris** slapped prices on everything and made the room ready for the sale. **Jim Bell** asked CAIR to send a speaker to describe their work. Then, Friends stepped up. We stepped up! The sale was

phenomenally successful—at least \$4600 was given or promised, and the final number may go as high as \$5000 (as much as many Quaker Bazaar intakes from previous years).

FMW is awesome! Thank you, Friends—this really helps. When we have everyone’s check, we’ll cut a check for CAIR, and they’ll put it to work right away helping the detainees.

### **Random Happenings**

So in my last weeks here as Administrative Secretary, I assigned myself the task of going through FMW’s minutes from 2018 back to 1930, looking for peace and social justice minutes passed over the years by Meetings for Business. I thought it would be nice to gather these together in a tidy heap so subsequent Peace & Social Concerns committees could take advantage of them. By the time I’d made that first pass-through, I’d gathered close to 100 of these things—everything from torture to housing, gambling to the death penalty. I’d also uncovered a history I knew nothing about, and sank in awe before our forebears here at FMW. Friends, we are standing on the shoulders of giants. From the get-go, our Meeting has been involved in speaking out—and helping out—on behalf of the poor, the oppressed, and those who are treated unjustly.

Almost from day one, we advocated for greater integration in our city, asking our neighbors to commit to welcoming people of all races and backgrounds, asking restaurants to open their doors to all (and being careful to patronize those who agreed), running integrated summer camps to show the city that it could be done successfully, etc. We also provided clothing (measured in tonnage in yearly reports), food, and housing to refugees—first from Europe, then Central America—while speaking out on their behalf.

We provided strong support to young men expected to agree to military service. During World War II, at least 24 of our members served as Conscientious Objectors, many of them undergoing starvation experiments. In the 1960s, we had counselors available at the rise of Meeting *every* first day to talk about alternatives to the draft.

And the protest marches! Literally hundreds of protestors have stayed in our Meetinghouse through the years—100 alone in 1969 during a huge anti-war rally. Just in the last two years, we’ve supported more than a dozen of these things, and have it down to a science.

Two of my favorite tidbits: In 1961, the Meeting for Business read a letter from one of our Young Adult Friends, who was in jail in Mississippi. He’d gone there as a Freedom Rider, a program that was just getting started that year, and been rounded up. He couldn’t go his bail, which was set at an astonishing \$1000. At the time, the entire year’s budget at FMW was \$27,000, with only \$11,000 in reserve. No problem—we reached into our pockets that day and came up with the money to get this young friend free.

And this: In 1971, the Black Panthers asked to hold their Revolutionary People’s Congress in our Meetinghouse. It took not one but two Meetings for Business to wrangle that through, what with the Panthers not being exactly nonviolent. But first, we passed a minute, asserting that even though we may not agree with them, we acknowledge that “it is more difficult for the poor and the traditionally oppressed to assemble to petition for the redress of their grievances than for the affluent and the powerful. For this reason Quakers believe that there is a special obligation placed upon men of good will to facilitate the exercise of these rights by those for whom it is especially difficult.” We opened our doors and floors for three days—sixty volunteers from our Meeting helping out, round the clock. Amazing.

My point here is that we seem to have a gut instinct for being on the right side of history. I know that Friends haven’t always been there—we often throw ourselves enthusiastically into a “solution” which may turn out to cause great harm (such as Quakers setting up schools to educate Indian children to become like white children and give up their own culture). Each leading needs careful discernment, and a mind willing to stay open to the possibility that we are just wrong.

But that said, we’ve been right an awful lot of the time, Friends. I am so grateful for this Meeting, and all that these good Friends from the past have to teach us. As I drift into retirement, I hope to be able to gather together a timeline showing these efforts, so we don’t lose track of our history while making our future.

- Debby