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Newsletter October-November 2021

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October-November 2021

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MEETINGS FOR WORSHIP ~ ALL ARE WELCOME

Sundays: 9:00 - 10:00 am; 10:30-11:30 am; 6:00-7:00 pm

Tuesdays: 6:00 - 7:00 pm

Monthly Meeting for Business: 12:15 pm October 10 (2nd Sunday)

Sunday 10:30 Meeting for Worship is held in-person indoors and outdoors (weather permitting)

Please register here. Masks required. Vaccination expected.

10:30 Meeting for worship is also held via Zoom. Join here.

For more information, email admin@QuakersDC.org.

10th Month Query: The Peace Testimony

Do you endeavor to live "in virtue of that life and power which takes away the occasion of all wars"? Do you work to make your peace testimony a reality in your life and in your world? Do you weigh your day-to-day activities for their effect on peace-keeping, conflict resolution and the elimination of violence? Are you working toward eliminating aggression at all levels, from the personal to the international?

(For more see: [Peace and Non-violence](#)) Source: [BYM Faith & Practice, Part II The Queries](#)

News

Transatlantic Friends Spirit-led Meeting Centering Friends of Color

On World Quaker Day, Sunday, October 3 and subsequent Sundays, 12:30pm EST (5:30pm BST/WAT) a virtual Quaker worship experience will be launched. It is called Transatlantic Friends. Transatlantic Friends is an independent, future-focused Quaker community centering the spirit-led leadership of people of color. Transatlantic Friends will meet in partially-programmed silent worship, broken only by a single friend of color or their ally. The first scheduled silence-breakers are FMW member Rashid Darden, Jordyne Blaise, and Adam Rothman.

According to Friend Rashid, *“Our intention is to meet in worship for 52 consecutive weeks, starting on World Quaker Day 2021. At the end of that year together, we will decide whether or not to continue on as an official monthly meeting in the Quaker tradition.”*

This meeting is open to all. If you are interested in attending, please [register here](#)

Friends of color can be assured that every precaution will be taken to provide a safe and welcoming space that prioritizes their experiences.

Friends of the global minority are asked to *decenter whiteness and decolonize their thinking prior to registering* for a Transatlantic Friends meeting for worship. [Start here.](#) [Continue here.](#) Transatlantic Friends is a spiritual experience, not an educational or recreational experience.

Please visit <https://transatlanticfriends.org/> for more information.

**Transatlantic
Friends**

Meeting for Worship
Sunday, October 3, 2021

12:30pm East Coast USA
5:30pm West Africa

Via Zoom
Register at transatlanticfriends.org

Quaker Heritage Scenic Byway



With Wilmington College's Quaker Heritage Center playing a leading role in identifying sites of historical interest, the Ohio Department of Transportation recently announced the creation of the Quaker Heritage Scenic Byway, a 54-mile loop through Clinton and Warren counties in southwestern Ohio.

The first wave of Quaker settlers arrived in southwestern Ohio from the Carolinas, and by 1810, with the creation of Clinton County, the Quaker population was so great that its county seat was named Wilmington in honor of Wilmington, North Carolina. Their meetinghouses stretched across Clinton and Warren counties, creating interconnected communities between Wilmington and Waynesville. The Quakers' legacy — including the founding of Wilmington College — continues to shape southwestern Ohio. Organizations in Harveysburg, Waynesville, and Wilmington all have exhibits and active programs to tell the story of the Quaker diaspora to Ohio.

Stops on the byway include Quaker historical societies, the Quaker Heritage Center at Wilmington College, the Clinton County Historical Society, the Museum at the Friends Home, current and historical Quaker meetinghouses, and historical points of interest — such as the first school for free Black children in Harveysburg, Ohio.

Find the map of the byway [here](#), and suggestions from the Ohio Department of Transportation [here](#).

Events

Quaker Spring Interim Retreat, Saturday, Oct. 30 via Zoom “Listening to the Inward Christ Together” Join us for the Quaker Spring Interim Retreat from 10 am to 3 pm. Please save the date. For more information, write to info@quakerspring.org

FGC Fall Adult Friends of Color Virtual Retreat, November 5-7 via Zoom. - Register now Friends General Conference welcomes all Friends of Color, 18 years and older, to sign up for the 2021 Fall Adult Friends of Color Virtual Retreat, which will be held via Zoom from Friday, November 5 to Sunday, November 7, 2021. If you identify as a Person of Color and would like to join us, please [click here to register](#) for the retreat. Registration deadline is October 25th. (This event is free, but donations are welcome and should be marked for “FGC Ministry on Racism.”)

FMW's Quaker Adult Spiritual Programs - Full Schedule for October

ACTIONS ON AFGHANISTAN & AFGHAN REFUGEES

Join FMW friends committed to--

- Using this moment to learn about Afghanistan and how U.S. policy contributed to the current situation.
- Providing concrete assistance to displaced Afghan families arriving in the DMV area.

If you'd like to join with other FMW folks to learn more and/or help Afghan refugee families,

[sign up here.](#)

For more information, contact Barbara Briggs, BarbaraHBriggs@gmail.com or

If you would like to learn and act immediately--

Or bring a **gift card** (for Giant, Lotte, Harris Teeter, Safeway, and Aldi) to the Meeting, and we will get it to one of the organizations working directly with incoming Afghan families.

Here's some context, and links to organizations working with Afghan refugees.

SAVE THIS DATE: Sunday, November 7th – 12:30 - 3:30 PM

Friends Meeting of Washington Community Celebration and Open House
2111 Decatur Place NW, Washington DC
Corner of Florida Ave NW and Decatur Place NW

Welcome FMW Members and attenders, friends and neighbors, and anyone who would like to learn more about FMW and Quakerism!

Join us in celebrating our community, enjoying the day, and getting to know one another a little better!



- Book sale!
- Great snacks!
- Activities for kids!
- Building tours!
- Committee and project displays!
- What is Quakerism!

To find out more, donate books, or to help with planning or to volunteer on the day, contact
Gene Throwe, gthrowe@gmail.com, cell: (703) 405-9003
Barbara Briggs, admin@quakersdc.org, cell: (412) 417-9384

And as always, worship with us 10:30-11:30 in person or via Zoom, details at
<https://www.quakersdc.org/>



*To keep us all safe,
masks required indoors*

Save-the-Date flyers are available in FMW's lobby.

Print-ready copy here.

Thinking About Race – (October 2021) Isabel Wilkerson in Caste

Recent high-profile efforts to prohibit teaching about the racially fraught history of the United States and from suggesting that history has any impact or creates any responsibility today, is addressed succinctly by Isabel Wilkerson on page 15 of her latest book, *Caste: The Origins of our Discontents*:

“We in the developed world are like homeowners who inherited a house on a piece of land that is beautiful on the outside but whose soil is unstable loam and rock, heaving and contracting over generations, cracks patched but the deeper ruptures waved away for decades, centuries even. Many people may rightly say, ‘*I had nothing to do with how this all started. I have nothing to do with the sins of the past. My ancestors never attacked indigenous people, never owned slaves.*’ And, yes. Not one of us was here when this house was built. Our immediate ancestors may have had nothing to do with it, but here we are, the current occupants of a property with stress cracks and bowed walls and fissures built into the foundation. We are heirs to whatever is right or wrong with it. We did not erect the uneven pillars or joists, but they are ours to deal with now.

“And any further deterioration is, in fact, on our hands.”

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 first Saturday from 10:00 am to 1:00 pm, currently via Zoom. If you would like to attend, contact clerk David Etheridge, david.etheridge@verizon.net.

Friends Meeting of Washington Monthly Meeting for Worship with a Concern for Business Minutes - September 12, 2021

Query for Worship Sharing: What spiritual practices are working best for you right now?

Clerk's Report, September 2021

In Memoriam

- Memorial Service for Chris Benz held in good order
- Stephen Jones memorial minute
- Lenore Olive Keene Congdom memorial minute

Friends expressed gratitude to Hayden Wetzel, the Meeting's historian, for his efforts and diligence in this area.

Upcoming Events

- ***Exploring Spiritual Practices, new course by Marcelle Martin, Sept-Nov.***
Sponsored by New England Quakers, the course will be held on Tuesdays, September 14 through November 16. View introductory webinar *The Divine Invitation* [here](#).
**Register for morning section (10:30 am -12:30 pm) [here](#) or the evening section (7:00 pm - 9:00 pm) [here](#). Learn more [here](#). Deadline for registration is September 13.
Tuesday, September 21 is the next course.**
- **Planning Meeting for FMW's Community Celebration, Sept 21, 5:00 pm - Join us!**
For more info contact Gene Throwe, GThrowe@gmail.com or Barbara Briggs, Admin@QuakersDC.org
- **BYM Spiritual Formation Retreat, September 17-18 via Zoom**
More information and registration [here](#).
- Quaker Spring Interim Retreat, Saturday, Oct. 30, 10am - 3pm via Zoom
“Listening to the Inward Christ Together” For more info, contact info@quakerspring.org

- **FGC Fall Adult Friends of Color Virtual Retreat, November 5-7 via Zoom. - Register now**
Friends General Conference welcomes all Friends of Color, 18 years and older, to sign up for the 2021 Fall Adult Friends of Color Virtual Retreat. Please [register here](#) by October 25.
- Welcoming for Daniel Russ Higgins (September 19, 12:15 pm)

FMW Community Highlights & Kudos

- Open House rescheduled for November 7, 12:30-3:30 pm
- Masks and vaccinations now lovingly expected for all in-person meetings
- Peace and Social Concerns is initiating an effort to help our community learn about the crisis in Afghanistan and assist Afghan families. Over 20 Friends are involved already. [Sign up to join us here.](#) (More below)
- First Day School will begin again on October 1, and meet on the first and third Sundays of the month.

Tenant Updates- Activities at our Meeting House

- Rentals report attached!

Major Business

Laying down the Fundraising Taskforce - Debby

The Clerk noted that the Fundraising Task force was started about a year ago, and was expected to run one year. As planned and agreed, Finance & Stewardship will take on the responsibilities of the Task Force. Meg Greene, who was instrumental in the Task Force, has agreed to join F&S and share the lessons learned.

The Meeting approved the laying down of the Fundraising Taskforce and the merger into the F&S Committee.

F&S Annual Report (attached) - Grant Thompson

This is a report on the activities of the committee, not a financial report, which are distributed regularly over the listserve. As the report states, FMW is in a different place than it was even 25 years ago. The proper way to think about FMW today is that we are a vibrant Quaker community, but also a small business. Primarily, that business involves events and monthly space rentals. This makes our operation and our financial situation more complicated.

Brian, who is responsible for renting spaces, serves us very well. The major issue moving forward is to clean up our internal and financial procedures to make sure we are accounting accurately within all of our various committees.

The committee skews towards older members. The F&S Committee is eager for younger members to join the committee. It has been in contact with Nominating on this point.

A final note on fundraising. Previously, \$200K in annual contributions would sustain the Meeting. Now, our mortgage is in excess of \$3 million. Friends are encouraged to conceive of fundraising and donations as a form of ministry. The Meeting does not want to be in a position where it is fully dependent on rental income. And currently, some members of the community do not make any financial contribution (although they may make non-financial contributions).

One Friend asked about whether our contributions and rental income are currently meeting our obligations (e.g., the mortgage). The Clerk stated that the Meeting has dipped into its reserves, due primarily to Covid. We are currently in a losing position, which was projected. The Clerk was hesitant to give exact numbers, as the financials are being audited. The Meeting is in the red and will likely be in the red for the next few years. It is important for the Meeting to raise more money in the next few years to keep the mortgage expenses down and save future costs.

The Clerk emphasized that the Meeting could do a better job eliciting planned giving, in the form of large retirement accounts or estates.

One Friend commented that in the future, the Meeting should consider sharing the exact numbers and fundraising goals with the members and attenders more widely. As a hypothetical, it could be appropriate to say that to meet our expenses in a given year, the Meeting needs \$1000 per family on average (of course, taking into account each individual and family's particular financial situations). We could be more plain-spoken about our exact financial needs.

One Friend noted that Donor-Advised Funds could be helpful. That education could be included in broader discussions and education on planned giving. Any additional information on this issue should be directed to Grant Thompson.

Friends accepted the F&S Report.

Hospitality Annual Report - Greg Robb

Two points. First, things have been going well since the weekly Fellowship hours after the 10:30 Meeting for Worship resumed in April and May of this year. Other committees have been providing assistance for the weekly fellowship hour, and it has gone smoothly.

Second, the committee is in discussion with the personal aid committee, the membership committee, the nominating committee, and the pastoral care working group regarding the potential for a new Community Committee. Currently, Hospitality has a huge range of duties, from welcoming newcomers to building a sense of community. Discussions are ongoing about creating a Community Committee to take on some of these broader responsibilities.

Friends accept this report.

Nominating Committee - Michael Beer

- Nomination of Candy Miller to Hospitality
Friends approve this nomination.
- Nomination of Kathy Lipp-Farr to Religious Education
Friends approve this nomination.
- Nomination of Aaron Johnson to Religious Education
Friends approve this nomination.

- Nomination of Margaret (Meg) Greene to Finance and Stewardship
Friends approve this nomination.
- Resignation of Beth Cogswell from Library and Records
Friends accept this resignation.
- Resignation of Jim Bell from Nominating Committee
Friends accept this resignation.
- Resignation of Arlene Lutenege from Marriage & Family Relations
Friends accept this resignation.

Membership Committee - Kathy Lipp-Farr

- Application for membership from Chris Zubowicz

Chris has been involved in our community for five years, and has already built relationships within the Meeting. Chris has been thoughtful and sincere about his Membership. The Membership committee enthusiastically and unanimously endorsed his membership. Friends expressed excitement for Chris's nomination.

This nomination will be held over for a month, as is our custom.

Marriage & Family Relations - Jim Bell

Request for Marriage under the care of the Meeting: Steve Chase, Barbara Briggs

Jim Bell presented a request from Steve Chase and Barbara Briggs to be married under the care of FMW. Steve and Barbara have been close friends for over 40 years and would like the FMW community to be fully involved.

Joe Izzo, Eliane Wilson, Jim Bell, and Debby Churchman, convened a clearness committee on August 16 and unanimously supported the marriage.

The marriage is scheduled for April 23, 2022. The approval of this marriage will be held over for one month, as is our custom.

Other Business

Report on Annual Session - David Etheridge and Gene Throwe

The BYM annual session was virtual this year. Speakers organized a number of sessions and other workshops, many of which centered on the racial justice and equity. Jim Fussell, of FMW, gave two workshops, both regarding BYM's history concerning racial justice. Gene was the convener of Bible Study, which was a success.

The 350 year anniversary of BYM is next year. Everyone from FMW is encouraged to attend. It will be held at Hood College in Frederick, MD.

Work on Afghanistan - Peace & Social Concerns - Barbara Briggs

Two tracks are considered to respond to the humanitarian crisis in Afghanistan. One would be educational: offering workshops or sessions at FMW explaining how the Afghan crisis happened, what can we do about it, and how can we prevent similar crises in the future. The second track would be providing sanctuary to Afghan refugees. We have already raised gift certificates for

grocery stores to pass onto refugees. We also, as a Meeting, would like to support a family with kitchen supplies. Depending on the interest and support we receive, the Meeting may be able to support one family.

If anyone would like to join this effort in any capacity, please contact Barbara Briggs.

ADDENDA: ATTACHED COMMITTEE REPORTS

Stephen Boen Jones

(-19 April 2010)

We have an unusually intimate insight into the life of Stephen Jones from his thorough and forthright letter of application for membership, which will be liberally quoted here. He was a wonderfully religious man, and his seeking after the Divine guided him throughout his life. He adhered strongly to Truth and stood behind his principles unflinchingly, though without demeaning those who saw otherwise.

Friend Stephen, born in Washington and graduating from the University of Maryland, worked as a dentist to retirement in 1990; he also earned a law degree from the Catholic University and was a member of the DC and Maryland bars, although he never practiced.

As a child he attended a very strict Methodist Church but its emphasis on outward discipline led him away from established religion. "I had faith in God but based on my experience, organized religion seemed very puritanical." After a hiatus in his early college years, "again seeking sustenance for my faith in God," he began attending National City Christian Church here in the city but "ultimately the experience wasn't fulfilling" and he was irked by the church's reluctance to openly acknowledge its gay members, of which he was one. In retirement he traveled extensively, worshipping in local churches along the way, with the same disappointing results.

"Only when I experienced silent worship in the simplicity of the Meeting House Meeting Room did I realize that I had found a way to worship God that fits me and adds meaning to my life." He attended the Inquirers' Class and characteristically undertook an unusually extensive reading program of Friends writings. He joined the Hospitality Committee, serving as co-clerk.

Stephen's most active concerns related to the peace testimony, gay rights and the HIV epidemic (he volunteered at the Whitman Walker Clinic after retirement), and a demanding project to rid himself of unnecessary goods in the interest of simplicity ("I sold the house and all but the most necessary furnishings . . . I can't stress enough how [I was] attracted to the principle of simplicity enshrined in Quakerism.") He wrote of his continuing growth through the Meetings for Worship and for Business.

In 2000 Stephen and his long-time partner Michael Gordon traveled to Vietnam to adopt a three-month-old girl, now Samantha Gordon Jones. The couple immediately had to deal with their new daughter's severe medical problems, with success. "She has brought great joy to our lives. I am thankful to God for bringing Samantha into my life." He brought Samantha to Meeting every week and delighted in seeing her grow in the Light.

Stephen Jones died in 2010 after a long illness.

Lenore Olive Keene Congdom

(1 May 1935- 2014)

Lenore Keene joined the Friends Meeting of Washington in 1951 as an Associate Member at her own request and with the endorsement of her parents, J. Calvin and Elsa Keene, both active members of this Meeting in the 1940s and '50s. Three years later, while a student at Oberlin

College, she requested full membership, which was approved at the May 1954 Meeting for Business.

From this time on the Meeting saw very little of Friend Lenore, although she kept in regular touch through correspondence. To sketch out the externals of her life and travels in this period: Graduating from Oberlin in 1956, she applied successfully to the American Board of Commissioners for Foreign Missionaries (of the Congressional Church) for a three-year teaching appointment at the American Collegiate Institute in Izmir, Turkey, which gave her opportunity to travel to historical and archeological sites in the Middle East and Greece; returned to Cambridge, Massachusetts, she studied Art History and Archeology at Radcliffe College and married Boston University student Stephen Congdon, an Episcopalian but born into a Quaker family in 1961; she received a doctorate from Harvard in 1963, and announced the births of children Charles in 1963 and Elenore in 1965.

Oddly, by 1976 both Lenore and this Meeting had forgotten that she had been approved as a full member and our Overseers Committee wrote asking Lenore if she wished to leave associate for full status, noting that her other family members (including her parents) had all transferred to other monthly meetings recently. The Friend responded with a revealing and rather touching letter excerpted here. As a matter of distance and convenience her family, living in Pittsfield, Massachusetts, regularly attended a nearby Congregational Church and occasionally the local Episcopal church or Friends meeting in Powell House, in East Chatham, New York. The family held home worship every morning.

I have always been a seeker. No group really gives me all that I seek though the Friends come the closest of all. My own religious life is a big part of my effort. There is always an inner communion with God. Prayer, communication are all very important.

So what to say? As a plain card-holding member of a specific place I'm afraid I'm a failure; as an individual in my own life and as it affects those and the places around me, I think I might qualify. I am not in full agreement with everything about the Friends, to be honest (this is on the social problem angle) but aside from this I feel deeply drawn.

She continued her financial support all of this time. Friend Lenore was superfluously re-approved as a full member in June 1976.

After this the Meeting heard nothing from her. The next communication regarding her in our file, dated 2012 from her husband, informed us that she was "on the slope of dementia." As such a long "out-of-touch" Friend the Membership had already decided to suggest termination of her membership, as is our practice, but learning of her condition ("in this sad circumstance") Friends decided to let her membership continue. She died in 2014, followed by her husband two years later.

Considering that Lenore Congdon, from her travels and residence, seems to have not even visited this Meeting after the early 1950s it is hardly surprising that there is no memory of her here. It is also a wonderful discovery to find that her attachment to this community and its beliefs continued to hold over so many years of absence, as seen in her regular missives, at least in those earlier years. We have Friends near and far.

Clerk's Report of the Hospitality Committee

The Hospitality Committee was fairly inactive in the months when the Meeting was online only due to the Covid 19 pandemic.

Upon return to limited onsite Meeting 9 May 2021, it was decided that the Community Coffee hour at rise of Meeting would resume with the following structure: Masks should be worn unless eating or drinking, the doors leading to the Courtyard from the Assembly Room would be open

and Friends would be encouraged to take their refreshments outside with the goal of not too many people congregating indoors in the Assembly Room at any given time. The Clerk brought to the attention of the Meeting the need for a more consistent staffing of the Community Coffee Hour as pre-pandemic this roughly 3 hour commitment every First Day was being managed by 2 or 3 people every week. One option discussed was the possibility of rotating volunteers among the different Committees at FMW. The option was to be further discussed at the 23 May 2021 Committee of Clerks meeting. The Clerk of Hospitality presented this option to the Committee of Clerks on that date and there was consensus on this is how we would proceed: Each committee will be responsible for providing 1-2 volunteers on a rotating basis. A committees rotation will not be the same month when they are sitting at Head of Meeting. Friend Barbara Briggs will send out a notice to each Committee when it is their week for volunteers and a member of the Hospitality Committee will be present to assist with direction on what needs to be done.

Beginning in May 2021 there have been discussions among Hospitality Committee, Personal Aid Committee, Membership Committee and the Pastoral Care Working Group of forming a greater "Community Committee" that would serve a wider mission of Community. These discussions continue.

The Hospitality Committee discovered when we resumed the Community Coffee Hour that most of our hand towels had gone missing. We have since procured new towels. In addition, a new 60 cup coffee pot was procured immediately prior to the pandemic and has now been put to use!

The Hospitality Committee is currently engaged with our piece of the planning for the November 7, 2021 open house. In addition, we are in the process of revising the kitchen task list for the Community Coffee Hour as the previous version was outdated.

Finance & Stewardship Committee - Annual Report, September 12, 2021

Successful human enterprises depend on a shared mission together with resources sufficient to accomplish the mission. In this regard, Friends Meeting of Washington is no different from any other human activity. For nearly 400 years, Quakers have shared a vision of an equitable, peaceful society open to continuing insights seasoned through collective discernment. That shared mission is as strongly needed today as at any time in our history. But we need to be attentive as well to the resources necessary to work on our leadings. Within FMW, our primary resource is the loving time and work of individuals, both paid staff and volunteers. Our newly renovated buildings are also a resource, allowing us not only to rent our facilities to others but also to enrich our own spirits.

The Role of Money in the Work and Welfare of the Meeting

Much less well understood by Friends is the role that money plays in ensuring that FMW continues to embody our faith and practice. Friends have a deeply ambivalent view of money, based in part on the role that wealth serves as a proxy for power in society. Unlike other faith groups, we don't pass a collection plate every Sunday, there are no home visits from elders reminding families of their obligation to give, and we have no set expectation (tithing, for example) as an unstated mark of good standing. Nonetheless, for better or for worse, having an adequate amount of money on hand or available is essential if FMW is to continue as a vital center for Quakers and like minded people living, working, and visiting the Capital.

FMW Has Become a More Complicated Entity

FMW's approach has, in the past, been low-keyed (some might say almost inattentive) to the money side of things. Circumstances have changed. As a Meeting, over the past several years we have transformed from a relatively small, stable group whose financial needs were modest, easily met, and relatively predictable into a much larger enterprise consisting of a Quaker Meeting plus

a small business offering rental space and an attractive venue available to the public. We have acquired a mortgage that must be paid; we employ an events rental manager and a property manager in addition to an administrative secretary; we have accounting and IT needs that are far more complex than before; we have additional filings to make with appropriate government agencies; and we are increasingly a presence in our neighborhood because of activities on weekdays.

We are keenly aware of our need to appeal to members and attenders for increased financial support to make all this possible. We understand that most Friends have

little interest in the inner workings of the Meeting's finances and want to have information conveyed in a fashion that highlights important information and trends without burying them in routine details. As stated in its Handbook, FMW has delegated the management of its financial resources, including assuring their steady replenishment as needed, to the Finance & Stewardship Committee.

Meeting the Challenge of a More Complex Role

We began the year knowing that the lack of continuity in bookkeeping services created a challenge (we had changed bookkeepers three times in three years). During the past year, the Committee has hired and trained a new bookkeeping firm, transitioned to a new accounting software package, and began using a new bill-paying software system. Our new bookkeepers, Access Accounting Services (Henok Tedla and Tirsit Dori staff our account) have been on the job for 14 months and are well on their way to becoming familiar with our needs. We are feeling increasingly confident in our numbers, although it will remain a work-in-progress. All of this has been accomplished while operating under the restrictions imposed by Covid-19 protocols.

We have been extremely well-served by our hardworking and detail-attentive Financial Coordinator, Neil Froemming, who has done yeoman's work at navigating the intricacies of a sometime byzantine-appearing set of accounts. We have felt the loss of leadership from our accomplished clerk, Dan Dozier, who faced medical issues; Merry Pearlstein and Grant Thompson have filled in on a temporary basis.

The Meeting should soon receive our financial statement review from the auditors for fiscal year 2020; we expect that the auditors will soon be able to start work on the 2021 report.

As a part of assuring continuity, the Committee will be focusing on documenting procedures and systems so that transitions will be more manageable in the future. We have made this project among the highest priorities we have assigned to our Financial Coordinator. It is our hope that in the coming year, we can spend less time quenching immediate fires and instead focus on improving our fundraising and making certain that the Meeting's financial practices reflect its values.

Addressing the Fundraising Challenge

Over the past year, the Meeting experimented with having a fundraising taskforce that worked independently from F&S. That arrangement proved frustrating for all concerned. We are pleased that the efforts have been unified under a sub-committee of F&S that will be responsible to and report to the full Committee. We believe that Friends will notice a more active set of appeals for annual sustaining donations, together with a renewed effort to raise larger amounts to retire the mortgage and

reduce future interest costs. Finally, we will be undertaking an education and support effort to encourage our community to list FMW as a beneficiary in their wills and, when appropriate, to consider various tax-advantaged methods of supporting our work into the future.

Listing Our Activities and Accomplishments

Many of the Committee's activities appear relatively routine, although they often take considerable work behind the scenes to carry them out. Among our work in the past year:

- Development and presentation of the Meeting's budget
- Review and approval of periodic financial reports
- Monitoring the Meeting's finances
- Reviewing and dealing with various dormant special purpose funds • Review and approval of proposed staff pay increases
- Selection and proposing for Meeting approval a Financial Coordinator • Approval of engagement of additional technical resources needed for campus activities
- Special fundraising for hearing assistance system for the Meeting Room • Special fundraising (still ongoing) to support landscaping master plan • Drafting a giving budget for Meeting approval
- Working with other committees to determine needs and establish reporting requirements
- Working with Baltimore Yearly Meeting to ensure an equitable apportionment payment

We are also engaged in a longer-term project to ensure that our reports on financial matters to the Meeting are not only accurate but also comprehensible to those not steeped in the intricacies of non-profit accounting.

Building a Committee that is Knowledgeable and Sustainable in the Future

While at first blush it appears that the F&S Committee is adequately staffed, it should be noted that five of its members are over 70 years old, thus subject to the slings and arrows of time and health. In addition, two of its current experienced members will have to rotate off the Committee when their second terms expire at the end of next year. We have been favored with four younger, extremely capable members, including our Treasurer. But unlike retirees, all working age people face the demands of jobs, families, and competing interests that make it difficult to attend committee meetings and participate fully in many activities. For the continued health of the Meeting, we are seeking additional younger members who have financial expertise and who share a

commitment to a financially secure future. Membership is open to both members and attenders.

Respectfully submitted,

Merry Pearlstein and Grant Thompson (Co-clerks)

Dan Dozier (Clerk through April 2021)

Bill Foskett, Neil Froemming (Financial Coordinator)

David Miller (Treasurer)

Jen Jenkins

John Bluedorn

#####

Friends Meeting of Washington

Monthly Meeting for Worship with a Concern for

Business

Minutes - October 10, 2021

Meeting opened at 12:15 with 19 attendees.

Query for Worship Sharing: How do you find hope and life in the midst of loss?

Clerk's Report, October 2021

In Memoriam

- Mirabel Telfair Cha, daughter of Megan Telfair and Stephen Cha
- John J. Beer, father of Michael Beer (Obituary below.)
- Laura Bell, mother of Jim Bell, passed away on Wednesday, October 6
- Memorial Minute, Maurice Boyd (see below)

Upcoming Events

- Memorial Service for Mirabel Telfair-Cha, Friday October 15 (zoom and in-person) Doors open 1:30 pm, Program begins, 2:00 pm. *Friends with a direct personal connection to Mirabel and her family are invited to attend the memorial in person. To help ensure the safety of all attenders, particularly unvaccinated children, we encourage all other Friends to join by Zoom.* Registration and Zoom join information will follow. Also, please know that there will be many opportunities to support the family in the coming months. If you would like to plan or join a separate event within the Meeting community for further connection and healing around this profound loss, please contact Joe Izzo, email: JIzzo4102@Gmail.com.
- **3rd Meeting of Transatlantic Friends--a Spirit-led Meeting Centering Friends of Color, Sunday October 17, 12:30 pm EDT via Zoom.** Transatlantic Friends will meet in partially-programmed silent worship, broken only by a single friend of color or ally. **Learn more here and register here.**
- Work and learning on Afghanistan
FMW's Peace and Social Concerns Committee is organizing an FMW webinar on the devastating impacts of US militarism and foreign policy in Afghanistan--planned for **Sunday, Oct 31**. Until then, we are also promoting a webinar, *Countering Violence and Building People Power in Afghanistan* on **Thursday, October 14 at 11:00 am**. (Registrants can listen live and will receive a link to the recording.) This webinar is organized by FMW Social Justice Fund recipients Nonviolence International and Solidarity 2020 and Beyond, as well as Waging Nonviolence. This is also a fundraiser: All monies raised will be sent directly to women, youth and marginalized groups in Afghanistan. But no one turned away for lack of funds. **Register HERE**. Also, please share this invitation with others.
- Afghanistan post-workshop discussion, Quaker House, Sunday, Oct 17, 12:15 pm
- FMW Community Celebration/Open House, Sunday, Nov 7, 12:30 - 3:30
Enjoy snacks, building tours, tables presenting FMW's programs, discussion of Quaker

spiritual practice, kids activities. Bring your friends! For more information or to volunteer contact Gene Throwe, GThrowe@gmail.com or BarbaraHBriggs@gmail.com

FMW Community Highlights & Kudos

- First Day School has begun!
- Elaine Wilson will be exhibiting her work in Gallery B in Bethesda MD. The exhibition together with fiber artist Hillary L. Steele runs October 14 to November 7. Hours: Thursday-Saturday 1-6 pm and Sundays 1-5 pm. Opening reception: October 14, 5:00-7:00 pm. Artist talk: November 7, 3:00 pm. Gallery B, 7700 Wisconsin Ave, Bethesda. (Masks are required.)
- **A Polar Bear Plunge Team is forming!** Interested, contact FMW Plunge team Captain, Elaine Wilson, email: ElaineSWils@gmail.com

Tenant Updates- Activities at our Meeting House

- See Brian's report, below. Worth noting that as of now, we've already made 80% of our budget to the FY, which ends in June.
- Reminder--front door must be locked if the lobby is unattended. Always.

Question from Clerks

- As the weather turns colder, Meeting for Worship will be moving inside. Clerks need feedback about the current set-up in the Meeting Room and how it is/is not working for you. How can it be improved?
One Friend noted that he believed the Meeting Room is large enough to hold Meeting for Worship in a safe way, with everyone able to feel welcome.
Friends agreed that outdoor worship (weather permitting) will continue to be held in the West Garden. Another Friend noted that the Zoom tech setup and acoustics are difficult for Zoom attenders when it is set up in the Meeting Room. He suggested that Zoom would potentially be easier in other rooms, possibly the Library or the smaller room within the Assembly room. Note that several rooms are already reserved for First Day School, including Quaker House Living Room and the Bridge Room..
One Friend asked whether outdoor worship should still be held, even in cold weather.

The Clerks requested that others send feedback to them on this issue.

Major Business

Justice is Global's Vaccine Equity Campaign - (Barbara Briggs, Kristen Clark, PSC)
Peace and Social Concerns has [signed on as a co-sponsor](#) for this campaign for vaccine equity--expanded global access to the Covid-19 vaccine and requests full Meeting support for this important effort and the October 28 nonviolent action. ([Sign-on Statement here](#) and attached below.)

The Biden administration currently has no plan to vaccinate people on a global basis or to share vaccination technology. On a global scale, most people will not have vaccine access for years. The Peace and Social Concerns committee is asking the Meeting to sign onto a statement from Justice Is Global urging the Biden Administration to take action on this front (attached). The letter will be sent to the Biden administration on October 28. This statement is aligned with Quaker values of equity and concern for the vulnerable.

The Meeting approved the Peace and Social Concern's request to sign onto this letter.

Second, Peace and Social Concerns will work with other religious groups and organizations to hold a webinar on this issue and discuss the moral consequences of denying global access to vaccination.

Contact Peace & Social Concerns with additional comments or questions.

Ministry & Worship (see below) - Sabrina McCarthy

In the coming year, the committee will address two queries: (1) how do we balance the opportunity for diversity for worship including different settings and formats for worship, while maintaining the unity of FMW; (2) how do we create a welcoming environment and offer spiritual nourishment to a wide range of members, attenders, and visitors.

Friend accepted this report.

Young Adult Friends - Joe D'Antonio

YAF has had challenges and successes this year with respect to COVID. More YAFs and young people have reached out to FMW during COVID and have been looking for a spiritual home.

One Friend suggested that messaging regarding YAF events should remove any age requirements or suggested age ranges. Friends agreed that all should feel welcome at YAF events.

Joe D'Antonio is the YAF convener. The YAFs are looking for a co-convener.

Friends accepted this report.

Trustees Report - Elaine Wilson

The overall financial position for FY2020 was mixed, though the Meeting's net assets are down due to increased mortgage interest expense.

The Report includes a note on the Alex Matthews estate. The Meeting has been involved in litigation regarding his estate and will. We are currently waiting for the estate to be liquidated.

One Friend asked whether it is accurate, as the first paragraph of the report says, that unrestricted contributions increased from \$355K to \$550K in FY2020. The Clerk responded that these numbers are taken directly from the auditor's report. The capital campaign contributions may account for some of this year-over-year increase in unrestricted contributions. The Clerk will investigate whether any adjustments must be made to the report for clarification.

Friends accepted this report, as amended and clarified.

Mary Jane Simpson Scholarship Report - Anne Kendall (see below)

FMW raised \$37K for this scholarship, which benefits economically disadvantaged students. Across DC, Friends Meetings have raised \$60K. We have six new scholars this year.

The group of the six scholars is diverse. A large number are ineligible for federal aid due to undocumented status. One is a DC native. One scholar came to the US with his mother at age 13 and in a short amount of time has mastered English and computer technology. Three scholars are from Africa and two scholars are violinists.

The committee for the first time will be spending money. It has purchased an online application program to streamline the application process. So far, the new online application process is going very well.

The Committee is asking for volunteers to join the committee to mentor the scholars. Each scholarship recipient has an individual committee member as a mentor. One Friend encouraged involvement in this committee, noting that it is inspiring to read through the applications and the need for these scholarships is enormous.

Reach out to Anne Kendall to be involved with this Committee.

Friends accepted this Report.

Membership - Second presentation, Chris Zubowicz (Rob Farr)

Friends approve this nomination for membership.

Nominating Committee - Virginia Avanesyan

- Gene Throwe - Representative to the DC Council of Churches
approve this nomination.
- Joe Izzo -Interfaith Conference of Metropolitan Wash.
Friends approve this nomination.
- Justin Connor - Personnel
Friends approve this nomination.

Marriage & Family Relations - Debby Churchman

- second presentation of marriage of Barbara Briggs and Steve Chase. Oversight Committee:
Jim Bell, Debby Churchman, Elaine Wilson, Joe Izzo
- Friends approve this marriage under the care of the meeting.

Peace & Social Concerns and Hunger & Homelessness reports - postponed until next month

Other Business

Possible new “Community Committee” (Greg Robb)

The proposal is to consider blending the Membership, Hospitality, and Personal Aid committees into one. Discussions and discernment are still ongoing. The driving idea is to put these Community-focused committees at the center of the Meeting. Currently, the Membership Committee is not in unity with this overall proposal.

The Clerk of the Personal Aid Committee noted that from Personal Aid’s point of view, the needs of individual members are not brought to their attention. Unfortunately, a lot of Personal Aid’s work is directed to a subset of the Meeting, made up of those who personally know the committee members. It is a concern that especially during COVID, a surprisingly low number of members and attenders made requests and outreach to the Personal Aid Committee. If Personal Aid were

part of a bigger committee, it could be easier to perform the type of broad Meeting-wide outreach that is intended.

Another Friend noted that there is a need for a more dynamic conversation about building community at the Meeting. One potential concern is that if all the “Community-based” work were done by one committee, the responsibilities would be too broad and diffuse for the committee to be effective. One idea would be for the Meeting to meet once or twice a year to build community and address these types of personal aid and community concerns.

One Friend noted that Hospitality is currently focused on throwing social events (usually after Meeting for Worship). Personal Aid is about helping specific members during a time of need. The Friend asked how these two missions overlap.

It was clarified that the Members of the Hospitality Committee feel that they should be directing their energy to actually welcoming people, not merely washing dishes and setting up food. Members of the Personal Aid committee also want to help people in a broader sense (e.g., providing rides to Meeting for people who need them), not simply help people going through times of acute need (e.g., job loss, death). The Members of the Hospitality Committee and Personal Aid committee want to be more involved in actually serving the Community.

The Members of the Membership committee want more information and more details on how the new Community committee would function and what its responsibilities would be.

One Friend noted that Personal Aid deals with confidential information, and there should be a mechanism in place to keep confidential information private.

These discussions are ongoing and further updates will be presented at future Meetings for Business.

The Meeting ended with a period of silence at about 2:00 pm, to be reconvened as way opens on 11/14/2021.

ADDENDA: ATTACHED REPORTS

Maurice Robert Boyd, (13 Oct 1933 - 11 Aug 2018)

Our member Maurice “Moe” Boyd (generally known as Maurice in the Meeting) was born in 1933 to Sydney and Georgia Boyd of Ashland, Ohio. He graduated from Ohio State University in 1955 and Kent State University in 1959 with a degree in library studies. Moving to Washington, DC, in 1960 he spent his entire career until his 1996 retirement in the Prince George’s County Public Library system, with a short stint at the University of Maryland library. He married Anna Byus in 1970.

Having passed through the Methodist and Unitarian churches Maurice applied for membership in the Friends Meeting of Washington in 1979 and was approved very quickly. He had already attended here over four years and shown a predilection for active service in the Finance and Property Committee, the Hunger and Homelessness Task Force, and the Friends Wilderness Meditation Center.

A wonderful quality our Friend had was his firm and continued commitment to his ideals. This was not simply verbiage but effort. Our records show him servicing on at least one FMW committee every year for 1977 to 1992 and almost certainly after that, not only Library but Social Order, Nominating, Marriage and Family Relations and others all saw his attendance. He worked for the Friends Committee on National Legislation, William Penn House, BYM committees, and his special affection Right Sharing of World Resources.

Maurice thought deeply about his commitments to our Meeting. “The committee is able to function well together and embodies an ongoing sense of purpose,” he reported to a survey of committee members. When a called meeting for business stepped on the scheduled Hunger and Homelessness Task Force meeting he strongly protested. He suggested changes to the annual New Members Party. He sent editorial corrections to our Recording Clerk for the minutes. Over the years Maurice conceived various spiritual and community-building programs (a meeting for Healing once a month during Evening Worship, for example); unlike many who make suggestions for other people to execute, he always offered to undertake these himself and did so.

His Quaker efforts outside of FMW included attendance at the Yearly Meeting and clerking the BYM Right Sharing of World Resources committee, support for our member Pat Kutzner’s work with Navajo in New Mexico, speaking on Friends peace testimony, and joining Friends at worship during his and Anna’s visit to England in 2003. His efforts in the larger community were just as notable: volunteering at the National Museums of Natural History, and Museum of the American Indian; his neighborhood’s Bowen Elementary School; and the World Education Service. Our files contain a copy of a paid ad he placed in his community newsletter, *The Southwester*, urging simplicity in life. Who knows how many other such gestures he accomplished? He regularly made extra donations to the Meeting for special causes.

With declining health Maurice and Anna moved from their long-time residence in Southwest Washington to a one-floor apartment in Arlington, Virginia in 2013. He had already seen a stint at a local hospital and assisted living facility. He died five years after this move, mourned by his loving wife and family, neighbors and colleagues, and very much by members of this Meeting. “My life was better for knowing him,” wrote a friend.

Ministry & Worship Committee - Annual Report, 10/2021

Our Committee publishes monthly announcements on the offerings of the Quaker Spiritual Development (QSD) Program. A QSD subcommittee was formed consisting of three Committee members. The Subcommittee will offer workshops/presentations that address the spiritual needs of Friends at FMW.

The Subcommittee will use the following query – **How does the program nurture (deepen our understanding) of Quaker Faith, Practice and Traditions?** - to discern what workshops/presentations will be presented as QSD programs. By using this query, the Subcommittee will discern between workshops/presentations that deepen Friends’ spiritual understanding from workshops/presentations that are valuable but do not nurture deeper spiritual understanding.

Our Committee sponsored a workshop by Friend Karen Tibbals on *Seeing God in People We Dislike*. Our Committee also offered two opportunities for the Meeting to interact with Pastors Katrina and Shawn McConaughy, while they were ministering to Friends in Kenya. Due to the participants’ interest in learning more about Ignatian Prayer, an ongoing monthly meeting was formed from the Ignatian Prayer workshop to continue to explore its spiritual value.

Over the past year our Committee has refined the script to be used by Friends who sit Head of Meeting at the First Day 10:30 a.m. Meeting for Worship.

Certain members of our Committee have volunteered to care for each of the Meetings for Worship and to bring any concerns to our Committee.

Our Committee contributed input to the Presiding Co-Clerks on Meetings for Worship under COVID-19 restrictions.

Our Committee purchased pamphlets for newcomers that are placed at the entrance of the Meeting House. Our Committee welcomes Friends’ recommendations for additional materials.

As is customary, our Committee prepared the Report on the Spiritual State of our Meeting that was sent to the Baltimore Yearly Meeting in 2021.

As is customary, our Committee convened a “Blue Christmas” Meeting for Worship for those experiencing loss. The Committee also convened a Meeting for Worship for Children on Christmas Day.

As is customary, our Committee arranged for Memorial Meetings for Pablo Sanchez (April 24, 2021) and Chris Benz (Sunday, August 29, 2021).

Friends Meeting of Washington Young Adult Friend 2020-2021 Report

As the COVID-19 pandemic has continued, the Young Adult Friend Group has continued to find ways to come together. The beginning of the year was very much the same as the end of the last year. The YAFs continued to meet in our weekly zimmers and connect with each other in other virtual ways. In the late winter early spring, vaccination for the COVID-19 virus became available. At first, few YAFs were eligible for the vaccine due to the age restrictions on the vaccine. As eligibility began to open up, YAFs worked together to find appointments for each other and worked to ensure that our entire community could be vaccinated. In the summer we began to hold in person potlucks again.

It has been incredibly gratifying to see a new influx of young adults to the meeting. As the meeting has begun having in person worship again, young adults from all over the city have started coming to the meeting. Many have expressed a similar feeling. That before the pandemic they did not have a religious community in their life but the pandemic showed them the importance of a religious community. As we have continued to have in person events their popularity has increased back to the levels that they were before the pandemic.

One trouble that the YAF community is facing now is the Delta variant and an influx of breakthrough cases. Many YAFs have expressed that they are done with virtual events. Nearly 2 years of living completely virtually has burned them out. This has led to an increased demand for in person events. This increased demand has made these events uncomfortable for certain members due to the risks of gathering a large group, even a fully vaccinated group. Especially with the cold months ahead it is difficult to find events that will satisfy those who would like to meet in person in a way that all are comfortable with. As we continue to walk forward into the future we will get better at striking this balance.

YAFs are continuing to serve on committees and integrate themselves into the full FMW community. We are encouraging YAFs to seek membership when it feels right to them and seek to balance the social and spiritual aspects of this community. We continue to host our weekly bible study and the YAFs were a tremendous help in creating the virtual meeting spaces for the meeting.

In the coming year YAF is looking to increase our volunteer opportunities which have been lacking in previous programming. We would also like to increase the variety of our in person events, though are in a holding pattern until we see what the COVID pandemic will be like in the coming months.

Your Friend,
Joe D’Antonio, YAF CO-Convener

FISCAL YEAR 2019-2020 ANNUAL REPORT OF THE TRUSTEES OF FRIENDS MEETING OF WASHINGTON (FMW)

FMW’s overall financial position was mixed during FY 2019-20 (July 1, 2019– June 30, 2020). Revenue and spending both increased and the meeting’s net assets decreased slightly. FMW

revenue from all sources increased about \$724 thousand to about \$854 thousand. Unrestricted contributions increased from about \$355 thousand to about \$500 thousand while restricted contributions increased from about \$75 thousand to \$90 thousand. Our expenses increased significantly, from approximately \$582 thousand to \$1.02 million. We concluded FY20 with an decrease in net assets of about \$200 thousand, from about \$4.2 to \$4.0 million. This decrease in net assets was due to an increase in expenses, primarily due to mortgage interest expense, Program Costs, Personnel and Consultants, and Site Costs.

FY20 REVENUE INCREASED

In FY20, Friends donated about \$590 thousand, up from approximately \$430 thousand in FY19. Our total revenue and support was \$854 thousand, up \$100 thousand from FY19. Space rental income earned the Meeting about \$202 thousand dollars, \$46 thousand more than the previous fiscal year due to construction in the Meetings rental spaces.

FY 20 SPENDING INCREASED

FMW FY20 total spending was about \$1.02 million, about \$437 thousand more than in FY19. The largest expenses were mortgage interest expense, which increased by \$119 thousand; personnel and consultants, which increased by \$75 thousand; site costs, which increased by \$58 thousand; and program costs, which increased by \$26 thousand.

FY20 LONG-TERM DEBT

In FY 2020, liabilities totaled approximately \$3.39 million. In the fiscal year 2019 the Meeting began drawing on a loan with Sandy Spring Bank, in a maximum amount of \$3.6 million and carrying interest at a fixed rate of 4.35% per annum. We made interest-only payments through and including September 1, 2019. On September 1, 2019, the construction loan converted to a permanent mortgage at a balance of \$3,350,000. Principal and interest payments are due monthly in the amount of \$18,456, based on a 25-year amortization schedule beginning October 1, 2019, with the mortgage terminating on June 1, 2032. By that date, the Meeting will refinance the amount remaining, which would be approximately \$2,000,000 without additional payments made in the interim period.

ASSETS

The value of the Meeting's investment portfolio decreased by \$318 thousand in FY 2020, to \$1.57 million, and the Meeting's net assets decreased slightly overall. The Meeting's net assets, without donor restrictions, decreased by \$200 thousand, to \$2.3 million in fiscal year 2020. Net assets with donor restrictions increased to \$1.67 million for total net assets of \$4.0 million at the end of FY 2020.

ALEX MATTHEWS ESTATE

Our beloved, long-time member Alexander (Alex) Mathew died October 30, 2019. Several years prior to his death, Alex prepared a will leaving one-third of his residual estate to the Friends Meeting of Washington, and smaller amounts to nieces, a nephew, and neighbors. Shortly before his death from a relapse of pancreatic cancer, he was convinced to sign another will. Trustees made a decision to challenge the second will having determined that the second will did not represent Alex's true wishes. A trial was held and the D.C. judge determined that Alex did not have testamentary capacity to make the second will. That decision was appealed and the appeal was denied. The personal representative is now in the process of liquidating the estate, mostly comprised of Alex's personal residence at 1327 Monroe St. NE, Washington, DC. When funds are received, Trustees will need to determine how to use them.

INTEGRITY OF FMW FINANCIAL RECORDKEEPING

The Meeting's financial records are audited independently every third year and subjected to a review in the other two years. No problems were identified by the auditors. Our financial review was considered satisfactory by the reviewing agency.

Copies of FMW financial reviews and audits are available in the Library and are electronically on the Meeting's website at www.quakersdc.org/TrusteesFinance_and_Stewardship

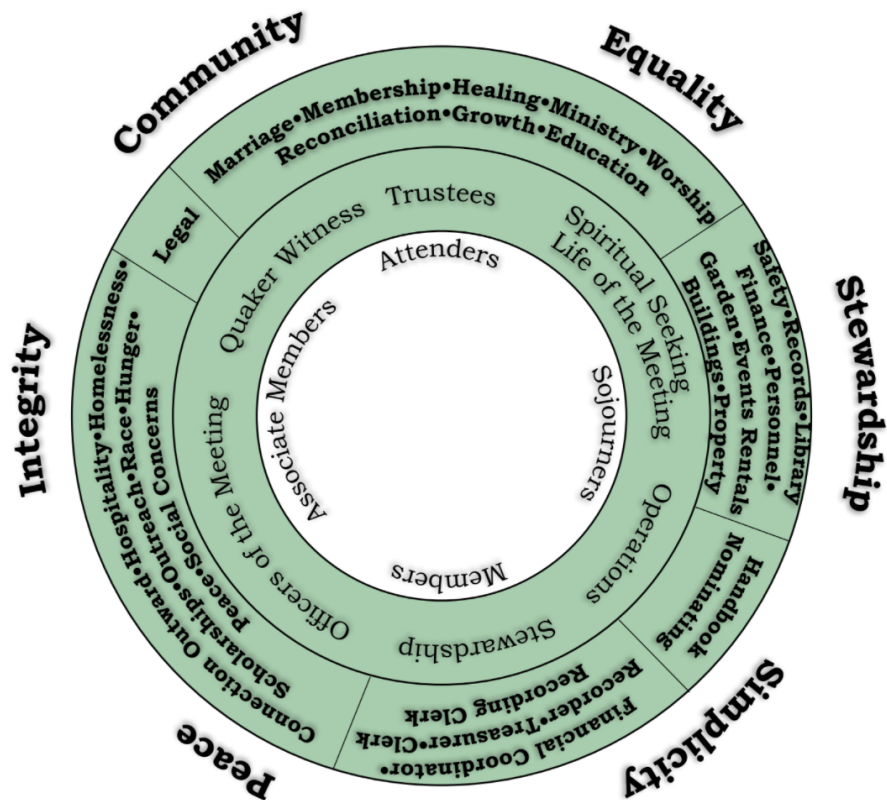
Trustees recognize and appreciate the assistance of the Finance and Stewardship Committee, the Capital Improvement Task Force, Accountant Henok Tedla, Former Bookkeeper Laurie Wilner, and our Meeting Administrative Secretary, Barbara Briggs, in preparing this report.

FMW committee restructuring task force - Report draft 2018-04-10

Introduction

Friends' testimonies are enacted through worship and through direct participation in the life of the Meeting. Much of this participation is carried out through the robust committee system that has existed throughout the Meeting's history. Consistent with the notion of continuing revelation, the committee system has adapted to meet emerging needs and emphases. The charge of the task force, explicitly stated, is "to discern whether the current committee structure is appropriate to meet the needs of Friends Meeting of Washington today." As noted in the attached task force background document, our work follows similar, periodic assessments. The current task force held meetings, two listening sessions, and engaged in many informal discussions with Friends. The five recommendations are simple steps that we believe--if undertaken by the Meeting--will carry out our charge.

Respectfully submitted, Beth Cogswell, Meg Greene, Todd Harvey, Chris Wickham



Recommendations

1. Find efficiencies among by committees by asking similarly-tasked committees to meet jointly.
2. Right-size the *FMW Handbook* recommendations for committee sizes.
3. Reduce barriers to service by more commonly employing one- or two-year terms.
4. Encourage broader Young Adult Friends group (YAF) participation by creating an ex-officio position on Nominating Committee for that group.
5. Encourage broader community participation by adopting single service mechanisms for volunteer opportunities.

Action points (elucidation of recommendations)

1. Broadly speaking, the committees engage in the areas of Quaker witness, stewardship, the spiritual life of the Meeting, and operations. Many committees have charges that overlap or abut, creating opportunities for collaboration, while also enabling the threats of inefficiency and misunderstanding. The task force recommends identifying logical and fluid aggregations of committees in these broad areas of activity and asking them to meet on a quarterly basis.
2. Nominating committee is obligated to fill committee positions consistent with *FMW Handbook* specifications. Healing and Reconciliation, for example, currently has five members yet the recommended number is twelve. The *Handbook* recommends 154 members of standing committees yet we have currently 105 Friends serving. The task force recommends right-sizing the committees.
3. Some Friends identify the length of committee service as a barrier. The Handbook normally recommends 3-year terms for committee membership but makes no issue with one- or two-year terms. The task force recommends making short terms a more common practice.
4. The Meeting is fortunate to have a large cohort of young adult friends, yet only fifteen percent of standing committee members are under the age of forty. The wisdom of experienced committee members is crucial to success of the committee system. As well, the long-term vibrance of the meeting depends on transitioning younger Friends into areas of responsibility. The task force recommends creating an ex-officio position on Nominating committee for the Young Adult Friends group, and energetically finding other ways to achieve this long-term goal.
5. Many committees, such as Finance & Stewardship, need steady, stable participation by Friends. At the same time occasional volunteer activity is a path that allows friends to meaningfully participate in the life of the Meeting. The 10:30 meeting generally attracts ninety adults, only twenty-five of whom are committee members and this suggests a considerable reservoir of untapped service. The task force recommends encouraging broader participation through adoption of a digital service that enables one-off or recurring service opportunities, thereby linking the needs of committees with users.

Peace & Social Concerns Proposal: FMW support/co-sponsorship of Justice is Global COVID Vaccine equity effort:

Group Co-Sponsor Sign-On Form for October 28th Washington: Biden, Do What You Promised and End This Pandemic

The administration has no plan to vaccinate the world and at the current pace, millions of people in the Global South will not get access to the vaccine for years. This is not only a human rights crisis, it's also a threat to the safety of Global North residents and the entire global economy. The Delta Variant that has led to an 80% increase in deaths in Africa and causing devastating surges in the Global North, is just the first of many examples.

The Solution:

Public experts have reached consensus about a set of policies that would address the root cause of the virus: Lower barriers to production, share the recipes for the vaccines, and fund manufacturing hubs around the world.

These are common sense solutions, and we had a historic victory to achieve this agenda. On May 5 we won US government support for the TRIPS Waiver that lowers barriers to vaccine production in the Global South. After organizing rallies around the country, virtual events that engaged tens of thousands, and congressional outreach, our broad coalition pushed the US government to change its position.

Yet, this was only a partial win and we still need billions more vaccines to truly end the pandemic. The problem is that the pharmaceutical industry has been spending record amounts of money to fight equitable public health measures and maintain the status quo. Their pressure has created a political impasse, with world leaders dragging their feet on implementing the TRIPS waiver and the other common sense measures.

JOIN US in Washington DC on October 28th to put pressure on the administration and ensure that we enact a real plan to vaccinate the world and end the pandemic. Please let us know if you'd like to cosponsor.

Lead Sponsors: Justice is Global, Metro DC DSA, Public Health Awakened

Questions and more info: b.levenson@justiceisglobal.org

Obituary for John J. Beer

John Joseph Beer, 94, died quietly on October 2nd, 2021 at the Kendal retirement community in Kennett Square, Pennsylvania.

Known for the twinkle in his bright blue eyes and his expressive face, John was curious about everything and welcomed everyone he encountered. When he asked someone about themselves or about their world, he really wanted to know.

John and his wife Fran lived in Newark, DE for 41 years, where they raised their four children. He taught History at the University of Delaware, was a founding member of Newark Friends Meeting (Quakers), and engaged in peace and justice activism throughout his long life.

Born in St. Ingbert, Saarland (now Germany), his Jewish family fled to Paris, then emigrated to New York City in 1937, where young John was delighted to see their family name in store-front lights everywhere! In the 1940s, the family operated an egg farm in Vineland, NJ.

John graduated from Vineland High School in 1945 and immediately joined the Navy. After a stint on an aircraft carrier in the Pacific, he was transferred to Washington D.C. for the mundane task of translating secretly-opened postal mail “from German grandmothers to their children”. When he asked what the point was, he was told “we’re preparing for the next war.” This frank admission marked a turning point in his life-long commitment to pacifism.

John studied Chemistry at Earlham College, where, while singing songs on the dining hall dish washing crew, he fell in love with Frances Nicholson. They married in 1951.

He received an MS in Chemistry from the University of Illinois, then changed direction, earning a Ph.D. in the History of Science. He and Fran spent a year in Germany while he researched his dissertation and subsequent book, *The Emergence of the German Dye Industry*. After two temporary teaching jobs, he taught three years at Oklahoma State University, before moving to the University of Delaware for the rest of his career.

An inquisitive extrovert, John loved teaching! He taught European history, with specialties in the history of science, technology, and chemistry. Over time he ventured into world history, and courses on new topics: Women in Science, the Atomic Age, and Gandhi, all with a focus on the ethical application of technologies. He entertained and challenged generations of students with his enthusiasm for any and all subjects, which he explored from both moral and intellectual angles. Outside of teaching, he worked to build a collaborative, collegial environment in his department and its Hagley Fellows graduate program.

Grateful to the United States for providing him citizenship and a place to live a good life, John took his duties as a citizen seriously. He attended the 1963 civil rights March on Washington and its anniversary 50 years later. He corresponded regularly with his representatives, including Joe Biden. Much of his activism centered on opposing government-sponsored violence—protesting the war in Vietnam and all the US wars that have followed, and working towards nuclear disarmament and demilitarization. He and Fran vigiled overnight in Smyrna every time the state killed a prisoner. For 10 years, he waved his American flag and peace signs at the weekly Kennett Square vigil against the wars on Iraq and Afghanistan.

John was a devoted Quaker, serving Newark Friends Meeting and other Quaker organizations in many capacities — participating in work camps, ministering, teaching Sunday School, preserving Quaker history, clerking committees, attending conferences, hosting student gatherings in his home, and mentoring students especially during the Vietnam War years.

Research on iron and steel technologies took John to Eastern Europe, and he brought his family along to Munich for his year at the Deutsches Museum. Later he and Fran sojourned in Vienna, Birmingham, England, and Jerusalem, later enjoying travel farther afield with Elderhostel. They were always eager to visit museums and historical sites at home as well as new places. John also served as family historian, making use of his fluent French and German to maintain ties with faraway relatives.

In 2002, he and Fran joined John's three siblings at the Kendal retirement community. He continued to advocate for children with CASA in Wilmington, and cheerfully help out with projects at Kendal. Gardening gave him peace, resulting in baskets full of vegetables and bright flowers he set out for others to take home. Until his last week, John walked the large grounds of Kendal daily, admiring big trees and flowing water, and waving at all who passed by.

John was preceded in death earlier this year by Fran, his wife of 69 years, by his parents, Lucy and Otto Beer, siblings Lise, Martin, and Hilda, and young daughter Carolyn. He is survived by children Jennifer, Sandra, Michael (Latanja), and Matthew (Elizabeth); and grandchildren Carolyn, Seth, Avery, Kian Thomasbeer, and Skye Thomasbeer.

Donations in John's memory can be given to Pacem in Terris, or any other of the many organizations he participated in.

[Link to Obituary and Hancock Funeral Home page online](#)

Mary Jane Simpson Scholarship Program Friends Meeting of Washington, Bethesda Friends, and Langley Hill Meeting 2021 Annual Report

This year during a worldwide pandemic, we see that our students are struggling more than ever. Of the 27 scholars in the program during the 2020-2021 year, there was only one drop out. Yet clearly others have struggled. Many families had parents who lost their jobs. One student came home from college to do on-line learning and care for 3 younger siblings. Other students never made it to campus. Our three local meetings, Friends Meeting of Washington, Bethesda Friends,

and Langley Hill responded to this challenging time by raising over \$60,000 in scholarship funds in the past year.

Since we began giving scholarships in 1981, Mary Jane Simpson Scholarships have been given to 153 students. All of these 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. This year we will be supporting 6 new students bringing the grand total to 159 students whom we have helped. (See Appendix 1 for selection criteria and requirements and Appendix 2 regarding applications per high school and historical trends).

Each year the amount of money raised determines the number of students chosen and the amount of money awarded each student. Our scholarship this year will consist of \$2,000 a year for 4 years, for a total of \$8000 per scholar. In addition, we are giving an extra grant of \$1000 to each of our 7 seniors (whose annual amounts were \$1,500) to help defray the cost of loans. This means that each of our seniors will receive \$2,500 this year.

We Have Six New Scholarship Recipients

Here are the stories of this year's promising group of MJS scholars who are beginning their freshmen year:

Scholar 1 came to the United States with his mother at age 13. He describes the trip here as hard, but more difficulties lay ahead. He knew no English, had never worked on a computer, and—although he had been a good student in his Central American country—he initially struggled even in Spanish classes. Scholar 1 started attending after-school English and homework classes, working at the school until 6 every evening. Gradually he gained confidence and developed into a strong, disciplined student. He mastered English due to outstanding teachers at his high school, ultimately passing the national AP English exam. The head of the English department describes him as follows: “He is the kind of student a teacher is lucky to have once or twice in a career. His academic skills are just as keen as his social skills. In the face of seemingly insurmountable odds, he always manifests pride, poise, and perseverance.” Scholar 1 has done construction work in the summers to save money to help his family and to go to college. He tutors other Hispanic students and works in the garden at his school. He will be the first person in his family to go to college. He describes his goal for the future in the following way: “I want to demonstrate how non-native English speakers and other minority students can get ahead and achieve their dreams. All these events have impacted me for the better because now I know that anything is possible, that hard work pays off, and I can help spread trust in others.”

Scholar 2 has become a strong independent thinker. He has a 3.68 GPA and his teacher applauds his work ethic in taking extremely difficult humanities courses at his high school and struggling to understand the challenging readings. He asks for help from a variety of teachers in order to master the material. In addition to academics, he loves film and has become involved in making Tik Tok 15 second videos. After posting his first video, he woke up to 600,000 views and 40,000 followers. Other videos have followed and he now has 283,000 followers and over a million views. He drew the following conclusion from his success: “People think that our wildest dreams are inherently unattainable and we shouldn't try to realize them. It took me getting over that myth to truly break through.” Scholar 2 is also an active member of his community. At his church he was honored as the most helpful Student Leader. His concern for others was also illustrated at his school where he became aware of an inappropriate meme club that was singling out and bullying students. He took the unpopular stance of reporting this to the school so that the bullying would stop.

Scholar 3 immigrated to the United States from West Africa at age 8. She describes the challenges of learning English, but from the very beginning she embraced this adventure. This eagerness is seen throughout her school history. As a senior she has not only attained a 3.93 GPA

in her academic subjects, but she also is the first violinist for the school ensemble group and performed with the school and the New York Philharmonic in a performance of Finlandia to honor George Floyd. Outside of school she is active in her church running youth activities, volunteers at the National Air and Space Museum, and works for a gelato shop to make money. She is also concerned about social injustice. She wants to become a journalist to help people understand that colonialism and imperialism are affecting African countries today. She is interested in travelling and learning more about other countries.

Scholar 4 graduates from her high school as a remarkably well-rounded student. She immigrated as a child from a Caribbean country. Academically she is a powerhouse, finishing high school with a 4.6 GPA and taking 4 AP courses. She is involved in many aspects of the school, as a photographer for the Year Book and manager for the school play. She has a strong interest in politics, is interested in the news, and was involved in the local elections. As a community volunteer, she worked at a Center to tutor teens. In addition, they hired her as a finance intern. She also has had a job with the DC Office of Revenue Analysis. Her goal is to become a lawyer and work for social justice.

Scholar 5's grandparents and mother immigrated to the United States in the 1980s. She has grown up with her mother and two siblings in a neighborhood where there is violence and multigenerational poverty. She describes many mornings where she woke up and there was no food in the house. She then had a 2 hour commute (1 bus 2 trains) to her high school. She is determined to have a better future for herself. Her curiosity and work ethic have led to a 4.12 GPA. In addition, she has taken courses at George Washington University in psychology where she got As, a summer course at Smith College where she studied chemistry and psychology and got As, and an ungraded course at Syracuse University in microbiology. She has worked as an intern at Carnegie Institute of Science. In addition to her academic excellence, she plays first violin for a local Youth Orchestra. Her plan is to major in biology and psychology at college.

Scholar 6 is a recent immigrant from East Africa. She grew up in a village where girls were not expected to be educated and were often married in their teens. Her parents wanted a different future for her. She started at her high school and found it slow going because she did not speak English. In 10th grade she was struggling in her classes, but by 11th grade she was getting straight As and this has continued through senior year. Although she has found language difficult, in contrast math is easy for her. She has done community service at a Center and at her church. At college she hopes to pursue her interest in technology and business.

The current 6 MJS recipients will be attending the following colleges: Illinois Wesleyan, Marymount University, New York University (2), Penn State University, and West Chester University. For the 2021-2022 school year, these freshmen will be part of a total group of 29 active scholars, a record for this program. This is possible because of the generosity of many individuals and the three Meetings.

The Mentoring Program for Students

This was the fifth year when all freshmen were assigned two mentors: an adult from the committee and an older university student in good standing. During the year the adult and student mentors reach out to their mentees to help them navigate any challenges. We continued our practice of distributing a financial primer for the students, and this year we gave it to all interviewees (See Appendix 4). In addition, in July we resumed our annual tea to welcome new students and introduce them to older students in the program who shared their advice about the college experience. This year our reception for new scholars was held in the new facilities and garden at Friends Meeting of Washington. It was a wonderful time for us all.

Something New

Because we anticipated that applicants would continue to face challenges gathering materials when schools were not meeting in-person, we moved to an entirely online application process that allowed applicants to begin an application and return later with more information, upload materials directly rather than via email attachments, and electronically request third parties, such as school counselors or teachers, to upload transcripts or reference letters. This system also substantially reduced the amount of work required for us to compile each application. Our committee decided to continue using this system for at least the next year and continue to evaluate its effectiveness.

Our Meetings Have Been Generous

BFM contributed \$22,659 to the Mary Jane Simpson Scholarship Fund in FY2020-21: \$4,000 from the regular BFM budget (through the Peace and Social Justice Committee) and \$18,659 from contributions through the Social Concerns Box and from individuals and families of that Meeting. We wish to express our appreciation for the substantial contribution made this year in the memory of Turner Jennings in support of the Mary Jane Simpson Scholarship Program.

FMW contributed a total of \$37,077, which included \$5,000 from the meeting and \$32,077 from individuals in the Meeting.

Langley Hill Meeting contributed \$8,235, including \$6,635 from the Meeting and \$1,600 from individuals in that Meeting.

See Appendix 3 for more information about financial resources and commitments.

A final word

Financial contributions allow us to provide meaningful assistance to these students in meeting their tuition requirements and other academic expenses. We have learned over time that most of these students would fall short by thousands of dollars needed for college expenses if they relied exclusively on the grants and loans provided by their schools, and the MJS funds help bridge that gap. Over the past several years, the students who have attended our mid-summer gathering expressed profound gratitude for the difference the scholarship makes both in terms of the mentoring and the grants in their ability to get through college and move forward to transform their lives.

The MJS committee thanks all the donors who have helped these students afford college. Our MJS scholars proceed after college to attain graduate degrees and become nurses, entrepreneurs, Peace Corps participants, engineers, and productive members of society in many areas. They are clearly helping make the world a better place, and our scholarship is helping them as they make their way. As we face a new year of selecting MJS scholars, we hope that many individuals will join with our Meetings to support this important cause.

Appendix 1: Selection Criteria and Requirements



Mary Jane Simpson Scholarship Fund - 2021

This four-year college scholarship is open to all DC Public and Public Charter School seniors. It is made possible by three Quaker Meetings: Friends Meeting of Washington (FMW), Langley Hill

Friends Meeting, and Bethesda Friends Meeting. The scholarship was established in 1981, and in 1993 it was named for Mary Jane Simpson, an FMW member who had been a social worker in the DC public schools. It is supported entirely through donations by individuals.

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 contributions to community. Recipients are chosen by a committee of the three sponsoring Meetings.

*The committee focuses its awards on students whose families cannot contribute to their college education, which typically means families with household incomes of \$50,000 or less. The committee uses the Federal FAFSA form to determine eligibility.

Important Dates:

Monday, February 15, 2021 Opening Date for On-line Application Submission

Friday, April 30, 2021 Final Deadline for Application Submission

Saturday, June 19, 2021, Selected candidates are interviewed, very likely via Zoom. **By 30 June 2021,** Notification of Awardees

Number of Scholarships to be Awarded this Year: at least 5

Amount Awarded per Student: At least \$6,000, disbursed \$1,500 per year for years one through four of college.

Application Criteria and Instructions: With the current 2021 application cycle, the scholarship is moving to an on-line submission platform. To access the on-line application form, go to maryjanesimpsonscholarship.submittable.com/submit.

Questions: Questions about the scholarship, criteria, requirements, or for those experiencing technical issues with the online platform or students unable to access the internet, please email mjsimpsonscholarship@gmail.com.

Appendix 2: Applications by School

Exhibit 2.1: Schools in Alphabetical Order

School	Applications	Interviews	2021 Scholars
Anacostia	1	1	0
Ballou	1	0	0
Banneker	12	2	1
Cardozo	6	0	0
Columbia Heights Ed Campus	11	2	2
Coolidge H.S.	1	0	0

DC International H.S.	1	0	0
Duke Ellington	4	1	1
E. L. Haynes PCS	7	0	0
Eastern	2	0	0
Friendship Collegiate Acad.	3	0	0
McKinley Tech	5	0	0
Paul PCS	4	0	0
Phelps ACE H.S.	1	0	0
Roosevelt	2	1	0
School Without Walls	5	3	2
Thurgood Marshall Academy	7	0	0
Washington Latin	1	0	0
Washington Leadership Acad.	5	0	0
Woodrow Wilson	6	0	0
Total	85	102	6

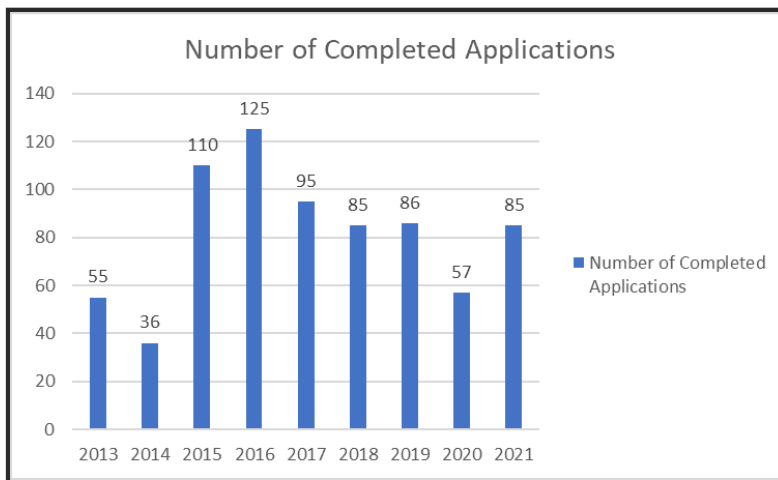
Exhibit 2.2. Schools by Number of Applications

School	Applications	Interviews	2021 Scholars
Banneker	12	2	1
Columbia Heights Ed Campus	11	2	2
E. L. Haynes PCS	7	0	0
Thurgood Marshall Academy	7	0	0

Cardozo	6	0	0
Woodrow Wilson	6	0	0
McKinley Tech	5	0	0
School Without Walls	5	3	2
Washington Leadership Acad.	5	0	0
Duke Ellington	4	1	1
Paul PCS	4	0	0
Friendship Collegiate Acad.	3	0	0
Eastern	2	0	0
Roosevelt	2	1	0
Anacostia	1	1	0
Ballou	1	0	0
Coolidge H.S.	1	0	0
DC International H.S.	1	0	0
Phelps ACE H.S.	1	0	0
Washington Latin	1	0	0
Total	85	102	6

Exhibit 2.3: Historical Trends of Applications

Over the past nine admissions cycles the number of completed applications has varied substantially from year to year but was nearly identical in 2018, 2019 and 2021. Applications for the 2020 cycle likely were much lower due to the disruption of schooling due to COVID. The rebound in 2021 may be due to students and schools adjusting to working in a mostly virtual environment, the MJS Scholarship's first-ever use of an online application, or some combination of factors.



Appendix 3: Resources and Commitments

Table 1. Resources Mobilized in 2020-21 (FY21): Sources	
	US \$
Bethesda Friends Meeting	
Meeting Allocation (Peace & Social Justice Committee)	4,000
Social Concerns Box + Contributions from Individuals in Meeting	18,659
BFM Total	22,659
Friends Meeting of Washington	
Meeting Allocation	5,000
FMW Individuals and Fund-raising	32,077
FMW Total	37,077
Langley Hill Friends Meeting	
Meeting Allocation	6,635
Individuals and Fund-raising	1,600
Langley Hill Total	8,235
Total Contributions	67,971

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

Resources	
Fund Balance 6/30/2020	165,117
Funding Mobilized in 2020-21 (FY21)	67,971
Total Remittances 2020-21 (FY21)	(49,441)
Disbursements to Scholars	48,856
Program Costs (Application website vendor)	585
Ending Balance 6/30/2021	183,647
Commitments	
7 Seniors @ 2,500	17,500
7 Juniors @ 2,000/year for 2 years	28,000
8 Sophomores @ 1,500 for 3 years; 1 Sophomore @ 2,000 for 3 years	42,000
6 Freshmen @ 2,000 for 4 years	48,000
Commitments temporarily retained for scholars from earlier entry cohorts	9,000
Total Commitments	144,500
Net Reserve	39,147

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 during these especially difficult times.

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. And the horizon is constantly changing with attitudes in Congress. Will schools change their fees? Will loans be forgiven? It is hard to know right now. But there are some things that remain same.

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 *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 financial plan but the reality is that you can only really plan one year at a time especially with laws and the world constantly changing. **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.

Grants and Scholarships

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. Pell Grants are provided for as many as 12 terms.

Remember, generally, you do not have to pay back a grant or a scholarship. The exception occurs when your circumstances change so you no longer qualify for the grant such as bad grades or changing from full-time to part-time studies. Pell Grants are an example of this. [Sallie mae](#) has more detailed discussion of grants and scholarships and where you might find them.

You should be aware, however, that if you receive a grant, such as the Mary Jane Simpson Scholarship Fund, that money will be counted in the calculation for what you may qualify for the next year. For example, under the federal grant program if you received \$1000 in your freshman year and nothing else changes financially, \$500 of that grant will be added to your income on your FAFSA and you may see a reduction in what you will qualify for your sophomore year. Private and public schools have their own rules about how much of the scholarship may be added to your income when deciding how much to grant or lend you. Don't let this go unchallenged. You or a mentor can and should talk to the financial aid office at your college about this and advocate that little or none should count toward your income. Another source for help with this is [SwiftStudent](#) which provides help for free.

But most people will be offered a mix of grants and loans. So that takes us to the next choice.

Work/study

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, you can either be paid directly or the school can pay part of your education costs for you. It is better to have the educational costs paid so that you can avoid debt. Although this may be funded by the federal government it is generally administered by your school. For some work/study positions such as working in the library, you may be able to study during your work hours. 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. Details on this program can be found [here](#).

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 lifeguards 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 in terms of eligibility for financial aid 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.

The short term good (?) news is that because of the COVID-19 Emergency all student loans are at 0% interest rate. When the Federal Government determines that the emergency is over, something will change. It may be that loans are forgiven or that interest rates remain 0%. It may

be that students can work off loans in the military or in some form of civil volunteer work. There is no way to know what will happen.

But in the face of uncertainty, the best course is to assume the rules will go back to where they were before. If they forgive loans, you will not lose anything. If they go back to the same rules you will make the right choices.

So the best way to go forward is to understand the system as it was.

A school financial aid office will often offer a mix of subsidized loans and unsubsidized loans. *There 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 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 student 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 potentially 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 and for a short period (known as a grace period) after graduation. An **unsubsidized loan** is one in which the interest starts immediately upon you receiving 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.

If you borrow the maximum allowed at the current time in subsidized loans each of the 4 years of college, then at the end you would owe \$27,000. Six months after graduation you would begin to accrue interest and need to set up a payment plan. Let’s estimate that the interest rate will be 3.73% which accrues annually. That means six months after you graduate, if you have made no payments, you will owe \$27,000 plus \$498.94 interest. At seven months you will owe \$27,498.94 plus \$85.47 interest; \$27,584.41 plus \$85.71 interest and so on. Until you start paying down the money you owe the amount of interest will grow each month.

If you borrow the maximum allowed in unsubsidized loans each of the 4 years of college of \$27,000, then at the end you would owe interest already. In fact, at the current interest rate of 3.73% you will already owe on the day you graduate \$3837.10—an additional \$4.837.10 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.

These are the loan facts from the 2021-2022 for a dependent freshman school year.

Loan Type	Credit	Maximum amount	Fee	Interest
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	check			
Direct Subsidized Federal Loan	No	\$3,500	1.057%	3.73%
Direct Unsubsidized Federal Loan	No	\$5,500 (less any subsidized amount)	1.057%	3.73%
Sallie Mae (or other private loan)	Yes	Up to the bank	Up to the bank, often none.	Up to the bank some as much as 12%

These loans may change in the next year if Congress enacts legislation to make college more affordable. But this is what is where we are now.



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.

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 <https://bookscouter.com/> which will help you find the best option to buy and 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.

It may all change tomorrow, of course. For example, during the Pandemic the interest on direct federal loans is not accruing. Next week, all school loans may be forgiven.

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 available [HERE](#) which is where the information in this paper is from.

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