

BYM Interim Meeting, November 15 2025

Stony Run Friends Meeting

I2025-35 Opening and Welcome. Friends gathered into worship at 12:30 pm. Gene Baron welcomed us on behalf of Stony Run Friends. He spoke of how glad they are to have BYM meeting here again, in a meetinghouse that has now served the meeting for 75 years,

Clerk Tom Webb read our land acknowledgement, honoring the peoples and cultures of the many past and present Native Nations in our geographic area.

Tom Webb introduced himself and the others serving the meeting today: Recording Clerk Deborah Haines (Alexandria) and General Secretary Sarah Gillooly (Adelphi) who will be our technical host. He invited Friends who are willing to serve as prayerful presences to sit on one of the facing benches. Their work is to care for the spirit in which we conduct our business. He explained the technology we will be using and reviewed guidelines for participation in this hybrid gathering.

Tom Webb encouraged us to remember that business done in the manner of Friends is conducted in worship. We are not here to share opinions, but rather to share messages of the Spirit, and discern what we are corporately led to do. He posed a series of advices for us to consider when we are discerning if we are led to speak, or when we are listening to what others are led to say. He read the Anti-Racism queries that will undergird our discernment today.

I2025-36 Nominating Committee. Clerk Debbi Sudduth presented the report. Susan Thompson (Shepherdstown) has resigned from Unity with Nature; Eric Nelson (Alexandria) has resigned from Indigenous Affairs. These resignations will be recorded. She brought forward the name of Bob Rhudy (Patapsco) to serve as a BYM representative to Friends World Committee for Consultation. She asked that we forego a second reading so that he can begin his service right away. Friends agreed to a single reading and approved this nomination with gratitude.

I2025-37 Search Committee. Clerk Meg Meyer presented the report. She noted that Jim Riley (Hopewell Center) will be stepping down as Treasurer at the end of his term this year. Friends expressed deep appreciation for his outstanding service. She brought forward the name of Terence McCormally (Herndon), who is currently serving as Assistant Treasurer, to serve as Treasurer effective January 1, 2026. This nomination was approved with gratitude.

Meg brought forward the names of James Webner (Stony Run; Staff at Sandy Spring) and John Yost (Eastland Preparative) to serve on Nominating Committee. Friends agreed to forego the second reading and approved these nominations.

She announced that Search Committee will be bringing forward the name of Ted Heck (Richmond) for Presiding Clerk at a future meeting.

I2025-38 Naming Committee. Gloria Victor Dorr presented following report:

I bring the name of Ann Riggs, Annapolis Friends Meeting, to serve on Search Committee from 2025 - 2028, with her term beginning effective today.

Meg Boyd Meyer (Stony Run) 2022-2028
Gene Throwe (FMW) 2023-2025
Josh Riley (Hopewell-Center) 2024-2027
Deirdre Foley-Citro (Patapsco) 2025-2028
David Etheridge (FMW) 2025-2028
Ann Riggs (Annapolis) 2025-2028

With gratitude, this will be my last Naming Committee report and concludes my service on Naming Committee.

Respectfully Submitted,

Gloria Victor-Dorr
Sandy Spring Monthly Meeting

Friends expressed their deep gratitude to Gloria Victor Dorr for her faithful service, and approved the nomination of Ann Riggs to serve on Search Committee, with her term beginning today.

I2025-39 Faith and Practice. Ken Stockbridge presented the report. He spoke of how a recent committee retreat revitalized and renewed the committee, and encouraged other committees to make time for such gatherings. He reviewed the issues the Faith and Practice Committee is exploring as it discerns how best to do its work, including how to encourage Friends throughout the Yearly Meeting to engage more actively in the process of updating Faith and Practice. The written report is inserted here.

Faith and Practice Committee Report
Interim Meeting of Baltimore Yearly Meeting
November 12, 2025

The Faith and Practice Committee of Baltimore Yearly Meeting welcomed four new members at Annual Sessions. Work began with seven members gathering either in-person or via Zoom in August. All seven members gathered at a retreat in October spending time together building community, visioning the work ahead, and setting objectives for the year.

Committee members explored ways to bring conversations and discussions about updating Faith and Practice to members throughout the Yearly Meeting, broadening involvement, interactions, and perspectives about what the Yearly Meeting's faith and practice is in the moment in which new sections are written and added to the manual. The committee agreed to directly turn its attention to the updating of the following topics: "Historical Sketch" and the section now titled "Prejudice and Discrimination."

The committee considered a request from a Friend that the Faith and Practice of Baltimore Yearly Meeting will no longer use the terms "oversight" and "overseers" in its text. The committee sees this work as more complex than changing archaic words or inserting explanations. However, it understands the concern and agrees with the request. In response after further consultations, we decided to make an editorial change, as the YM empowered us to do without seeking approval of the YM body, in which "pastoral care" will replace "overseers" and "oversight." These changes will be reflected in the forthcoming printing of the 2025 revisions.

With one resignation in early November, committee membership dropped to six members. The committee plans to report again at the next Interim Meeting in March 2026.

Faith and Practice Committee Members

Karen Cunningham, Linda Goldstein, Paul Jacobs, Kathryn Pettus, Bob Rhudy, Ken Stockbridge.

I2025-40 STRIDE Coordinator Annual Report. Rai Carter presented the report. They reviewed the wonderful work the STRIDE program is doing, and spoke of how much this work is needed in today's world. There were STRIDE campers in all four camping programs this past summer, including returning campers who feel rooted in the camping community. STRIDE is seeking to build relationships with more inner-city service organizations, and looking for ways to expand financial support for the families they are partnering with.

Friends expressed their deep appreciation for the work STRIDE is doing, and for Rai's gifted leadership. The complete report is attached.

I2025-41 Camp Property Manager Annual Report. David Hunter presented the report. He spoke of the Big Think the BYM staff engaged in this fall to explore the challenges the camping program is facing. Many changes will be coming, and many individuals are working very hard to finding the right path forward. He thanked Sarah Gillooly for their extraordinary effort in developing the 2026 budget. He noted that the capital fund that has supported investment in our camping properties will have been depleted by the end of 2026, and we will need to find new sources of funding. He noted an encouraging increase in the off-season rental income generated by the camps. He spoke of what a joy it has been to work with our camping program for the last 22 years, making it possible for more Friends to spend time experiencing the healing energy of the natural world.

The complete report is attached.

I2025-42 Camping Program Manager Annual Report. Zora Tucker presented the report. She explained that camper enrollment data and camper payments were miscalculated over the past several years due to problems with the configuration of the registration page. This contributed to the financial deficits the camping program experienced in 2024 and 2025. She and others have been working hard to correct the problem, so that the registration data we collect in 2026 will be as accurate as possible. She noted, however, that the financial challenges facing the camping program will not be resolved by fixing this problem. She has been invited to stay on for another year as Interim Camping Program Manager and expressed appreciation for the offer. She cares a great deal about the BYM camping program and wants to see it set on a solid footing.

Friends expressed their deep appreciation for Zora Tucker's guidance and insight. The complete report is attached.

I2025-43 BYM Quaker Camps Governance Study Group Report. Clerk Tom Webb introduced the report by explaining that the study group was organized a year ago, presented an initial proposal to annual session, and has since held a series of threshing meetings to collect responses from Friends.

Betsy Roush (Sandy Spring) presented the minute the Study Groups is asking us to approve today: To ensure that the beloved BYM Quaker Camps can thrive long into the future through efficient governance, the Camp Governance Study Group recommends that the Yearly Meeting create a wholly owned LLC to be called BYM Quaker Camps LLC. The study group is requesting approval in concept of the creation of the LLC. We also ask that the study group's draft operating agreement be referred to Trustees to finalize and approve, once it has been reviewed by legal counsel. We propose that the study group continue working through the next Interim Meeting to assist with the creation of the initial Board of Directors and to draft a resource manual on matters to be considered by the new board.

Greg Tobin (Frederick) introduced the members of the Study Group, who represent all the BYM committees with responsibility for some aspect of the camping program. He presented a slide show that explained why change is needed at this time, what the study group is proposing, and what the relationship will be between BYM and the camps once the new structure is put in place. The entire written report is attached.

Sarah Gillooly read a letter from Dyresha Harris, longtime participant and staff member in the camping program, expressing warm support for the proposed new governance structure, and describing her understanding of why it is important to implement it as soon as possible.

In response to a question, it was explained that the board of directors of the new camping LLC is envisioned as having 7 to 9 members. Once the board is in place, the current Camping Program and Camp Property Committees will be laid down. The Board would be able to form its own committees as needed. A Friend asked about what the financial relationship will be between BYM and the new LLC. Sarah Gillooly explained that nothing will change right away. BYM will continue to provide administrative services and fundraising support, until or unless the LLC decides this is no longer necessary.

Contributions to the camping LLC will go through BYM, which means that contributions will still be tax deductible.

A question was raised about whether the LLC will be governed by its own board of directors, and just what authority that board would have to make decisions independent of BYM Trustees. It was explained what we are being asked to do today is to approve the concept of establishing an LLC, with the details still to be worked out once the structure is in place. Discernment about how best to balance effectiveness, accountability and participation is ongoing. A concern was raised about how we will ensure that the STRIDE program continues to be a high priority in the camping program, and whether Friends of color have been involved in developing this proposal. Sarah Gillooly explained that the STRIDE program will continue under the care of BYM, not the new LLC. They explained that our current governance system has failed. It is untenable to require the camping staff to seek permission from six different volunteer committees to address problems and concerns as they arise. Unless we put in place a more effective system of governance, our camping program is in extreme jeopardy.

Betsy Roush explained that we need to approve the LLC in concept before we can put in place a group of people who have the authority to make the very difficult decisions confronting us. At the moment, no one has clear decision-making authority, which means that we are frustrated and drifting. A Friend asked whether an LLC is the right structure for what we are trying to achieve, or whether it would recreate the problem we are having now—that those in charge lack clear authority to do what needs to be done.

A Friend pointed out that the document presented in August does not appear to have been changed or fleshed out in response to issues raised in the subsequent threshing sessions. This has given rise to a trust problem that needs to be addressed. The harm is made worse because Friends of Color were among those raising concerns and asking for more information during the threshing session, and they have felt silenced and disrespected. We agreed that we need to send an apology to those who have been wounded by our insensitivity. We need to follow the example a Friend offered us today of “noticing” and speaking out in love when words have caused harm. To make the apology real, we need to provide answers to the questions that have been raised, and make sure that the Friends who raised them are invited to participate in future decision-making.

Friends expressed deep appreciation for the work done by the Study Group, and by those who have raised concerns. We agreed to ask the Study Group to disseminate the information they have collected and may collect in an additional listening session to help heal the problem of broken trust. We encouraged the Study Group to consult with other Friends to help refine the proposal regarding formation of a camping LLC. We will hold a called meeting in January when we would expect to make a decision.

I2025-44 Agenda Items Laid-Over or Skipped

Several agenda items were laid-over or removed from the agenda due to available time. They are attached.

- Development Report ([attached](#))

- General Secretary's Report (attached)
- Treasurer's Report & Financial Statements (attached)
- First Reading of 2026 Budget (laid over to January 2026 Interim Meeting)
- Peace & Social Concerns (laid over to March 2026 Interim Meeting)

I2025-45 Closing. After a period of silent worship, the meeting closed at 4:35 pm.

Attachments

Attachment I2025-40 STRIDE Coordinator Annual Report

Presented to Fall 2025 Interim Meeting Rai Carter, STRIDE Coordinator

Mission: STRIDE (Strengthening Transformative Relationships in Diverse Environments) is a program within BYM that works to break down barriers to access that youth of color experience in attending BYM Quaker camps and build communities of genuine diversity.

Summary of Accomplishments

The 2025 camping season was a true success in the broadest sense for the STRIDE program. We enjoyed meeting new and returning families as well as partnering with volunteers and organizations that support the program in its goals. The Yearly Meeting continues to be in deep support of STRIDE and the Coordinator is grateful for all of the efforts many contributors have made to ensure that BYM Camps continues its ability to meet families where they are. With the current political and social environment around Equity and Justice, having a program like STRIDE is an integral commitment in action in supporting a diverse community.

Programmatic Implementation

In 2025 the program was able to support 18 young people and their families to attend at least one session of our camping program. Of those 18, 12 were returning campers from the previous camp season. Six have been with the program for three seasons. With a significant graduation rate in our previous 2024 Camp season shows the program's incredible commitment to our goal of having campers not just attend for one year but be a part of the long-term life of our camps. The distribution of campers across camps was reasonably even with seven attending Opequon, four attending Shilo, four attending Catoctin and one at Teen Adventure. We had three campers scheduled to attend Opequon and they attended all pre-camp activities and unfortunately were not able to participate in a session this year.

We are also excited to report that we had two campers that were supported by the program in the past, attend camp as staff members, one at Catoctin and one at Opequon. Both staff members received gear as well as regular check-ins with the Coordinator.

First Year	Second Year	Third Year	Opequon	Shilo	Catoctin	Teen Adventure
3	9	3	6	4	4	1

Registration Support

One of the key supports in the program is supporting families through the registration process. Over the past two years this has grown to be even more important, as finding the documentation required has proven more challenging with the pressures of parenting and timing. New families often need support in

understanding which of our camps might best support their personal needs, interests or challenges their campers might be open to.

Orientation Gathering and Hike

We were able to host three in-person Orientation Hikes in Philadelphia, D.C and Baltimore. We look forward to making additional adjustments to this part of the program with the potential to partner with Friends of the Blue Ridge Mountains in providing materials on foundational outdoor education information such as the history of the mountains, trail navigation and leave no trace. In 2026 we hope to also expand our reach of who is able to attend Orientation events to include BIPOC campers and families who are in our broader BYM Camping program.

STRIDE Loaner Gear Library

We recently closed our gear locker that was in a storage facility and moved all of the gear to the BYM Office. There was a lot of cleaning and organizing to organize all of the gear in an easy and accessible way. There are now two new storage racks of gear dedicated to the program. We purchased new gear this year, mostly sleeping bags, pads and a few larger backpacks. Gear library returns have been higher this year with the support of camp staff who have been supportive in helping campers take items out of the hiking bags and return them to their STRIDE totes for easy pick up at the end of the campers session. We currently have 21 campers scheduled to come to camp through the program in 2026 and we are excited to support them with clean, quality and correctly fitting gear next summer.

We are always looking for donations to the program, of new and/or gently used camping gear. Items if they have been used should be no more than 2-3 years old as it is our hope that campers supported by the program feel comfortable with gear that is of a similar quality to those who might have gotten gear on their own. If you would like to donate gear to the program, prior to dropping it off to the office, please reach out to the Coordinator to communicate more about your donation. Please know that due to our storage capacity we are not able to accept all donations at this time. Items that would be supportive to the program include:

- Sleeping bags
- Foldable sleeping pads
- Small and medium sized sleeping bags that are not bulky
- Small and medium sized wool socks

Partnerships with Community Organizations

Horton Kids

This past season STRIDE received the referral for four new campers to our program as all of their previous campers have aged out of our program. STRIDE was able to build strong relationships with the new program coordinator at Horton Kids as well as the campers and families. Unfortunately, due to personal reasons, those campers were not able to attend camp during the previous season. Through review, the program was given glowing reviews, naming that STRIDE was one of the strongest out of the dozens of camps that they work with each summer in providing equitable access. Coordinators of both programs met in September to make small program delivery changes to better meet the specific needs

of the families that are currently enrolled and are excited to begin in-person meetings with families in January 2026.

Friends of the Blue Ridge Mountains

Friends of the Blue Ridge Mountains has been a funding partner of the program since last year and has committed to funding four weeks of camp over the past two seasons. The Coordinator met with the Board of the organization to talk about the program and made plans to deepen the relationship to include specific educational programming at Orientations in 2026.

Friendly Gardens

With the support of local Friends in Bethesda, the program has been able to support two families from Friendly Gardens this past season, with one camper returning and a new camper entering the program at Catoctin. There is strong interest in inviting a third camper from Friendly Gardens the option to attend our camps through the program if there is interest and fit. Both campers who attended Catoctin had a great time this summer and invited parents and grandparents to pick up and drop off day.

McKim Center and WeCare

STRIDE hopes in the next few months to strengthen the relationship between our organizations. This past year there were many communication challenges and health issues that prevented being able to connect at the start of the season.

Program Transportation

This year we had the incredible opportunity to have a dedicated driver for the program that assisted with rides for 2-4 campers at a time for four of our picks ups this past season. With the reduction of volunteer hours, having a dedicated driver who is available to support transportation has allowed the coordinator to be more present for family logistics on pick up and drop off days. We have many volunteers as well this past season that helped with gear drop offs at camps and the transportation of campers. We hope to invite the driver back again for the upcoming season and find better ways of utilizing this resource for the support of families that do not have access to reliable transportation to and from camp.

Transportation support is still needed for Orientation sessions which are often much closer than camp, but are still usually 45 min to an hour away from downtown areas in which many campers and families in the program live. For the 2026 camp season we are excited to post these dates and locations earlier on the website to receive more transportation support for these activities.

Pre and Post Camp Survey Responses

Over the past three years we have had families fill out both a pre and post camp survey to help us better understand their experiences in program delivery and if their needs are being met by the program in preparation for camp as well as experiences in community. This year feedback was quite positive with many comments offering how now more than ever our program supports are essential to campers and families having access to our camps. There has been a lot of fear, confusion and concern about the political climate and changes in the material and time realities of families has made it challenging for families to stay on top of deadlines, purchase items for camp or participate in community events.

We received some feedback that the cost of purchasing camp items, specifically boots, has increased and our current personal gift card amount of \$100 per camper might not be sufficient in meeting the needs of families. While we will not make changes to this amount for the 2026 camp season, this feedback has been taken into consideration. We hope to find more creative ways to take some of the financial pressures off of parents who are trying to prepare for camp outside of providing additional funding.

BIPOC Staff Support

Stride supported our second annual BIPOC Staff Gathering hosted at Catoctin with the leadership of Camp Staff at Shiloh and Catoctin. Deep thanks to the team's many months of planning, we had 10 staff members present for two days for this Retreat and it was a huge success. Staff who attended reflected back that having opportunities to build community such as the Gathering helped them feel more comfortable during the camping season and they felt more clear about the support systems present.

Educational Materials for BYM Camping Program

This year we were able to create two new documents for both our STRIDE program participants as well as the broader camping program, specifically in support of educating parents and campers about hair and skin care during camp. These materials were offered during orientation as well as via email. We hope to create more supportive materials in the coming months and have them on the BYM Camp website.

Reflections

The program Coordinator is excited to report that we have completed the first two-year strategic plan for the program, implementing almost all of the programmatical within the last two years. There have been some particular shifts and how we have implemented those key goals, however The program has been successful and completing that plan. The Coordinator has created a new two-year plan through 2027 to strengthen the accomplishments of program goals alongside the Yearly Meeting and Camping Program transitions that have been identified.

This past summer with the stabilization of age cohorts and a significant portion of campers from the program returning, many cross-city friendships have formed. For example, two 12 year olds, 1 in Philadelphia and one in D.C are in the same cabin or unit and have returned to camp. The unfolding of these friendships have been beautiful to watch. This has also connected families from other cities even if they are the only one in their age group in their city. With how small the program is, this is both a joy and a challenge as supporting those relationships in the off-season can be challenging. If funds become available STRIDE hopes to be able to support an off season gathering of all families in the program so campers are able to see each other outside of camp sessions.

There were also incredible demonstrations of leadership within the program. Check in's with Directors, volunteers and other staff revealed many stories of campers who deeply influenced or impacted others in positive ways. As the program continues in deeper relationships with families, there has also been increased interest in other programming that the Yearly Meeting offers including a parent who attended

Annual Session this year and multiple families being interested in sending their campers to Young Friend or Junior Young Friends. The Coordinator is looking forward to working more intentionally with the Youth Programs Coordinator to strengthen support

Program Outlook

STRIDE continues to be a strong program that is clearly a leader in the camping world with few camping programs advertising the level of commitment our camping program and yearly meeting provides to families. With the more direct support for specific campers being more established after large program changes in 2023, STRIDE hopes to expand the resources and support that can be offered to our larger BIPOC camping community including educational resources, communication and activities. STRIDE has always had the vision of being a program that more strongly connects to our broader camp community and over the next 18-24 months there are strong hopes to slowly grow the reach of the program.

Attachment I2025-41 Camp Property Manager Annual Report

David Hunter

We have had a busy and exciting year at the camp properties. This is the third year in a row that a disproportionate amount of my time and the committee's energy was spent at the new site at Rolling Ridge where Opequon Quaker Camp is now located. Nonetheless there has been plenty going on at the all of the camp properties.

Catoctin

The site at Catoctin continues to thrive and much of that is due to the care and attention of our new caretaker, Brian Kruschwitz. Brian and his partner, LuAnne, have spent time at a number of summer camping programs through the years and across the country. Brian is now living full-time on the mountain and LuAnne is wrapping up things at their home in Indiana before moving to Maryland full-time.



Brian has brought a new level of grounds management to his work at Catoctin. The camp has never looked better, and Brian has an exceptional ability to foresee problems, and devise and execute solutions. He enjoyed his first summer participating in the camping program and is already beloved among the camp staff.

Several projects have been accomplished in the last year. We were able to do some painting and replace some flooring in the caretakers cabin before Brian moved in. The Cook's cabin has a new roof, and the porch roofs on the cabin we refer to as the Palace have been replaced. Aerators were added to the pond this year in an effort to reduce algae growth. They worked exceptionally well! Much to the chagrin of the camps black snakes and chipmunks, the siding on the Dining Hall has replaced. Now the local rodent and serpent populations will have to find another place to frolic, steal peanuts, and eat each other.



Opequon

Since the decision to become a partner with Rolling Ridge conservancy and move the Opequon Quaker Camp program to that location, we have been busy, busy, busy! Our goal was to move Opequon Quaker Camp to Rolling Ridge Conservancy for the summer of 2024 and through the efforts of many Friends, volunteers and contractors we were successful.

Before the ink on the minutes of June Interim Meeting was dry, BYM's Development Committee leapt into action. This September during a Family Camp Weekend at the new site we celebrated the successful conclusion of the capital campaign for Opequon Quaker Camp! The capital campaign exceeded its goal and raised more than \$800,000 for program and capital improvements on the site! I can't tell you what a relief it is to be able to work on facility improvements and building projects without having to worry as much about how we're going to pay for it all! Let the hills ring with songs of Thanksgiving for all our generous F/friends and our amazing Development Committee and staff!

Since way opened for BYM to partner with Rolling Ridge conservancy we have built five new cabins for campers at the new site and three more are well under way. We were able to install composting toilets in both cabin areas and build hand washing stations. Four new self-contained bathroom units were also installed in the main campus area and two 16x20 ft canvas wall tents and platforms were built for staff and volunteer housing.

The property already featured a functional commercial kitchen, dining hall and administrative area as well as a fabulous Lodge. Since we arrived, we have replaced the roofs on Lodge and Dining Hall/Kitchen/Administrative area. The outdoor dining area has had several improvements and significant improvements on the driveway and access trails around the rest of the camp have been made.

Between now and the summer of 2026 we look forward to finishing the last 3 camper cabins, providing electricity in each of the wall tents, providing our director with adequate housing and providing campers with a water feature where they can cool off during the hot, hot summers. Plans for a permanent place to cool down are still progressing.

Opequon has gotten a new caretaker since my last annual report. Todd Pleasant has joined us on the ridge. He lives in nearby Shannondale and brings a remarkable set of skills and experience to the position. We are grateful to have him taking care of our newest site.



Shiloh

Shiloh Quaker Camp continues to thrive under the attention of its caretaker, Mike Reed. Mike is constantly at work addressing issues that come up at the camp and keeping the camp beautiful and accessible. Since my last report, one of the septic tanks has been replaced and repairs made to the septic system, a foot bridge has been built to the Cypress cabins, and we are in the midst of replacing the roof on the caretaker's house.

Kudzu, the invasive vine that plagues central Virginia, continues to be a threat to the forest at Shiloh. We continue to work towards building a comprehensive plan to manage kudzu at Shiloh but in the

meantime, Mike has begun treating the worst areas. We are grateful for his initiative in undertaking this work.

Off-Season Rentals

Off-season rentals at the camp properties offer Friends and camp families an opportunity to gather and help support the camps by providing needed revenue. Catoctin has a cozy cabin which is used for the Care Cottage (Infirmary) in the summertime but is a sweet mountain retreat when Camp is not in session. It sleeps five, has a kitchen, living room, bedroom, bathroom, and wood stove and can be rented on Airbnb. It is perfect for small gatherings of friends, family getaways or personal retreats.

The Lodge at Opequon Quaker Camp is a particularly beautiful place for a larger gathering. It has a Great Room with a beautiful fireplace, a kitchenette and bathrooms. There are six bedrooms that snugly sleep 18 people, so it is perfect for small retreats, larger family gatherings and committee retreats. If space is needed for more people the wall tents are available nearby. It is currently listed on HipCamp.com and will soon be listed on Airbnb.



Campsites with cabins are available from mid-August until the end of October and from the beginning of April to the middle of June at Catoctin. Families and individuals who are looking for a place to camp should look no further. The cabins are rustic without electricity or plumbing but each has a picnic table, a fire pit and water for controlling fires. The bathhouse and potable water are also available for campers. Larger groups can rent the kitchen dining hall and Lodge if they rent two or more cabins. The Cabins, Lodge/Kitchen/Dining Hall are available on HipCamp.com and significant discounts for BYM groups are available. For those who want to have more exclusive use of the property there is an option to reserve the entire camp.

At Opequon we have two 16x20 foot canvas wall tents which are available for rent. They also come with picnic tables, fire pits and access to potable water and bathrooms. Each tent has light electrical service and is pitched on a decked platform. The wall tents are available a little later in the season because each tent is equipped with a wood stove. They too can be found on Hipcamp.com. Camper cabins, the kitchen/Dining Hall and tent sites are also available.

In the year to come we will be making some adjustments to our rental systems to reduce some of the liabilities related to having renters at camp during the off season. Details will unfold throughout the year.

Workdays

Workdays at the camp properties continue to be an important part of our maintenance and improvement plans. We schedule workdays in the spring and fall at each of the camps, and all are welcome to attend!



In recent years we have struggled to rally enough volunteers to address our to-do lists. It continues to become necessary to hire out some of the tasks that are necessary to get the camps ready for summer. We plan to develop more effective means of communicating work day opportunities to camp families and Yearly Meeting members who might like to participate.

Committee

We have a small but mighty committee of Friends and friends of the camping program who work to maintain and improve our camp properties. The committee has met each month on the 1st Monday at 7:00 p.m. Committee members also make up the majority of participants on work days at the camps. I am grateful to all who serve on the committee and hope they enjoy the time we spend together as much as I do.

In Conclusion

For 22 years it has been my pleasure to work with the Yearly Meeting on improving and maintaining these beautiful places. It continues to be a joy to work for an organization that recognizes the importance of preserving natural spaces and for creating places for people to grow and thrive through the camping programs, Quaker school field trips, and Meeting retreats. It is a joy to know that Baltimore Yearly Meeting recognizes the importance of preserving these wild places and offering opportunities for all of us to reap the spiritual and physical benefits of pausing in the business of our lives to spend time together in nature.



Attachment I2025-42 Camping Program Manager Annual Report

Zora Tucker

Overall:

BYM Camps had an enormously successful and drama-and-emergency-free summer in 2025, in terms of both campers and staffing. For detailed highlights, see my [Summer Report from Annual Session 2025](#), in which I go on at length about many delightful and nuanced components of our program last season. All of our directors will be returning in 2026, and the wonderful work and enthusiasm of Brick Abrikian, our new OQC director, for Opequon was and remains an enormous win for our Program this year.

Unfortunately, the astonishingly smooth and successful on-the-ground summerr at BYM Camps was not mirrored by our finances in 2025.

The bulk of the work of the late Summer and fall has been spent in analyzing camp data in hopes of figuring out why and how we have been underestimating revenue and enrollment for the past few years. This has been succeeded by the necessary work of making (more) accurate projections about how 2026 might go, and building a new season and registration process around these analyses.

Camp Enrollment and Registration Summary:

Here are the enrollment numbers for our camps:

Program	Campers	Camper-weeks	% of total
Catoctin	239	461	39%
Opequon	97	186	16%
Shiloh	171	339	29%
Teen Adventure	71	191	16%
TOTALS	578	1177	100%

In brief, this is slightly fewer campers in 2025 than attended in 2024. But these numbers mean very little without putting them in the context of capacity. The thesis of an analysis of enrollment/capacity yields, for those who have been paying attention to camp, this unsurprising result: our camps' consistent under-enrollment (or non-enrollment) during the third session is the single largest cause of our financial duress. Shiloh was, overall, 91% enrolled. However, it was only 72% enrolled for Session 3. Catoctin was 98% enrolled overall, but as of mid-June, Catoctin Session Three was only 90% enrolled (S3 later rose to about 95%). Opequon was 56% enrolled if we include the 3rd Session—that we cancelled—in our analysis. If we don't include this session, Opequon was 84% enrolled in its two sessions. Teen Adventure was 94% enrolled at 6 trips, but ran one fewer trips than in earlier summers, so it generated less revenue but was still well-within its budget. To see this information in some more detail, you can look at [this document](#).

Analysis

When we further parse enrollment to examine how our sliding scale is working, the most important takeaways are:

- 1) The BYM Camps Sliding Scale was not financially successful in 2025 – the folks paying at the top did not pay for the folks paying below Operating Cost *simply because we are consistently under-enrolled*, but would absolutely have worked if our total enrollment hit about 91% of capacity, and this would be true even if people slanted more heavily to the bottom half of the Sliding Scale than they currently do and than they have in the past few years. Under-enrollment, not pricing, is the cause of our financial duress.
- 2) In configuring the 2025 Registration process, Brian Massey made a massive, but understandable, error when setting up how the people at the top of the Sliding Scale paid in our registration portal, which led to a revenue loss of a minimum of \$94,450¹. The short explanation of what happened is that our registration was configured, everyone except folks enrolling campers for one week, who clicked on the button at the “Supporter” level were defaulted to the “Operating Cost” level, and only a small percentage of families manually added enough extra tuition to truly become “supporters.” It is completely unclear how many people knew that this is what happened to them. What does this mean for our 2025 season ? a) we lost a lot of (potential) money b) our data about people paying at the top of our Sliding Scale for 2025 is pretty useless for forecasting, because we don’t know how many people did this intentionally and how many people did this in error. So, although the numbers of folks clicking in at this top-level (called “Supporter” in 2025) came in at about 19%, only about 15% ACTUALLY paid anything above the Operating Cost, and—what’s more—the majority of this 15% did not pay enough to meet the “Supporter” level we articulated as the cost-per-week in order to truly support our programs.
- 3) A deep dive into data has unveiled the fact that for years, we have been over-counting both total capacity at our camps and the number of people paying at certain levels on our Sliding Scale. This year, these levels were the aforementioned “Supporter Level” error, and two additional “Operating Cost” and “Supported Level 2” errors. These errors were caused because we neglected to adjust our arithmetic to discount the spaces (camper-weeks) that STRIDE campers, BYM-Staff campers, and people paying at the Scholarship Level (below the Sliding Scale) take up in our modelling. We were therefore inflating both our total capacity and our total revenue. While STRIDE and BYM-staff children go to camp for free, they have been registering in our software at Operating Cost, which means that our numbers of actually-paying-Operating-cost-campers have been incorrect, to the tune of ~55 camperweeks, or ~\$75,625. We have also used a sliding scale model that neglected to reduce our total capacity to account for these campers. The same can be said for the people who are paying below the Sliding Scale—they have registered at, and therefore been counted within our database, as campers paying at the “Supported 2” Level, but they are all paying well below this level. Although these are small errors, in terms of capacity, they are cumulatively non-trivial, and help us more fully account for our consistent

¹ The precise loss would be both laborious and useless to calculate, because we will not repeat the configuration that led to it. Knowing that it is very large is sufficient.

over-estimation of our enrollment capacity and our mis-budgeting. You can see this quite simply in that previous years' consistent budget estimations that we would be in the black with 90% enrollment is off by just about 1%--the same number of campers/camper-weeks that fall into the aforementioned categories; I now think that we need to be about 91-92% enrolled to start turning a profit.

4) The actual costs of running our camps, if we include the long-term costs of having and maintaining our Camp Properties, are not something the families that send children to camp can financially afford. That is to say, we cannot raise our prices to match camp's true costs, while still expecting to enroll the families who know and love camp. While this may seem to contradict what I say about in (1), do not forget that the YM provides support to the Camping Program in terms of administrative support and pure, cash funding. The fact is that approximately 40% of all folks sending children to camp pay on the lower-half of the sliding scale. What to do about this?

What do these four big takeaways mean for BYM Camps going forward? Some broad but hopefully useful big thoughts:

- a) We need to boost enrollment, at any and all levels, but not actively targeting folks who would pay at the bottom. To this end, we have launched a broad recruitment program that targets Quaker and what I am calling "values-aligned" communities, and we are investing financial and staffing resources to this end going forward.
- b) For 2026, we have corrected the top-level Sliding Scale error of 2025 and simplified the way donations work in the donation process. We have also figured out how to more accurately account for both the spaces that STRIDE, BYM-staff campers and folks receiving significant Scholarships will register in our database, so that those errors will be corrected. Our Sliding Scale data for 2026 should be much cleaner, and easier to analyze.
- c) The fact that our program is ultimately more expensive than the price-point of the community of folks who come to camp has to do, broadly, with a) the need to stay industry-competitive in terms of staff pay (b) the skyrocketing costs of insurance (c) inflation, broadly (d) our long term depreciation costs (e) the strange and interesting blend from wealthier, more metropolitan areas and the poorer, Appalachian communities in our YM and camps. To clarify—raising tuition rates to meet these real costs would not solve our problem, because we would not be able to register enough campers to fill our camps. This is a longer-term trend that we will need to analyze. I don't have a solution but we will, as a program, continue to ponder this quandary. And I welcome your thoughts

Quakerism at Camp:

The Religious demographics of Summer 2025.

Faith Tradition	Count	Percent
BYM Meetings	123	23.4%
Other Yearly Meetings	31	5.9%

Buddhist	6	1.1%
Christian	72	13.7%
Hindu	5	1.0%
Jewish	31	5.9%
Muslim	4	0.8%
Not Religious	214	40.8%
Other	39	7.4%
Grand Total:	525	

The percentage of Quaker campers/families in our program is growing! This is nice news, given that camps are our principal ministry and also because the BYM community invests so much energy, money, time and love into our camps. The only real thing these data leave your Interim Program Manager with is a query: does the Sliding Scale, to which we are spiritually committed as a community, make financial sense when the vast majority of the families and campers that we serve have no demonstrable commitment to our spiritual community and its commitment to equity, transparency and truth-in-numbers? I don't have a secret answer to this question; I simply think it is my job to ask this question and for BYM to think about it together. If our camps were turning a profit and able to pay for themselves into the future, I wouldn't ask this question, but that isn't where we stand.

Other Overarching Themes (taken directly from my own Annual Session Report):

- Trans campers make up an increasing percentage of our camper population. Supporting them while affirming the gender needs of all campers is an evolving logistical challenge that has to do with space in cabins and fire codes, that we are all committed to working together to solve and evolve
- All our residential camps have implemented a “hybrid model” of staffing, which has nothing to do with the internet. Instead, this position allows for 1-2 staff members to serve in both leadership and counselor roles. This has been enormously successfully and been an innovation to solve the changing nature of summer employment at camps for young people, a challenge that afflicts not just BYM camps, but all camps
- Parents are increasingly anxious about camper safety (and this is a nation-wide trend) particularly in regards to climate change, and most specifically—and unsurprisingly—around heat and flooding, which the tragedy at Camp Mystic in Texas exacerbated.
- We need better housing for cooks and directing staff, particularly at Shiloh, and for the director at Opequon. I believe that innovation in this direction can happen by looking to build structures that don't require permitting, which is the bane of everyone's existence.

Conclusion

We are in a time of big transition as a camping program. I have been unofficially offered the (minuted) opportunity to continue in this position as we work to transition from running camp via committees to an LLC under the supervision of BYM, which I will take the YM up on, as I don't want to leave the Camping Program any worse than I found it. I consider it an honor to do this work for the camping program.

Attachment I2025-44.1 Agenda Items Laid-Over or Skipped: Development Report

First, thank you to each and every one of you who made a donation to Baltimore Yearly Meeting this year. We are experiencing a strong year and are ahead in the amount of donations compared to this time last year. We realize that there are many challenges faced and we are grateful for this support which enables BYM to nurture youth, strengthen local meetings and build community among friends, and grow in spirit.

The committee and Nikki, our Development Manager, have been busy! We made visits to each of the camps and TA on camper pick up days to chat informally with families and increase awareness of BYM. Recently, the fall mailing of approximately 1000 letters was completed. These letters expressed gratitude for your contributions, informed you of recent events in BYM, and invited continued financial support. We are looking forward to our end of the year activities which will include social media posts for Giving Tuesday and special greetings in our holiday card mailing, as well as a few personalized emails from Sarah, Steph, and Gloria. The committee is also working on updating the Gift Acceptance Policy, along with increasing skills and creating work plans for Planned Giving and Major Gift Giving.

In the spirit of Thanksgiving I am reminded that "Baltimore Yearly Meeting is a worshiping community, gathered in the presence of the Divine, affirming that of God in every person." Your end of year financial support is so important and will enable us to ...serve others in love, to share our gifts and resources, to reach out to those in need, and to witness in the world our shared faith.

Gloria Victor-Dorr
Clerk, BYM Development Committee

Attachment I2025-44.2 Agenda Items Laid-Over or Skipped: General Secretary's Report

The real prayers are not the words, but the attention that comes first.

- Mary Oliver

Friends –

Greetings from the desk of the General Secretary. I look forward to gathering with you, in body and in Spirit, at our November 2025 Interim Meeting. As has been the case every quarter, my written reports to you are less frequent than my predecessors'; the volume of work before me often precludes the quiet, contemplative time I need to gather my thoughts and update you. My report to you today is organized within the categories of responsibilities included in the job description for the General Secretary. As always, my door is open, and I look forward to hearing from you.

Responsibilities for the Staff

Since Annual Session, our new Youth Programs Manager, Genevieve Legowski (Sandy Spring/Opequon) joined the staff team. Young Friends and Junior Young Friends Conferences (YF Cons and JYF Cons) are now under Genevieve's care. Genevieve will also be working to revitalize our Friendly Adult Mentor program, so please look for upcoming FAM Trainings and other ways to get involved with our high-school

and junior high-school aged Friends. We also welcomed Opequon staffer Matthew Poole (Lancaster) as a temporary, hourly bookkeeping assistant.

September 15th was the last day of regular employment for Harriet Dugan, BYM's Finance Manager, who has served BYM for the past six years. During the interim period, Margo Lehman, our prior Comptroller, has stepped in as a part-time, Interim Accounting Manager. Harriet was originally hired as a bookkeeping assistant to Margo, and promoted to Finance Manager after Margo took an early retirement as part of our staffing reduction in 2019/2020. After discernment and deliberation, Stewardship & Finance and Supervisory approved updating this role to be an Accounting Manager, and we are recruiting candidates with significant prior experience in government or non-profit accounting. This hire will be supplemented with an hourly bookkeeping assistant. As of this month, the Hiring Committee for the Accounting Manager, composed of the Treasurer, a member of Stewardship & Finance, and two members of Supervisory, is conducting first-round interviews. The Hiring Committee reports 8-10 serious applications. After conducting first-round interviews, the Interim Accounting Manager and General Secretary will conduct final interviews. The goal is to have a new staff person begin on Monday, January 5th.

Staff met for two weeks in September for a "Big Think" about the camp budgets. We started our time together with a day of worship and reflection before diving into an all-day workshop on non-profit finance and accounting basics, including a deep dive into the finances of BYM Camps. This was an incredibly valuable time to turn toward each other, as professionals and subject-matter experts, to go much deeper on the day-to-day work than we can in six different committee meetings we attend as staff members. During this retreat, we gained clarity about the lack of a long-term financial plan for camp capital maintenance and how the operating deficit in recent years has further contributed to that challenge. As General Secretary, this deep dive also helped me identify the mistake that was happening in property budgeting.

The staff will gather on December 4th from 1pm - 3pm at the BYM Office in Sandy Spring for a Holiday Potluck with Supervisory Committee and any other Friends in the area who would like to attend.

Managing Resources & Fundraising

We deserve to give ourselves another big round of applause for the success of the Special Campaign for Opequon Quaker Camp at Rolling Ridge! Two and a half years ago, we set out on an ambitious plan - and we not only met our goal but did so in less time than we expected. It is true that camp has some challenging waters ahead to get to a long-term financial plan that works. But we are doing so with the wind in our sails and a reminder of how much we believe in the power of this incredible, 102 year-old ministry: young people's wilderness-based spiritual formation in the Quaker tradition. I cannot think of a ministry more necessary in these profoundly unmoored times.

Along with the shepherding staffing change in the BYM finance office, supporting the development of the 2026 budget has taken a significant amount of my time since Annual Session. One of my goals for 2025 has been to increase the transparency and understanding of BYM finances, particularly for those Committees and individuals who have a hand in governing Baltimore Yearly Meeting. Non-profit finances are complex, and the Yearly Meeting budget is different from both Monthly Meeting and secular non-profit budgets. Both of these tasks - working with the combined 20 individuals and Committees that

have a direct role in the budgeting process and increasing transparency/understanding of BYM finances - is time-intensive but necessary work.

Looking forward, our auditors have recommended we upgrade our bookkeeping software, which cannot take place until we have a new Accounting Manager hired, trained, and through their first busy summer season. We anticipate a software upgrade in the first half of 2027. After or as part of this software upgrade, we will be able to separate the bookkeeping between BYM and BYM Camps - a precursor to the legal-entity creation of the LLC.

The Yearly Meeting needs to take seriously the health of the Stewardship & Finance Committee - which is currently lacking both a Clerk and an Apportionment Liaison. We are also lacking a nomination for Assistant Treasurer, to replace Terence McCormally (Herndon), who will be taking over from Jim Riley (Hopwell-Center) as Treasurer in January. Nominating, Search, and the current Co-Clerk of the Committee are doing all they can, but no one has stepped forward yet. These vacancies are critical, and the Yearly Meeting needs to address them immediately - including releasing Friends from other Committees in order to fulfill these absolutely essential roles. We cannot move forward with our full plate of programs and activities if our financial house is not in order.

Working collaboratively, the BYM staff submitted a large, multi-year grant proposal to the American Camping Association in October to share and celebrate the character-building that happens at BYM Camps. If awarded, this grant would provide funding to create and engage a camp alumni network and to increase recruitment and marketing of BYM Camps. Grant decisions will be made before the end of the year.

Working with the Trustees, we are assessing the BYM Office building's future. Over the course of my four years as your General Secretary, I have found it difficult to maintain the building adequately. In prior generations, the General Secretary lived on the 2nd floor of the BYM office - and provided routine care of the building. After the General Secretary no longer resided at the office, the Associate General Secretary worked with volunteer Friends to maintain the building. The Associate General Secretary position no longer exists, and the Friends who used to provide volunteer care of the building are now mostly deceased or infirm. In addition, the Yearly Meeting staff learned how to work in a remote and hybrid fashion during the pandemic. Today, half of our staff are now "fully remote," and the other half of the staff are physically in the office only 1-2 days per week. We no longer use the building like we once did. As we approach some major maintenance, including replacing the water heater and addressing the mold in the garage, it is time to ask ourselves how this particular asset can be put to best use in our shared life as a Yearly Meeting. There is an opportunity for BYM to co-locate our office in a vacant property of Sandy Spring Friends Meeting, and the Friends House Retirement Community has expressed interest in purchasing the BYM Office in order to build more housing for seniors. Trustees will continue this discernment.

Working with the Components of BYM

Faith & Practice was updated at Annual Session 2025. Many decades ago, we updated Faith & Practice annually, but since 1988 the Yearly Meeting has updated Faith & Practice only every few years. Now that we are back in the pattern of updating Faith & Practice annually, we must plan for the work of updating the copy for layout and the cost and labor of printing and distribution. I have made a recommendation to Faith & Practice Committee to replace the internal page references within Faith & Practice (i.e. "See page

XYZ") with section references (see i.e. "Section I(B)2"). Internal page references are extremely time-consuming to update after any change to the pagination. For the 2025 update, volunteer Friends are helping to overhaul the index - Thank You! In addition to the regular updates for publication, the General Secretary assisted the Committee in copy edits this year, replacing the outdated language of "Overseers" with the current language of "Ministry & Pastoral Care Committees."

Faith & Practice, with revisions through 2025, is now available online as a PDF and E-PUB. Paper copies are at the printer with distribution to Monthly Meetings by the end of calendar year. Additional paper copies will now be available through a print-on-demand service, which will save the Yearly Meeting several thousand dollars in costs related to keeping a back stock and fulfilling individual orders. There is a moral trade-off to consider: Amazon's print-on-demand service - used by Pendle Hill - is cheap and very easy to use. They also offer worldwide print-on-demand shipping. Of course, Amazon's values are misaligned with the values of Friends. Other options require an up-front set-up fee of \$500 anytime we change the publication (this is free on Amazon), will not ship worldwide, and have clunkier software that requires about 2x the time of Amazon to set up. How would Friends have me proceed? With efficiency of time and money or with purity of values? If purity of values is a greater weight among BYM Friends, what would Friends like me to stop doing in order to make the extra time that will be required to update Faith & Practice annually using a more time-consuming software?

The 2025 Yearbook copy is complete pending the inclusion of the 2026 budget. After the November 2025 Interim Meeting, the Yearbook will go to print with the draft 2026 budget. These will arrive, along with 2 copies of Faith & Practice, to Meetings by end of year. Friends who need the Directory or other sections of the 2025 Yearbook more urgently can request them directly from admin@bym-rsf.org.

The Youth Safety Policy Working Group met six times in 2025 to update the Youth Safety Policy. The 2025 update is now with the Trustees and BYM lawyers for final review. After it is approved by Trustees, the General Secretary will distribute the new policy and will host info sessions for interested Friends. As a reminder, Baltimore Yearly Meeting does not control Monthly Meetings. Our polity is bottom-up, not top-down. The BYM Youth Safety Policy is enforced for all Yearly Meeting events, programs, and activities. Monthly Meetings should consider the BYM Youth Safety Policy a model policy and may even choose to adopt it outright. Whether a Monthly Meeting writes its own policy or uses the BYM model policy, **the legal responsibility for adopting and enforcing a Youth Safety Policy falls to each Monthly Meeting - not BYM.** As always, BYM stands ready to direct Monthly Meetings to a variety of youth safety resources, including:

- Model Youth Safety Policy
- Access to Criminal Background Check Services
- Online, On-Demand Youth Safety Trainings ([see menu here](#))

While I was unable to make as many Monthly Meeting visitations as I would like due to the unusually demanding season working on the budget along with regular tasks of this season, I did get out on the road a few times to worship with BYM Friends in their home Meetings - my very favorite part of serving our Yearly Meeting. Nikki Holland (Development Manager) and I had a gorgeous visit to Maury River Friends Meeting in Lexington, VA; a lovely First Day with Stony Run Friends; and a weekend at BYM Family Camp that filled our cups. My wife and I also spent time with Takoma Park Preparative Meeting. Before the end of the year, I will also visit Floyd Friends in Floyd, VA. Early in the New Year, I am

scheduled to visit Luray Friends and Warrington Quarterly Meeting. The winter is prime travel season - please invite me!

Several Meetings and individuals have reached out to BYM for advice on recording, embracing, or endorsing ministries of individual Friends. All Friends are reminded that [BYM has a process for Embracing Ministry](#) that **requires an existing and ongoing relationship with and care of the Monthly Meeting**. Another topic I heard about from Meetings this quarter is legal and tax challenges. Many Meetings are having difficulty accessing various financial tools and products as a church that does not have an IRS 501c3 determination letter. I am collaborating on a memo, to be distributed this month, of [Legal and Tax Guidance for Quaker Meetings](#).

Personal Reflections

I dream of a future when the General Secretary of Baltimore Yearly Meeting can nourish the flourishing of Monthly Meetings. In my travels and in my in-box, I hear about the many ways the Yearly Meeting could be better serving Monthly Meeting: communications materials, fiscal-sponsorship for grants, regular trainings for new Clerks and new Trustees, accompaniment for Meetings that are growing and Meetings that might soon be laying themselves down, advises and care of Meetings in which more and more young people are asking to have a ministry recorded. These are things we often do not have time for while maintaining a complex structure from yesteryear (truly, how many people in the room today understand the difference between the Naming, Nominating, and Search Committees?) and trying to

govern a large, complex camping program via six different committees. Several weeks ago, I noticed - with excitement - what New England Yearly Meeting is doing the same day as our Interim Meeting - just one vision of what it looks like for a Yearly Meeting to support the vitality of the Monthly Meetings and to bring to life new expressions of covenantal Quaker community.



The poster for Meeting Care Day features a yellow border. At the top, the title "Meeting Care Day" is in a large, brown, serif font. Below it, the date "Saturday, November 15" and time "9:00 a.m. to 3:00 p.m." are in a smaller, black font. The location "First Parish Church Bedford, MA" is also listed. The poster includes three small images: a white church building, two people in a meeting, and a room with people. Below these images, the text reads: "A day of training and consultation focused on service to one's local Quaker Meeting." A list of "Workshop topics" follows, including: Best Practices in Nominating, Quaker Group Discernment: Clerking, Recording, and Active Participation, Emerging Conversations About Ministry and Eldership in Our Meetings, and Setting the Table for Newcomers. The bottom left corner features the logo for "NEW ENGLAND YEARLY MEETING OF FRIENDS QUAKERS" with a blue square icon. The bottom right corner has a QR code with the text "Registration & details:" above it. At the very bottom, the website "neym.org/events-calendar/2025/11/meeting-care-day" is listed.

As we navigate some swift and choppy waters in the creation of BYM Quaker Camps, LLC - I look to the horizon and imagine what we might have more time for in the years ahead. More time for Anti-Racism Change Groups. More time for Friends Supporting Friends in conflict. More time for the Public Ministry Incubator. More time for each other. What we pay attention to grows.

Yours in service,

Sarah G.

Attachment I2025-44.3 Agenda Items Laid-Over or Skipped: Treasurer's Report & Financial Statements

Today I am reporting on BYM finances as of September 30, 2025. This is late enough in the year for us to get a sense of how the year will turn out financially. Most all camp income and expenses are included in this report.

First, we will look at the Statement of Financial Position or Balance Sheet. This report gives us a snapshot of our assets, liabilities, and net assets as of September 30, 2025. Assets represent what BYM owns as of the report date. The first section shows our various bank and cash accounts. The total is a little over \$145,000. Other asset categories are accounts receivable and prepaid expenses. Long-term assets include all our property and equipment less accumulated depreciation. This totals about \$3 million. Our investments at Friends Fiduciary had a total market value of about \$2.3 million on September 30 which is just slightly less than a year ago at this time. Our total assets are valued at \$5,685,786.

The liabilities section shows what BYM owed as of September 30. Our total liabilities are about \$341,000. These are all short-term liabilities, meaning that they are due in one year or less. We have no long-term liabilities now.

Total net assets are the difference between our total assets and our total liabilities. Total net assets on September 30, including year-to-date net income of \$118,894 are \$5,344,187.

The Statement of Activities or Income Statement shows the revenues and expenditures for the first nine months of the year. It shows the activity in our unrestricted fund and in three restricted funds (designated, temporarily restricted and permanently restricted). Apportionment income is just over \$321,000. Program revenue is \$1,511,865. This is mostly from camp registration fees. Last year, at this time, we had collected about \$1.6 million in program revenue. Unrestricted contributions received total \$246,000, which is significantly higher than the \$164,000 collected last year in the first nine months. This year we received a bequest of \$136,000, which I have previously reported.

Restricted contributions total \$67,802. Our investment income is \$174,000. We are showing a larger than usual realized gain because we sold all of our assets in the Morgan Stanley account and moved everything to Friends Fiduciary. Total revenue so far this year is \$2,489,651.

The expenditures are all in the unrestricted column as usual and total \$2,371,000. The camp program expenses total \$1,162,925. Last year, at this time, camp program expenses totaled \$1,304,561 and we ended the year with a large deficit in the camping program. So the 2025 amounts look much better. The camp property expenses total about \$513,000. Development expenses were just over \$95,000. Total revenues exceeded total expenditures by \$118,894. The unrestricted column shows

an excess of revenues over expenditures of \$268,000. A year ago, this was a deficit of \$140,000. So I'm happy to report that the Yearly Meeting's finances look much healthier this year than last year at this time. If year-end contributions came in as projected, we should end the year in good shape.

This is my last report as Treasurer since my term ends on December 31. When I started my first term in 2020, we were experiencing a global pandemic which rocked BYM finances. We made it through after a lot of work by staff and volunteers to make adjustments. So I'm happy to end my term on a more positive note. Thanks to all who do the work necessary to keep us on firm financial footing.

Jim Riley
Treasurer

Baltimore Yearly Meeting
 Balance Sheet
 As of 9/30/2025

	<u>Current Year</u>			
Assets				
Current Assets				
Cash & Cash Equivalents				
Operating Account	74,734.98	1001		
Payroll Acct	1,544.53	1002		
Premier Account	0.00	1003		
Camp Property Manager	7,235.59	1004		
Catoctin Caretakers Account	1,978.67	1005		
Shiloh Caretakers Account	2,989.79	1006		
Catoctin Directors Account	14,799.03	1007		
Shiloh Directors Account	18,866.18	1008		
Opequon Directors Account	21,500.80	1009		
TA Directors Account	1,992.23	1010		
TA Bike Directors Account	0.00	1011		
PayPal	0.00	1013		
Morgan Stanley MMF	0.00	1014		
Petty Cash	100.00	1050		
Total Cash & Cash Equivalents	145,741.80			
Accounts Receivable				
Apportionment Receivable	226,227.70	1200		
Apport. Rec. Beginning Balance	0.00	1201		
Allowance for Doubtful Apport.	0.00	1202		
Student Loans Receivable	628.32	1300		
AR Beginning Balance	0.00	1301		
Allowance for Doubtful Accts	(32,948.15)	1302		
Event Receivables	0.00	1501		
Harford Friends School Note	40,000.00	1512		
Friends Meeting House Fund	0.00	1525		
Staff Receivables	820.28	1590		
Other Receivables	2,877.10	1599		
Total Accounts Receivable	237,605.25			
Inventories				
Printed Materials Inventory	0.00	1950		
Total Inventories	0.00			
Prepaid Expenses				
Prepaid Insurance	16,795.31	1705		
Other Prepaid Expenses	0.00	1710		
Prepaid Rent	0.00	1711		
Deposits	23,128.58	1715		
Total Prepaid Expenses	39,923.89			
Total Current Assets	423,270.94			
Long-term Assets				
Property & Equipment				
Land	1,106,495.65	2010		
Land Improvements	385,907.96	2011		
Buildings	2,104,881.35	2020		
Leasehold Improvements	392,366.90	2030		
Accum. Depr. Buildings & Leasehold	(1,510,609.08)	2039		
Furniture, Fixtures & Equipment	224,612.88	2050		
Accum. Depr. FF&E	(189,201.95)	2059		
Vehicles	282,505.08	2060		
Accum. Depr. Vehicles	(206,703.69)	2069		

Baltimore Yearly Meeting
 Balance Sheet
 As of 9/30/2025

	Current Year	
Projects in Progress	<u>366,572.75</u>	2900
Total Property & Equipment	<u>2,956,827.85</u>	
Long-term Investments		
Calvert	0.00	1102
Vanguard Group	0.00	1104
Friends Fiduciary	2,304,672.28	1110
Sandy Spring Bancorp Stock	1,015.20	1111
Morgan Stanley Smith Barney	0.00	1113
Total Long-term Investments	<u>2,305,687.48</u>	
Total Long-term Assets	<u>5,262,515.33</u>	
Total Assets	<u><u>5,685,786.27</u></u>	
Liabilities		
Short-term Liabilities		
Accounts Payable		
Account Payable	60,590.63	3000
A/P Beginning Bal.	0.00	3001
Other Payables	0.00	3002
Total Accounts Payable	<u>60,590.63</u>	
Deferred Revenue		
Prepaid Attendance Fees	21,695.41	3110
Prepaid Apportionment	0.00	3130
Prepaid Donations	0.00	3131
Deferred Apportionment	210,749.79	3200
Other Deferred Income	0.00	3201
Total Deferred Revenue	<u>232,445.20</u>	
Other Short-term Liabilities		
Wages Payable	36,542.49	3010
Payroll Taxes Payable	2,795.50	3020
Pension Payable	15,714.96	3030
FSA Payable	(6,489.24)	3060
Payables to Other Orgs	0.00	3090
Total Other Short-term Liabilities	<u>48,563.71</u>	
Total Short-term Liabilities	<u>341,599.54</u>	
Long-term Liabilities		
Long-term Liabilities		
Friendly Loans	0.00	3510
Total Long-term Liabilities	<u>0.00</u>	
Total Long-term Liabilities	<u>0.00</u>	
Total Liabilities	<u>341,599.54</u>	
Net Assets		
Beginning Net Assets		
Net Assets		
Net Assets	<u>5,225,292.66</u>	4099
Total Net Assets	<u>5,225,292.66</u>	
Total Beginning Net Assets	<u>5,225,292.66</u>	
Current YTD Net Income	<u>118,894.07</u>	
Total Current YTD Net Income	<u>118,894.07</u>	
Total Net Assets	<u>5,344,186.73</u>	
Total Liabilities and Net Assets	<u><u>5,685,786.27</u></u>	

Date: 11/13/25 08:01:20 PM

Page: 2

Baltimore Yearly Meeting Statement of Activities From 1/1/2025 Through 9/30/2025					
	Unrestricted	Designated	Temp Restricted	Perm Restricted	Total
Operating Revenue					
Apportionment Income					
5100 Apportionment	321,664.20	0.00	0.00	0.00	321,664.20
5101 Apportionment Adjustments	0.00	0.00	0.00	0.00	0.00
Total Apportionment Income	321,664.20	0.00	0.00	0.00	321,664.20
Program Revenue	1,511,865.25	0.00	0.00	0.00	1,511,865.25
Contributions					
5001 Contributions	246,056.93	0.00	0.00	0.00	246,056.93
5005 In Kind Contributions	0.00	0.00	0.00	0.00	0.00
5020 Bequests	136,767.40	0.00	0.00	0.00	136,767.40
5052 Restricted Contributions	30.00	0.00	67,682.30	90.00	67,802.30
5055 Grants Received	0.00	0.00	0.00	0.00	0.00
Total Contributions	382,854.33	0.00	67,682.30	90.00	450,626.63
Revenue Released from Restriction					
5090 Released Funds	216,898.00	0.00	(216,898.00)	0.00	0.00
Total Revenue Released from Restriction	216,898.00	0.00	(216,898.00)	0.00	0.00
Investment Income					
5801 Interest & Dividends	33,713.65	0.00	0.00	0.00	33,713.65
5802 Unrealized Gain (Loss)	(68,821.37)	0.00	0.00	0.00	(68,821.37)
5803 Realized Gains (Loss)	209,304.62	0.00	0.00	0.00	209,304.62
5804 Change in value of CGA	0.00	0.00	0.00	0.00	0.00
Total Investment Income	174,196.90	0.00	0.00	0.00	174,196.90
Property & Vehicle Rental					
5500 Property Rental Income	19,405.45	0.00	0.00	0.00	19,405.45
5550 Program Rental of Property	0.00	0.00	0.00	0.00	0.00
5600 Vehicle Rental Income	0.00	0.00	0.00	0.00	0.00
Total Property & Vehicle Rental	19,405.45	0.00	0.00	0.00	19,405.45
Gain(Loss) on Sale of Assets	3,500.00	0.00	0.00	0.00	3,500.00
Revenue from Sale of Goods					
5340 Book Sales	6,241.63	0.00	0.00	0.00	6,241.63
5350 Clothing Sales	772.75	0.00	0.00	0.00	772.75
5390 Other Sales	0.00	0.00	0.00	0.00	0.00
5395 Purchase for Resale	1,178.00	0.00	0.00	0.00	1,178.00
Total Revenue from Sale of Other Income	200.00	0.00	0.00	0.00	200.00
Total Operating Revenue	2,638,776.51	0.00	(149,215.70)	90.00	2,489,650.81

Baltimore Yearly Meeting
Statement of Activities

From 1/1/2025 Through 9/30/2025

		Unrestricted	Designated	Temp Restricted	Perm Restricted	Total
Expenditures						
100	Admin	404,215.74	0.00	0.00	0.00	404,215.74
200	Camp Program	297,151.51	0.00	0.00	0.00	297,151.51
210	Catoctin Program	242,344.57	0.00	0.00	0.00	242,344.57
220	Shiloh Program	223,065.51	0.00	0.00	0.00	223,065.51
230	Opequon Program	0.00	0.00	0.00	0.00	0.00
240	Teen Adventure Program	219,281.31	0.00	0.00	0.00	219,281.31
241	TA Bike Program	0.00	0.00	0.00	0.00	0.00
250	Camp Alumni Program	0.00	0.00	0.00	0.00	0.00
260	Outreach & Inclusion	62,033.25	0.00	0.00	0.00	62,033.25
270	Rolling Ridge	181,082.09	0.00	0.00	0.00	181,082.09
300	Camp Property	202,609.65	0.00	0.00	0.00	202,609.65
310	Catoctin Property	125,483.96	0.00	0.00	0.00	125,483.96
320	Shiloh Property	70,305.36	0.00	0.00	0.00	70,305.36
330	Opequon Property	144.00	0.00	0.00	0.00	144.00
370	Rolling Ridge Property	114,170.92	0.00	0.00	0.00	114,170.92
410	Young Friends	0.00	0.00	0.00	0.00	0.00
415	Young Friends Exec.	0.00	0.00	0.00	0.00	0.00
420	Jr. Young Friends	0.00	0.00	0.00	0.00	0.00
430	Youth Programs Committee	0.00	0.00	0.00	0.00	0.00
440	Youth Secretary	9,726.27	0.00	0.00	0.00	9,726.27
501	Advancement & Outreach	0.00	0.00	0.00	0.00	0.00
502	Ministry & Pastoral Care	0.00	0.00	0.00	0.00	0.00
503	Peace & Social Concerns	720.00	0.00	0.00	0.00	720.00
504	Religious Education	0.00	0.00	0.00	0.00	0.00
505	Young Adult Friends	0.00	0.00	0.00	0.00	0.00
506	Unity With Nature	0.00	0.00	0.00	0.00	0.00
508	Interim Meeting	31.38	0.00	0.00	0.00	31.38
510	Stewardship & Finance	0.00	0.00	0.00	0.00	0.00
511	Trustees	57.00	0.00	0.00	0.00	57.00
513	Indian Affairs	10,450.00	0.00	0.00	0.00	10,450.00
514	Racism WG	0.00	0.00	0.00	0.00	0.00
515	Intervisitation	0.00	0.00	0.00	0.00	0.00
517	Faith & Practice Revision	0.00	0.00	0.00	0.00	0.00
518	Growing Diverse Leadership	0.00	0.00	0.00	0.00	0.00
519	Reparations Action Working	5,025.00	0.00	0.00	0.00	5,025.00
Group						

Date: 11/13/2025 7:53:14 PM

Page: 3

Baltimore Yearly Meeting Statement of Activities From 1/1/2025 Through 9/30/2025					
	Unrestricted	Designated	Temp Restricted	Perm Restricted	Total
610 Annual Session	74,119.11	0.00	0.00	0.00	74,119.11
632 Spiritual Formation	23,877.94	0.00	0.00	0.00	23,877.94
633 Women's Retreat	9,507.12	0.00	0.00	0.00	9,507.12
635 Other BYM Programs	0.00	0.00	0.00	0.00	0.00
920 Development	95,355.05	0.00	0.00	0.00	95,355.05
Total Expenditures	2,370,756.74	0.00	0.00	0.00	2,370,756.74
Net Revenue over Expenditures	268,019.77	0.00	(149,215.70)	90.00	118,894.07

