

Chapel Hill Friends Meeting

Newsletter: Tenth Month, 2025



Monthly Query: *How do I act to advance peace and to oppose violence in our community, our nation and our world?*

Monthly Worship Tip from the M&W Committee: *Friends who set aside time each day for meditation, personal prayer, or reflection often find it strengthens and deepens their experience with the living silence of meeting for worship. Such preparation readies the mind and opens one's heart and spirit to engage in deep communion with others.*

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Monthly Calendar

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| First Sunday | <ul style="list-style-type: none"> ● 8:15 - 9:15 am - Early worship in the meeting room ● 9:30 - 10:30 am - Forum via Zoom ● 11:00 am - 12:00 <ul style="list-style-type: none"> ○ Worship in the meeting room ○ Online worship via Zoom ● After meeting - Potluck in the schoolhouse |
| Second Sunday | <ul style="list-style-type: none"> ● 8:15 - 9:15 am - Early worship in the meeting room ● 9:30 - 10:30 am - Forum via Zoom ● 11:00 am - 12:00 - Blended Meeting in the meeting room and via Zoom |
| Third Sunday | <ul style="list-style-type: none"> ● 8:00 - 9:00 am - Early worship in the meeting room (reverts to 8:15 the following week) ● 9:00 - 10:30 am - Meeting for Worship with Attention to Business via Zoom ● 11:00 am - 12:00 <ul style="list-style-type: none"> ○ Worship in the meeting room ○ Online worship via Zoom |
| Fourth Sunday | <ul style="list-style-type: none"> ● Same as Second Sunday - Blended Meeting |
| Fifth Sunday | <ul style="list-style-type: none"> ● Same as First Sunday, but without potluck |



Upcoming Zoom Fora

<https://www.chapelhillfriends.org/forums.html>

October 5: Cultivating Anti-Racism in Our Children.

Join Astra Titus to discuss actionable steps we can take to raise our kids, grandkids, nieces and nephews, neighbor's kids, (in short any kids that you care about) as compassionate anti-racists.

October 12: Windy Cooler, public minister (details to be announced)

October 19: Meeting for Worship with Attention to Business (no forum)

October 26: TBA



Upcoming Events

Something to Say Art Exhibit, now through October 12



Something to Say, an art exhibit showcasing the work of men incarcerated at Orange Correctional Center, opened September 17 and closes October 12. The exhibit will be shown at Margaret Lane Gallery, 121 West Margaret Lane, Hillsborough, NC. The gallery is adjacent to the Orange County Public Library. Come and enjoy a variety of art created by the men at OCC, some of whom have worshipped with us. Poems and short prose pieces will also be displayed.

If you have questions, contact Carolyn Stuart (919.265.9058 or stuartcarolyn95@gmail.com).

FCNCL Annual Meeting Oct. 4, 9:30 am



It's autumn again, and with that comes the FCNCL Annual Meeting! This year on the first Saturday of the month, October 4, we will meet together at 9:30 am - either in person at New Garden Meeting House in Greensboro, or on zoom. We welcome all of you to join us! To register and to get a zoom link please go to <https://fcncl.org>!

This year NC Supreme Court Justice Anita Earls will be our keynote speaker. Justice Earls has served as an associate justice of the NC Supreme Court since 2019. She is a civil rights attorney, previously serving as the executive director of the Southern Coalition for Social Justice, as well as serving as deputy assistant Attorney General in the Civil Rights Division of the United States Department of Justice during the Clinton administration. She is running for re-election to the court in 2026.

Selecting Justice Anita Earls for our speaker highlights FCNCL's legislative priority of election protection given the current context of multiple NCGA attempts to undermine fair elections: voter suppression and gerrymandering; banning Rank Choice voting; and changes in leadership and appointments to the NC Board of Elections.

Following the meeting there will be time for lunch and conversation. Attendees may bring their own lunch or order ahead from a menu that will be made available following registration.

World Quaker Day - October 5th



AFSC encourages meetings to participate in World Quaker Day (October 5th) by organizing acts of solidarity with refugees or migrants, visiting other Quaker groups or places of worship, or planning an all-age or children's meeting on the theme. Learn more [here](#).

Symposium on Interfaith Voices For Animals, Sun. Oct. 5, 1-4pm



Quaker Harmon shares with Friends:

The Unitarian Universalist Congregation of Hillsborough is organizing an event called Interfaith Voices For Animals. This symposium-style event will bring together six speakers from different faith traditions (Christian, Jewish, Pagan, Buddhist, UU, and Jain) who will each speak about how their beliefs inspire them to protect animals from exploitation.

This free event will take place at the Unitarian Universalist Congregation of Hillsborough on **Sunday, October 5, from 1-4pm**. We are also offering free vegan lunch and free childcare for those who pre-register by September 28. More information, including a list of speakers and the registration form, can be found here: <https://uuchnc.org/justice/animal/symposium/>

Screening of the documentary **The Librarians**, Fri. Oct. 10, 7 pm

Pam Schwingl shares with Friends:

On **Friday, October 10th**, the **Orange County Public Library** in Hillsborough will host a screening of the documentary **The Librarians**, which explores the courageous role librarians play in defending First Amendment rights. Doors open at **6:30 PM**, and the film begins at **7:00 PM**, followed by a panel discussion featuring representatives from the film, **PEN America**, and author and activist **Ashley Lumpkin**.

This event is more than a film screening—it's a call to action. As censorship efforts grow across the country, this documentary highlights the frontline defenders of free expression and the public's right to read, learn, and think freely. It's a powerful reminder of how local communities can stand up for democratic values.

As John Lewis said, "Nothing can stop the power of a committed and determined people to make a difference in our society." Let's show up, speak out, and stand together.

[Registration](#) is enabled for this event. Registration will close on October 10, 2025 @ 7:00pm.

Fall Gathering of Piedmont Friends Yearly Meeting, Sat. Oct. 11, 10-3



Eileen Flanagan

The Fall Gathering of Piedmont Friends Yearly Meeting and Fellowship will take place on Saturday, October 11; 10:00-3:00 at New Garden Friends Meeting in Greensboro. Please register on the website: <https://www.piedmontfriends.org/fall-gathering-2025/>

Please join Piedmont Friends for fellowship and encouragement as we follow our leadings to take action. Eileen Flanagan, Philadelphia Quaker activist and author, will join us virtually (at 11:00). She'll share inspiration from her new book [Common Ground: How the Crisis of the Earth is Saving Us from Our Illusion of Separation](#), which includes lessons in:

- spiritually grounded activism
 - engaging in nonviolent resistance and
 - building supportive coalitions.
-

Beloved Community Trip: Exploring Racial Justice Issues, Oct. 8-12

Dottie Heninger shares with Friends:

Carolina Friends School, Binkley Baptist Church, University Presbyterian Church, and the Orange County Remembrance Coalition are sponsoring this trip. The dates are October 8 – 12. Journey to Birmingham, Selma, Montgomery, Tuskegee and Atlanta. Visit key sites in civil rights history and explore contemporary racial justice issues. If you haven't already made this trip, you know you want to!

Priority registration for members (you! CHFM is a member of the OCCRC) of the sponsoring organizations ran through June 6, general registration follows. For an application form, etc. please visit

<https://www.cfsnc.org/extended-learning/adult-enrichment/bcj25>. Visit this link for the draft itinerary: [Beloved Community Journey 2025 | Draft Itinerary](#).

Local Contemplative Retreat in the Manner of Friends, Oct. 24-26

Matt Drake shares with Friends:

Join us for *Weathering the Storm: A Contemplative Retreat in the Manner of Friends*, **October 24-26**, 2025, at the Avila Center in Durham, North Carolina. Together we will reflect upon the storms that we are now encountering, whether in our nation, community, or as individuals. Who might we become through the storm? What may be lost? Gained? In what ways have we been faithful within the storm?

All are welcome. Participants from varying spiritual backgrounds will experience the distinctly Quaker manner of contemplation in community. There will be opportunities for both solitude and for sharing. We will have silent time for prayer and reflection, walks among the trees, and contemplative interaction with scripture, as well as worship together and sharing out of the silence. Participants may, if they wish, meet one-on-one with a retreat leader.

Our retreat leaders are April Allison of Durham Friends Meeting in North Carolina, Maryann Concannon of Red Cedar Friends in Lansing, Michigan, and Scott Wagoner of High Point Friends Meeting in North Carolina. This retreat is co-sponsored by [School of the Spirit](#) and [Peace Hill at Avila](#).

The retreat begins with lunch at noon Friday and concludes after morning worship on Sunday. The registration fee of \$560 will cover lodging, meals, and program. Scholarships are available for those with financial need. If you have questions, please reach out to Caroline Preziosi via email at info@schoolofthespirit.org.

CFS Beloved Community Offerings this Coming Fall And Spring

Pam Schwingl shares with Friends:

From Carolina Friends School Beloved Community Institute:

THE NEXT BELOVED COMMUNITY JOURNEY

In partnership with Binkley Baptist and University Presbyterian in Chapel Hill and the [Orange County Community Remembrance Coalition](#), we're offering our next bus trip (five days instead of the usual six) **8-12 October**. Registration is now OPEN! (Pam Schwingl HIGHLY recommends this trip based on going two years ago! Anthony Clay is an amazing guide!)

We'll:

- do a driving tour of Birmingham with Judge Houston Brown
- walk across the Edmund Pettus Bridge in Selma
- visit the Legacy Museum, the National Memorial for Peace and Justice, and the new Freedom Monument Sculpture Park in Montgomery

- experience World War II history at the Tuskegee Airmen National Historic Site
- join Sunday worship at Dr. King's Ebenezer Baptist with Dr. Raphael Warnock in Atlanta.

UPCOMING WELLNESS AND TRANSFORMATIONAL TRAVEL-LEARNING PROGRAMS

Registration opens soon!

- **Self-Perception and the Moving Body**, an experiential anatomy workshop using a variety of movement explorations, conversations, and tactile feedback to help us practice attuning to the body we are in right now and imagining other possibilities. **20 September 2025**
- **Racial Myth & Memory** | Wilmington, a two-day experience--Gullah-Geechee culture, the 1898 race massacre, and more--in coastal North Carolina. **Late October/Early November 2025**
- **Coastal Journey**, a six-day racial justice trip to Savannah and Charleston. **Early March 2026**
- **Quaker Journey**, a weeklong visit to the 17th-century roots of Quakerism in the breathtaking Lake District of Northern England. **2-9 August 2026**

You can see links for these and additional offerings at www.cfsnc.org/AdultEnrichment.



Announcements

AFSC Update - Testimony from Gaza

American Friends Service Committee staff member in Gaza, Serena, has been exchanging text messages with the interim deputy director and representative for climate change at the Quaker United Nations Office in Geneva since late 2024. In [this](#) article from September 2025, she shares these reflections on the Quaker testimony of equality.

Update: Emergency response in Gaza

Since the last update on AFSC's emergency response, famine was officially declared in Gaza. Violence in the West Bank, including Jerusalem, has drastically worsened. And the Israeli government launched a military takeover of Gaza City, killing dozens more Palestinians and forcibly displacing thousands more once again.

Our staff on the ground are among those who have survived bombings, repeated displacement, and hunger. Despite these attacks, they have continued to serve their communities. Their efforts

are possible because of caring people like you. We remain grateful for your donations, advocacy, solidarity, and prayers.

advocacy, solidarity, and prayers.

In the last month alone, AFSC's team in Gaza, working with local partners and volunteers, has provided:

- **Hot meals for 40,315 people.** Meals have been distributed through community kitchens, street outreach, and U.N. Relief Works Agency shelters. Fresh vegetables from local farmers we've supported made meals more substantial and helped us feed more families.
- **456,000 liters of water**—meeting daily needs for 43,000 people in areas where water systems have been destroyed.
- **115 hygiene kits** for seniors who lack access to basic sanitation supplies.
- **Recreational activities for 200 children and caregivers**—providing moments of normalcy amid the ongoing crisis.

In the weeks ahead, AFSC's team will continue doing all they can to save lives amid escalating violence. We are working with partners to maintain relief operations despite the many challenges. Humanitarian access remains severely restricted, and supplies are critically scarce. We know that the humanitarian situation will continue to deteriorate. But we are determined to do everything we can to help.

Palestinians in Gaza cannot wait. Today, every voice is urgently needed to advocate for a ceasefire and unfettered humanitarian access in Gaza. Please join us in [sending a message to Congress](#), and [join our action hour every Friday](#) to learn more ways to get involved.

Resources for the Forum on Consciousness

Astra Titus shares with Friends:

The following resources are for Friends interested in reading more about the nature of consciousness that we explored in September 7th's forum, "What is the Light Within?" Please feel free to email me at astratitus@gmail.com if you'd like more.

Neuroscience and Biobehavioral Reviews

Unpacking the complexities of consciousness: Theories and reflections

<https://www.sciencedirect.com/science/article/pii/S0149763425000533?via%3Dihub#bibliog0005>

Nature

Adversarial testing of global neuronal workspace and integrated information theories of consciousness

<https://www.sciencedirect.com/science/article/pii/S0149763425000533?via%3Dihub#bibliog0005>

Science News Today

Consciousness May Come from Sensation, Not Thought, Study Finds

<https://www.sciencenewstoday.org/consciousness-may-come-from-sensation-not-thought-study-finds>

Seth, Anil (2021) **Being You, A New Study of Consciousness**, Faber and Faber.



Recurring Announcements

InterFath Council Committee Is Seeking Volunteers

We invite anyone interested in becoming, or knowing more about being an IFC Committee Member to please contact Carolyn White.

We welcome volunteers to help with food preparation and service at ICF every second Thursday for lunch: 10a - 1p, and/or every second Friday for dinner 4p-6:30p. Volunteers are welcome for part of the shift, or the full shift.

Zoom Tech Hosts Wanted

Support Chapel Hill Friends Meeting's Zoom worship and forums by becoming a tech host. The role is much more simple than you would imagine. Trust us! We need your help and will train you. Please contact the Zoom Subcommittee if interested, or have questions:

zoom@chapelhillfriends.org.

Inter-Faith Council Pantry Needs Donated Food Items

Please consider IFC's needs when doing your shopping. There is a basket in the meetinghouse foyer for food donations. IFC has requested the following food items: coffee, hot chocolate, canned protein, canned pork and beans, canned soup (not vegetable), boxed cereal, cake mixes, instant foods, ramen noodles. Thank you!

FRIENDS, PLEASE LIMIT YOUR WEEKDAY MEETINGHOUSE VISITS.

The CFS Early School teachers, parents and guests have priority use of the meetinghouse parking lot from 7:30 AM to 6:00 PM Monday through Friday throughout the calendar year. If you must visit the meetinghouse during weekday hours, please alert John Hite, the Meetinghouse Resident, at least one day ahead. Email: johnthequaker@gmail.com or call: 919-929-5377.

Newsletter & eNews Reminder

Please send items for the weekly eNews email and the monthly print Newsletter to news@chapelhillfriends.org.

- The deadline for weekly eNews is *Wednesday* 5 pm.
- The deadline for the monthly print Newsletter is on the *last day of the month*.

To unsubscribe, email to news@chapelhillfriends.org with the subject line, Unsubscribe.

Note: If you think that you haven't received your weekly enews or monthly newsletter, it helps to add news@chapelhillfriends.org to your contacts. Otherwise it might go to your Spam folder (and likewise for other chapelhillfriends.org mailing lists such as pfym@chapelhillfriends.org).



Recurring Events

Prayers for Healing/Holding in the Light, 2nd and 4th Wednesday, 7-8:30 pm

YOU ARE INVITED TO PARTICIPATE IN Virtual Prayers for Healing/Holding in the Light on the 2nd and 4th Wednesday of each month, 7:00 to 8:30 PM. Join us when you can for as long as you wish - from your own home.

Do you have a name or a group of people to add to - or remove from - the list of those we will hold in our hearts and prayers? If so, please send to: prayers@chapelhillfriends.org. The list of names to be held in the Light will be renewed each month. Names must be resubmitted each

month to be maintained on the list. We'll send an updated list on Wednesday afternoons. Thank you for joining us!

This virtual prayer service continues under the care of the Care and Counsel Committee and each week, a committee member will collect and post the names that are submitted and will read them aloud during the time of the service.

Meeting for Worship with Attention to Peace in Palestine. Thursdays, 5:30pm

You are invited to join Meeting for Worship with Attention to Peace in Palestine and Israel at 5:30 p.m. ET / 2:30 p.m. PT.

Join on Zoom:

<https://afsc-org.zoom.us/j/85831333364?pwd=VEtPTUZuYk5hTHV2OGs1VzRkY0ZKUT09>

Meeting ID: 858 3133 3364

Passcode: 759311

Pendle Hill Worship via Zoom, Daily, 8:30-9:10am

Pendle Hill Quaker Study, Retreat, and Conference Center is now opening their daily morning worship to everyone, by way of Zoom or phone. A lovely opportunity for gathered worship every morning. "A handful of Pendle Hill residents continue to gather daily in the Barn – from 8:30am to 9:10am Eastern Time – expanding the 90-year-long tradition of daily worship here on campus. Beginning the week of March 16, 2020, we started an experiment of opening the circle of worship to YOU in your home. You can join us here via Zoom."

<https://pendlehill.org/explore/worship/join-us-online-for-worship-in-the-barn/?bblinkid=210290749&bbemailid=19903873&bbejrid=1408822779>

Note: The above link takes you *not* to the meeting but to a page of general instructions. Look for the sentence "You can join us via Zoom **here**, or by clicking on the image below."

Pray for Peace - From Friends House Moscow, Daily

Link to the Daily Meeting for Worship for Peace sponsored by FHM/FHMSA: (Friends House Moscow)

Join Zoom Meeting

<https://us02web.zoom.us/j/4165005614?pwd=NUtieEtqbDBYbjBrcGdMMzBKQ3drQT09>

Meeting ID: 416 500 5614

Passcode: 182805

The room opens at 8:45am Pacific time (10:45 EST); worship begins on the hour and ends an hour later. After worship there will be time to share brief thoughts that did not rise to the level of ministry. You may also want to rename yourself indicating your geographic location. There will be no audible indicator when one enters or leaves, and everyone will be muted on entry. Please leave yourself muted unless giving ministry.

Ministry may also be shared in the chat, but it is not the place for private conversations. If you are new to Quaker unprogrammed worship and wish to talk with someone about it, send a message to the host and someone can join you in a breakout room.



Business Meeting Minutes

Chapel Hill Friends Meeting

Minutes for the Meeting for Worship with Attention to Business

September 21, 2025, 9:00 AM, online via Zoom

Attendance: Jeff Brown, Jennifer Leeman, Tony Hickey, Susan Inglis, Carolyn White, Hart Pillow, Tom Ludlow, Max Drake, Alice Carlton, David Curtin, Linda Patterson, Kate Fitch, Quaker Harmon, Tom Munk, John Pilgrim, Wendy Michener, Hank Elkins, John Hite, Julia Cleaver, Susan Newcomer, Traci Hjelt Sullivan, Ann Miller, Susan Peterson, Betsy Brinson, Curt Torrell, Dottie Heninger, Pam Schwingl, Lynn Drake, Matt Drake, Emilie Condon, Herb Derby, Buzz Borchardt, Jasmine McKewen, Paul Munk

1. We opened with worship and the query “How does worship deepen my relationship with God/Spirit, increase my faithfulness, and renew my daily life?”

2. The minutes of the August 2025 Meeting for Worship with Attention to Business (MWAB) were approved as published.

3. Julia Cleaver presented the Treasurer’s Annual Report, Fiscal Year 2024-2025, on behalf of the treasurer, Monteze Snyder ([Appendix A](#)).

- A question was raised about a possibly missing Publications and Communications (P&C) payment to Guildford for the archives. Finance Committee will follow up to clarify if it was paid and out of which account.
- Friends requested specific benevolence payments be broken out in future reports. The details are included in May minutes; Friends would also like to see the breakout as part of this report.
- Friends reflected on the reasons for committees underspending allocations. One Friend noted that spending percentages were higher than in the past and therefore not a concern. Other Friends discussed how difficult it is for a committee to get MWattnB approval for additional funds, which drives some committees to overestimate the amount needed. One Friend noted that small increases in spending are often allowed without approval from MWattnB. Finance committee will address these questions and consider further clarification.
- A Friend asked that complex reports like this one be made available for review prior to MWattnB.

We accepted the report with appreciation to Monteze for her work as treasurer and to Julia for presenting the report.

4. Julia Cleaver, Committee Co-Clerk, presented the Finance Committee Annual Report, 2024-2025 ([Appendix B](#)). One Friend recommended “Bill Pay” as a means of reducing costs of collecting donations. Another Friend suggested moving some of the Friends Fiduciary Funds to the Green Impact Fund. One Friend suggested reviewing the report for a possible \$1,000 difference in totals between amount of surplus funds and plans for spending those funds. Finance Committee will consider these recommendations. Friends accepted the report, including planned distribution of surplus funds following correction of any math errors, with gratitude to the committee.

5. Susan Inglis, Nominations Committee, brought forth the following names to serve on committees.

Tom Munk for Peace & Justice Committee

Wendy Michener and Evelyn Lee for Finance Committee

Friends approved these three nominations.

6. Other concerns of members. Carolyn White raised a question from Ministry and Worship Committee – Should we make Meeting for Worship with Attention to Business a blended meeting? Several Friends spoke in favor of this plan. They appreciated the opportunity to bring Friends together in person; friends at early Meeting could more easily attend; and those with concerns about COVID would still be able to attend from home. Jeff Brown reported that most other Meetings in our yearly meeting are doing blended meetings. Quaker Harmon noted that audio in the Meeting room is still a challenge and Jeff reported this is also a challenge for other meetings.

7. The next Meeting for Worship with Attention to Business is planned for 9:00 AM on October 19, 2025.

Announcements:

- The Fall Gathering of Piedmont Friends Yearly Meeting and Fellowship will take place on Saturday, October 11; 10:00-3:00 at New Garden Friends Meeting in Greensboro. Please join Piedmont Friends for fellowship and encouragement as we follow our leadings to take action. See details in the e-news.

Registration is open:

<https://www.piedmontfriends.org/fall-gathering-2025/>

- Pam Schwingl reported that the first Saturday of October will be the annual meeting of the Friends Committee on North Carolina Legislation in Greensboro.
- Pam Schwingl reported that the Bolivian Quaker Education Fund is planning a Quaker studies tour in Bolivia in January.

Jeff Brown, Clerk, and Jennifer Leeman, Recording Clerk

Appendix A: Treasurer's Annual Report, Fiscal Year 2024-2025

Treasurer's Report FY 2024-2025

Monteze Snyder

"The Treasurer is responsible for financial transactions of the Meeting, including bookkeeping, accounts payable, accounts receivable, and preparing reports for the Meeting." CHFM Directory, 2025, p. 27

This Annual Report addresses those responsibilities and has three parts. First, we'll examine the snapshot of our financial position on June 30, 2025, the last day of the fiscal year. Next, we'll look at the budget compared to the actual income and expenses for the entire period of July 1, 2024-June 30, 2025. Third, we'll see the income and expenses that are not part of the operating budget.

Where's the money? Financial position (Doc. A): The snapshot of the Meeting on June 30 shows a total assets were \$377,750; 56% percent (\$217,172) of this was held in local accounts at Fifth Third Bank. The remaining 44% was held in investment accounts in stocks and bonds in Philadelphia. The details of these accounts will be covered by the Finance Committee Report.

The checking account and CDs constitute 49% of these local assets. The most active account is our main checking account [green], which had a balance of \$36,043 at the end of the year. This is where online donations are deposited electronically and where Finance Committee members deposit parking income and contributions that come to the Meeting House. All of our bills are initially paid from this account. We currently have two CDs [light green].

A little more than half (51%) of our locally held funds are savings accounts [grey]. Some funds from savings were used to purchase a CD, and the main

savings account still had a balance of \$71, 466. Over the years several designated accounts have been established from gifts designated for specific uses; sometimes additional funds from the operating income were added. Currently, we have designated savings accounts for these funds. Building Renovations is the most robust of these accounts. In addition to the \$27,004 in the savings account, the \$40,000 CD was purchased with Building Renovations funds. We also have designated savings accounts for Care and Counsel, Returning Citizens (RecFAC), and Youth travel. (The youth travel funds have seldom been used in recent years.) Finally, the Shotts Leadership endowment generates income that is disbursed twice a year. As expenses are incurred for these purposes, funds are transferred from these designated savings accounts to replenish the checking account.

We have assets in 3 accounts at FFC in Philadelphia [pink]. These funds are invested in stocks and bonds and offer the possibility of increasing the Meeting's resources for longer term stability.

Note that this statement has not included our largest asset- the property we own. Our 1.41 acres and two buildings are currently assessed at more than \$2.4 million (\$2,434,500).

We finished the year with no known liabilities. We do pay taxes (UBIT) on the income we make from parking and have faced challenges from the IRS. The taxes were paid, but there were issues about forms and method of submission since 2021. Three cases have been settled, but a fourth one regarding form 990T for 2022 is pending. We most recently requested settlement this issue on April 4, 2025 and await IRS acceptance of our documentation and may then appeal fines.

Statement of Financial Position

Chapel Hill Friends Meeting

As of June 30, 2025

| Distribution account | Total |
|---|--------|
| Assets | |
| Current Assets | |
| Bank Accounts | |
| Checking 5/3 Bank 1611 | 36,043 |
| CD x6228 maturity 01/16/2026; 3.44% (designated Building Renovations funds) | 40,000 |
| CDx 6670 maturity 03/18/2027; 3.44% (Savings funds) | 30,000 |

| | |
|--|--------|
| Savings 5/3 Bank 1645 | 71,466 |
| Designated Building Renovation 5/3 Bank Savings 1678 | 27,004 |
| Designated RecFac, Youth, Care and Counsel 5/3 Savings 1686 | |
| Care and Counsel Designated Account | 4,849 |
| RecFac Designated Account | 1,971 |
| Youth Designated Account | 3,494 |
| Total Designated RecFac, Youth, Care and Counsel 5/3 Savings | 10,314 |
| Designated Shotts Savings 5/3 Bank 1652 | 2,545 |

| | |
|---------------------------------------|----------------|
| Total for Bank Accounts | 217,372 |
| Accounts Receivable | |
| Other Current Assets | |
| FF- General Fund Designated | 72,410 |
| FF- Physical Plant Resrv Fund-D | 43,748 |
| Total for Other Current Assets | 116,158 |
| Total for Current Assets | 333,530 |
| Fixed Assets | |
| Other Assets | |
| FF- Shotts Endowment Rst | 44,221 |
| Total for Other Assets | 44,221 |
| Total for Assets | 377,750 |
| Liabilities and Equity | |
| Liabilities | |
| Current Liabilities | |
| Accounts Payable | |

| | |
|---|----------------|
| Credit Cards | |
| Other Current Liabilities | |
| Total for Current Liabilities | 0 |
| Long-term Liabilities | |
| Total for Liabilities | 0 |
| Equity | |
| FF Unrealized Gain/Loss | 44,481 |
| Opening Balance Equity | 134,376 |
| Unrestricted Net Assets | 163,526 |
| Net Income | 35,367 |
| Total for Equity | 377,750 |
| Total for Liabilities and Equity | 377,750 |

Budget vs. Actual Income and Expenses (Doc B) Next, we look at the budgets versus actual income and expenses for this past fiscal year. Note that the most left column is actual and next to it is the budget for the year, and finally, the amount and percentages over or under budget for each line item.

Operating Revenue of \$106,473 was higher than we expected (137%). Contributions for the operating budget were robust this year, thanks to the generosity of many of you. Due to additional sports events and the entrepreneurial work of our parking volunteers, we more than doubled the expected parking income. The surplus that we have at the end of this fiscal year is largely due to higher revenue.

Total Operating Expenditures overall were 7% lower than we planned. However, Obligations were slightly over budget due to increases in insurance and all the software fees. Our UBIT taxes on parking income were higher than planned because we had to make up a payment that had been incorrectly calculated in a prior year. Since we didn't hire zoom operator, savings there kept the overall expenses for obligations lower than planned.

Committees spent only 57% of the amount budgeted. Four of the 16 committees spent 90-100% of their budgets. One overspent, and the remaining 11 contributed to our year-end surplus. Four spent none of their approved budgets. This has been a recurring situation for several years. As committees prepare budget requests, they might ask what specific activities they plan to do and what financial resources would facilitate this work and when they might expect to complete the work.

Benevolences: These were slightly lower than planned because requests for payments that were slightly less than the available budget.

As you see, the **net operating revenue** is **\$34,233**, which we count as a surplus that can be retained in the checking account and/or invested in other accounts locally or at Friends Fiduciary.

| Chapel Hill Friends Meeting | | | | |
|---|---------|--------|----------------------|-------------|
| Budget vs. Actuals: FY_2024_2025 - FY25 P&L | | | | |
| July 2024 - June 2025 | | | | |
| | Actual | Budget | Over/(Under) Budget | % of Budget |
| Revenue | | | | |
| Contributions | 93,983 | 72,432 | 21,551 | 130% |
| Parking space rental | 12,490 | 5,250 | 7,240 | 238% |
| Total Revenue | 106,473 | 77,682 | 28,791 | 137% |
| Gross Profit | 106,473 | 77,682 | 28,791 | 137% |
| Expenditures | | | | |
| A-Obligations | | | - | |
| Accountant | 7,200 | 7,200 | - | 100% |
| Bank Fee | | 50 | (50) | 0% |
| FDS Coordinator/Childcare | 7,234 | 7,688 | (454) | 94% |
| Insurance | 13,623 | 11,000 | 2,623 | 124% |
| Software License Fee | 2,940 | 1,723 | 1,217 | 171% |
| Stormwater Fees | 374 | 736 | (362) | 51% |
| UBIT | 2,273 | 1,436 | 837 | 158% |
| Utilities | 4,793 | 5,326 | (533) | 90% |
| Zoom operator | | 2,400 | (2,400) | 0% |
| Total A-Obligations | 38,437 | 37,559 | 878 | 102% |
| B-Committees | | | - | |
| Adult Religious Ed | 100 | 100 | - | 100% |
| Building and Grounds | 4,355 | 6,308 | (1,953) | 69% |

| | | | | |
|---------------------------------|-------|--------|---------|------|
| Care and Counsel | | 100 | (100) | 0% |
| Meeting for Suffering | | 200 | (200) | 0% |
| Total Care and Counsel | - | 300 | (300) | 0% |
| Children's/Youth Religious Ed | 321 | 200 | 121 | 160% |
| Communication Technology | 320 | 800 | (480) | 40% |
| Finance | 427 | 800 | (373) | 53% |
| Contingency Fund | | 300 | (300) | 0% |
| Credit Card Fee | 370 | 450 | (80) | 82% |
| Total Finance | 797 | 1,550 | (753) | 51% |
| Friends Transition & Suppt-Yoke | 604 | 600 | 4 | 101% |
| Hospitality | 320 | 350 | (30) | 91% |
| IFC | 150 | 150 | - | 100% |
| Library | | 350 | (350) | 0% |
| Ministry and Worship | 258 | 600 | (342) | 43% |
| Nominations | | 40 | (40) | 0% |
| Peace and Justice | 78 | 500 | (422) | 16% |
| National Quaker Service | 698 | 1,500 | (802) | 47% |
| Total Peace and Justice | 776 | 2,000 | (1,224) | 39% |
| Publications and Communications | | 750 | (750) | 0% |
| Total B-Committees | 8,001 | 14,098 | (6,097) | 57% |
| D-Benevolences | | | - | |

| | | | | |
|--|--------|--------|---------|------|
| Legacy Benevolences | 19,454 | 19,454 | (0) | 100% |
| M&W Benevolences | 1,350 | 1,400 | (50) | 96% |
| P&J Benevolences | 4,999 | 5,171 | (172) | 97% |
| Total D-Benevolences | 25,803 | 26,025 | (222) | 99% |
| Total Expenditures | 72,240 | 77,682 | (5,442) | 93% |
| Net Operating Revenue | 34,233 | - | 34,233 | |
| Wednesday, Aug 20, 2025 07:31:31 AM GMT-7 - Cash Basis | | | | |

Other Income and Expenses (Doc C)

We have financial activity in addition to the annual operating budget. There's interest income from our savings and CDs. You may have noted that Shotts does not appear in the list of committees in the annual committee budgets. Shotts Leadership grants are paid from the designated Shotts savings account. While Care and Counsel did not spend its allocated operating committee budget, the designated Care and Counsel savings account covered expenses of \$2090.

Under special projects we spent about \$4000 on further improvements to the HVAC situation. The meeting had approved \$8427 for this phase of work. This figure does not represent an additional pot of money. The funds used to pay the HVAC bills come from the designated savings account for building renovations.

The Finance Committee Report will review the investment accounts and Committee policies for retaining balances in checking and savings accounts to assure financial stability.

| Chapel Hill Friends Meeting | | |
|--|----------|------------|
| Budget vs. Actuals: FY_2024_2025 - FY25 P&L | | |
| July 2024 - June 2025 | | |
| | | |
| | Total | |
| | Actual | Budget |
| Other Revenue | | |
| Misc Income | | |
| Interest income | 6,141.87 | |
| Shotts payout | 1,583.05 | |
| Total Misc Income | 7,724.92 | - |
| Total Other Revenue | 7,724.92 | - |
| Other Expenditures | | |
| Care and Counsel Support | 2,090.00 | |
| Shotts Leadership | 501.00 | |
| Special Projects | | |
| HVAC Stage 1 | 3,999.83 | 8,427.00 |
| Total Special Projects | 3,999.83 | 8,427.00 |
| Total Other Expenditures | 6,590.83 | 8,427.00 |
| Net Other Revenue | 1,134.09 | (8,427.00) |
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Appendix B: Finance Committee Annual Report, 2024-2025

FINANCE COMMITTEE ANNUAL REPORT July 1, 2024 - June 30, 2025

Introduction

The Finance Committee has responsibility for stewardship of the financial resources of Chapel Hill Friends Meeting, which allows the Meeting to continue its work. The goals of the Finance Committee are to support this stewardship by:

- a) Maintaining a balanced budget;
- b) Supporting the work of vital committees and providing support for designated Quaker organizations and other local entities approved by Meeting for Worship with Attention to Business (benevolences);
- c) Providing and monitoring the level of savings for routine and unanticipated repairs for our facilities and flexibility to cover contingencies; and
- d) Maintaining sufficient assets and savings to meet future needs.

The Treasurer provides oversight of the financial health of the Meeting. Working closely with our Accountant, the Treasurer maintains records of the financial transactions of the Meeting, and provides quarterly and annual reports to the Meeting for Worship and Attention to Business. While the roles of the Treasurer and the Finance Committee have been defined separately, we have in practice worked collaboratively. The Treasurer serves as an *ex officio* member of the Finance Committee.

Activities of the Finance Committee in 2024-25

Our activities included:

- Fundraising, collection of donations, and paying of Meeting obligations;
- Reviewing the accounting of income and expenditures, the Meeting's bank and investment accounts, and the financial reserves for use in case of emergencies.
- Managing the Meeting's financial investments, including purchase of two CDs in Spring, 2025, one for \$40,000 using excess cash in the Building Renovation Fund, the other for \$30,000 using excess cash in our savings account.
- Preparation of the Meeting's Annual Budget beginning in Spring of 2025. As part of this process, committees provided requests for funding of their planned activities for the upcoming fiscal year. Benevolence requests were also submitted by relevant committees. As usual, the budget was reviewed by MWAB in May and approved in June.

Following a year of significant transitions in 2023-24—a new treasurer, a new bank, a new system for online contributions, and a new insurance company—the Finance committee experienced the fruits of these changes in 2024-25. We successfully completed our second full year with our Treasurer, Monteze Snyder, and with our Accountant, Peggy James, CPA, and our first full year with Fifth Third Banks, with GuideOne Insurance, and with Servant Keeper’s online donation system.

As usual, the Treasurer reported to the Finance Committee monthly on income and expenses and worked with the Committee in the preparation of the 2024-2025 fiscal year report, the quarterly reports to the Meeting for Worship with Attention to Business, and the budget for the 2025-2026 fiscal year. The Treasurer kept on-going records to assist in our task. We use Quick Books Online to track our finances and we log all contributions through Servant Keeper.

The Finance Committee extends our warm gratitude to Monteze for her dedicated and precise, as well as time consuming work as our Meeting’s Treasurer.

In addition to our usual activities, the Committee held a forum in December that was well attended. After a description of the work of the Finance Committee, we posed several queries. These were designed for us to gain a better understanding of how participants felt about giving financially to the Meeting and our use of the funds that we have. In addition, we asked for ideas on how to meet our budget by the end of March so that we can pay the benevolences the Meeting has chosen by May, in order for all the checks to clear by the end of the fiscal year. The Finance Committee greatly appreciated all of the great feedback and suggestions we received. And it seemed to be good publicity since we did receive your donations with plenty of time to pay our benevolences this year.

Commentary on FY2024-25 Financial Results

In this section, we lead up to our conclusion that the Financial Health of Chapel Hill Friends is good.

As we learned from the treasurer’s report, the Meeting’s total revenue of \$106,473, including contributions of \$93,983, enabled (after subtracting our operating expenses) a positive net operating income of \$34,233 for FY2024-25. We join the Treasurer in paying tribute to the generosity of our donors in the Meeting and to the entrepreneurship of our crew of football and soccer parking volunteers for raising a record-breaking \$12,490--more than double their 2024-25 budget of \$5,250

On the operating expenditure side, actual spending of only \$72,240 compared to budgeted spending of \$77,682 was in large part due to underspending by our committees, and also to savings resulting from our continued reliance on an unpaid volunteer zoom operator. This underspending gap was in spite of a substantial increase in our insurance costs in 2024-25.

We turn now to “other” income and expenses, which just means outside of our operating budget. Total other revenues were \$7,725, and total other expenses \$6,591, resulting in a net other income of \$1,134. The largest component on the revenue side was \$6,142 in interest earnings from an earlier CD and our savings account. The dominant component on the spending side was \$4,000 for continuing work on the HVAC project.

The Statement of Financial Position document provides a snapshot of all the Meeting’s assets and liabilities on a given day, thus permitting comparisons of overall fiscal health of the Meeting from one year to the next. Our total financial assets as of June 30, 2025 were \$377,750. That is a healthy 14.2% increase over the \$330,762 in these assets as of June 30, 2024. A substantial component of this increase in the Meeting’s financial assets was due to growth of our Friends Fiduciary (FFC) investment funds, which as of June 30, 2025, accounted for approximately 43% of our total financial assets. We thus focus below on these investments. (FFC is an investment non-profit founded by Quakers in 1898. It offers “socially responsible investment management consistent with Quaker values.”)

Table 1 provides details for the three FFC investment accounts held by the Meeting, each of which were 100% invested in FFC’s “Growth and Income Fund”, a diversified stock and bond fund. Overall growth in our three FFC accounts combined was 7.2%. Each of our three accounts increased in value, led by a 10.4% increase in the FFC’s Growth and Income Fund in which they are invested.

Table 1
Changes in Value of the CHFM’s FFC Investment Funds during
FY2024-25

| Fund | 30-Jun-24 | 30-Jun-25 | % change |
|-----------------------------|-----------|-----------|-------------|
| Shotts Endowment | 41,547 | 44,221 | 6.4 |
| General Fund Designated | 65,598 | 72,410 | 10.4 |
| Physical Plant Reserve Fund | 42,449 | 43,748 | 3.1 |
| Totals | 149,594 | 160,379 | 7.2 |

Why did the percentage growth in the three funds significantly differ? First, the upper benchmark of the 10.4% growth in the General Fund Designated simply mirrors the 10.4% growth in the FFC's underlying Growth and Income Fund. The return for the Physical Plant Reserve Fund of only 3.1% resulted because the \$2,971 cost to remove the big pine tree that fell on the Meetinghouse porch in September of 2024 was paid for as an unexpected special expense by a withdrawal from that fund. The under 10.4% return for the Shotts Endowment resulted because while all dividends are reinvested in the General Fund Designated, as well as the Physical Plant Reserve Fund, all dividends are paid out to the Meeting's Shotts account every six months, leading to a slower growth over time in the Shotts Endowment principal.

As for the 10.4% rate of return in the FFC's Growth and Income Fund, we are pleased with that even though the S&P 500 stock index rose by 15.2% over the same period. First, about 25% of the Growth and Income Fund is invested in bonds, whose value rose over the period, but by much less than did the stocks. Secondly, investment returns for "Environmental, Social, and Governance" (ESG) stocks and bonds (which broadly represent much of the FFC's investment guidelines) tend to be somewhat lower than for the broader market.

As the Treasurer's report has indicated, the Meeting has a policy objective, as it has had in the past, of maintaining adequate balances in cash in its checking account to cover 2 months of its expenses, and enough in its savings account to cover one year of its obligations. These requirements were met during the FY2024-25 period. We currently have adequate funds in these accounts to meet the substantially higher "obligations" category of our budget in FY2025-26..

Financial Health of CHFM

Overall, the Finance Committee considers that the Meeting's financial health is **good**, and that our financial positions are sufficient to address our obligations and the leadings of the Meeting in FY2025-26.

In contrast to fiscal years 2022-23 and 2023-24, when there were serious concerns that contributions would be insufficient to meet our operating budget, we received sufficient contributions, as well as the above-budget parking income, relatively early in the 2024-25 fiscal year. In the end, this led to our net revenue of \$34,233. We are very grateful for the many individuals and families, and for our volunteer parking crew, who made this happy outcome possible.**

We recommend that this year's net revenue (operating surplus) be allocated as follows: \$5,000 to our FFC Physical Plant Reserve Fund, in part to replenish that account for a \$2 971 withdrawal

that was made last March to pay for big pine tree removal; \$10,000 to our FFC General Fund Designated account, \$10,000 to a CD; and the remaining \$10,233 to be held in our checking account in order to maintain our reserve policies throughout FY2025-26.

**Once again, in spite of substantial progress made by our Treasurer in 2024-25 toward completely resolving our dispute with the IRS involving the Meeting's UBIT taxes, the IRS has still not yet officially cleared us from all potential fines stemming from early delays in our payment of these taxes.

The 2024-25 members of the Finance Committee were: Julia Cleaver, Daniel Hill, Tom Ludlow, Susan Newcomer, Mansir Petrie, Gwynne Pomeroy (Co-clerk), Monteze Snyder (Treasurer and *ex officio* member), and David Waterman (Co-clerk).

9/11/25

Chapel Hill Monthly Meeting of the Religious Society of Friends
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