

For the past 16 years Concord Quarterly Meeting Friends have supported both Friends Schools and Quaker families with the Tuition Endowment Fund (TEF). The fund currently has about \$122,000 in principal. The interest it generates every year is combined with contributions from Monthly Meetings and a small accumulation of interest from the Quarter's checking account to create a Tuition Operating Fund pool (TOF) that is distributed in equal grants to children of Quarter families who attend Friends schools. The TEF started with seed money of \$10,000 put into the Friends Fiduciary in 1993. But where did it come from and how has it grown?

Hibernia County Park, above Coatesville, was the location of the Quarterly Meeting that year hosted by West Chester. There the Quarter approved a plan brought forward by the Quarter's Finance Committee who had been charged with the task to "Explore ways to provide an endowment fund for Quaker education for children of members of Concord Quarter". That assignment had been written into the minutes of the Quarterly Meeting for April of 1993. The Meeting in April had approved a suggestion by Lark Worth, that out of the Quarter's surplus, a \$100 grant be given to each of 15 Friends Schools' applicants from 3 of the Quarter's Monthly Meetings (Birmingham, Middletown, and Westtown). These Meetings had been unable to match a Philadelphia Yearly Meeting grant of \$650 that was being made available at that time. Significantly, The Quarter also approved that all Monthly Meeting members in the Quarter be charged a small additional amount in their Quarter quota, to cover this expense.

This is the Finance Committee proposal that Quarterly Meeting approved in October of 1993:

1- Establishment of an endowment from 3 income sources: direct appeal letter, one time input of \$10,000 from Quarter's surplus, and an additional per member Quota increase of \$7, which at the time would generate about \$8,000 income, \$6,000 of which would be injected into principal and \$2,000 would be used for an annual aid pool for applicants.

2- Creation of a Tuition Fund Committee to administer grants with the following stipulations:

- Eligible applicants be children of members of a Concord Quarter Monthly Meeting applying to grades K-12 in a Friends School.
- Applicants have followed the procedures of the Committee on Education of PYM and have received grants from their Monthly Meetings.
- Each applicant should receive from the Quarter's tuition fund X% of the amount granted by the Monthly Meeting, with "X" being determined by the funds available for disbursement that year and the number of applicants.

In December of that year \$10,000 was deposited in a Friends Fiduciary fund. The income from the \$7 fund surcharge would not kick in until the next fiscal year. Aid would start becoming available in early 1995. By the summer of 1994, Quarterly Meeting minutes reflect some rough goings for the fund. The clerk of the Tuition Fund Committee had resigned and there was difficulty in getting membership of the committee fully staffed. Wilmington Monthly Meeting, which had its own school to support with a Meeting sponsored tuition fund, had declined to support the Quarter's tuition fund through their Meeting budget. In spite of this there was still support for including Wilmington children within the Quarter's tuition umbrella. Wilmington told the Quarter that none of their students would apply at the Quarter level for funds.

Ed Dunlop of West Chester Meeting took over clerkship of the struggling Tuition Fund Committee in early 1995. He had been a member of the Quarter's planning committee in 1993 when support for a fund started to gel. He along with Donald Byerly, the Quarter's treasurer appear to have done the yeoman's work which helped the fund succeed.

Ed was deeply committed to the principles underlying the fund's existence approved in the proposal at Hibernia Park:

"Recognizing that the future of membership in the Society of Friends depends in part on the children of the present members being well trained in Friendly ways and recognizing that individual families and Monthly Meetings may lack sufficient funds to provide tuition for children in Friends Schools..."

Based upon these goals, Ed established a precondition for his accepting the committee's clerkship: the committee would distribute funds on a sliding scale with distribution based on a mathematical model that would determine need. To help determine that need, he built a spreadsheet which was used by the committee for several years. In an interview, Ed informed me that the need based assessment, pushing the largest amount of funds to the neediest families, was meant to attract more applicants to Quaker schools. The first grants for the 1995 grant cycle were as little as \$25. After 7 years that total had been raised to between \$300 and \$400. During that time the process for evaluating need was so efficient that one person could handle all transactions. A committee was still maintained for policy questions.

When asked about the issue of what would happen if a Meeting did not contribute to the fund Ed told me "It did not occur to us that other meetings would reevaluate their support for Friends education". The issue of Wilmington's non-support, though controversial, seemed to stem from the Meeting's effort to maximize support for their own school. The committee and the Quarter continued to support those applicants who wanted to attend Wilmington Friends School. Regarding personal contributions to the fund; although

there was a solicitation letter to get contributions in 1995, nothing much came of it. The principal in the fund grew at an acceptable level based on the original annual \$7 per member surcharge.

Leslie Spangler took over the clerkship of the fund with a small committee in 2003. The spreadsheet and need analysis was changed to an affirmation which parents signed when applying for funds. "I affirm that I am the parent or legal guardian of this student, and that our family has examined our overall financial situation, and we have determined that financial support from Concord Quarterly Meeting will help in our ability to afford to send our child to a Friends School." Leslie tells me the committee felt this covered special circumstances which a spreadsheet approach might not cover, like a family with low income who had wealthy grandparents willing to offset tuition expenses. Here are some figures of applicants helped during Leslie's tenure (remembering that amounts vary from year to year depending on the number of applicants):

- In 03-04, 24 students each received \$229.
- In 04-05, 31 students each received \$325.
- In 05-06, 34 students each received \$350.
- In 06-07, 29 students each received \$357.
- In 07-08, 28 students each received \$468.
- In 08-09, 21 students each received \$670.

In April of 2008 the Quarter approved laying down the Tuition Fund Committee because the distribution of funds was able to be handled by one person, who accepted applications, noted the affirmations, checked with the Quarter Treasurer and wrote checks to the various recipients' schools. After this the duty was handled by the assistant Clerk, but is currently being done by the Quarter's coordinator. In the 2009-2010 cycle 29 students from 5 Monthly Meetings, each received \$469.

Erica Young, the Quarter's current treasurer told me a number of interesting things about the fund. One, it is not a legally endowed trust. The money sits in a fund in Friends Fiduciary, which pays interest back to the Quarter twice a year. The fund could be closed down if the Quarter chose to. The TEF which is at Fiduciary, originally supported by a \$7 per member surcharge, is now supported by a static amount of money every year, \$8,367.80. The TOF which handles grants is supported by another static amount of \$5,658. That split is not arrived at by a formula, it is simply a set of numbers Erica inherited from the previous treasurer. The money is taken out of the contributions which Monthly Meetings pay towards Quarter operating expenses. The 2 sums are subtracted out and sent to their funds and whatever is left over, the Quarter uses for its operating expenses. From her research of past minutes, it appears that one time lump sum contributions to the Tuition Endowment Fund were occasionally approved by the Quarter when there were surpluses in the Quarterly Meeting checking account.

How has the fund grown from \$10,000 back in 1993 to \$122,000 in 2009? Annual Monthly Meeting contributions to the Quarter, a one-time Willistown Meeting catch-up contribution of \$15,000 when they joined in 2003, Concord Quarter surplus deposits to the fund, and the Friends Fiduciary investment practices; all resulted in increased principal. The fund was at \$53,472 in March of 2003 and had grown to \$85,547 by October 2004, the result of Willistown's contribution, 2 annual Quarter contributions and market fluctuations (remember this is an investment fund, so principal will vary).

Below is a flow chart produced by Erica Young which explains the annual granting process. The chart is available at our website: <http://www.pym.org/concordquarter>. Please use this article to further your discernment of the value of this fund for the Quarter's Quaker school children. If I have missed some critical detail here please email me at [railesjr@ailsdodson.org](mailto:railesjr@ailsdodson.org) for clarification. I want to thank Ellen Simmons who did valuable research at the Swarthmore collection finding relevant minutes. Also thanks to Erica Young, Ed Dunlop and Leslie Spangler for providing helpful information for this report.

Concord Quarter Tuition Fund Flows only

