

Annual Report
U. U. Rowe Camp & Conference Center
Board of Trustees Meeting: The Year in Review
September 8, 2012

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AGENDA

U. U. Rowe Camp & Conference Center
Board of Trustees Meeting: The Year in Review
Saturday, September 8, 2012, 9:15 a.m.

Presentation of April 29, 2012 minutes for approval (*Cynthia Bolling*)

President's Report (*Jerry Burke*)

Nominated Executive Director's Report (*Felicity Pickett*)

Director of Operation's Report (*Paulette Roccio*)

Director of Programming's Report (*Arthur Samuelson*)

Presentation of New SHC Behavior Standards for Approval
(*Felicity Pickett*)

Finance Report and Presentation of Budget for Approval (*Kerri Florian*)

*****Break*****

Special Mentions (*Jerry Burke*)

Presentation of Slate of Trustees for Approval (*Clay Connor*)

Rowe Building Stewardship Committee Report (*Guy T. Thompson*)

Development Committee Report (*Cathy Perkins*)

Nomination of Douglas Wilson as Minister Emeritus and Executive Director Emeritus (*Jerry Burke*)

Closing Remarks (*Doug Wilson*)

Annual Report
U. U. Rowe Camp & Conference Center
Board of Trustees Meeting: The Year in Review
September 8, 2012

Board Members Present:

Jerry Burke, President; Clay Connor, Vice President; Kerri Florian, Treasurer; Cynthia Bolling, Clerk; Cathy Perkins and Gail Epstein, Members-at-Large

Also Present:

Douglas Wilson, Executive Director; Felicity Pickett, Director; Paulette Roccio, Director of Operations, Albert Mussad, Member-at-Large nominee

The meeting was called to order at 9:40 a.m. More than thirty people attended.

Approval of April 29, 2012 minutes (*Cynthia Bolling*)

Motion to accept the minutes (Clay). Second: Cathy.

Annual Report
Board President

I am gratified to be chairing my second Annual Members and Friends Meeting. I am also really excited to see so many Members here this year. When I arrived Friday and saw all the name tags spread out, it was a reassurance about the loyalty, dedication, and interest of our members. Especially though, I am aware that many of you are here to participate in Doug's last Members and Friends Meeting in the Executive Director's role he has filled for many years.

As we designed this meeting, we asked ourselves in what ways this meeting should follow the path of past ones and in what ways it might differ. Despite a years-long pattern of having the ED start the reports, I took note of the fact that last year, Doug chose to speak to this group about context and history, especially as it has related to the development of the Conference Center as a companion enterprise to Rowe Camp. Anticipating, perhaps, a history lesson and a valedictory exhortation to work hard, or "live long and prosper," I offered Doug the opportunity to have this meeting's important "Last Word." I have also committed myself to clock monitoring so that we arrive at his significant part in this day's proceeding with time left for him to do justice to his purpose before lunch.

Let me begin with a summary of the Board's work over the last year.

The Board has a Personnel Committee—which functioned for over the last eighteen months as an "Organization Transition Committee." Annie Skillings, a valued member of the Board, has chaired this committee assisted by Cathy, Gail, and Cynthia. (Sometimes, I tried to listen and learn with my mouth shut!) The committee asked a series of important questions in

order to set some structure in place for Rowe's overall governance and management in the years to come. It recognized specific functions that required the attention of one person. What evolved was a plan that in the future would have UURCC managed by an Executive Director supported by three others: a Director of Programming, a Director of Operations (Facilities), and a Finance Officer. This plan was supported by the entire Board.

The Committee then set out to draft and complete Job Descriptions for each of these roles. Two significant things came to light as we worked on this. One was to take note that as we engaged with a summary of the Executive Director's and Programming Director's roles, it was the latter description that gathered all the tasks that we had relied on Doug to handle for many years. The role of Executive Director incorporated many of the tasks that have been falling to Felicity in her Director's role. We have been fortunate to have these two remarkable people working in tandem on our behalf for so long.

The Transition Committee and the Board then tasked itself with how those roles were to be filled. Over the course of a series of meetings with Felicity, covering her vision for an ongoing Rowe, her sense of comfort directing the type of management team we were recommending—and frankly taking note of the extraordinary asset that her years of day-to-day familiarity represented to Rowe and to her capacity to lead our effort—the Board decided to offer the role of Executive Director to her. As you all must know, she has accepted and the Board is grateful. Her task as ED then was to confirm or fill the three other positions in her management team. She will talk about that.

Since last fall, members of the Board have worked with Doug to complete his retirement package. In summary, Doug is to benefit from a retirement fund established for Rowe employees nearly ten years ago. He will also continue to benefit from a health insurance package that is in place for retired employees, which supplements their Medicare benefits. Finally he is to receive a significant distribution from a Rowe Employee Retirement Bonus Fund, also established as an internal fund in the early 2000s.

Finally, as those of you who had the patience to read to the end of my letter earlier this summer will know, we set in motion planning for two farewell events (subsequent to this one) that will enable us to lavish our affection and appreciation on Doug in the closing days of 2012.

One interesting opportunity presented to the Board this past year was received from a videographer interested in preparing a documentary with the participation of MWC to demonstrate how men working with other men could begin to resolve long-term issues that limit them in their growth and in their relationships. The Board approved this undertaking as long as the participants were to be informed before arrival that this proposal was under consideration and that there would be a chance for a discussion of ground rules before taping started.

—Jerry Burke, Board President

Annual Report Nominated Executive Director

If I were to describe the year in review in two words, it would be transition and change. After working with the Transition Committee on a new organizational structure, I set out to create a leadership team that would carry Rowe into the future. Paulette Roccio was moved into the position of Director of Operations and we hired Krista Wright as our Finance/Development

Officer. We began in the fall with the search for a new Director of Programming to complete the team. Of the 31 applicants who applied, the three of us interviewed 10 candidates. Arthur Samuelson was the first we interviewed and we all really liked him. We could have saved ourselves a lot of time and hired him then, but we wanted to do the responsible thing and make sure we had the best candidate possible for the position. We met some wonderful folks and gathered some great ideas and then brought the finalist to the interviewing committee, which consisted of the three of us, three Board members (Jerry, Cathy, and Annie), and Douglas. After interviewing Arthur again, we offered him the position. Having worked with him for the last four months, I feel certain that we made a wise choice. Arthur brings much enthusiasm, a wealth of knowledge and resources, and an innate understanding of what the job entails. He is a creative and collaborative thinker and I look forward to seeing his new ideas take shape.

It was a year for changes in leadership all around. We spent the winter and spring interviewing people for five camp director positions. We hired Joanna McClintock as Co-Director for Jr. High Camp. We had four excellent women to choose from. Any one of them would have made a great Co-Director. It really speaks well for Jr. High Camp to have these amazing leaders. Ian Tapscott was hired as an Assistant Director last year in anticipation of moving into the Co-Director position this year. Everyone agreed that this was a good model and should be followed at camp whenever possible.

The interviewing process for Sr. High Camp proved to be very interesting. Again, we had some excellent candidates and issues raised by one of the candidates led us to really look at the direction the camp was taking and think about where we wanted it to go. There were some areas of camp that needed to be brought back in balance and that became a central issue in the interviewing process. As a result, the long-standing desire to review the Sr. High Behavior Standards was given a push. And Kieran Lally and Yana Tallon-Hicks, who were hired as the new Co-Directors, were given their first task well before camp began. We spent several months reviewing the behavior standards and rewriting the standards on nudity and sexuality. I particularly want to acknowledge Yana's contribution to this effort. Her ability to disseminate the information with clarity and intention is noteworthy. The standards were brought to the Board for preliminary approval this past summer.

We went outside the youth camp community to hire Dan Roden to co-direct Transitions Camp. Dan has worked as a staff person at Men's Wisdom Council for many years as well as working with young people as a therapist in both camp and residential settings. It is always difficult to bring someone from outside the youth camp community to direct, and there were some bumps along the way, but I believe that Dan is the right choice for this position and has a great heart and many skills that he has already contributed this past year.

Rodney Mashia and Desiree Lawrence came back to co-direct Kindred Spirits this year as interim directors. We are fortunate to have such a wealth of talented, creative, and passionate leaders to call on to fill our camp positions. I am grateful to all the Board members and the representatives of the camp community who served on the interviewing committees.

In June, Krista Wright, our Finance and Development Officer, fell while doing KP. In what was a tragic accident, Krista dislocated both shoulders, fractured one of them, and tore many ligaments. She has had surgery on one shoulder and is awaiting word about surgery on the other. We wish her a speedy and full recovery.

Most of my summer was spent on catching up, straightening out, and keeping our finances up to date. We reconfigured the staff and I have been training Carrie Nordstrom, who

had worked in the front office, to help with the finances. Joan Lager has also been coming in as needed. We brought Barbara Gorman on to fill the void that Carrie left. I am most grateful to all of them. Krista will not be returning to Rowe and we are making some permanent changes to our office structure, which includes hiring Barbara. The new budget also includes a permanent part-time position for Joan, so that Carrie can continue with her work on the website and Facebook and we can increase our marketing capabilities—both of which are much-needed tasks.

Once again we ended last year with a lower enrollment than the prior year. We had 1,268 conferees last year, down by 12 % from 2011 and by 20% of our ten-year average. I believe that some of this was due to the challenges we faced when Rt. 2 was closed after tropical storm Irene blew through. It was closed right through January, making it quite difficult for those coming from the west. And with the many detour signs, even those coming from the east found it quite challenging.

The camps continue to do well. Both Jr. and Sr. High camps were full and Sr. High had a waiting list, with a number of former campers who missed early enrollment not being able to attend. There were a few spaces open in YPC and T-Camp. We are currently looking at some changes in the age structure around Jr. and Sr. High camp, which would keep 15-year-olds in Jr. High and add 19-year-olds to Sr. High. The suggestion came from a camper during discussions about how to make Spirit Elections work in a way that wouldn't be so hard on campers who aren't elected Spirits. She said it was difficult to not make Spirit but the harder part was knowing that at that point you were not going to be able to come back to camp again. Her suggestion was to allow campers who didn't make Spirit that last year to come back to camp but with the understanding that they could not run for Spirit again that return year. It makes a lot of sense to me.

As we move into this next phase of the transition, I feel a sense of loss. This summer was the first time I didn't work with Douglas on the catalog, as he and Arthur worked together to make it happen. It was a blessing in many ways, as I had my hands full, but there was sadness too. Working on the catalog was a very tangible way that Doug and I worked together and I missed working with him, particularly knowing that it is a foreshadowing of the future. We have worked together for twenty-one years and I have great respect for what he has created at Rowe. I honor his work and plan to honor him by sustaining that work into the future.

I am also excited about new possibilities. We have a strong leadership team and a great staff and my intention is to ensure that the Spirit of Rowe shines bright and strong through this transition and into the future and that we continue to work to meet the needs of the community of members and friends and those who haven't yet found us so that we can be a viable and vital source of inspiration in this world. I feel honored to be called to serve in this way and I thank all of you for the opportunity.

—Felicity Pickett, Director

Annual Report Director of Operations

This past year has been filled with many challenges, ranging from the frustration of dealing with government agencies to managing work-study volunteers who turned out to be not very interested in work or study. Despite these challenges, I have ended this year with a renewed sense of purpose of the work we do and an excitement about what the upcoming months will bring as we transition.

For most of the fall, winter, and spring, I was involved with the Department of Environmental Protection, dealing with issues concerning our water supply and septic. Last fall, we were finally able to rectify the contamination problems we were having with the wells that serve Fromson and Brook House and were back in good standing with the DEP.

One of the suggestions that come up most frequently on our feedback sheets is that we offer more private rooms with private baths. So one of my goals for the winter was to get approval from the town of Rowe to move forward with the new addition on the Farmhouse. We envisioned an addition that would include four private rooms with private baths, two of which would be handicap-accessible. Our plan was to start construction this spring and summer and have it all ready for unveiling this weekend. But unfortunately we were not able to make this happen.

The challenge we faced was with the septic. Even though our current septic can handle a capacity way beyond our normal usage, the State has regulations for the size of a septic system based on the number of people a facility can hold. So our current system is based on the idea that all of our rooms and dining room are filled to capacity every day of the year. Under the state guidelines, adding four bedrooms meant we would need to either expand our current septic system or dig a new system, even though we would not be increasing our maximum capacity.

We met with the health department three times. First we went to plead our case and ask them to give us a variance. They referred us to DEP. After delving into all the regulations pertaining to getting a variance, it just seemed like we needed a professional. So we found the person who designed the Farmhouse system. She was very encouraging that we should be able to get a variance. In fact, she said that the wrong criteria were used to design the system originally and she didn't think we would need to do anything. She sent us back to the town. They thought it was all very interesting but said the regulations had changed and sent us to DEP. Mickey, who we were working with and who was not a licensed engineer, told us to get a septic engineer. We hired Shawn Kimberly to plead our case.

Shawn was also very encouraging and thought we had a good case and that at the very most we might have to extend our leech field a bit, but when he brought the case to DEP, he was turned down.

MA DEP has created new legislation that basically ties our hands. In order to get any building permit that involves septic, you must first bring every septic system on your property up to code to meet the latest regulations. Since we have eight systems on the grounds, this would be a very expensive project. We were prepared to do whatever we needed to for the Farmhouse septic, but upgrading every septic is beyond our reach. We estimate such a project would cost close to a million dollars.

Summer came and we couldn't do much about it, but we will be talking with a lawyer to see if we have any legal recourse. We also had a suggestion to try to seek support from the Northeast ADA Center, since this project directly addresses accessibility issues.

Meanwhile, we talked with Jim Shipsky, the architect, who did a redesign that would include an addition that had bathrooms and an elevator. The suggestion of an elevator proved to be controversial, but we are looking at all the ways we can get guests to use the second floor of the Farmhouse, since there are a lot of rooms up there.

We are looking at creative solutions to meet our guests' needs and so one of the things we did was to convert the former work-study space to private rooms. During spring Work Week, Frank Davis sanded and stained the floors. Over the summer Ian Tapscott built beautiful new doors to replace the cheap hollow doors that were there. And Jim repainted all the rooms. It is looking beautiful.

The rooms were all rented out during Kindred Spirits and Labor Day and are all filled this weekend. In fact there are many weekends this month where we have a waiting list for private rooms. Our plan is to look at every room and see where bathrooms can be put in to create more private rooms with private baths. But we are continuing to press to get the approval so we can put on the addition.

The idea to transform the former work-study space began to take shape as we started re-evaluating the work-study program. The program, which had begun with lots of conscious intention, had drifted. The atmosphere had become very much like a college dorm. There was a lot of drinking and partying and we were getting complaints from guests about the noise. Several work-study candidates as well as summer cooks decided not to work with us because they didn't want to live in the environment that had evolved in the work-study space. The folks we were attracting were those who were most comfortable in a party type environment. It became clear that something needed to change and that change is in process. We don't know what final shape work-study is going to take. We changed the work-study program to the Journey in Community Program, but the feedback we received is that there isn't a large enough community to hold that. Now we are looking at Residential Volunteers. Many people have gone through the program and had a wonderful experience and I think we can create a new version that will continue that.

As we look at the needs of the center, we have to weigh the benefits and the costs of doing a work-study or volunteer program. Having these rooms available for guests meets their needs and brings in more income. It's time to weigh the advantages. This year we are housing the work-study interns in double rooms or dorms spread throughout the camp.

When we talk about work-study people, volunteers, and staff, and what our needs are, it always seems to come around to, "Who is going to do the dishes?" I want to explore the possibilities of hiring a dishwasher and what the benefits would be all around.

Changing the culture in a group is really difficult, as I experienced this summer. Over the last few summers we have had a lot of complaints about the food and the kitchen. This year my intention was to go for excellence. That is what we did and I am really proud of all the summer cooks.

It wasn't easy. Last year we had major difficulties with cooks getting sick and then campers getting sick. It plagued us for the whole summer. This year we were remodeling the work-study space, which had been the summer cooks' quarters for the last several years. It was a good reason not to have the cooks there and to spread them out so that they were not living so closely together. This way if someone had to get up early to work, they could go back to their room and go to sleep. The cooks didn't like this and complained a lot. Since all of the summer cooks this year were under-aged, we also said no drinking allowed. Cooks were able to use the Gathering Room in the Farmhouse as a common space, with the exception of the eight days that

pre-camps were being held. They also had use of the Brook House living room during the entire summer, but what they really wanted was to be back up in the cooks' quarters. They felt like something had been taken away from them and it was hard to be the person they banged up against.

To make things even more challenging, we dismissed our head cook early this summer. And though it seemed like that would have caused things to be even worse, it had the opposite effect.

Our young cooking staff did an amazing job. I came to love them like they were my children and I was so proud to see how well they did. I want to especially acknowledge Zoe, Molly, and Justin, who stepped up into leadership positions and were remarkable, as well as Reed, who shared so much of his knowledge with our young cooks. I also saw first-time cooks like Jesus, Corey, and Sam go from not knowing much about cooking to developing real cooking skills. I'm pleased that some of them will be coming back to cook for weekends. I asked them to go for excellence at the beginning of the summer and they really did it. I was told by many people during adult camps that the food and the staff were the best they have ever been. Hearing this made it all worth the effort.

The culmination of my summer of challenges came this past weekend. I had two new people coming to apply for cooking positions. I put them on a breakfast shift with me so I could see how they did and also so I could give the regular breakfast cooks who were starting to fade a much-needed sleep-in day. The new cooks never showed up. I cooked breakfast for 80 people by myself. I had it mostly under control until serving time, when Felicity, Barbara, and Megan stepped in to help. In the end as a team we all put it out on the table and it was perfect and beautiful and love came through in that meal. It's amazing what you can do when your intention is to go for excellence.

—Paulette Roccio, Director of Operations

Annual Report Director of Programming

After saying goodbye to NYC, my home for most of my life, I arrived here on May 1 with all my things, excited and ready for the challenge that awaited me. I moved into a beautiful old farmhouse down the street, and began to settle in to my new life in Massachusetts. In that first week, I changed my car registration and license, opened an account at a local credit union, and said goodbye to Citibank. Forever. I then went to change my voter registration to make the move complete and saw that there was a town meeting coming up that I would now be eligible to vote in. Knowing a little about how small towns work, I jokingly told the clerk that I would gladly sign an affidavit saying that I would not open my mouth at these meetings for 15 years. She looked up at me, puzzled, not sure if I was joking, then paused, and said: "that would be fine."

And then I showed up at work and not a day has gone by without people asking what I am going to change here, and will I preserve the Rowe Spirit. (My first lesson: nobody feels that their opinions are not welcome here!) But transitions can be scary times for institutions as well as for individuals, and I have quickly become aware of what people do not want to see disappear. And what it means to follow in the footsteps of its brilliant, beloved founder and visionary.

So what have I learned so far? I have heard many people describe Rowe as their home away from home, and that is certainly valuable. But watching the participants in our children's

and adult summer camps, I saw that Rowe is also a place that changes lives. Nothing made that clearer than witnessing the Gay Men's Labor Day Weekend. When Doug gave the go-ahead for that weekend 28 years ago, it was a courageous step to take. Being gay in America was a very different experience than it is today, and the amazing thing is that like *Kindred Spirits*, *WomenCircles*, and *Men's Wisdom Council*, it has taken on a life of its own, renewing and refreshing itself each year to meet the changing needs of its participants. I now have a better sense of what people mean when they talk about the Rowe Spirit. And why they want to make sure that it is preserved.

So what have I been doing? In addition to talking to guests and campers and workshop leaders and staff, I worked with Doug closely on the creation of this next season and the catalog to support it. I had my first opportunity to contribute some new programs: there is one on how to make a bucket list that truly matters so that your life is aligned with your values, one by one of the superstars of knitting who offers us the possibility to bring two generations of knitters together, one by authors of a series of best-selling books that uses jokes to teach philosophy, and one by one of the best creativity coaches in the country that is devoted to helping creative people get past whatever holds them back from producing their vision and making a living from it. Like all our programs, these are experiments, a chance to access and build new audiences, and to learn more about what our existing audience wants. There is more to come and much still to learn.

I have also been looking at how we can be more effective in marketing our programs, and trolling for potential marketing and program partners like *The Sun*, who can help extend the depth of our programs and their reach. I have been to Boston to meet with UU staff and to Northampton and Greenfield to meet local Unitarian ministers, asking them how we can be more useful to them. Our connection to the Unitarian movement gives us an important competitive advantage over places like Kripalu or Omega, but it also connects us to our own higher purpose. I have gone to NYC to meet former campers who still feel connected and want us to succeed in reaching their generation. I have also brought into the conversation people with different kinds of expertise from earlier parts of my life who can help us be better at what we do and can connect us to the larger world outside to which we need to be connected in order sustain ourselves and evolve.

While a lot has changed, there is just as much a need for a place like Rowe as there was when Doug first set up camp in the Farmhouse almost four decades ago. Maybe even more. There are many more people out there we can reach who instinctively or through experience know that what our culture values is not truly valuable and are looking for a place that values what really matters. We can be proud to be considered countercultural, not because we are stuck in the past, but because like Unitarianism itself, we march to a different drummer, dedicated to exploring and supporting what makes us human. As the bumper sticker I saw in our parking lot says, "The most important things in life are not things." That is why we offer programs that get people into our beautiful woods to connect them to the ineffable. Why we offer programs on politics and ideas to connect them to each other. Why we offer programs on creativity—on making things, writing things, singing things—to connect us to ourselves. If you will pardon me for updating the slogan made famous in the Sixties by Timothy Leary, one of the few of his heroes that Doug never snared: This is a place to turn off your cell phone so you can be truly present, tune up your soul so you can be truly yourself; and drop into community so that you can be more fully human.

Thank you for giving me the opportunity to serve. It is an honor, a privilege, and a pleasure to be working for and with you to keep the Rowe Spirit alive.

—Arthur H. Samuelson, Director of Programming

Presentation of New Senior High Camp Behavior Standards for Approval

(Felicity Pickett)

After thanking Yana Tallon-Hicks for writing the main revisions of the behavior standards, Kieran Lally, and the entire Board for reviewing multiple drafts, Felicity read the Sexuality portion of the standards to the members. The full version follows:

Behavior Standards for Rowe Senior High Camp

Rowe Camp, founded in 1924, is located in a small New England town in the Commonwealth of Massachusetts. The camp is affiliated with the Unitarian Universalist Association, which in 1984 adopted a revised set of principles, the first four of which affirm and promote:

- The inherent worth and dignity of every person;
- Justice, equity and compassion in human relations;
- Acceptance of one another and encouragement to spiritual growth;
- A free and responsible search for truth and meaning.

We believe in these principles. Our goal is to share them with teenagers by emphasizing individual freedom of choice within a framework of responsibility to and respect for the community. Rowe Camp has a long tradition of respect for teenagers. We provide leadership, guidance, programming and role models to encourage the development of our principles. By creating a safe and trusting environment, we offer a rare and effective opportunity for young people to sharpen their awareness of the consequences of making their own choices. Rowe Camp is small enough for this purpose and encourages the development of maturity in teenagers. Our policies call for watchful awareness from the campers and the development of sensitivity toward others in the community. We trust that, within the parameters of these guidelines, each Rowe camper will have a safe and rewarding experience filled with that indefinable but lasting sense of positive, energetic, personal and community well-being that is called the Rowe Spirit.

SMOKING

For reasons of health, fire safety and air quality, campers (including Spirits) are not allowed to smoke at camp. Although Rowe honors a tradition of respect for individual freedom and choice, we recognize that smoking is extremely unhealthy and that teenagers are particularly susceptible to nicotine addiction and the health risks associated with smoking at an early age. Because of these realities, we cannot in good conscience permit Senior High campers to smoke. The camp will offer education and support about addictions and the health hazards involved with smoking. We will also provide support to any person who may be struggling with quitting or resisting the urge to smoke. Campers (including Spirits) who smoke while at Rowe may be asked to leave camp.

ALCOHOL AND DRUGS

Alcohol and illegal drugs are not allowed in camp. One of the fundamental principles of Rowe and the UUA is that everyone is intrinsically worthy of respect and inclusion. The use of drugs or alcohol can have the effect of creating an in-group and an out-group. People possessing and/or using such substances will be asked in a humane and appropriate manner to leave the camp. We wish to discourage the behavior, not the person.

One exception to this rule is that the support staff people (those who are hired to work in camp all summer), provided they are of legal age, may use alcohol in their personal quarters, which are separate from the camp grounds. Support staff people may not enter camp while under the influence of alcohol, bring alcohol into camp, or give it to campers or program staff people.

STEALING

Living at Rowe Camp involves the sharing of a very small living space with a varied number of people, as many as ten in a cabin. Trust and a feeling of safety are essential for the creation of a community, and stealing may be the most destructive action one can take in a community environment. Except under extraordinary circumstances, individuals caught stealing will replace, at their own expense, what has been taken and be sent home.

FIREARMS

Firearms and all other weapons are forbidden in camp.

VIOLENCE/AGGRESSION/DESTRUCTION OF PROPERTY

One of the fundamental principles in the philosophy of Rowe Camp and Unitarian Universalist thought is respect for the dignity of every person. Violence, against people, their property, or the natural world is contrary to this principle. Physical violence and bullying of any kind (words or actions) will be grounds for being sent home. Counseling before departure will be made available, which may include camper's parents. Aggression can take many forms and can therefore be harder to set guidelines for. Camp Directors and the Rowe Camp and Conference Center Director have the responsibility of making decisions in regards to incidents of aggression. Campers will be held responsible for the repair or the cost of replacement or repair to any property that is damaged as a result of a raid or a willful act of destruction of property.

RAIDS

Raids are an intricate part of the camp culture. Raids are supposed to be fun and provide an outlet for some "naughtiness." When raids get out of hand they can become destructive to the camp community. Raids may not be done in such a way that they invade others' personal space, isolate or victimize campers or staff, cause physical harm or danger of harm to anyone or cause destruction of property. Raids that result in any of the above are a form of interpersonal violence, which is prohibited in camp. It is a challenge to campers' creativity to balance the needs of personal expression with the needs of the community. That is an important part of what Rowe Camp offers to campers—an opportunity to explore the edge where self-expression and community to meet. The Spirit of Rowe is best embodied by those who learn to live on this edge. Rowe Camp is dedicated to helping campers discover this edge in themselves.

SEXUALITY

The Unitarian and Universalist religions arose, in part, as a corrective to the excesses of the Puritan churches of New England, including their rigid morality and hatred of the human body. Values and attitudes have become considerably more accepting over the last two centuries. Nonetheless, we find that in today's conservative climate, we are under considerable pressure to prohibit sexual activity in our camp altogether.

In light of our commitment to individual choice within the framework of responsibility to community, we do not find it appropriate in the Senior High Camp setting to ignore or outlaw sexual activity, including sexual intercourse. We recognize that sexual relations are an ongoing aspect of the lives of some high school-aged people. Our camp's refusal to accept sexual relations among young people is not likely to diminish either the activity or the preoccupation with it. Denial often forces sexual expression along pathways of rebellion, sexism, exploitation, and even

violence. At Rowe, we wish to use our fundamental acceptance of adolescent sexuality as a basis for encouraging mutual respect, personal integrity, and non-violence in relationships.

While we do not forbid sexual activity in Senior High Camp, we wish to emphasize that we do not encourage it either. It is important to note that the camp is small and most campers do not choose to have sexual relations as part of their experience here. We are committed to honoring these wishes and strive to prevent creating a sexually charged atmosphere in camp.

Within the age bracket served by Senior High Camp, sex and sexuality can be especially confusing, fluid, scary, exciting, and ever-changing. Issues surrounding sex and sexuality are not simple or clear-cut for anyone in our society, so it is difficult to standardize behaviors concerning sexual activity at camp. Our core belief in creating these standards, however, is the issue of consent.

Definitively, consent is an informed agreement. A sexual act is consensual when both parties actively agree to it without the influence of mind-altering substances, pressure, or force. All parties must understand what they're agreeing to and can always change their minds. Consent is a verbal agreement, not something assumed because of a vibe or feeling. In order to give consent, you must have an honest understanding of your own sexual boundaries. Similarly, your decision to give consent should never be about control, social pressure, or as a bargaining chip.

An emphasis on consent is not only important for all sexual activity at camp, it can also put an umbrella of intention over an otherwise interpretive subject. For example, we do not allow campers to make out or engage in overtly sexual behavior in any place that is deemed public in camp, or in the cabins, which are respected as the homes of the campers assigned to them. Spirits, who are campers elected by the entire community the previous year to return to embody the Spirit of Rowe, live in the cabins to keep the cabin spirit alive and healthy and to lend a watchful and nurturing awareness to the social ambiance of the camp. Under the umbrella of consent, engaging in sexual activity in someone else's living quarters is not consensual, and therefore not allowed.

When campers have sexual relations in cabins, they are taking away an important right from other campers: the right to an environment that is free from any sexual charge. Every camper has the right to choose to not be part of a sexual environment. Especially within the wide age bracket served by Senior High, campers will be in a vast variety of different stages with their own sexualities, levels of sexual activity, and sexual experiences (both positive and negative), so this issue of choice and consent is especially important; it helps maintain respect for everyone's individual boundaries. All campers have the right to experience sex on their own terms—whether it is a question of their own sexual activity or that of others—and when sexual activity happens in cabins, that right is stepped on.

Consent, in congruence with the rest of the Spirit of Rowe, is all about making choices. It is the camper's choice if they want to engage in sexual activity at camp and we strive to foster an environment that, while not encouraging that choice, strives to create a respectful and conscious community where that choice can be made in a safe and healthy way for both the individuals involved and the rest of the camp community. By engendering a culture of consensual sexuality, not only will campers be equipped with a strong gauge of appropriate sexual behavior at camp, but they will be better able to assess their own readiness or unreadiness for sexual involvement, have stronger understandings of their own sexual boundaries, and be empowered to say “yes,” “no,” “maybe,” or “not right now,” invaluable sexual skills to carry into their everyday, maturing lives.

By explicitly fostering a culture of consent and making counseling available to campers who are grappling with these issues, we hope to engender a sense of respect for the feelings and thoughts of others as well as of ourselves. In this way, and in keeping the subject matter open for frank and clear discussion, we hope to help our teenagers untie some of the confusing knots they encounter in their growing awareness of and ability to love. We also expect to preserve a valuable part of the essence of Rowe, a place where thoughts and feelings, including sexual ones, are respected and valued as a healthy part of the human experience.

Campers will be required to attend a workshop that will provide education about the meaning of consent, sexually transmitted diseases, and birth control. This workshop will be led by an experienced professional. It is not our intention to replace the parents' responsibility to communicate with their children about the facts of life, nor can we accept responsibility for the potentially unwanted effects of sexual activities. We urge parents to provide counsel on sex and on birth control. This includes encouraging young people to exercise their right to say "NO."

It continues to be our policy to prohibit the carrying on of sexual as well as romantic relationships between staff people and campers (including Spirits). Persons in positions of responsibility are often perceived as having more power and glamour than others in camp, and the extra attention given to a camper in a romantic relationship with a staff person can unfairly distort his or her experience of camp. Intense attention to one camper also diminishes staff involvement with the camp as a whole. Any staff member who engages in such behavior will be asked to leave immediately and may not return to serve on staff at any youth camp or work with youth in any capacity at Rowe Camp and Conference Center.

NUDITY

We recognize that nudity has been used and maligned by economic, political, and social forces in our society, especially advertising, and that it is often confused with sexuality. We wish to separate the two. While we restrict nudity in our camp, we do so out of respect for campers who may not choose to be exposed to the nudity of others, not because we believe that the human body is inherently sexual, taboo, or negative.

We prohibit nudity in public spaces intended to be available to the community at large. In this way, campers choosing not to be exposed to others' nudity may comfortably expect that they will not find themselves in circumstances that are uncomfortable, unwelcoming, or triggering for them.

However, staff-accompanied, clothing-optional workshops such as nude swimming, saunas, and sunbathing are made available, though never mandatory. These activities occur in semi-public spaces. They are chosen by the staff to provide a safe setting and only Rowe campers and staff use them. The purpose of these workshops is to give campers the opportunity to explore and become comfortable with the skin they're in. This activity is consensual: campers have chosen to participate and expect to be exposed to naked human bodies—this is explicit in the nature of the activity itself.

Sexual activity and the sexualization of others' bodies will not be a part of these workshops. Consequently, behavior that sexualizes nudity in any way, even during these clothing-optional workshops, is prohibited.

In putting in place behavior standards that restrict sexualized nudity, we hope to combat society's pervasive conditioning, which has equated nakedness with sex and sexual activity, and foster instead a healthy respect among campers for their own bodies and for each other.

CONCLUSIONS

This document includes only those rules and behavior standards that must be communicated before campers arrive. If these rules are unacceptable to the prospective campers or to their parents, all concerned need to know this before camp begins. There are naturally a number of other, more routine rules about camp life. Some are not negotiable, such as safety on the roads and at the beaches and respect for the camp and town property. Others, such as curfew time and what happens when a camper misses his or her turn at KP, can be decided upon by the staff or the community at the beginning of each session.

Campers and parents are advised on the Camper Contract Form that violations of any of our policies, standards and rules could result in the camper being sent home. It is our intention to handle each case according to the particular situation and individual concerned, but clear violations of specific rules will not be tolerated. Every junior and senior high camper and a parent must sign a contract before coming to camp that makes it crystal clear that this is understood and that the rules, policies and standards are also understood.

Please do not mistake this document to be a profile of what camp is like at Rowe. Rowe is lifelong friendships established firmly, the unfolding of one's own identity in clear and appreciable ways, the testing of one's own capacities, an awareness of our connection with and to the Earth, and a real knowledge of what community means. It is fun, it is unique, it is the Rowe Camp experience and it is the Rowe Spirit. We think you will love it and that you will love yourself for coming here.

Discussion

In response to a question about the reaction of campers to the revised standards, a senior high staffer present said that there was very little sexual activity in the cabins this year, which was one of the main goals of the revisions. A tent was offered for private time, and the campers appreciated this. Doug and Prue, who wrote the original standards, both had comments. Prue said she was proud of the job everyone did on the revisions. Doug liked both the old and the new versions.

Finance Report Presentation of 2012-2013 Budget for Approval

Rowe's fiscal year runs from September to August. While the year is not entirely closed out, we are currently seeing Income from Operations, which is income from conferences and camps, being down by \$13,650 or around 1.4% at \$985,350 compared to \$1,001,270 for the previous year.

The largest drivers of the revenue were:

Conference Center Fees: (\$27,700)

Labor Day Retreat: (\$11,000)

Group Rentals: (\$13,700)

Camp Fees: \$34,016

Total expenses were down by \$19,600 with the largest decreases in programming and camp expenses and property insurance (sale of LaGrange property).

Overall, the Net income from Operations was a loss of (\$26,550), which is actually less than the previous year, when there was a loss of (\$32,500).

On a more positive note, Development income increased by \$69,450. Some of the larger donations came in for the Woodside program, the May Tree Residency, Guest House Labor Day

Room, and contributions to the Wilson-Berry Pavilion. Also our securities were up 8.66% for the year.

–*Kerri Florian, Treasurer*

Discussion

Kerri handed out a collapsed version of the budget to those who wanted one. She explained that most of the budget remains standard. She also said that we started new marketing last year, which takes a while to take off. In general, items in the budget were increased an average of 3%. This new budget also allows for the addition of a permanent part-time person in the finance department, and money for a full-time housekeeper.

Motion to approve the budget as presented (Bruce). Second: Al. The budget was passed unanimously.

Break (11:15-11:30 a.m.)

Special Mentions (*Jerry Burke*)

Jerry announced that Max Greendale is retiring as Chair of the Investment Committee after many years of service. He presented Max with a gift and invited him to say a few words to the members. Max said he has enjoyed handling this investment portfolio for Rowe. He explained that when the investment fund was started with \$10,000, the idea was to build it up to \$200,000 and then use the money for capital improvements, and we're almost there. (Note: A report generated just before the meeting but not presented shows that the fund now stands at more than \$194,000.)

Discussion

Max received a round of applause for his accomplishments. Jerry announced that Julie Baeder will take over as Chair, assisted by Betsy Miller, and invited interested members to join.

Resolution to send Jim Gunning our thanks for his many years of service on the investment committee (Jerry). It passed unanimously.

Jerry also thanked Guy Thompson for chairing the Stewardship Committee for so many years, and presented him with a gift in appreciation.

Annual Report Rowe Building Stewardship Committee Report

The Rowe Building Stewardship Committee meets once a year, the weekend before Autumn Work Week. The committee's recommendations influence the improvement projects Rowe tackles during the rest of the fiscal year.

The Rowe Building Stewardship Committee met on Saturday, October 8, 2011, at 2:00 pm. Present were committee members Guy Thompson, Jonathan Drummey, Jon Montan, and Cathy Perkins. Rowe staff members present were Felicity Pickett, Paulette Roccio, and Jim Musson.

Felicity gave a brief review of activities and initiatives over the past year.

It turns out that our capital budget for this year was consumed by a couple of unexpected emergency projects. These improvements are highly invisible as they are part of the infrastructure.

We spent \$6,000 to replace the effluent pump system for the Farmhouse septic system after it failed. We heard that the pump had a life expectancy of 10 years, so we did pretty well with 12. We can expect to have to replace it again in another 10 years or so.

The other big expense for the year was \$7,900 in well work for the well that services Fromson and Brook House. This was a long and drawn-out project and Paulette deserves a lot of credit for dealing with it all. We had to have the well videoed as part of the project. There was involvement and coordination with DEP and our water operator as well as the well folks. The well had a crack that was allowing contaminated surface water into the well. We ended up putting a lining in the well and all is well.

The Committee members gave their inspection reports. Guy Thompson read the reports of the committee members who were absent.

The Committee reached consensus on the following list of recommended capitol projects, in order of priority:

- 1) Drainage around cabins
- 2) Bring buildings up to code following inspection in December
- 3) Replace Hobart in Rec Hall
- 4) Make Brook House Conference Room handicapped accessible

The following were tied for 5th place in the priority list:

- 5) Tree work
- 5) Repair/replace floor in sauna
- 5) Raze Chicken Butt

The following Capital Projects are left over from last year because there wasn't enough money left to address them and the administration felt that they could be put off without jeopardizing the safety or the integrity of the campus:

- 1) Repair roof leaks in Rec Hall
- 2) Repair and replace Kings Highway

The 2012 Building Stewardship Committee meeting is scheduled for Saturday, September 29, 2012, at 2:00 pm, with a continuation, if necessary, on Sunday September 30, 2012, at 9:30 am to set the priorities for the capitol projects for 2013.

–Guy T. Thompson, Chairman

Presentation of Slate of Trustees for Approval 2012 Annual Meeting

OFFICE	TRUSTEE	TERM OF SERVICE
Officers		
President	Jerry Burke	2011-2013
Vice-President	Clay Connor	2011-2013

Treasurer	Kerri Florian	2012-2014
Clerk	Cynthia Bolling	2012-2014 (re-election)

At-Large

Albert Mussad	2012-2015 (new)
Julie Neuspiel	2012-2015 (new)
Gail Epstein	2012-2015 (re-election)
Cathy Perkins	2011-2013

Annie Skillings has completed her term as Member-at-Large. We thank her for her considerable contributions as Chair of the Personnel Committee, especially in helping to design the job descriptions for Rowe's new organizational structure.

The nominating committee has nominated two new candidates for the board. Each of them is being nominated to complete two years of a vacant three-year at-large position ending in 2015. They are Albert Mussad and Julie Neuspiel.

Albert introduced himself and talked about his background as an educator in New Jersey. Albert also discussed his attachment to Rowe via the Labor Day Retreat.

I will introduce Julie in her absence and explain how she has been very involved but could not make this meeting because of a wedding. Here is the statement Julie sent to me to read to the Board and Members:

I would like to thank the Board of Trustees, Felicity, Doug, and Arthur for giving me the opportunity to participate in fundraising efforts and other important discussions about personnel, facilities, and budget over the last six months. The more I learn about the time and care it takes to make these difficult decisions, the more honored and excited I am to join the Board. I returned to Rowe to work on Junior High Camp staff six years ago, because at the time that was the best way that I could put my time and skills to work giving back to Rowe. As my connection with Rowe evolves, I have been looking for a deeper, more influential way to contribute. I look forward to working with the other members of Rowe and the Board of Trustees to help make decisions that will affect the livelihood of Rowe. Thank you again for recognizing my commitment to helping Rowe thrive, and allowing me specifically to represent the current camp community. I'm so sorry that I can't be there this weekend to spend more time getting to know you all!

We are bringing forth two nominations for re-election:

Cynthia Bolling as Clerk for two years ending in 2014; Kerri Florian as Treasurer for two years ending in 2014; and Gail Epstein as Member-at-Large, for three years ending in 2015.

President Jerry Burke, Vice-President Clay Connor, and Member-at-Large Cathy Perkins will serve out their current terms, which end in 2013.

–Clay Connor, Vice President, Nominating Committee Chair

Motion to approve the full slate: Clay. Second: Cathy. The slate of trustees for Rowe's 2012-2013 fiscal year was unanimously approved.

Annual Report Development Committee

The Development Committee determines the amount that will be raised by the Board each year for the Capital Campaign and the Woodside Campership Campaign, and how the funds will be

raised. Additionally, the Committee carries out fundraising for special projects such as the Camp Refreshment Project and membership drives. This year, in addition to Clay Connor, Felicity Pickett, and me, we are privileged to have three non-board members on the committee. Former Trustee Sue Baldauf has remained on the committee and continues to maintain her portfolio. The other two members are Diana Adair, who joined us by conference call from California, and Julie Neuspiel, a member of the Jr. High Camp staff who is very interested in the Woodside Campership Program.

The Capital Campaign

We continued working on the Farmhouse addition. We've acquired a net \$168,500 so far, with capital campaign donations and accumulated savings realized by refinancing the mortgage. As Felicity explained, we've run into problems with the septic approval, and are pursuing alternate options to meet our needs for more private, bathroom-accessible rooms for the time being.

Rowe Camp Refresh

As some of you know, the 80s campers who came to Members and Friends last year were very disappointed in the condition of the cabins and came up with a four-stage proposal to improve the camp. Clay Connor is spearheading that effort and acting as liaison to camp alumni for the fundraising effort. Because of the diaspora of former campers, social media would seem the best way to pursue this. Currently, we lack the expertise to design an effective program and would welcome advice or assistance. In the meantime, the Stewardship Committee has recommended that we have the area above the cabins totally regraded to divert the water that has been undermining the cabin and bathhouse footings over the years, and putting unnecessary pressure on the septic system.

Woodside Campership Program

We began the year \$14,500 short from last summer's Woodside Camperships and needed to close the gap before beginning the Capital Campaign. We were fortunate that we raised \$5,000 through pledges made at last year's Members and Friends weekend. Then, a single generous donor, Robert Friede, gave \$15,000 after reading about it in *The Center Post*. Ultimately, we had a \$25,000 start on this year's campaign. Not to get complacent, we still had \$50,000 to raise in the spring. Andy Sebula offered a matching grant of \$5,000 for a two-week campaign, and we met it. Cynthia Bolling wrote a grant for staff training, which yielded \$3,000 from the UU Community Church in New York City. We raised an additional \$55,000 through Board phone calls and our direct mail campaign. In addition, we received a one-time gift of \$35,000, part of which will be put into the Woodside Endowment Fund.

In total, between the money we raised this year for last year's scholarship shortfall of \$14,500 and the money we raised to cover this year's scholarships, training, and endowment, we raised \$105,544 for the 2012 Woodside Program.

We gave out \$63,000 in scholarships this year and expanded our training program to include all camps and the Sr. High Campers.

Other

Other receipts include a donation for Conference Center scholarships and \$8,000 for the May Tree Residency.

A Valentine mailing by the winter Work Week volunteers yielded \$6,800 in new memberships.

The Board raised \$30,000 this year: \$13,000 for the Woodside program, \$15,000 for the Annual Capitol Fund, and another \$2,000 in miscellaneous donations.

Committee Decisions

In the past, Board members were asked to commit to working on two out of three campaigns over the course of the year. The options were the end-of-the-year campaign, the Woodside Campership Program, and a membership drive. However, we never did the membership drive because it was scheduled for the summer and it tends to be a great deal of work for little financial gain. It was decided that the third option would be “other” so that members who have different ideas, talents, or interests could select a project to their liking.

Our current policy is to consider the first \$50 of any donation in a given year as a membership, and any membership a donation. After discussion the committee decided to keep the current policy.

Summary

We raised a total of \$218,000 this year. The total comprises Board-generated development (\$30,000), unrestricted development (\$33,000), and restricted development (\$155,000). Total general development expenses were \$30,000 or 14% of the total raised.

–Cathy Perkins, Chairman

Nomination of Douglas Wilson as Executive Director Emeritus and Minister Emeritus

Motion to nominate Doug as Executive Director Emeritus and Minister Emeritus of U.U. Rowe Camp & Conference Center (Jerry). A member seconded. The motion passed unanimously.

Before Doug read his closing remarks, he picked up a bucket and showed it to everyone. He explained that Hugh Bell had given it to him years ago. He ceremoniously passed the bucket to Felicity.

He also mentioned that he had an idea for his December 16, 2012, retirement party. If the planning committee approves, he would like to have members pick out some of his old T-shirts to keep, as part of a mock-funeral.⁶⁶

Closing Remarks

I believe most of you know that this is my last annual report, so let me start by saying that I have loved my thirty-nine years here. I’ve had a lovely life, as well as a lovely wife, and can’t imagine a life I’d rather have had. Many of you in this room have been a big part of that loveliness, and I thank you all. I’m not as expressive as Prue, but I do love you.

On the home front, I’m very happy with what is going on here. Arthur Samuelson seems to be just the right person to become our program director. He’s very smart and he has been part of the team here for four months. He understands the work I’m doing and I believe he’ll carry my vision and commitment. He’s better at supervising people than I am: I’ve avoided it, but it’s necessary for running an operation like Rowe. I believe that, within a short time, he’ll be better at programming than I’ve been. I love the presenters we have here, and they are great, but Arthur knows people I’ve never heard of who will also be great presenters.

In addition to her considerable skills as an administrator, Felicity Pickett has shown a deep commitment to integrating and diversifying Rowe Camp, to making it available to a broad

cross-section of people. I honour that and believe it speaks well to the foundation of her values, values she has demonstrated by her work for over twenty years on behalf of Rowe. Unitarian Universalists tend to be upper middle class professionals who are generous and good, but they also tend to be white and somewhat privileged.

Integrating the camp hasn't been easy. It requires an unending fundraising effort, as the money has to be raised anew every year. The board and some good-hearted volunteers do their part, but Felicity has been leading the effort for a long time. While we fundraise to integrate the camp, we also have to maintain our twenty buildings. Rowe is perched on the side of a mountain and, because of gravity, our buildings have an innate desire to head to the Atlantic Ocean. Keeping them in place is an unending challenge.

For twenty-seven years I've worked with Prue in running this place, and it has been a creative and challenging partnership. She is an unusually warm and loving being and I am often awed by her abilities to empathize with and embrace all living beings. We're quite different and often disagree, but together we've been much more than we would have been alone. I honour and thank her for all those years of working together and look forward to our future together after December 21st.

The Prue Berry and Doug Wilson Pavilion is a way for Rowe to carry on our memory. One idea was to put it in the center of the camp where the old Bonnie Blink was, but some members of the camp community want to keep the cabins a quiet area. Prue laid out another idea in her excellent, groundbreaking landscape design plan that was her culminating project for the Radcliffe Seminars at Harvard University. Her idea is to build a pavilion above the Rec Hall, overlooking the town. It's a perfect spot.

This summer Prue and I participated in a chapel at senior high camp and I followed the process I've followed since I began doing chapels here in 1971: I open myself up to what needs to be said. It isn't channeling, though I wouldn't put it past the Rowe Spirit to participate in the process. I see what is in me that needs to emerge. I've used the same process for my annual reports and my reports to the board of trustees, which have not always been popular. I see what I need to say and share it as honestly as I can, come what may.

Now, if you will be so kind as to allow me what may seem to be a digression, as I talk about the larger picture in which Rowe is embedded. I think when I'm done you'll see how it is relevant to our organization.

In the summer of 2007, over a year before the big economic crisis, the housing market began to collapse. In September of 2008 the housing bubble blew up. The big banks and other Wall Street insiders were bundling mortgages, also known as mortgage-backed securities, as well as other derivative products. I think that the creation of these financial products was fundamentally immoral, as they were fraudulent, hollow shells. The banks charged enormous fees and gave enormous bonuses to those doing this "creative" work.

The housing mess started in earnest with the Clinton administration and continued with the Bush administration, as both thought it would be great if everyone owned a home. Alan Greenspan with his 1% lending rate and foreign investments flooded the markets with cash. Since housing prices never go down, the money flowed into the housing market and banks, including Fannie Mae and Freddie Mac, lowered their standards and encouraged no down payments (subprime loans). The banks no longer kept the loans on their books, but sold them to the investment banks that grouped them together. They resold the collected mortgages (CDOs) to

investors all around the globe, charging a handsome fee. Rating agencies keep issuing AAA ratings so they could collect their fees. All this created a perfect storm.

The result was the collapse of the value of homes, which were overpriced to begin with. Hank Paulson, the former head of Goldman Sachs investment bank and the Secretary of the Treasury appointed by George W. Bush, came up with a plan to bail out the banks that cost trillions of dollars. It did prevent a total collapse of the entire world financial system, which was highly possible. The banks wanted the government to take over their toxic mortgage products, but the government wisely refused to do that.

Owning your own home has been the foundation of the prosperity of the working and middle class, but we've been left holding the bag as our primary investment has been devalued 20 to 40%. Some people got hurt a lot more than others, depending on where they live and how long they have held a mortgage. The less fortunate have already lost their homes to foreclosures, while 30% of all borrowers, or close to 16 million homeowners, are "underwater," with mortgages that are greater than the market value of their home.

This problem was primarily caused by the banks, which were given hundreds of billions of dollars in hopes that they would fix these mortgages and invest the money they were given in the economy, but they haven't done so. The banks don't see it as profitable, and they were given the money without any mechanism to force them to fix the problems they created. The banks hope the value will return and the problems will disappear, but that may not happen, and they still hold much of these toxic assets—a ticking time bomb. The homeowners, the working and middle class lost trillions.

Values of stocks have returned. Corporate profits are back up. Money is available at almost no interest. The speculators who blew up the world economy were not punished and are back to speculating again. Taxes on the rich are way less than what they are for the rest of us. According to one estimate, 21 trillion dollars—from rich people all over the world—has moved to bank accounts in Switzerland, the Cayman Islands, and other tax havens, while working and middle class homeowners are stuck holding the bag. Millions of people are suffering and we're being told to look out for ourselves, be glad if we still have a job, and to hell with our neighbors.

Elizabeth Warren was first interviewed by Terry Gross on Fresh Air in March of 2007, before the housing market began to unravel. Her research into the credit card industry revealed how profitable it was for the banks to gouge the public by making it difficult to understand their fees and penalties. Dr. Warren was interested in protecting consumers and she's exactly the kind of person who should be regulating banks. This is why the banks, with their Republican agents, including the Tea Party representatives, blocked her appointment and vowed to scuttle the entire consumer protection agency if they are returned to full power.

There really is a class war between the 1% and the middle and working classes. As Warren Buffett put it, "There's class warfare, all right, but it's my class, the rich class, that's making war, and we're winning." Just yesterday, Mr. Buffett said it's an unfair war, since his side, the ultra rich, has the "nuclear bomb." By this he meant the lobbyists, politicians, et al. who do the bidding of the super wealthy.

Rowe Camp and Conference Center is among the losers. If our potential guests have lost their job, gotten sick, have a mortgage that is underwater, or were attempting to maintain their way of life and rang up a big credit card debt, they're much less likely to come to our workshops or send their kids to our camp. Our enrollment has been declining for about as long as the housing market has been declining.

This is actually a frontal assault on our guests. Over the last thirty years the money is being stolen from the working and middle class and is going to the already fabulously wealthy. To put it clearly, this is theft. The children of Sam Walton, the founder of Walmart, and the other super-wealthy, hire lobbyists and politicians. The result is the laws are fixed so the wealthy don't have to contribute their share to the well-being of this country that has given them so much.

Turning food and water into commodities that Wall Street can speculate on is a disaster that will lead to starvation and people dying because of lack of access to water. This is a fundamental injustice, one that is becoming worse as international capitalism continues to plunder the collective wealth that belongs to everyone. That the Republican Party can put it into their platform to eliminate all taxes on investments and inheritance is beyond my comprehension.

Unending wars continue to devour the planet at an ever-accelerating rate. In the last thirty years I've watched the steady erosion of the generosity known as the New Deal, which had the vision and the wisdom to enable our country to work for the good of all the people. This generosity is being replaced by a selfishness that is appalling and strikes me as fundamentally immoral. Now the American people may vote the Republicans into power so they can destroy Franklin Delano Roosevelt's New Deal, which enriched everyone.

The über-rich want the status quo to continue. Why do Exxon Mobil and the other oil companies get to keep collecting government subsidies when they have the biggest corporate profits in all of history? This is business as usual, though there are innovations. One is to pump hundreds of thousands of gallons of water filled with hundreds of chemicals a mile or two below the surface of the earth, then blow it up and trap the gas that is released, while refusing to take any responsibility for the destruction left behind.

Meanwhile, back at Rowe Camp and Conference Center, our potential guests have to pay their mortgage or their rent and their gas and electricity bills. When they see what is left over, a weekend retreat may not be in the offing, even if it is just what they need. It is my hope that, as long as we continue to offer viable solutions to the problems we face—personally, socially, and politically—there will continue to be a place for Rowe.

Part of what I told the campers in the chapel in Senior High Camp was that the hippies were right. I was born in 1946, at the beginning of the baby boom after WWII, and mine was the first generation to grow up without fear of starving and without anxiety about whether we could find work. We were also the first generation to grow up with television, which has now blossomed into a television show, *Mad Men*, about how Madison Avenue sharpies perfected the art of manipulating us. Advertizing is lying and it is so pervasive that truth becomes almost impossible to find.

Many in my generation had the insight and the wisdom to say "No thank you" to what was being offered. Hippies were hated by the establishment not because we loved marijuana, which, by the way, was just another commodity to be bought and sold, with gigantic spin-off industries like prisons and Mexican drug cartels. It was our rejection of materialism that was unacceptable to the powers that be, who have rewritten history to make us look bad because we rejected not only materialism, but also war. We saw war up close, for what it is. To put it succinctly, war is terrorism. "No thank you."

When I came to Rowe Camp in 1971, I found a camp that was already fully developed, a place that was acting out the values I'd been learning since 1965, which was only twenty years after WWII. Now we are almost forty years after the end of the American invasion of Southeast Asia and over twenty years after our first military invasion of the Middle East.

I honour those who went before me here: Howard Searles, Carl Scovel, Peter Baldwin, Berna Derby, Sarah Benson, as well as the families who created Rowe's history, the Joffes, the Doolittles, the Shelleys, the Pirtles, the Woodsides, the Herolds, the McKinneys, the Westwoods. There were others, before and after. Some are in this room today. Rowe is a little place, but we have our own greatness, our own history, and I'm honoured to be a part of that history.

This will be my last annual report, and I feel proud that Rowe Camp is a place where people can be who they are. You don't have to be a hippie to fit in here. All you have to be is yourself, and this remains a wonderful place to discover who you are. It is a place that will accept you as you are, and I have loved being a part of this, full time, for thirty-nine years.

Thank you.

–Rev. Douglas Wilson, Minister Emeritus, Executive Director Emeritus

Discussion

Doug's speech received an enthusiastic standing ovation.

The meeting was adjourned at 12:40 p.m.