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UJA-Federation of New York

# SYNERGY

Innovations and Strategies for Synagogues of Tomorrow

## ARE VOLUNTARY DUES RIGHT FOR YOUR SYNAGOGUE?

A Practical Guide Prepared by

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# INTRODUCTION

For the last few years, UJA-Federation of New York, through SYNERGY, has been identifying and examining the attributes that make for thriving synagogues. One of these attributes that has been the subject of significant study is financial sustainability – what it looks like and what its relationship is to the other elements of synagogue culture and operations. Early on, we explored the alignment between the vision and values of a congregation and its budget allocation. Through this, we learned of the direct correlation between congregant satisfaction and perceived financial transparency, as well as the correlation between satisfaction and having an awareness and understanding of the congregation's vision and values.

Research that we commissioned, conducted by Dr. Beth Cousens, “Connected Congregations: From Dues and Membership to Sustaining Communities of Purpose,” revealed that general trends in society are calling into question the value of joining and belonging to organizations and institutions of all kinds. This has led synagogues to think that they need to provide congregants with many programs and services to justify the value of membership. This transactional relationship is not always in alignment with the values and culture of a congregation or community. In addition, many synagogues continue to struggle with their financial sustainability, leading them to conclude that their current membership and dues model is built on old assumptions and values.

While we have been aware that the current model is failing many synagogues, for years we did not see much experimentation with alternative models. Until now. In the last couple of years, a handful of synagogues have begun to experiment with a new model, the voluntary commitment model (this name will be explained later in the guide). This model is not simply a financial model, but a reflection of the values of community and transparency, factors that are critical to its success. As we observed a growing interest in exploring this model, we felt that it would be valuable to synagogues if we surveyed the field, gathered the information, and attempted to distill the essential characteristics of this model. In addition, we have created an assessment tool that synagogue leaders can use to figure out if this is the appropriate model for their synagogues and whether the timing is right for their communities.

This guide reflects UJA-Federation's commitment to identifying and sharing innovations and strategies that can support congregations on their journeys to become thriving synagogues. We retained an evaluation team comprised of professionals who specialize in different aspects of synagogue funding and management to survey the field and develop this practical guide.

Please note that UJA-Federation does not endorse this funding model or any other model for synagogues. This guide is simply intended to be a resource for those considering alternatives.

We are pleased to share these strategies for the benefit of synagogues seeking to foster a connected, financially sustainable, and thriving congregation.

We welcome your thoughts and reflections. Join the conversation by e-mailing us at [synergy@ujafedny.org](mailto:synergy@ujafedny.org).

Chair

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# The Origins of Synagogue Dues

Synagogues didn't always have dues. Throughout the 19th and well into the 20th century, most American synagogues raised money primarily by selling or renting seats. Similar to "season tickets" sold by sports franchises, members would buy a seat or rent one for the year, and that seat was their specific property and could not be occupied by anyone else. And just like season tickets, the choicest seats cost more. Synagogues were able to project their revenue by counting the number of seats that they sold. But by the end of World War I, as egalitarianism became a more central value in American culture, it was deemed unseemly for the wealthy to be able to buy preferential seating in a synagogue where everyone was supposed to be equal before God. The practice of selling seats had to go, and in its place most synagogues introduced the dues system — one fee for everyone and you could sit wherever you wanted.

The dues system served synagogues well for a very long time. But many American Jews today have lost the sense that the dues system is egalitarian. Instead, dues and the policies that surround their compliance can function as institutional barriers that separate those who can pay from those who cannot. And any kind of dues abatement process, in which one has to demonstrate financial hardship to other members of the community, feels like an unnecessary and unproductive humiliation. Some critics of the dues system go so far as to argue that it generates ill will that ripples throughout the entire synagogue culture. Synagogue leaders have to function as bill collectors rather than leaders of sacred communities. Discussions about money become emotionally fraught. Potential and veteran members alike complain about constant tension with their synagogues over money, and they either leave or never join to begin with.

There are additional practical reasons for synagogues to consider alternative funding models. Since the start of the recession in the late 2000s, membership and revenue in non-Orthodox synagogues has steadily declined. For those who care about the role that healthy synagogues play in supporting a vibrant and engaged Jewish community, this overall trend of declining synagogue membership and revenue is very concerning.

In "Connected Congregations: From Dues and Membership to Sustaining Communities of Purpose," UJA-Federation of New York's recent report on synagogues, author Beth Cousens, Ph.D., explains<sup>1</sup>:

*The economic downturn of 2008 was a catalyst that spurred individuals into ceasing synagogue membership. It was only a catalyst, though — an incident that revealed commitments, feelings, and other factors or situations that were already in place, each of which shapes or complicates membership attrition.*

Cousens outlines four other factors as follows: 1) the changing generational attitudes toward synagogue membership; 2) the transactional practice of finance in synagogues; 3) the lack of inclusion; and 4) synagogues' fear of change.

Cousens's analysis is important because it links the purely fiscal shortcomings of the dues model with broader cultural and philosophical changes occurring in the American Jewish community. All of these factors are driving a search for alternative models of synagogue finance that also mirror the highest of our Jewish values and aspirations. It is crucial, Cousens argues, that we repair the misalignment between creating relationship-based communities and paying for those communities with a transactional financial model. Ron Wolfson's recent book, *Relational Judaism*,<sup>2</sup> has also been important in suggesting a blueprint for the creation and re-creation of engaged, caring synagogue communities.

## What Is This Guide and What Is Its Purpose?

This guide focuses on synagogues that have adopted the voluntary dues model as one pathway toward rebuilding and realigning their spiritual and financial health. For this guide, we have largely chosen the language of "voluntary commitment" as opposed to "voluntary dues," as it more closely reflects the names given to this model by the 26 synagogues in this study.<sup>3</sup>

1 Connected Congregations: From Dues and Membership to Sustaining Synagogues of Purpose, SYNERGY: UJA-Federation of New York and Synagogues Together, 2013, page 1

2 Ron Wolfson, *Relational Judaism: Using the Power of Relationship to Transform The Jewish Community* (Woodstock, VT: Jewish Lights, 2013)

3 The name of the model varied greatly from synagogue to synagogue. See sidebar on page 4.

## **Different Names for Synagogue Financial Models**

Annual Financial Commitment  
Voluntary Donations from the Head and Heart  
Pledging System  
Membership Contribution and Pledges  
Temple Community Commitment  
Annual Commitment  
Financial Commitment  
Self Evaluation Pledge Plan  
Gift of the Heart and Gift of the Hand  
Pledge of Annual Financial Commitment  
Flexible Membership Commitment  
Terumah  
Voluntary Commitment  
Financial Commitment  
T'rumat HaLev  
Membership Pledge System  
Volunteer and Engagement Commitment  
Voluntary Financial Commitment  
Gift of the Heart  
Monthly Contribution  
Free Will  
Sustaining Pledge Program  
T'rumah  
Pledge System  
Voluntary Annual Support  
Kehilah

It is important to note that the idea of a voluntary commitment model does not arise out of a vacuum. Its Jewish roots go back to the building of the *Mishkan* in Biblical times, when all whose hearts were willing brought donations. And the idea may have achieved a particular Jewish cultural currency today in the early 21st century. American synagogues have long existed side by side with churches that use their own variations of the voluntary commitment model. For the many members of today's synagogues who were not raised as Jews, are married to non-Jews, or have discussed as friends the worship lives of their non-Jewish neighbors, it is the dues system that seems strange and uncomfortable, not the other way around.

More than 100 years ago, Rabbi Stephen Wise became the first rabbi to introduce the voluntary commitment model to modern American synagogue life, first at Congregation Beth Israel in Portland, Oregon, and then at the Free Synagogue in New York City (later to be renamed the Stephen Wise Free Synagogue). He argued that the dues system created a distinction between those who could afford to pay and those who could not, and it was precisely this distinction that had no place in a religious community. He believed that only a free will, or voluntary commitment, model was commensurate with the deepest ideals of Judaism. A century later, many synagogues are putting this vision to the test. This guide is a description and analysis of the 26 synagogues<sup>1</sup> in the United States that have eliminated dues and currently use the voluntary commitment model. Of these 26 synagogues, five were founded using the voluntary commitment model, 12 moved to this model between 2000 and 2012, and nine shifted to voluntary commitment in fiscal year 2013 – 14. For a complete chart of the synagogues included in this study, please see page 7.

This study is unique in its scope. We interviewed leaders at every synagogue in the country that we identified as using the voluntary commitment model as of September 1, 2014. We provide details on the way the model works, why synagogues leaders made the decision to adopt this model, and the process they followed in adopting it, as well as data about how revenue, membership, and giving patterns have changed since switching to the voluntary commitment model. We have also provided information that will answer questions and stimulate conversation about the voluntary commitment model.

We included four in-depth case studies: three for synagogues that have been using the voluntary commitment model for several years and one for a synagogue where the model did not work as intended and that has since moved back to a regular dues model.

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<sup>1</sup> As of September 1, 2014.

The information presented in this guide comes from interviews with synagogue presidents, past presidents, rabbis, executive directors, treasurers, membership directors, and committee chairs, as well as from synagogue websites, historical documentation, and surveys.

The publication of this guide should not be taken as an endorsement of the voluntary commitment model by UJA-Federation of New York. We presume that just as there is diversity among synagogues in America, there will be a diversity of successful synagogue financing models. While the voluntary commitment model may not be right for every synagogue, we do believe that all synagogues will benefit from thinking through some of the implications of the model.

### **The purpose of this guide is to:**

- Expose Jewish communal leaders to the voluntary commitment model, and to present the characteristics, components, best practices, benefits, and challenges of this model.
- Provide a diagnostic tool for synagogues to assess their readiness to move to this model.
- Provide synagogues that are ready and willing to make this change the confidence, direction, and tools they need to be successful.
- Provide all synagogues, not just those considering moving to the voluntary commitment model, an opportunity to learn from the experiences of those that do use it.

### **Who Will Benefit From Reading This Guide?**

The information and tools presented in this guide will benefit all synagogue leaders regardless of their ultimate decision about moving toward the voluntary commitment model. This guide was written with the following groups in mind:

- Lay and professional leaders of synagogues who are interested in exploring the voluntary commitment model and in learning from the experiences of synagogues that have made the transition.
- Executive directors and other synagogue professionals seeking to understand the latest trends in synagogue finance.
- Jewish professionals and consultants who work with synagogues.
- Jewish thought leaders interested in the future of synagogues and the meaning of synagogue membership.

# SECTION ONE: The Voluntary Commitment Model Defined

## What Is the Voluntary Commitment Model?

In this guide, we define the voluntary commitment model as follows:

1. Synagogue members and prospective members pledge a financial commitment of their own choosing, with guidance from the synagogue. Whatever members' chosen commitment, they are considered to be members of the community without negotiation. There is no "dues relief" or "abatement" policy or process.
2. Synagogue leaders endeavor to align this new financial model with all aspects of their synagogue culture, values, and practices. In all correspondence with their members regarding financial commitments, they make clear the covenantal nature of the system, its alignment with Jewish and synagogue values, and the fact that it is voluntary.

## How Does It Work?

In the voluntary commitment model, synagogues generally calculate a sustaining dollar amount, which is usually the total budget for the synagogue divided by the number of member households. There may be further adjustments to this amount to accommodate various circumstances.<sup>1</sup> The synagogue shares this dollar amount with its members as a guide for pledging. Temple Beth El in Aptos, California, describes its sustaining amount as "the level at which we can sustain a fully functioning temple." Some synagogues also provide a lower level or a minimum amount as a second guide. Temple Beth El sets a minimum amount that it defines as the amount each family needs to give to operate the synagogue with minimal services and programs. The sustaining amount, of course, differs by synagogue and is typically higher in areas with higher costs of living. We found the range for sustaining amounts to be between \$1,500 and \$2,900 per year per member/household.

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<sup>1</sup> A few of the congregations we interviewed differed from the basic model by determining their sustaining amount by individual voting adults rather than by member units, and a few synagogues differentiate between single and family sustaining amounts, although it is noteworthy that the overwhelming majority of the congregations do not differentiate between categories, i.e. senior citizens, singles, families. In the voluntary commitment model the categories become less relevant as members can simply choose to pay a lower rate if they deem the sustaining rate too expensive.

Congregation Shma Koleinu (CSK) in Houston, Texas, shares its pledging information publicly on its website as follows:

*Pledge an amount per month that isn't impossible but causes you to stretch a little bit. We recommend \$200/month because that is what it costs to run CSK per household. If this is not in your ballpark or if your ballpark is vastly larger, you are free to choose the amount that is most appropriate for you.*

*Commit to participate and attend CSK programming. So much better than the ease with which your monthly debit will painlessly exit your account will be the spiritual wakeup call you will receive when you reap the benefits of engaging with organic Jewish life at CSK.*

*When you find the right opportunity or you would like to dream one up and let us help you achieve it, let us know how you'd like to get involved in charting our direction.*

In determining their sustaining amounts, some synagogues lower their revenue targets by removing expected income from school fees and/or building rentals. Then they divide that lower number by the number of households to arrive at the sustaining amount. Some synagogues further lower this number by removing expected fundraising or endowment revenue. The formulas to determine the sustaining amounts will vary. Some synagogues will want to fund their entire budget through voluntary commitment donations, while some will also rely on fees, endowment income, and other donations to make up necessary revenue.

The majority of synagogues in this study do continue to charge fees for religious schools, b'nai mitzvah, and/or building funds, and they continue ongoing philanthropic efforts to raise funds through High Holiday and annual appeals, galas, and other development programs. When they include these kinds of fees and philanthropy in their budgets, synagogues will calculate their sustaining amounts to replace the amount of money each synagogue was collecting specifically from dues.



## Which Synagogues Use the Voluntary Commitment Model (VCM)?

Congregation	City, State	Denomination	Membership	Age of Congregation	Date Started VCM
*Central Reform Congregation	St. Louis, MO	Reform	750	30	1984
*Congregation Shir Shalom	Woodstock, VT	Reform	125	26	1988
*Congregation Sukkat Shalom	Wilmette, IL	Reform	318	19	1995
*The New Shul	Scottsdale, AZ	Independent	150	12	2002
Oak Park Temple B'nai Abraham Zion	Oak Grove, IL	Reform	526	95	2004
Temple Israel of Sharon	Sharon, MA	Conservative	648	78	2009
Congregation Shaare Emeth	St. Louis, MO	Reform	1750	147	2009
The Valley Temple	Cincinnati, OH	Reform	260	64	2010
Temple Brith Achim	King of Prussia, PA	Reform	276	43	2010
Temple Beth El	Aptos, CA	Reform	530	60	2010
Temple Ahavat Achim	Gloucester, MA	Conservative	160	100	2011
Temple Beth-El	Jersey City, NJ	Reform	174	143	2012
Beth Israel Congregation	Jackson, MS	Reform	214	154	2012
Temple Beit HaYam	Stuart, FL	Reform	244	21	2012
Temple Kol Ami	W. Bloomfield Hills, MI	Reform	331	48	2012
Temple Beth Tzedek	Amherst, NY	Conservative	425	6	2012
Beth Chaim Congregation	Danville, CA	Independent	230	36	2013
Temple Beth Am	Jupiter, FL	Reform	450	31	2013
Temple Emanu-El	Providence, RI	Conservative	800	90	2013
*Congregation Shma Koleinu	Houston, TX	Independent	150	1	2014
Congregation Bet Shalom	Tucson, AZ	Conservative	124	30	2014
Congregation Or Atid	Wayland, MA	Conservative	150	23	2014
Tifereth Israel Synagogue	San Diego, CA	Conservative	319	109	2014
Temple Emanu-El	Marblehead, MA	Reform	450	60	2014
Touro Synagogue	New Orleans, LA	Reform	515	186	2014
Temple B'nai Or	Morristown, NJ	Reform	600	60	2014

Note: Since the conclusion of our research, many additional synagogues have started using the voluntary commitment model.

\*founded as VCM congregations

Only one synagogue in this study, Congregation Shir Shalom in Woodstock, Vermont, which has been using the voluntary commitment model for decades, funds itself without any fees. As they state:

*Like Vermont, Shir Shalom is a special place. There is no formal membership. No dues. No fees for school or services. All financial support is voluntary. Our goal is simply to offer a Jewish experience that will enable Jewish people from diverse backgrounds to join.*

Every synagogue in this study uses some sustaining amount as a guide to giving. Congregants are not expected to choose their level of support without guidance from synagogue leadership. A common misconception of the voluntary commitment model is that members arbitrarily choose how much to give. In practice, we have found that synagogues do provide guidelines based on how much it costs to run the synagogue.

We have also found that sharing these costs and guidelines has the benefit of increasing financial transparency. All of the synagogues in this study agree that this new transparency has led to more productive conversations about money. For all of the synagogues we studied, conversations about synagogue finance became more open and productive. Every single synagogue agreed that the move to the voluntary commitment model was a positive community-building experience. One synagogue executive director said the benefit of the model was not even the model itself, but the opportunity to go through a transition process and have open conversations about money. This is frequently cited as an ancillary benefit to the process of moving to the voluntary commitment model.

In order to be successful, every synagogue utilizing the voluntary commitment model must have some members who give more than the sustaining amount. How to incentivize giving and recognize donors became key questions for synagogues moving to this model. Most synagogues in this study incentivize giving above the sustaining amount by establishing higher giving categories. For example, Temple Beth Tzedek in Amherst, New York, which is now in its second year of the voluntary commitment model, has a sustaining amount of \$2,060, which it calls its “Supporters/Tomchim” category. It also has a “Life/Chai” category of \$2,420+; a “Koah/Strength” category of \$2,780+; a “Pillars/Tomchim” category of \$3,500+; and a “Lions/Areyot” category of \$4,940. Everyone who gives the sustaining level or higher is mentioned in the synagogue newsletter. Donors in the three highest categories are invited to a barbeque at the rabbi’s home. Another example of a special recognition category comes from Temple B’nai Or in Morristown,

New Jersey. It created a recognition category called “Builders” for people who increase their pledge from one year to the next, even if that pledge is below the sustaining amount.

The New Shul in Scottsdale, Arizona, and Congregation Sukkat Shalom in Wilmette, Illinois, two synagogues founded as voluntary commitment synagogues, have no public recognition of donors. They made this decision as a way of expressing their particular cultures and values. For most of the synagogues interviewed, however, donors who give above the sustaining amounts are recognized in some special way. See case studies beginning on page 18 for examples of recognition categories.

## What Are the Commonalities Among These Synagogues?

We identified six commonalities among the synagogues utilizing the voluntary commitment model:

Commonalities of Voluntary Commitment Synagogues	
Geography	23 synagogues (88 percent) are in or around large cities
Size	21 synagogues (81 percent) have fewer than 550 members
Denomination	16 synagogues (62 percent) are Reform
Rabbinic Tenure	Of the 21 synagogues that switched to voluntary commitment, 17 (81 percent) had the same rabbi for at least five years
Lay Leadership	All had strong lay leadership with proven business and financial acumen leading the change process
Finances	All synagogues had growing financial concerns, but were still fiscally stable at the time of change

### Geography: 23 synagogues (88 percent) are in or around large cities

While the synagogues utilizing the voluntary commitment model are spread all over the country from Marblehead, Massachusetts, to Jackson, Mississippi, to the suburbs of Chicago, Illinois, to San Diego, California, 88 percent of them are located in and around large cities. The three that are more remote are in Jackson, Mississippi, Stuart, Florida, and Woodstock, Vermont.

**Size: 21 synagogues (81 percent) have fewer than 550 members**

Number of Household Members	Number of Synagogues Using Voluntary Commitment Model
1,000+	1
551 - 999	4
251 - 550	11
1 - 250	10

There are several possible reasons why large synagogues have, so far, been less involved in moving toward the voluntary commitment model. First, larger synagogues might be more averse to radical change of any sort simply because they are larger and more complex institutions. Second, synagogues that have been able to maintain their high membership numbers might already be doing something compelling for their membership, so they are less likely to think about making financial changes. Third, as our interviews reveal, synagogues that have eliminated dues have done significant outreach to individual members as a way to engage them and encourage financial commitment. Larger synagogues may be wary of devoting the time and energy of their staff members to do this one-on-one outreach.

**Denomination: 16 synagogues (62 percent) affiliate with the Union for Reform Judaism**

Synagogue Denomination	Number of Synagogues Utilizing Voluntary Commitment
Reform	16
Conservative	7
Independent	3
Orthodox	0

We suggest two possible reasons for the preponderance of Reform synagogues among those that use the voluntary commitment model. First, there might be some correspondence between openness to change in the religious and financial realms. Reform synagogues, by their very nature, believe that religious identity and practice are not fixed and unchanging, and

this may, perhaps, predispose them to the idea that synagogue finance is, likewise, not fixed and unchanging. Second, the inclusion in Reform synagogues of a large number of interfaith families may be a significant factor in regard to the voluntary commitment model. For many non-Jewish spouses that come from Protestant or Catholic backgrounds, the concept of a voluntary donation is more familiar and comfortable than a predetermined dues amount.

Why no Orthodox synagogues? According to Rabbi Judah Isaacs of the Orthodox Union, the level of financial commitment to Orthodox synagogues has remained pretty steady, even throughout the recent recession, so there has not been the same impetus to rethink financial models. Rabbi Isaacs also believes that “the sense of financial responsibility to the synagogue for the traditional Jew is deeply connected to their obligation of supporting the needs of the community. The synagogue is a central part of their daily or weekly lives and they feel a deep connection and financial responsibility to the institution.”

**Rabbinic Tenure: Of the 21 synagogues that changed to the voluntary commitment model,<sup>1</sup> 17 (81 percent) had the same rabbi for at least five years**

This commonality leads us to believe that synagogues with longer-tenured rabbis have developed trusted lay-professional partnerships that enable potentially risky financial changes to be made. Synagogues undergoing rabbinic turnover are often preoccupied and focused on that turnover, and tend to not take on additional change processes. For synagogues considering making this funding model change, clergy stability is an important factor to consider.

**Lay Leadership: All synagogues had strong lay leadership with proven business and financial acumen leading the change process**

Lay leaders, who were typically board members who had strong backgrounds in business and finances, were usually the ones to champion the move to the voluntary commitment model. While clergy stability was an important factor, it was rarely the clergy who were the most active proponents of a new financial system. Having veteran synagogue leaders with professional financial expertise and intellectual capital created a sense of confidence in the process.

<sup>1</sup> Twenty-one synagogues in this study switched to voluntary dues from a previous dues structure, and five were founded using the voluntary commitment model.

**Finances: All synagogues had growing financial concerns, but were still fiscally stable at the time of change**

The financial stability of these synagogues is another commonality. All but one articulated that they had financial concerns leading up to the change to voluntary commitment, but they were not in financial crisis. The one exception is Temple Beth-El in Jersey City, New Jersey, which was experiencing financial turbulence partially related to damage it endured from Hurricane Irene. Its move to this model has actually been an enormous boon to the synagogue, which has seen a large membership and revenue increase (see page 14). According to

Beth-El president Kay Magilavy, who championed the move to the voluntary commitment model after she learned about it from her affiliation with The Valley Temple in Cincinnati, Ohio:

*We established Terumah, our free-will giving program, as part of a general opening up of barriers to membership. It attracted a steady stream of unaffiliated young professionals who are enthusiastically tackling our financial and physical plant problems. Setting our Terumah guidelines gave us a financial transparency previously unknown here. Without these two developments, this congregation would not have survived these past three years.*

## SECTION TWO: Why Have Synagogues Chosen the Voluntary Commitment Model?

The 26 synagogues in our study articulated three main reasons for choosing the voluntary commitment model. These reasons can be categorized as financial reasons, values-based reasons, and engagement reasons. While each individual synagogue cited a particular primary motivation, once they each began the process of change, they realized that all three reasons are closely linked — i.e., the voluntary commitment model is not purely about finances; it is about synagogue values and member engagement, as well.

### Financial Reasons

Rob Carver, a lay leader at Temple Israel of Sharon in Sharon, Massachusetts, and a professor of business administration at Stonehill College, summed up Temple Israel of Sharon's decision to eliminate dues at the height of the recession by saying:

*We were on the wrong side of the demand curve. Each year we were raising dues to make our budget numbers, and we reached a point where we were actually losing money when we raised dues. We had reached a price point where families decided they would rather not belong to the synagogue at all, than pay higher dues. Of course families could come to us for an abatement, but everyone finds the abatement process onerous, so some families just leave. And raising dues again, particularly at the height of the Recession, just seemed to sow ill will amongst the congregation. The fundamental financial argument for moving to voluntary commitment is that the dues system is limited and creates a barrier to people joining and staying in the synagogue. We heard from many congregations that the voluntary system makes it harder for current members to quit — especially post-b'nai mitzvah families and those facing financial difficulties. Getting that temple bill in the mail was often the tipping point. Voluntary commitment makes it easier to retain members.*

Rabbi Debra Hachen, from Temple Beth-El in Jersey City, New Jersey explains:

*Voluntary commitment enables those going through financial changes in their lives to maintain membership without having to ask for an abatement. Our members who retire on limited income, or have to pay college tuition, or have a job loss can adjust their pledge year by year.*

Though primarily about revenue, the financial reasons articulated above go far beyond dollars alone. Carver notes that the system creates a better atmosphere around money. Members feel empowered by knowing they have chosen to pay at a level that supports the synagogue, rather than feeling harangued about their lack of adequate support. This improved atmosphere around money creates new opportunities for fundraising and development. After moving to the voluntary commitment model six years ago, Temple Israel of Sharon successfully ran an endowment campaign that raised \$3 million, the first of its magnitude in synagogue history. The synagogue credits the improved financial feeling created by voluntary commitment for the members' generosity.

### Values-Based Reasons

For some synagogues the decision to use the voluntary commitment model came from a deep commitment to better align their financial cultures with Torah and Jewish values.

For Scott Roseman, a lay leader who led his 500-family synagogue in Aptos, California, through this change, the issue was about trying to create a better community atmosphere and incorporate fairness into the funding model:

*Voluntary commitment works because people feel better when they make their donations. Are people going to hoodwink the system? For sure, but they would probably do it either way. When you don't force people to go before a committee, they feel better. Asking people for tax returns — that is just embittering. We used to do that, but in fact we tended to focus on folks who were at the lower end who were paying \$200 instead of \$400, instead of asking the high-end folks to go from \$2,000 to \$2,500. We removed the whole paternalistic system of dues forgiveness, where people had to justify why they paid what they paid. Now, our model honors everyone for whatever s/he is able to pay, everybody is on the same "honor" system, and most people choose to be "honorable." This is much more compatible with the kind of Judaism that our members — including myself — want to be part of.*

Kerry Tapia, executive director of Touro Synagogue in New Orleans, Louisiana, explains that temple's decision to choose the voluntary commitment model as an expression of its vision:

*After an intentional two-year process of engaging the board in a dialogue about values and vision, we chose the voluntary commitment model because it best reflects who we are and it aligns with our vision. The financial aspect of this model is an expression of value, meaning, and relationships and not a fee-for-service transaction.*

Rabbi Eric Lazar at Temple B'rith Achim in King of Prussia, Pennsylvania, articulates a different idea. He believes the free-will model is based on values grounded in Torah:

*The voluntary commitment model is specifically based upon the story in the Torah where God asks the Israelites: In building the mishkan [the holy space], give as your hearts move you. In our community we have now created our own mishkan. We ask our folks to give what they can, both financially and in other ways that could benefit the synagogue. We call it our Gift of the Heart and Gift of the Hand program.*

After many years of serving as rabbi in synagogues with a traditional dues model, Rabbi Michael Wasserman, who along with his wife Rabbi Elana Kanter started The New Shul in Scottsdale, Arizona, has a more far-reaching critique of the dues model currently used in most synagogues:

*Our goal in founding the shul was to create a deeper, more authentic sense of community than we had experienced in mainstream synagogues, in part by redefining the meaning of money in the member-synagogue relationship. It has become the norm in American synagogues to take the dues-for-membership model literally, to think of membership as something that one buys, much like a health club membership. When paying dues, congregants ask themselves what they are getting for their money, and synagogues try to make their services and programs worth the price. The implicit paradigm — and sometimes the explicit one — is the consumer market.*

*But the consumer model, even at its best, is incompatible with true spiritual community ... Consumerism is a very poor foundation on which to build a sense of meaning. Our intention in founding The New Shul was to use structural change to generate a different kind of synagogue culture, in which members would see themselves not as customers but as partners in the work of community-building. One of the shul's founding principles was*

*that membership would not be for sale. We would break with the consumer model by removing the price tag from membership.*<sup>1</sup>

Congregation Shir Shalom in Woodstock, Vermont, founded in 1988 with the voluntary commitment model describes its philosophy as follows:

*We have always funded ourselves through “gifts of the heart.” Never requiring dues, a building fund, school tuition, or fees for seats. Our strategy was never about financial planning — it was vision-driven to eliminate all barriers to participation.*

As we learn from these synagogues, designing a funding model based on Torah and Jewish values like equality, inclusion, respect, trust, and honor has the power to build meaningful Jewish communities where members contribute emotionally and financially.

## Engagement Reasons

Another commonly reported reason for moving toward voluntary commitment is that it is the most relational synagogue funding model. As Ron Wolfson writes so well in his book *Relational Judaism*, synagogues have recognized that:

*The predominant framework for synagogues for many decades has been the delivery of services, education and programs. While synagogues must continue to do these things, for the synagogue to thrive in the next era of American Jewish life, the synagogue at its heart has to be relational and engaged with its members.*

Many synagogue leaders we interviewed emphasized that the voluntary commitment model feels the most in tune with this idea. Some synagogues have moved toward the voluntary commitment model primarily because it seemed the best opportunity to engage their members more deeply.

Gershon Levine, the executive director of Temple Emanu-El in Providence, Rhode Island, said his 800-family Conservative synagogue recently moved to the new system in an effort to revitalize member engagement.

*We wanted to find a system where people would be partners, and not be told what to do. This system is really about that partnership. There was also a negative perception — and it was just a perception but it still had some power — that those who were not on full dues conceived of themselves as not full*

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<sup>1</sup> Michael Wasserman, “From Purchase to Partnership: Removing the Price Tag of Synagogue Membership” [ejewishphilanthropy.com](http://ejewishphilanthropy.com), June 18, 2013.

*members. For us, voluntary commitment works better than other synagogue funding models to eliminate that perception.*

The desire to move to a partnership ethos was a consistent theme among the synagogues that have moved to this model. Temple Kol Ami in Detroit, Michigan, reported a member saying at a focus group that a voluntary commitment model would make her feel like a true member, rather than someone who had to ask for a favor every year.

Rabbi Dan Goldblatt of Beth Chaim Congregation in Danville, California, announced the change to the voluntary commitment model during his Yom Kippur sermon in 2013. Following the High Holidays, every member of the congregation received a gift in the mail with a ring and a note saying “mazal tov, we are engaged.” Rabbi Goldblatt invited every member of the synagogue to meet with him personally to discuss their engagement commitment. He is on a personal mission to engage every family in a meaningful and personal way. Beth Chaim’s move to this new financial structure was part of a synagogue-wide effort they called “Re-envision Beth Chaim.”

Temple B’nai Or in Morristown, New Jersey, like Beth Chaim Congregation in Danville, California, and Temple Brith Achim in King of Prussia, Pennsylvania, require members to pledge not only a financial commitment, but also an engagement or volunteer commitment.

When members are allowed to give as they choose, any lack of engagement in the life of the congregation may be reflected in low levels of financial commitment. The voluntary commitment model does not just push congregations toward engagement, but can in fact, be a form of engagement itself, because it puts the onus on synagogues to be fully devoted to doing the work of engagement.

## SECTION THREE: The Voluntary Commitment Model Experience

Our interviews revealed an overwhelmingly positive feeling about the voluntary commitment experience. More specifically, the 21 synagogues that switched to the voluntary commitment model from another dues model experienced positive and healthy results. Every synagogue in this study believes the voluntary commitment model achieved what they wanted it to and that it is the right funding model for them. We summarize these findings in three sections labeled “Membership,” “Revenue,” and “Giving.”

### Membership

#### **The average annual membership has increased 4 percent.**

The average annual net membership increase for synagogues that changed to this model is 4 percent. Two synagogues saw dramatic membership increases of 25 percent and 15 percent. Other synagogues saw modest growth, with three synagogues showing flat or reduced membership. The average overall number is somewhat skewed because of the very dramatic increases of two synagogues, but the overall trend is clear.<sup>1</sup>

Tifereth Israel Synagogue in San Diego, California, gained eight new families — an immediate increase of 2.5 percent within one month of switching to the new voluntary commitment model they call Terumah.

Temple Emanu-El in Providence, Rhode Island saw overall membership grow 6 percent with 45 new families in the first year of its new system, after having averaged only 20 to 25 new members in each of the previous few years.

#### **Recruiting and retaining members has gotten easier.**

Temple Beth-El in Jersey City, New Jersey, has seen the most dramatic membership increase (25 percent) in the two years since it has moved to a voluntary commitment system. Certainly not all of the increase is attributable to the new funding model, as Jersey City is seeing a large influx of young people, but the synagogue believes the system has attracted some of

these young people and lowered the barriers to entry into the synagogue. According to Rabbi Debra Hachen:

*Our new system makes it harder for current members to quit. In the past, when they got their dues bill, some stretched financially and then did not renew because they were embarrassed to ask for a dues reduction. Now they stay. Terumah sends the message that you are welcome in the community simply because you want to be there, and then you make a financial commitment in line with your financial ability.*

Temple Beit HaYam, in Stuart, Florida, presents an important story that is echoed by other congregations. It put the voluntary commitment model in place in fiscal year 2013 after a deliberative process that was fully supported by the board and rabbi. The membership in those first few months jumped significantly from 228 families to 252 families. But eight of those new families were already gone by the end of the year, so the final new membership number was 244. This still represents a sizeable jump for a congregation this size, but it also raises the possibility that the voluntary commitment model can attract some families who are not serious about membership and might not stay.

Despite this problem, the Temple Beit HaYam leadership is still highly pleased with the new membership system. The president reports that seven new young families (with members under 40 years old) joined, whereas the previous year no new young families joined. Under the prior dues structure, the synagogue only had one family with members under 35 in the entire synagogue, whereas after making the change, four of the seven new young families had members under 35. Three of those families are paying the full sustaining amount, and these families all report that the financial system was an essential factor in their decision to join the synagogue.

#### **The level of member engagement and involvement has increased.**

We asked each synagogue the question, “How would you describe the level of member engagement pre- and post-voluntary commitment using a scale of 1 – 5 (with 1 being completely disengaged and 5 being completely engaged)? The average level of engagement before voluntary commitment was 3.5 and since voluntary commitment, it has increased to 4.1.

<sup>1</sup> We use a historically weighted calculation to get to this number. If congregation X moved to this system five years ago and has seen a membership increase of 25 percent since that time, and congregation Z moved to this system last year and has seen a 10 percent increase, the calculation would be congregation X [5+5+5+5+5] + congregation Z [10] = 35 divided by 6 = an average annual growth rate of 5.83 percent.



**The perceived value and meaning of membership is heightened.**

We asked each synagogue the question, “How do you think your members would rate the value of membership?” Using the same 1 – 5 scale, the average perceived value of membership pre-voluntary commitment was 3.3 and since voluntary commitment, it has increased to 4.5. These are, of course, crude measurements of synagogue culture, but the numbers reflect the fact that these 26 synagogues see themselves as more relational, connected, and engaged now that they use the voluntary commitment model.

\$800,000 this 5 percent increase represents a significant impact. Only two synagogues reported flat or negative revenue growth, and in neither case was it considered significant. In one case, the revenue decrease was a result of a number of longtime supporters of the congregation moving out of town. Most of the synagogues in our study agreed that revenue gain, though crucial to the success of the new model, was, in some sense, a secondary benefit to the increase in the number of members. As one synagogue president said simply, “We’d rather have the people than not have them.”

Survey Question	Pre-Voluntary Commitment	Post-Voluntary Commitment
How would you describe the level of member engagement? (1 = completely disengaged; 5 = completely engaged)	Average = 3.5 Median = 3	Average = 4.1 Median = 4
How do you think your members would rate the value of membership? (1 = not at all; 5 = very valuable)	Average = 3.3 Median = 3	Average = 4.1 Median = 4.5

Part of the process of adopting the voluntary commitment model should be reflecting on the meaning of membership itself. Synagogues have often equated membership with paying a fee. But people want to be a part of communities that are meaningful. Membership is about connecting oneself to the values of a community. Money should be the means to support the community, and not the end in itself. The emergence of the voluntary commitment model might simply be a way for synagogues to galvanize this spirit and remind themselves of this ongoing congregational truth.

**Revenue**

**The average annual total revenue<sup>1</sup> has increased 4.4 percent.**

Overall, synagogues in our sample enjoyed a 4.4 percent increase in total revenue after moving to the voluntary commitment model. Temple Beth Tzedek, in Amherst, New York, for example, reported an increase of \$50,000 in pledges above what they would normally have expected in the first six months of the program. Out of a total budget of approximately

**Synagogues that had backup plans did not use them.**

As part of their process to adopt the voluntary commitment model, some synagogues created backup plans. Synagogues reported these two strategies: 1) promising the members they would return to the old model if voluntary commitment did not succeed; and 2) securing donors willing to make up revenue shortfalls should it be necessary.

Temple Kol Ami in Detroit, Michigan, and Temple Israel of Sharon in Sharon, Massachusetts, for example, had individual donors willing to make good on any revenue shortfall the synagogues might encounter when they first put voluntary commitment in place. Despite the possibility that this strategy could actually deter some members from giving generously, these synagogues felt that the sense of financial security was crucial. To date, neither synagogue has had to activate its backup plan.

Most of the synagogues in our sample entered into the voluntary commitment process without backup plans. Brad York, president of Temple Emanu-El in Marblehead, Massachusetts, put it this way: “We have no backup plan if voluntary commitment does not work. We are all in and we will make it work.” Temple Emanu-El approached this transition with the hope and trust that their membership would respond generously, and so far they have.

<sup>1</sup> We caution against solely relying on these statistics, as we have not verified their accuracy. Different synagogues have varying methodologies for tracking their total revenue and calculating what percentage of it comes from dues, fees, and philanthropy. In light of that, we found the most consistent, comparable average revenue increase to be 4.4 percent.

## Giving

### **There are more new members, but they are often paying less.**

Some synagogues found that their new members were less likely to pay the sustaining amount than longer-term members. Although not ideal, most synagogues still view the membership increase in a positive light. As Gershon Levine, executive director at Temple Emanu-El in Providence, Rhode Island, puts it:

*We have 55 new families who joined this year, many who thought synagogue membership was out of reach. Are they paying the sustaining amount? Not many of them. But are they paying money we never would have seen? Definitely, and now it's up to us to engage them in a meaningful way.*

Whether newer members who are paying below the sustaining amount will increase their donations in coming years is a crucial question for voluntary commitment synagogues. The experience of those synagogues that have been using voluntary commitment models for a longer time does suggest that families will begin to donate at higher levels. Most synagogues in our sample have been using a voluntary commitment model for too short a time for this question to be answered meaningfully.

### **Members who paid less than their dues categories under a fixed dues model increased their contributions with the voluntary commitment model.**

One of the interesting findings from several congregations is that members who were paying reduced dues under the old system actually gave more after the switch to the voluntary commitment model. Many synagogues reported on members who paid reduced dues through an abatement process, but pledged more when given the opportunity to make a voluntary commitment. These increases alone do not fully account for the positive revenue numbers seen by synagogues, but are an important reminder that people are often more generous when they, themselves, decide on how much to contribute, and trust that no one is judging their commitment level.

For example, in the first year of switching to voluntary commitment, 80 percent of Temple Israel of Sharon's members completed the new self-assessed Annual Commitment pledge form. Fifty-four percent committed to the same or increased amounts as their prior, mandatory dues. Twenty-one percent committed to increases of greater than 10 percent of their former dues.

### **Most synagogues rely on a sizeable percentage of members who donate right at the sustaining amount.**

There is no uniformity among the voluntary commitment synagogues on percentage of members who pledge below, at, and above the sustaining amount. Oak Park Temple in Illinois has 70 percent of its synagogue donating at or above the sustaining amount, while Temple Beth El in Aptos, California, has just 25 percent donating at or above sustaining. Part of the difference lies in how synagogues set their sustaining amounts. Beth El sets its sustaining amount at \$2,800, while Oak Park has a range for its sustaining amount that begins almost \$1,000 lower. None of our sample synagogues report that they are reliant on a small cadre of wealthy donors to make the system of work. Most congregations rely on a sizeable percentage of the congregation to pay the sustaining amount.<sup>1</sup>

The following synagogue (which requested anonymity) provides a good example of the dispersion effect. This synagogue uses a relatively small sustaining amount of \$1,580, which reflects the fact that it has a generous development campaign and makes a strong effort to keep expenses low.

As seen in the chart below, 17 percent of members pay above the sustaining amount, 32 percent pay at sustaining, and 51 percent pay below. In other words, it's split 50/50 among those who pay at or above sustaining and those who pay below sustaining. Sixty-nine percent of revenue generated through the voluntary pledges comes from 49 percent of the members. While it is absolutely crucial to have some members paying above the sustaining amount, it is the middle group of members who provide the bulk of revenue. Experience to date shows that for the voluntary commitment model to work, there has to be widespread engagement and encouragement among the entire membership — not just those with the capacity to give at higher levels.

### **None of the synagogues reported a “free rider” problem.**

What about the *shnorers*? Of all the questions asked about the voluntary commitment model, perhaps none is asked more often than this one: won't too many people make token donations but still claim all the benefits of membership. Many synagogues reported deep concern about this possibility during their initial planning, yet not a single synagogue reports that this was a problem as the transition went forward. Further, one of the themes that continually arose in our conversations with these synagogues was the sense that the synagogue is better

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<sup>1</sup> Both Oak Park Temple and Beth El are examined more closely in the case studies beginning on page 18.

<b>Donation Level</b>	<b>Percent of members giving in each range</b>	<b>Percent of total collected from voluntary pledges<sup>1</sup></b>
Above sustaining	17 percent	29 percent
At sustaining: \$1,580	32 percent	40 percent
\$1,000 - \$1,500	8 percent	8 percent
\$840 - \$1,000	16 percent	13 percent
\$500 - \$840	13 percent	7 percent
Lower than \$500	14 percent	3 percent

off – financially and culturally – when it presumes people will be generous. An oft cited “turn off” to synagogue life is that synagogues often adopt a tone of disrespect to members who believe they are doing all that they can to support the community. We suggest that synagogues considering a move toward voluntary commitment think carefully about perceptions of financial trust or mistrust within their cultures.

It seems clear from our study that the synagogues that have adopted the voluntary commitment model believe this model to be a success. It has positively impacted their experiences with membership, revenue, and giving. It promotes engagement and an open and transparent culture around money, it lowers barriers to entry, encourages membership retention, and it values everyone as sacred members of the community. One could ask,

is it the voluntary commitment model itself that caused these positive outcomes, or were these synagogues already on the path to transformation and the voluntary commitment model was the funding model that best reflected their new approach to membership and money?

The short answer is “yes” to both questions. The synagogues we studied entered into the process of becoming a voluntary commitment synagogue for three primary reasons: to improve finances, to increase engagement, and to align their financial culture with their values. Just as we learned that these three reasons for choosing voluntary commitment are often intertwined, we also saw that the impact of moving to this model was experienced on all three fronts.

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<sup>1</sup> This is the percentage of revenue taken in from the voluntary commitment pledging, but exclusive of fees and other development gifts.

## SECTION FOUR: Case Studies

We conducted extensive interviews with three specific synagogues to provide more detailed information about their decisions to move to the voluntary commitment model, the process that each followed to adopt the new model, and the results they are experiencing. In many ways, these three synagogues: Temple Beth El in Aptos, California, Oak Park Temple B'nai Abraham Zion in Oak Park, Illinois, and Temple Israel of Sharon in Sharon, Massachusetts, are representative of all the synagogues we studied for this guide.

We also conducted an extensive interview with Congregation Emanu-El in San Francisco, California. Congregation Emanu-El did, in fact, have tremendous success with the voluntary commitment model for almost 13 years, but then had some financial difficulties following the recession in 2007. After a period of study and reflection, Congregation Emanu-El moved away from the voluntary commitment model back to a more traditional dues model.

### Temple Beth El, Aptos, California

#### Background

Temple Beth El, JCC of Santa Cruz is a 500+ family synagogue that serves the greater Santa Cruz, California, Jewish community. Temple Beth El was founded in the 1950s as a JCC and Conservative synagogue, and became a Reform congregation later in the 1960s. Its history is still reflected in mixed liturgy and a variety of traditions. Nearby is a small Conservative synagogue, a small Renewal synagogue, and two Chabad houses. Temple Beth El, however, is the largest synagogue in the area and the only one that owns its own building.

Temple Beth El draws its members from an extended geographic area, meaning that traffic and driving distance can be barriers to participation. Proximity to UC Santa Cruz, the Pacific Ocean, and Silicon Valley are attracting more and more young people to the general area, although the majority of these younger Jewish professionals are not affiliating with synagogues. The recession of 2007 hit Temple Beth El hard, with a loss of approximately 100 households and a revenue shortage of \$130,000 in 2008. Temple leaders cut expenses sharply and reduced staff, which caused tremendous stress on remaining personnel.

Temple Beth El was utilizing a fair-share dues model that suggested a 1 – 2 percent contribution of members' income, but approximately 50 percent of the synagogue was on some type of dues relief arrangement. There was also a minimum suggested dues amount of \$500, but for some even this was a financial stretch, especially for those earning below \$50,000. Many people in the lower income bracket felt alienated by this model and just didn't join. Temple Beth El had the reputation of being a place for rich people.

#### Highlights:

- The fair-share dues model raised insufficient revenue to cover operating costs.
- This dues model was alienating people and preventing them from joining the synagogue.
- Temple Beth El experienced diminishing membership in part due to the changing attitude toward affiliation by younger families.

#### Process of Change

In the fall of 2009, the persistent effort and dedication of the vice president of membership development prompted synagogue leaders to begin discussing the necessity for serious change. The congregation found encouragement in a model for change that had been developed at Oak Park Temple B'nai Abraham Zion in Oak Park, Illinois (see case study on page 20).

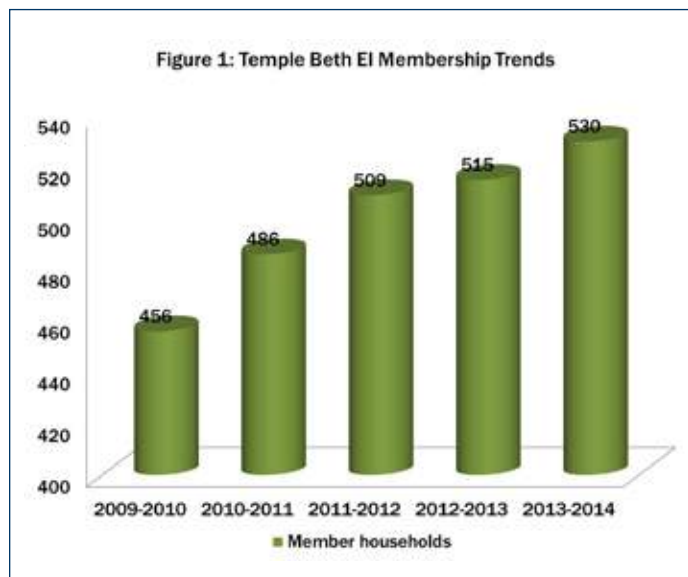
Based on the Oak Park model, Temple Beth El calculated its own "Membership Renewal" contribution levels, including a required minimum donation of \$36 per year. The new plan also removed the entire dues adjustment process. The new dues model, along with a revised set of budgetary assumptions, was approved by the board in April 2010. It was introduced to the synagogue members at its Annual Meeting in May 2010, and followed up with a letter to the full membership in June 2010. (See Appendix 1 for the letter of introduction on page 41). The new model was frequently publicized and well received by the synagogue.

## Highlights:

- A respected community member and vice president of the board initiated and led the change.
- Conversations with the committee and board moved the decision forward.
- The financial barrier for membership was removed.
- The new model did not assume changes in giving patterns of higher levels.

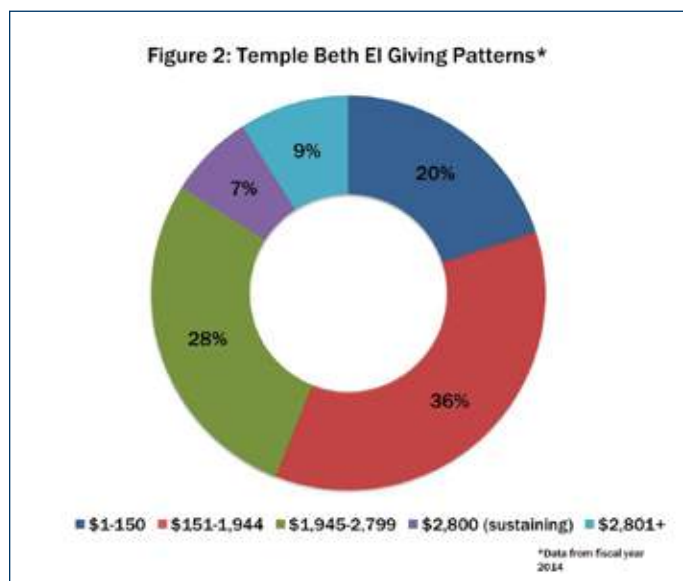
## Voluntary Commitment Model Experience

In the first year of this change (2010 – 2011), which was still the middle of a deep recession, income from membership exceeded the budgeted amount by 1.5 percent. Membership started growing, with a net increase of 30 families (see Figure 1). In the second year, membership grew further by a net of 23 families, and income from dues exceeded the new budgeted amount again by an additional 1.5 percent. Forty new families joined this past fiscal year of 2013 – 2014, and membership is up from 450 families in 2009 to 530 families in June 2014.



It is interesting to note that in the 2013 – 14 fiscal year, 20 percent of members pledged at \$150 or lower, while only 7 percent of members pledged at the sustaining amount of \$2,800. Nine percent of households pledged above the sustaining amount. While membership is up overall, new members are only paying an average of \$420 per year, which is significantly lower than the average pledge of longtime member families. The hope, of course, is that new members will eventually increase their annual pledges.

Despite this increase in membership and the fact that Temple Beth EI requests a 4 percent pledge increase annually, the actual income received from pledges has remained flat. This could certainly be a future area of concern and needs to be watched closely. Historically, the percentage of members pledging below the sustaining amount has increased from about 50 percent in the old model to 84 percent in the new model. It is not all bad news, however, as 28 percent of membership pledged within the suggested minimum amount of \$1,945 – \$2,799. The experience of Temple Beth EI is consistent with our findings from other synagogues in terms of relying on a sizable percentage of people donating right around sustaining and in terms of newer members paying less.



In 2013 Temple Beth EI conducted a synagogue-wide survey as part of a “Journey of Self Discovery.” The survey was followed by focus groups and town hall meetings to help determine the direction of the synagogue in the next few years, and to prepare for the retirement of the long-tenured senior rabbi. Survey results found a very high level of satisfaction with the voluntary commitment model.

A further result of the survey and associated research is a focus on outreach to the region’s growing number of unaffiliated Jews. The Temple Beth EI leadership is creating new opportunities for connection by bringing services and programs to other geographical areas in the region. Leaders have also discussed doing away with High Holiday tickets. The synagogue is grappling with the question of whether it should open its door even wider, knowing that the average contribution from those coming in is likely to be low, or should it maintain some version of more traditional models that require payment for participation?

What the Numbers Say	Pre-Voluntary Dues Model	Post-Voluntary Dues Model
How many member households?	456 in 2009	530
What was/is the total synagogue budget?	\$1.27 million (after cuts in 2009)	\$1.4 million
What was/is actual average dues/pledge amount received per household?	\$1,438	\$1,300
What percent of members paid full dues or now give at sustaining?	19 percent	\$2,800: 7 percent (FY2013/14)
What percent of members give above sustaining?	31 percent	Above \$2,800: 9 percent With Special Recognition Levels of: Pillar: \$10,000+ Benefactor: \$6,696+ Supporter: 4,950+
What percent of members were on abatement or now give below sustaining?	50 percent	84 percent
What percent of budget came/comes from dues, fees, fundraising, schools, other?	Dues: 51 percent Religious School and Preschool: 34 percent Fundraising, Fees, and Other: 15 percent	Dues: 49 percent Religious School and Preschool: 38 percent Fundraising, Fees, and Other: 13 percent
What other fundraising?	N/A	N/A

### Highlights:

- There is high satisfaction with the voluntary commitment model.
- New members are paying significantly below the sustaining amount.
- Membership keeps growing.
- Giving patterns have been spread across the spectrum.
- New models of connection and engagement with the unaffiliated are being explored.

## Oak Park Temple B'nai Abraham Zion

### Background

Oak Park Temple B'nai Abraham Zion (OPT) is a 150-year-old Reform synagogue in Chicago's western inner suburb. As described on its website, Oak Park is a historic congregation with a diverse population and is home to many artists, educators,

professionals, and social activists. Today, OPT has more than 500 households and a \$1.3 million budget.

True to its founding principles, OPT is built on the principles of *tikkun olam*, outreach, equality, and community-building. The synagogue successfully maintained a fair-share dues model for nearly 15 years before it switched to the voluntary commitment model in 2004. Under the fair-share system, members were asked to assess 2 percent of their annual household income to be paid as dues, with an implicit minimum of \$600 per family.

In the late 1990s, OPT launched a successful capital campaign in preparation for a relatively large building expansion. In 2000, both the capital campaign and the construction of a new wing were successfully completed. This effort also resulted in the creation of an endowment/restricted fund for future building projects.

At the same time, however, OPT found itself facing serious financial issues. Staff expenses, particularly medical insurance premiums, were steadily and dramatically increasing. Costs for maintaining the new building, as well as remaining infrastructure issues, were

rising. Expected new member targets, which were anticipated to help contribute to the dues revenue stream, were falling short. Between the years 2000 and 2003, OPT found itself in a steady and regular pattern of annual operational deficits. These deficits rose to as much as 10 percent of the annual operating budget.

These financial problems were worsened by a spreading sentiment that the fair-share dues model was not working. Leadership and congregants alike questioned whether families were declaring their dues truthfully. Depending on personal realities, some families who could have exceeded the 2 percent requirement did not, and those with financial difficulties, illness, or employment problems could not pay anywhere near 2 percent.

A study showed that 80 percent of congregants declared dues under the expected average of \$1,800 per family. The leadership initially met annual shortfalls by borrowing against restricted funds, though this was clearly not a long-term solution.

**Highlights:**

- There was a successful capital and endowment campaign, but simultaneous operational budget deficits.
- There is a strong culture of *tikkun olam* and social responsibility.
- Eighty percent of membership households contributed under the expected sustaining amount.

What the Numbers Say	Pre-Voluntary Dues Model	Post-Voluntary Dues Model
How many household members?	425 in 2003	320 in 2008 517 in 2013 526 in 2014
What was/is the total synagogue budget?	\$1 million	\$1.28 million
What was/is actual average dues/pledge amount received per household?	\$1,300 – \$1,500	\$1,750
What percent of members paid full dues or now give at sustaining?	20 percent gave \$1,800 or more	\$1,855 – \$2,680: 43 percent (data from 2010)
What percent of members give above sustaining?	20 percent gave \$1,800 or more	Above \$2,680: 27 percent (data from 2010) Amudim/Pillars: \$10,000 Shomrim/Guardians: \$7,500 Manhigim/Leaders: \$5,000 Bonim /Builders: \$3,600
What percent of members were on abatement or now give below sustaining?	50 percent gave under \$1,200	Below \$1,855: 30 percent (data from 2010)
What percent of budget came/comes from dues, fees, fundraising, schools, other?	Dues: 61 percent Summer Camp: 5 percent Fundraising: 18 percent Religious School: 16 percent	Dues: 68 percent Summer Camp: 4 percent Fundraising: 14 percent Religious School: 14 percent
What other fundraising?	Capital Campaign, Annual Kol Nidre and Passover Appeals	Annual Kol Nidre and Passover Appeals
What other fees?	Annual Building Fund: \$225 Religious School: \$350 B’nai Mitzvah Fee: \$675	Annual Building Fund: \$335 Religious School: \$490 – \$855 B’nai Mitzvah Fee: \$800

## Process of Change

In September of 2002, a special task force was convened to explore the fair-share dues system. The task force was led by two trusted synagogue leaders who had professional financial expertise and experience with synagogue finances. The OPT clergy did not play a significant role in the research, decision making, or implementation of the dues project. The task force had three objectives:

1. Build a system that will increase the overall revenue, restore perceived fairness, and reliably predict dues.
2. Maintain a culture of personal choice in financial commitment.
3. Be true to Jewish tradition that teaches fairness and appropriateness in financial dealings.

The task force was committed to finding a dues and membership model that would align with synagogue culture, meet their members' needs, and focus on personal obligation to the synagogue and the larger Jewish community. As one of the first modern-day synagogues to explore a voluntary commitment model, it was willing to make a radical change.

The task force finished its work in four months, presenting its recommendations to the board of trustees in February of 2003. It suggested a voluntary commitment model based on four principles:

1. A self-directed "pay what you can" approach. This would be a move toward all three of the objectives listed above.
2. Financial transparency and shared information. Leadership would significantly increase the amount of financial information available to congregants, including operation costs, program costs, education fees, spending patterns, and long-term plans for the synagogue.
3. An explicit minimum dues number that would be higher than the current implicit minimum and easier to go below if necessary.
4. A written set of principles that would help members establish their pledge amounts.

The board approved the new model to take effect the following fiscal year (July 1, 2003), with no backup plan in place. There was full confidence that the new system would work and that it perfectly aligned with OPT's overarching principles and culture. OPT's leadership would explain to members that the synagogue is a family and that fiscal security is everyone's responsibility – all should give, and those who can give more will make up for those who cannot. Synagogue leaders introduced the new system to

the congregation by sending letters, creating a list of frequently asked questions (FAQs), hosting open houses, and scheduling one-on-one meetings with families who requested one.

Under the new voluntary commitment model, the finance committee determines each year the sustaining amount per family. It then defines higher levels of giving. In 2003-2004, when OPT first started the voluntary commitment model, the sustaining amount was \$1,200 per family; today it is \$1,855. But ultimately, congregants can dictate their own pledge amounts. All one has to do to be considered a member and to receive High Holiday tickets is to return a pledge card. See Appendix 2 for the synagogue's 2014-2015 pledge letter on page 43.

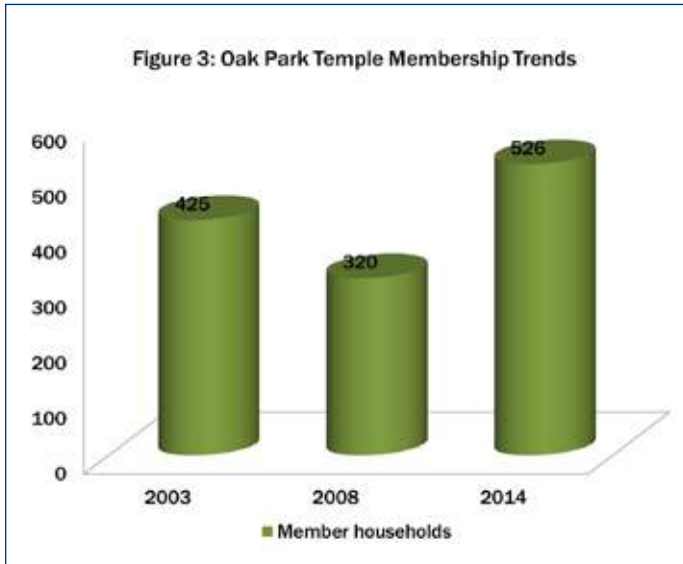
### Highlights:

- The culture of OPT was maintained throughout the process.
- Strong emphasis was given to the teachings about community responsibility and voluntary commitment in Jewish texts.
- Clergy members were not involved in the process.
- Written policies, guidelines, and transparent financial information were made readily available to all members.
- There was no backup plan.

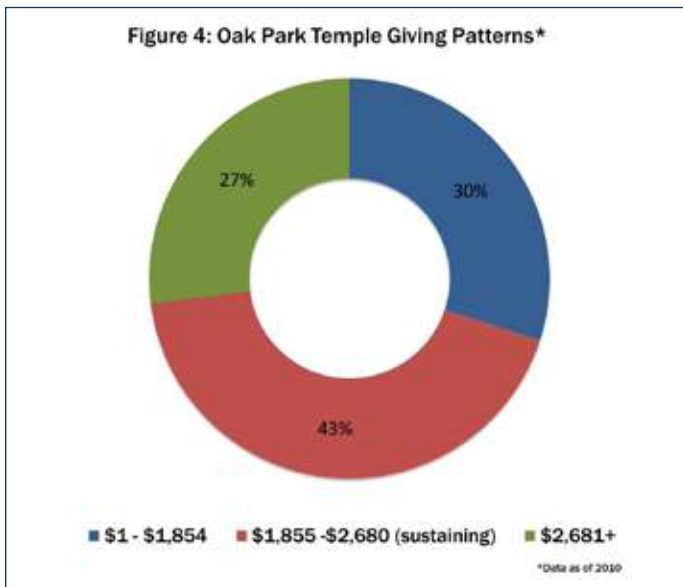
### Voluntary Commitment Model Experience

The synagogue was overwhelmingly supportive of the new initiative. Pledges for the first year rose by 9.5 percent from the previous year's fair-share dues assessment model. All current members returned pledge cards. Operational budget deficits persisted, but at much lower levels than before. Membership numbers were also very positive. There were 425 member households in 2003, prior to adopting the voluntary dues model. Today, in 2014, there are 526 households, an increase of 24 percent. Membership has fluctuated during the 10 years that OPT has been utilizing the voluntary commitment model, with the most fluctuation during the economic downturn of 2008, when membership decreased to 320 households. Since then, OPT has rebuilt its membership to 526 households, an increase of 64 percent since 2008.





OPT was truly a pioneer of the voluntary commitment model. The synagogue was featured in a number of newspaper and magazine articles. After one such article in Reform Judaism’s *Inside Leadership*, the temple received more than 50 phone calls from other synagogues looking to explore voluntary commitment. OPT graciously made all of its materials and forms readily available to others. One of the factors critical to the success of the voluntary commitment model at OPT is the synagogue’s strong sense of communal responsibility. To further enhance this value, this year OPT officially changed the name of its system from “Voluntary Dues” to “Community Commitment Pledge.”



**Highlights:**

- A large percentage of members who previously gave below the sustaining amount with fair share, immediately increased their annual pledge with voluntary commitment.
- OPT felt tremendous pride being a leader and resource for other synagogues interested in voluntary commitment.
- Membership has fluctuated during the 10 years that OPT has been utilizing the voluntary commitment model, but overall membership is up 24 percent from 2004 - 2014.

**Temple Israel of Sharon, Sharon, Massachusetts**

**Background**

Temple Israel of Sharon is located in Sharon, Massachusetts, a suburb to the south of Boston. For decades, Sharon was known as a bastion of Jewish life and culture, with a high percentage of Jews of all movements living there. There are seven synagogues in Sharon itself and approximately 20 additional synagogues nearby. A simple web search identifies at least five day schools (Conservative and Orthodox) within easy commuting distance, as well as kosher restaurants, butchers, and other organizations of Jewish interest.

Since the year 2000, changing demographics and economic realities have altered this rosy picture. Over the last decade, younger Jewish families have stopped settling in the area at former rates, and those who did were less likely to affiliate with a synagogue. Older, more established Jewish families sold their homes to younger families of diverse ethnicities. Boasting more than 700 families in the early 2000s, Temple Israel of Sharon experienced a steady decline in membership over the next five years. By 2006, the synagogue had lost approximately 70 families and expected that this pattern would continue. This decline in membership was also experienced by many other synagogues in the area.

By 2008-2009, Temple Israel of Sharon showed a \$275,000 shortfall in its \$1.8 million budget, necessitating a 21 percent across-the-board dues increase. This shortfall was caused both by the declining number of members and decreasing dues payment per remaining household. For example, in 2003-2004, families aged 65+ made up 20 percent of Temple Israel of Sharon’s membership. Only five years later, that percentage increased to 26 percent. Under the traditional dues structure that was in place, senior families paid significantly less than younger families. In 2006, for instance, regular families paid \$1,995 in membership dues versus senior membership dues of only \$777. This simple reality led to a steady pattern of larger budget deficits year over year.

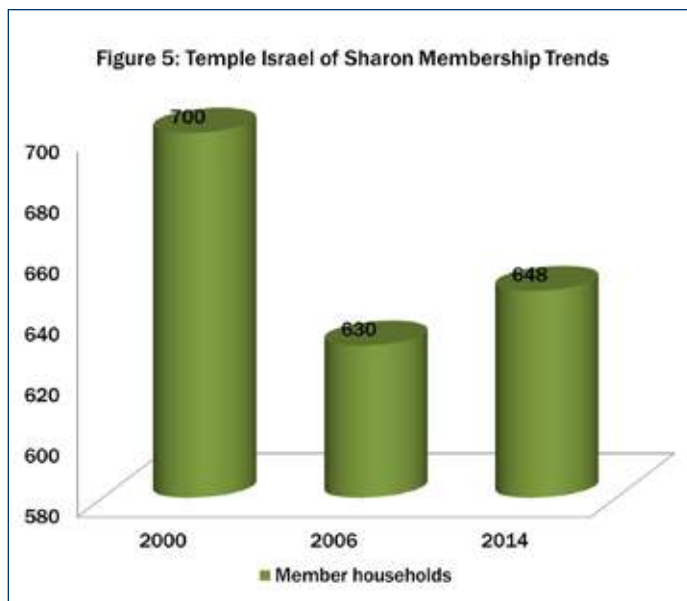
## Highlights:

- The traditional dues model raised insufficient revenue to cover operating costs.
- Leadership needed larger and larger annual dues increases.
- Changing community demographics, including age and ethnicity, were affecting revenue.
- Traditional dues were viewed as a barrier to affiliation.
- Changing attitudes toward affiliation by younger families was affecting membership.

## Process of Change

In July 2006, synagogue expenses were cut to a bare minimum, and a special task force was established to investigate membership projections and alternate dues structures. Throughout the entire research and decision-making process, a great deal of energy was focused on communicating with the synagogue community. The leadership wanted members to understand the problem, take part in the discussion, and be kept apprised of the steps they were taking. The rabbi spoke about the process frequently from the bimah and gave related *divrei Torah* at meetings. The board and leadership frequently wrote articles for the bulletin and sent informational letters to congregants.

The task force, chaired by the board vice president of finance/ executive vice president, who was a trusted and well-respected member of the community, developed a thoughtful and comprehensive approach to its research. Among many other sources of information, the task force examined public census reports to understand the demographic trends of the larger



community. Every member of the synagogue was invited to parlor meetings and open houses dedicated to the topic and asked to participate in surveys. After the first year of the effort, the task force membership was increased from five to 11 members.

It was through an honest commitment to listening to the synagogue members that the task force made its most important finding – that synagogue members absolutely hated the idea of a fair-share dues system that would have required a measure of financial self-disclosure. After thorough research, the compilation of the survey data, running hypothetical models of various revenue scenarios, etc., the answer for Temple Israel of Sharon turned out to be the voluntary commitment model, which they called “Annual Commitment.” High-quality presentations explaining this decision were created, and, once again, communicated to synagogue members. The board decided that adoption of the voluntary commitment model would require a general vote of approval by the entire membership.

To prepare for the hoped-for approval of the new “Annual Commitment” model, Temple Israel of Sharon’s senior leadership went one step further by presenting their case to their largest donors prior to the vote. Some of these donors agreed to make up any deficits for the first year of implementation. As it turned out, this generous backup plan was never needed.

## Highlights:

- A trusted member of the synagogue led the project.
- The task force listened to synagogue members, even abandoning its original solution when faced with unfavorable feedback.
- There was frequent, transparent communication among all parties involved.
- Leadership was able to mitigate risk by creating a fallback plan.
- Expenses were greatly reduced to ease the task of revenue generation.

## Voluntary Commitment Model Experience

In the first year, 80 percent of all households completed the new self-assessed “Annual Commitment” pledge form. Fifty-four percent committed to the same or increased amounts as their prior, mandatory dues. Twenty-one percent committed to increases of greater than 10 percent of their former dues. Temple Israel of Sharon was able to create a balanced budget around these commitment targets. Though member numbers initially continued to drop, the pace of resignations slowed. Some former members have since returned, and membership today is at 648.

What the Numbers Say	Pre-Voluntary Dues Model	Post-Voluntary Dues Model
How many household memberships?	684 (average 2003 – 2007) Dropped to 620 at lowest	648
What was/is the total synagogue budget?	\$1.8 million	\$1.7 million
What was/is actual average dues/ pledge amount received per household?	\$1,544	\$1,765
What percent of members paid full dues or now give at sustaining?	70 percent	\$3,200 – \$4,300: 9 percent
What percent of members give above sustaining?	N/A	Above \$4,300: 36 percent Pillar: \$4,301 \$5,649 Cornerstone: \$5,650 – \$7,199 Guardian: \$7,200+
What percent of members were on abatement or now give below sustaining?	30 percent	Below \$3,200: 55 percent
What percent of budget came/comes from dues, fees, fundraising, schools, other?	Dues: 72 percent Philanthropy: 17 percent Religious school: 11 percent	Dues: 68 percent Fundraising: 21 percent (includes drawdown from new endowment) Religious school: 11 percent

Most promising is that an increase of 20 households is expected over the next year.

Temple Israel of Sharon is beginning its fifth year utilizing the voluntary commitment model. The average dues for a regular family under the traditional dues system was \$1,544. Under the Annual Commitment model this past year, pledges for the average family are running at \$1,765. In 2013-2014, 45 percent of households contributed at or above the needed sustaining amount. Temple Israel of Sharon has also demonstrated a strong commitment to keep its expenses low. No new programs or initiatives are approved without securing advanced funding for them. Before the change to the Annual Commitment model in 2009-2010, Temple Israel of Sharon had a \$1.8 million annual operating budget. Four years later, the operating budget is at \$1.7 million.

Despite the relative success of the voluntary commitment model, Temple Israel of Sharon still faces many challenges. Revenue forecasting is difficult, and annual budget deficits are still projected. Congregants have been confused about the relationship between their voluntary membership commitments and other ongoing fundraising efforts, such as the Annual Campaign (High Holiday Appeal). It has been difficult to get members to complete new voluntary commitment forms each year. Many assume that the

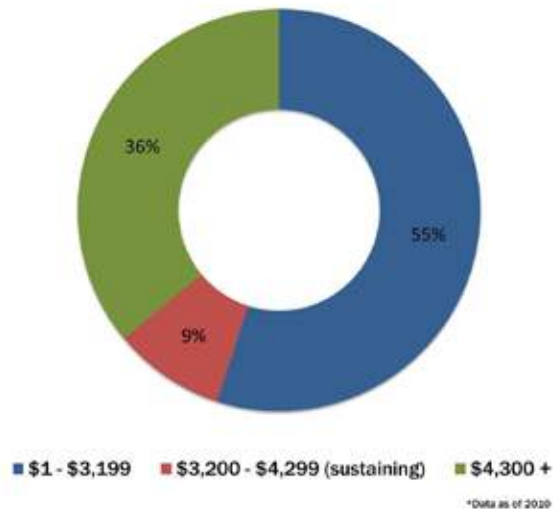
synagogue will continue to bill at the same pledge level year after year. Leadership has had limited success in getting households to reassess their pledges and, potentially, to pledge at higher levels over time. This has been especially true of new, younger families who generally pledge under the sustaining amount.<sup>1</sup> To encourage annual increases, Temple Israel of Sharon maintains a yearly updated recognition wall for all those contributing above the sustaining amount or who increase their contribution by greater than 10 percent from the previous year.<sup>2</sup>

Amazingly, Temple Israel of Sharon launched an aggressive \$2 million endowment campaign at the same time as converting to the Annual Commitment model. The campaign has been overwhelmingly successful, raising \$3.2 million (75 percent more than targeted) and, while pledges have slowed down, new contributions are still being made.

1 One reason that new, younger families may pledge lower than the sustaining amount is the mandatory Building Fund, which must be paid over the first six years. The hope is that when they finish paying the Building Fund, they will be able to increase their voluntary Annual Commitment.

2 As long as that amount is at least \$100. See Appendix 3 on page 44 for Temple Israel 2014-2015 Annual Commitment Form for households. Note: There is a separate form for individuals.

Figure 6: Temple Israel of Sharon Giving Patterns\*



### Highlights:

- Annual sustaining amount is computed each year by dividing needed revenue by number of households.
- There is a strong commitment to keeping operating expenses low. There are no new initiatives without securing advance funding.
- Membership decreases slowed and slight increases began.
- The synagogue was able to launch a successful endowment campaign in conjunction with its “Annual Commitment” model.

## Congregation Emanu-El, San Francisco, California

Congregation Emanu-El is the only synagogue we have identified that used a voluntary commitment model, but ultimately changed back to a more standard dues system (as a result, it is not one of the 26 synagogues listed on page 7). Congregation Emanu-El is a 164-year-old urban synagogue with 2,100 households representing a diverse membership. It is known as the oldest synagogue west of the Mississippi and the largest Reform synagogue in northern California, with 7 clergy, 49 full-time staff, 121 part-time staff, and an 18-member board of trustees. San Francisco is home to 210,000 Jews and 27 synagogues.<sup>1</sup> But in 1996, Congregation Emanu-El had a problem, according to the temple’s executive director:

*No matter how hard we tried to promote our innovative Hebrew school, dynamic clergy, or range of services, prospective*

*members always had one question: how much does it cost? They didn’t want to know who the rabbi was or what the programs were. They wanted to know about dues.*

So, after 146 years of using a dues system, synagogue leaders introduced a new voluntary dues policy. The new policy had four characteristics: 1) new members had a one-year free trial membership as a way to remove the dues question from the decision to join; 2) current members were asked to make a voluntary contribution using 2 percent of the family income as a suggested guide; 3) there was a suggested minimum contribution of \$1,400; and 4) the abatement process was removed. If new members stayed past the first year, the same voluntary policy would apply, but they were given three years to gradually increase their contribution to the suggested 2 percent of family income.

In a September 15, 2000, article on JWeekly.com, Congregation Emanu-El shared its results. The congregation gained 200 new members in each of the first four years of the voluntary dues policy compared to 50 new members annually before the change.

*Sixty-five percent of people renewed their membership the second year and 70 percent the third year. In total, 67 percent of members paid something. In a Brandeis University study conducted of Congregation Emanu-El’s policy, 78 percent of new members said the dues policy was important in their decision to join the synagogue. 73 percent of those surveyed had never belonged to a synagogue as adults.<sup>2</sup>*

After 13 years, however, voluntary contributions were only covering 30 percent of Congregation Emanu-El’s operating budget. In April 2009, synagogue president Andrew Colvin announced in a letter to members that the synagogue would move away from voluntary commitment. Colvin explained, “We are working diligently to cope with the economic downturn that is affecting many members of our congregation, lessening their ability to pay dues.” Congregation Emanu-El moved back to a more traditional dues model with minimum contribution categories determined by age and marital status. It did, however, retain first-year “choose your dues” as part of the new membership commitment guidelines (Appendix TK). No one is denied membership due to financial circumstances.

We spoke with the current executive director, Joseph Elbaum, and director of membership services, Terry Kraus, who attributed the lack of success with voluntary commitment to six factors: perception that the wealthiest members are fully supporting the

1 For more information, consult “A Guide to Jewish life in the San Francisco Bay Area” [www.jewishresourceguide.com](http://www.jewishresourceguide.com).

2 JWeekly August and September 2000.

synagogue, lack of financial transparency, lack of engagement, nature of members, expense of living in San Francisco, and administrative burden.

Congregation Emanu-El was perceived as a wealthy synagogue, heavily endowed and supported by its most affluent members. At the same time, it did not have significant financial transparency, so members did not understand that dues only covered 30 percent of the operating budget, and that the affluent members and the endowment did not cover the costs of the entire synagogue. Its members are cosmopolitan and engaged in many activities, and temple is not necessarily the center of their lives. Additionally, San Francisco is an expensive city, so many new young members who joined for one or maybe two years left San Francisco after having children. Joseph Elbaum explained that maintaining voluntary commitment also became an administrative burden, as staff was spending a considerable amount of time speaking individually with each household about its contribution.

Since the change back to a standard dues model in 2009, Emanu-El has experienced a 12.5 percent increase in revenue with a 17 percent decrease in households, and the per-household dollar contribution has gone up 35.5 percent. Forty-one percent of Emanu-El members are paying at their category levels, 25 percent above, and 43 percent below.

The case of Congregation Emanu-El speaks both for and against the long-term viability of the voluntary commitment model. The membership increase certainly points to the success of the model, and Congregation Emanu-El's impressive early success is generally mirrored by other synagogues in our study. The longer-term revenue problem should, of course, be a concern for synagogues trying the voluntary commitment model. The administrative burden is an important note as well. Other synagogues in our study have noted a similar burden on their administrative staff. The particular nature of this example is important to keep in mind since the affluence and transience of San Francisco make it a somewhat unique synagogue environment.

## SECTION FIVE: The Process of Becoming a Voluntary Commitment Synagogue

Every synagogue that changed to the voluntary commitment model went through these eight steps:

1. Articulate the need to change
2. Create a lead team
3. Conduct external research
4. Evaluate financial and membership situation
5. Design details and procedures
6. Obtain board feedback and approval
7. Develop communication and plan
8. Evaluate and improve

Cantor Jamie Marx of the historic Touro Synagogue in New Orleans said his committee started as the “It’s Not a Dues Committee” Committee (INADC). What would ultimately be a two-year process of study began with the notion that the synagogue wanted to take a fresh look at how its financial system aligned with its values. Touro Synagogue resembles about half of the synagogues that switched to the voluntary commitment model. Those similar to Touro Synagogue looked at their overall financial structure without a predetermined goal and took between one and two years to adopt the voluntary commitment model. The other half of synagogues focused on moving to the voluntary commitment model from the outset and took about six to nine months from the beginning of their work to implementing the new model. These latter synagogues generally took less time in working through the first four steps of the process outlined above.

The following are examples of the above process as experienced by some of our sample synagogues. These examples are meant to be descriptive rather than proscriptive; every synagogue will find its own unique way of proceeding.

At each step in the process of moving to the voluntary commitment model, there are questions that your synagogue’s leadership should address. We recommend reading through the entire process and considering all of the questions as a way to gauge your interest, stamina, ability, and readiness prior to undertaking a process of this magnitude. Before embarking on a move to the voluntary commitment model it is important to determine the readiness of your congregation. To help determine this level of readiness we have included a Diagnostic Readiness Tool that can be found on page 32.

### 1. Articulate the need to change

Each synagogue that switched to the voluntary commitment model had at least one person who believed strongly that there was a need to change the dues models. The most common champion was a lay leader who had a good understanding of the finances of the synagogue and believed the synagogue faced, or would face, financial stagnation unless changes were made. In some synagogues, it was the clergy who first expressed the need for change. In many cases, the sense that change was needed included questions of engagement as well as finance and revenue enhancement. Here are some comments we collected during our interviews:

*“The only thing we all (the lead team) agreed on is that our current dues system is not working anymore and we need to change it.”*

*“The emotional and physical energy it took to manage people who couldn’t afford to pay full dues was siphoning off energy. We were focusing on the wrong end of the spectrum and not spending enough time on the people who could pay more. We just had to change how we were managing our time, our people, our money, and our relationships.”*

*“A third of our congregation is already on abatement and we already let them pay what they want, so let’s just call it what it is and make the switch. Why say we have an abatement policy if we don’t use it? We need to change this now.”*

*“It was just a feeling we had on the board, starting with a few of us that felt like it was the right time to make the change to voluntary commitment.”*

*“I do not want to see Judaism die on my watch — it’s time to change.”*

#### Questions to Explore:

- Do we need to change? Why?
- Do we need to be thinking about changing our financial system, some other part of the synagogue, or both?
- Looking out over a five-year horizon, will we continue to be financially stable?

- Is there anything wrong or broken with what we are currently doing?
- What would happen if we continued to do what we are doing?

## 2. Create a lead team

The creation of a lead team of people charged with the task of reviewing the financial structure of the synagogue is the second step. In assembling this team, most synagogues felt it was imperative to have committee members who were intimately familiar with the budget of the synagogue and its recent history.

For some synagogues, it was important to include people who voiced opposition to any financial change as part of this lead team in order to make sure that their concerns were being addressed. Rabbi Dan Goldblatt at Congregation Beth Chaim in Danville, California, encountered pushback from certain members who thought they should have been involved with the planning of the new system. As a response, Rabbi Goldblatt or a board member met personally with each person who expressed concern. We advise that synagogues considering the move to voluntary commitment try to identify in advance members who might push back against this change, and work carefully to include them in planning and gain their support.

Lead teams varied in size. The smallest lead team we found was composed of four team members — a clergy person, president, treasurer, and vice president. The largest lead team comprised the full board of directors. Some synagogues created a new task force like the INADC from Touro Synagogue, and some synagogues used an existing body like the executive committee, membership committee, or Board of Directors as the lead team. The synagogues with smaller teams generally had a shorter process. All lead teams met regularly, regardless of size, and they kept the governing bodies informed of their progress.

### Questions to Explore:

- Who are the right people to lead this effort?
- Who has the power to make the decision to change our dues structure, and who has the power to obstruct that change? Do we want them on the lead team?
- What strategies will we need to manage resistance to change that might come from anyone at any point in this process?
- Who are our trusted financial stewards?
- How large should our committee be?
- How often can the lead team realistically expect to meet?

## 3. Conduct external research

Every lead team went through a research stage that included general learning about synagogue funding and engagement models, and specific learning about synagogues that have switched to the voluntary commitment model. Lead teams realized early on that this process presented an opportunity to learn about general trends in Jewish affiliation and the role of synagogues in the 21st century. The synagogues that went through a longer overall process tended to spend much more time in this research stage learning and studying global Jewish trends as well as specific ideas related to synagogue funding and the voluntary commitment model. You can find a short bibliography (see page 38) that includes the basic resources to begin the research stage at the end of this guide. Typically, lead team members found other synagogues that had been experimenting with the voluntary commitment model and got in touch with them to learn from their experiences. They came across these synagogues through online searches, conventions, presidential chat boards, calling their denominational central office, etc.

### Questions to Explore:

- What are we trying to learn?
- What questions do we want to answer?
- Where is there information already available?
- Are we determined to move directly to the voluntary commitment model, or are we going to study all possible models and then decide which is best for us?

## 4. Evaluate financial and membership situation

This internal evaluation step has two parts: quantitative and qualitative. The quantitative evaluation requires a close analysis of the synagogue's current dues model, membership data and trends, and financial situation. The qualitative evaluation involves analyzing members' attitudes toward the present dues structure as well as their level of engagement and satisfaction with the synagogue. Many synagogues took a close look at their abatement policies as part of this process. Touro Synagogue executive director Kerry Tapia shares:

*We had the epiphany that the whole thing was voluntary anyway. The bottom line was that most of our members were already self-assessing — either above or below the bill they received. With voluntary commitment, they could do that without shame or arduous process.*

The synagogues that engaged in this process for one to two years tended to conduct focus groups, parlor meetings, town hall meetings, one-on-one conversations, and/or surveys with varying demographics and stakeholders. Deborah Wechsler, president of Beth Chaim Congregation in Danville, California, explained that synagogue's decision to conduct multiple focus groups during this evaluation step as follows:

*We went into this process knowing we needed to make a change, but we were not sure what that change needed to be. We knew we needed to talk about voluntary dues, but we didn't want to discuss it in a vacuum of knowledge, so we conducted multiple focus groups to consider different options for change. Change has to be both evolutionary and revolutionary. It has to have people who feel like they have control and stake in it. So we decided to bring this discussion to the whole congregation.*

The synagogues that went through a shorter overall process tended to conduct fewer feedback sessions, or none at all, because they felt they already had a good understanding of members' attitudes and expectations, and already had a level of trust that would make the switch to voluntary commitment a smooth process.

#### **Questions to Explore:**

- What internal data do we need to collect and analyze to fully understand our current financial situation?
- What internal data do we need to collect and analyze to fully understand our current membership numbers and trends?
- If we want to gather qualitative information from our members, what do we want to learn from them, from whom, and what methods do we want to use?

## **5. Design details and procedures**

Armed with external research, internal synagogue financial data, membership attitudes, feedback from the parlor meetings, and conversations with key stakeholders and donors, the lead teams created their own versions of the voluntary commitment model – complete with clear details and procedures. This is a substantive step in which the *tachlis* and procedures of the plan are determined, including what to call the new model, how to structure it, how to calculate the sustaining amount, how to determine appropriate policies and procedures associated with this new model, whether or not to continue ongoing fees and philanthropy, and what to do about donor recognition and incentivized giving. Most lead teams also developed detailed implementation strategies to present to their synagogue boards during this step of the process.

We learned from several synagogues the importance of being very clear about what the sustaining amount includes and does not include. We advise that synagogues considering the move to voluntary commitment develop clear answers to these FAQs:

*What am I supposed to give to the High Holiday appeal now?  
Do we still make a contribution to the building fund?  
Are there still religious school and b'nai mitzvah fees?  
Will I be asked less frequently to give?*

Synagogues in this study addressed these questions in a number of ways: inviting members to question-and-answer sessions, adding FAQs on websites, being very clear and straightforward on pledge forms, or sending personal letters to each family detailing their history of contributions to the synagogue.

We learned from the synagogues in this study about several procedural issues that are sometimes overlooked during this step of implementation. First was the challenge of cash-flow management. Temple Beth Tzedek in Amherst, New York, ran into a cash-flow problem when some members moved to reduce their pledges midyear. Since the pledges were voluntary to begin with, they reasoned they could be revised at any time. In the end, the board honored this request, but also began a concerted effort to clarify their pledge procedures in the second year of their model.

A second procedural issue involved the management of pledge forms. Members were now being asked to voluntarily set their own donation levels, but many were not returning their pledge forms. To remedy this, synagogues took different approaches: calling everyone who had not returned pledge forms after a certain number of days; automatically increasing the pledges from the previous year by a set amount; and making it easier to return pledge forms by adding website, credit card, and PayPal options. See Appendix 4 for an example of a pledge payment card on page 45.

#### **Questions to Explore:**

- What will we call our new voluntary commitment model?
- How are we going to structure it?
- How are we going to calculate our sustaining amount, keeping in mind that it must cover our budget and make sense to our members?
- Are we going to have levels above sustaining and, if so, what should they be?
- Are we going to recognize donors and, if so, how?
- Are we going to continue other fees and fundraising campaigns and, if so, which ones and why?



- What policies and procedures do we need to set to account for cash flow and management of pledge returns?
- When and how are we going to implement our new voluntary commitment model?
- What are the roadblocks we need to anticipate?
- Who are the experts within our congregation who need to be included in this process?

## 6. Obtain board feedback and approval

The purpose of this step is to seek additional board feedback and ultimately secure formal board approval to adopt the voluntary commitment model. The synagogues that went through a longer overall process tended to go back and forth with the board several times before agreeing on final details and implementation plans. Some synagogues even circled back to their membership to gather additional feedback on the details before they obtained board approval. No synagogue in our study moved forward with implementation before receiving formal board approval.

### Questions to Explore:

- To get board approval, what will the board members need to know, hear, see, and trust?
- Is there any reason why the board would have reservations about this proposal?
- Who are the champions of this transition on the board?
- How are we going to present this to the board and what questions do we anticipate hearing from them?

## 7. Develop a communication plan

After the board voted to adopt the voluntary commitment model, the lead team created communication plans that included: how and when to announce the voluntary commitment model, how to prepare synagogue members for the change, how to answer their potential questions, and how to communicate the specifics of the new model. Most synagogues initially launched or announced their new funding model during the High Holidays, during the Annual Meeting, or through a dedicated written announcement.

During this stage of the process, several synagogues invited additional members of the synagogue community with particular expertise in marketing and communications to design introductory letters, pledge cards, communication pieces, FAQs, web pages, membership applications, and donation forms (see Appendix 5 for an example of a marketing pamphlet and Appendix 6 for an example of FAQs on pages 46 and 47). The

synagogues that went through a shorter process typically had this done before going to a board vote and did not approach this step as comprehensively.

### Questions to Explore:

- How and when are we going to announce, launch, and communicate this change to our community?
- How are we going to integrate this change into our culture and into our current communication strategies?
- What changes are we going to have to make to our current communication pieces?<sup>1</sup>
- What new communication pieces are we going to need?
- What questions do we anticipate our members will ask, how will we answer them, and in what format?
- What else do we need to do to ensure a successful launch, implementation, and acceptance of this change?

## 8. Evaluate and improve

Most synagogues evaluated the success of their new voluntary commitment model by looking at membership, revenue, and engagement levels, by evaluating giving patterns, and by taking the pulse of community sentiment. It was typical for the president to give regular reports to the board on the progress and process, with the first update around six months after the launch.

In her August 2014 column in the synagogue newsletter, Beth Chaim Congregation president Deborah Wechsler reported that the synagogue's "re-envisioning" efforts to address decline in membership and drop in collective spiritual energy were delivering the results they hoped for within the first six months. She explains:

*Our membership numbers are up, with a strong reversal of the trend we had been on for the past five years. Our current membership — approximately 230 — has returned to a level we had prior to 2010.*

*Our new revenue model — replacing annual dues processes with a voluntary donation system — has more than fully replaced revenue from dues for 2014. Our newest members are already active, vital participants in our community activities, from chairing or representing committees and initiatives to helping with school activities, music, and services; from volunteering for tikkun olam projects to contributing ideas, energy, and auction items for our annual fundraiser gala.*

1 See the Connected Congregations Language Audit Exercise: [www.connectedcongregations.org/language-audit/](http://www.connectedcongregations.org/language-audit/)

## SECTION SIX: Diagnostic Readiness Tool

This Diagnostic Readiness Tool has six sections: (1) leadership/board functionality; (2) leadership/board culture; (3) membership, relationships, and engagement; (4) finances; (5) financial culture; and (6) why voluntary commitment?

Synagogue finances touch upon every aspect of congregational culture, and change can resonate in unexpected ways. Readiness for financial change means seeing the big picture of your synagogue environment and responding to developments in a thoughtful, positive manner. The voluntary commitment model requires engagement, transparency, trust, and a board that is willing to live with some short-term uncertainty.

We designed this Diagnostic Readiness Tool to help synagogues assess their readiness to move to the voluntary commitment model. The goal of this tool is not simply to provide a “yes” or “no” answer to the question of readiness, but rather for a synagogue to understand what particular area(s) it may need to strengthen in order to be ready to make such a change. Sometimes, the best answer for a given synagogue may be to wait or to find a more

fitting model. We have encountered synagogues that thought they were headed toward voluntary commitment and then decided against it, recognizing that they wanted to focus more on engagement before finances, or because their board was uncomfortable with the fiscal uncertainty involved.

We suggest that this tool is best filled out by individual members of the leadership team or board. Part of the readiness assessment is a measure of how closely aligned the leadership is around these questions. Stark differences in the answers to these questions may reflect an alignment problem in and of itself. The person responsible for leading this process should bring the team together to discuss any significant areas of difference.

Not all of your answers have to be “yes” for your synagogue to successfully adopt the voluntary commitment model. But if in any one section, more than 25 percent of your answers are negative, it would indicate to us that the synagogue needs to do some work in that area before being ready.

Leadership/Board Functionality	Yes	Needs Work	No
Our senior/solo rabbi has been here for at least five years.			
Our senior/solo rabbi will be here for the next two years or more.			
Our lay leadership has been stable for the past three years.			
Our board has presidents in position for the next two or more years.			
Our congregation has lay leaders with business and financial expertise who are driving this change.			
Our congregation has professional staff in place for the next two or more years.			
I am staying on the board for the next one or more years.			
Our board has functioning committees with articulated goals, clearly defined roles, and leaders who communicate regularly with each other and with the board.			
Our board meetings are effective, well organized, and focused on priorities.			
Our board is considering a major organizational change this coming year other than moving to a voluntary commitment model.			
Our board does a good job of evaluating our performance and making improvements to the way we govern our congregation.			

<b>Leadership/Board Culture</b>	<b>Yes</b>	<b>Needs Work</b>	<b>No</b>
Our lay leaders, clergy, and professionals work well together.			
Our lay leaders, clergy, and professionals communicate regularly.			
I can articulate our congregation's vision and values.			
Board discussions and decisions are based on our vision and values.			
We strive to align all aspects of our congregation with our vision and values.			
I enjoy being on the board, I feel like my opinion matters, and I am appreciated.			
I feel empowered to contribute my ideas, energy, and resources to our board and to our congregation.			
Major decisions are made as a board and not by individuals.			
We have open and honest conversations at our board meetings that result in deeper understandings and appreciation of each other even when we have differing opinions.			
Our board is willing to try new things, take risks, and make significant changes to benefit the congregation.			
When our board tries new things or takes on major changes, initiatives, or improvements, we have the stamina and follow-through to stick with it.			
Our board communicates regularly with the congregation and board decisions are not a secret.			
<b>Membership, Relationships, and Engagement</b>	<b>Yes</b>	<b>Needs Work</b>	<b>No</b>
I personally know at least 25 percent of our members.			
The level of member engagement/participation is relatively high (on a scale of 1 – 5 with 5 being the highest, we are a 3 or above).			
I value being a member of this congregation.			
I practice “radical hospitality,” meaning I go out of my way to welcome everyone.			
Our board and our members practice “radical hospitality.”			
I practice “relational Judaism,” meaning I create opportunities to engage our members, professionals, and staff in personal relationships with each other and with Judaism.			
Our board and our members practice “relational Judaism.”			
I act in a way that expresses my feeling of shared ownership and responsibility for others and for our collective community.			
When I hear nonmembers talking about our congregation, I hear positive comments.			

<b>Finances</b>	<b>Yes</b>	<b>Needs Work</b>	<b>No</b>
Our financial position is stable — that is we have not experienced a decrease in revenue of more than 5 percent in any of the last five years.			
I know where to find our temple's budget, income, and expenses, and I know what it takes financially to operate our congregation.			
If a potential new member asks me what our dues and membership model is, how much it costs to belong, or what it means to be a member, I can explain in full detail.			
We keep good track of donor giving patterns and donation trends, and I could find that data very easily, or I know who to ask to find the data.			
From the data mentioned above, 20 percent or more of our members give above the average dues per member or above their current dues category, not including additional fundraising or fees.			
We are NOT embarking on a capital, endowment, or other large philanthropic campaign this year.			
Our building is in good condition and we are NOT expecting any major renovations, additions, or repairs this year.			
We are NOT increasing fees this year for things like religious school or b'nai mitzvah.			
We expect an increase in a particular revenue source this year.			
We have a dues relief policy, but in practical terms we ignore it and let people who request relief give what they want.			
We never turn anyone away for lack of financial commitment.			
We are spending too much time and energy on the dues relief process and/or dues collection.			
We have strong relationships with our large donors such that we could ask them for additional financial support if needed.			
<b>Financial Culture</b>	<b>Yes</b>	<b>Needs Work</b>	<b>No</b>
We are a financially transparent congregation, meaning we talk openly and honestly about money, we share our budget with our members, and our members know what it costs to operate our congregation.			
I value all synagogue members and consider everyone to be part of our congregational community, not just those who give above their dues category.			
Our board values all members, not just those who give above their dues category.			
We have a level of trust that nobody is trying to avoid their financial obligation.			
The Hebrew expression <i>kol Yisrael areivim zeh bazeh</i> (everyone is responsible for the other) is embodied in our congregation.			
I am confident in our leadership's ability to make decisions that will enable our congregation to meet its financial commitments over the next three to five years.			
At our board meetings, we discuss money issues in an ongoing, positive, and open way, not only when we are in financial crisis.			

I think of my financial commitment to the synagogue as an expression of value, meaning, and relationships, not as a fee-for-service transaction.			
I hear our members talk about their financial commitments as expressions of value, meaning, and relationships and not as a fee-for-service transaction.			
Donors are more important than donations.			
Asking a member why he/she first made a contribution to belong will likely lead to an amazing conversation.			
We do a good job of thanking and recognizing our members for their financial contributions.			
<b>Why Voluntary Commitment?</b>	<b>Yes</b>	<b>Needs Work</b>	<b>No</b>
In general, our board agrees that our current financial dues model is not the right one for us anymore.			
I see a clear need for change in our financial dues model.			
We have explored dues and membership models other than voluntary commitment, and none are right for our congregation.			
If we were to use a fair-share model (defined on page 36), our members would not be comfortable with, or honest about, disclosing their income.			
I believe the voluntary commitment model aligns with our vision and values.			
Our president and rabbi both agree that we should consider voluntary commitment.			
Voluntary commitment has the potential to be successful here.			
We see voluntary commitment as a way to increase member engagement.			
We see voluntary commitment as a way to strengthen our financial position.			
It is important to bring our large donors and key stakeholders into the conversation of moving to voluntary commitment early in the process.			
I am confident that we have the right people to lead this process.			
I am interested in being part of a task force or lead team to move our congregation to voluntary commitment.			
<b>I recommend inviting the following people to be part of the team to bring voluntary commitment to our synagogue (write in names):</b>			

# SECTION SEVEN: Four Other Synagogue Dues and Membership Models

## 1. Traditional Dues

The traditional dues model has been used in American synagogues for more than 100 years. In this model, the synagogue adopts a dues amount that all members pay. Typically there are categories of dues: senior citizens, under 40, new members, single members, families, etc. If a member is unable to pay their dues, they typically need to go before an abatement committee, often made up of the treasurer and/or the executive director, to work out a payment plan. The typical synagogue sees 50 percent to 80 percent of its revenue from dues. This percentage is often lower for large synagogues that have significant income from preschools, endowments, or facility rentals than for smaller synagogues that do not. Most synagogues utilizing this system still need to raise additional revenue above and beyond the dues and fees through philanthropic efforts like development and fundraising.

The chief benefit of this system is that there is a defined revenue source for the synagogue. This system has worked and continues to work for the majority of American synagogues.

**There are four major challenges for the traditional dues system:**

1) the model may be misaligned with synagogue values of engagement and openheartedness; 2) those who cannot afford to pay their category-defined dues sometimes feel like “second class” members; 3) the dues-relief process is often perceived as humiliating; and 4) additional fundraising, which is often necessary to cover synagogue expenses, is often felt to be burdensome.

## 2. Fair Share

In a fair-share model, dues to the synagogue are pegged according to the income of the member. Typically, the expected dues level is a set percentage of the congregants’ income, usually between 1.5 percent and 2 percent. In a progressive fair-share system, the expected percentage increases with income.

The chief benefit of the fair-share system is that it attempts to be aligned with the Jewish value of economic justice – those who are more able to give are responsible for giving more.

There are three major challenges for the fair-share system: 1) members are sometimes suspected of being untruthful about their income; 2) synagogues that require income documentation are often felt to be intrusive; 3) the two factors above contribute to a synagogue culture of suspicion and negativity about money.

## 3. Hybrids

Several synagogues are experimenting with hybrid funding models.

Congregation Dorshei Tzedek in Newton, Massachusetts, successfully uses a hybrid funding model. Every household pays \$125 per year, which creates a feeling of communal support –everyone is contributing. Above that, the synagogue asks each member to self-assess on a sliding scale between 1 percent and 1.6 percent of their gross income. This system was designed after a yearlong broad-based study of the meaning and morality of money in Jewish texts, so that it is closely aligned with the identity and values that the synagogue has chosen to exemplify. However, it is important context that the synagogue spent one year studying the meaning and morality of money in Jewish texts together.

During our work for this guide we learned of Congregation Beth Am in Buffalo Grove, Illinois, that embarked on a process it called the “Affordable Membership Initiative” to evaluate its dues model and switch to another. Like Dorshei Tzedek, Congregation Beth Am engaged in an intentional process and came away with a suggested sliding scale for its new hybrid funding model. Congregation Beth Am members “will self-assess their own dues in an amount between 1.5 percent and 2.5 percent of their annual income up to a maximum income level. For 2014 – 2015 that maximum income level will be \$400,000 for two-adult families and \$300,000 for one-adult families.”<sup>1</sup> There is no board oversight or abatement process.

One more example of a hybrid model is practiced by Temple Beth Hillel-Beth-El, an egalitarian Conservative synagogue in the Philadelphia area that uses a combination of traditional dues combined with patron categories of benefits. Members choose the level of support they want and receive benefits in exchange, such as invitations to special events, recognition, and High Holiday tickets.

The chief benefit of a hybrid model is that it is intentionally designed to align with the sacred values of the synagogue community. The major challenge is to keep its meaning fresh and relevant.

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<sup>1</sup> Congregation Beth Am, Buffalo Grove, IL, FAQ Sheet on their website: [www.congregation-betham.org/Membership.asp](http://www.congregation-betham.org/Membership.asp).

## 4. Benefactor Model

The benefactor model uses no dues and minimal or no fees. The congregation is run completely through development work, particularly focused on high-end givers. This model is typical of Chabad organizations.

The chief benefit of this model is that the lack of required donations attracts people who might otherwise be reluctant to participate at all in the Jewish community.

The two major challenges for this model are 1) the community does not share the responsibility of funding, and 2) the necessity for constant development work on the part of community leaders. Presently, we are unaware of any synagogues outside of Chabad that use this financing model<sup>1</sup>.

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1 For further exploration of other synagogue financial models see *New Membership & Financial Alternatives for the American Synagogue*, by Rabbi Kerry M. Olitzky and Rabbi Avi S. Olitzky.

## SECTION EIGHT: Bibliography of Resources

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**“It’s Not a Dues Committee”**

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by Dr. Ron Wolfson  
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## About the Contributors

**Beryl P. Chernov** has served for more than a decade as the executive director of Park Avenue Synagogue, a Conservative synagogue in Manhattan. Previously, he held positions at North Shore Synagogue, a large Reform congregation on Long Island, and as the first director of the Weinberger Jewish Family Center at the Sid Jacobson Jewish Community Center. Beryl earned a bachelor's degree in Jewish philosophy from the Jewish Theological Seminary and a master's degree in school administration from Hofstra University. Beryl has been an active member and held national leadership positions in the North American Association of Synagogue Executives (NAASE), the National Association of Temple Administrators (NATA), and the Metropolitan Association of Synagogue Executives (MetroASE).

**Debbie Joseph** is the president and founder of Debbie Joseph Consulting, Inc. Debbie has helped synagogues nationally explore and adopt alternative dues and membership models. She provides coaching, consulting, training, and resources to congregations, nonprofits, and professionals to help them effect change and transformation within the culture of their communities. Debbie is also a consultant with Eitzah: Center for Congregational Leadership, a conglomeration of consultants and coaches with a mission to guide leaders to create transformational faith communities. Prior to starting her own consulting firm, Debbie worked for the Union for Reform Judaism for 10 years, consulting with congregations on Jewish education, leadership and board development, governance, strategic planning, and alternative dues and membership models.

**Rabbi Dan Judson** is the director of professional development and placement at the Hebrew College Rabbinical School in Boston, and a doctoral candidate in Jewish history at Brandeis University, specializing in the history of money and American synagogues. Rabbi Judson is on the national faculty of the Union for Reform Judaism, where he consults with synagogues across the country on financial models. Rabbi Judson's article "When Jews Choose Their Dues" about synagogues that have eliminated dues appeared as the cover story of the spring 2014 issue of *Reform Judaism Magazine*. Rabbi Judson has worked with SYNERGY as a guest speaker on the topic of voluntary commitment and other issues related to synagogue finance.

We are deeply grateful to the dedicated leaders of all of the voluntary commitment synagogues who shared their learning and experience with us so that we could share it with you.

For all of those voluntary commitment synagogues we missed, please accept our apology, and please let us know you are out there!

We express our appreciation to Michael Laufer, Adina Frydman, Esther Goldman, Kate Lauzar, Michael Lustig, and Irwin Scharf for providing inspiration and advice through their reading of this guide. Additional thanks to David Stolow, Ph.D., for his help in finding meaning in a sample size of 26 synagogues, and to Rabbi Michael Joseph for thoughtfully weaving this guide together into one seamless interpretation of multiple voices.

## **Appendix of Materials From Voluntary Commitment Synagogues**

## Appendix 1: Letter of introduction to the congregation



# Temple Beth El

## Jewish Community Center

June 2010

Dear Fellow Members,

This letter outlines a new approach to dues that will be introduced for the 2010-2011 fiscal year, starting July 1<sup>st</sup>. It is intended to address the imbalance that has emerged between our Temple's revenues and expenses in a way that is sustainable over the long term.

TBE is a partnership among members who support each other and the larger community. We need every family at every income level in the congregation to make a financial contribution that reflects the particular needs and capabilities of their household in order to continue to build and sustain our community.

### **Jewish Principles Supporting Dues**

Jewish tradition teaches us about the ethics of finances and mutual support. The Temple Board has adopted this set of principles drawn from Jewish text as the basis for our dues approach:

- TBE is an inclusive community that is open to all Jews regardless of their practice preferences or financial capabilities.
- A Jewish community that is committed to learning, worship and fellowship needs financial resources to thrive in addition to the time, energy and talents that many members contribute.
- An appropriate dues structure meets the needs of the entire community and is not designed to reflect "fees for services rendered"; it is a progressive system based on honor and ethics, where all members contribute financially to the best of their ability, and those who can contribute more are asked to do so.
- Dues calculations are done voluntarily and are based on the community's needs.
- Dues are managed to ensure that everyone feels appreciated for their appropriate and fair contribution at every level of giving.

### **Temple Beth El's Community Needs**

The Temple has experienced a steady drop in dues over the last several years from a decline in both membership and the average contribution per family. Donations and fundraising are also down considerably. In response, we've had to make drastic cuts in expenses, approximately \$100,000 this year alone. Staff positions have been eliminated and salaries have been frozen for three years, requiring our rabbis and fewer staff to do more with less.

Yet, educational, cultural and social justice programming is as vibrant as ever and continues to expand, with more speakers, holiday programs, discussion groups and special events due to the extraordinary volunteerism of our members. However, the increased programming also results in an unsustainable burden on our rabbis and staff without generating additional revenues.

Richard M. Litvak Senior Rabbi

Jane Sable-Friedman Executive Director

Paula Marcus Rabbi & Congregational Cantor

Gail D. Levine President

L. Shifra Weiss-Penzias Rabbi Educator

Silvia Ferguson Simcha Preschool Director

3055 Porter Gulch Road, Aptos, CA 95003 831-479-3444 fax 831-475-7246 [info@tbeaptos.org](mailto:info@tbeaptos.org) [www.tbeaptos.org](http://www.tbeaptos.org)

## Appendix 1: Letter of introduction to the congregation

### New Dues Structure

You will be asked to **set your own dues** based on what you can afford to pay. The dues level at which we can sustain a fully functioning Temple is about **\$2,400 per family**. At this level, crucial positions that we've eliminated (such as a Youth Director, Choir Director, needed office staff, etc.) could be restored, deserving staff and clergy could be rewarded with minimal increases, and normal maintenance and operating expenses could be sustained, enabling us to meet our community's needs.

The suggested Minimum Level is \$1,700 per year, which is the lowest per-family amount that will allow the Temple to remain open and offer minimum services and programs. But our hope is that you can meet or exceed the **Sustaining Level of \$2,400** per year.

We also recognize that there are Temple members who cannot afford to pay \$2,400, or even the \$1,700 minimum. **No one will be turned away from our Temple community based on their ability to pay.**

So, please give as much as you can and pledge over and above the Sustaining level of \$2,400 if you have the means. Here are a series of dues categories to select from according to your ability to pay:

- Pillar (\$10,000 and above)
- Benefactor (\$6,000 and above)
- **Sustaining Level (\$2,400 and above)**
- Above Minimum Level (Above \$1,700)
- Minimum Level (\$1,700)
- Basic (\$36 and above)

Dues are the greatest source of income because they are unrestricted, reliable, and come in at the beginning of the fiscal year. Please pay your dues in full as early as possible and by check if you can. This strategy saved us credit card fees of about \$7,000 last year.

Thank you for everything that you contribute to make TBE a Jewish community for you, your family and your congregation. Please return the enclosed 2010-2011 membership pledge form and information by July 1<sup>st</sup>. If you have any questions, please feel free to contact Scott Roseman, Membership Vice President at (confidential phone number).

B'shalom,

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Barry Marks  
President

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Scott Roseman  
VP-Membership

---

David Gazek  
Interim Executive Director

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Rabbi  
Richard Litvak

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Rabbi  
Paula Marcus

---

Rabbi  
Shifra Weiss-Penzias

Richard M. Litvak Senior Rabbi  
Jane Sable-Friedman Executive Director

Paula Marcus Rabbi & Congregational Cantor  
Gail D. Levine President

L. Shifra Weiss-Penzias Rabbi Educator  
Silvia Ferguson Simcha Preschool Director

3055 Porter Gulch Road, Aptos, CA 95003 831-479-3444 fax 831-475-7246 [info@tbeaptos.org](mailto:info@tbeaptos.org) [www.tbeaptos.org](http://www.tbeaptos.org)

## Appendix 2: Pledge letter



**Community Commitment Pledge for the year of July 1, 2014 to June 30, 2015**  
 Please return to Oak Park Temple office by June 30, 2014

**Name:** \_\_\_\_\_

Please find below Oak Park Temple's new membership commitment levels for 2014-2015.

Oak Park Temple is open to any Jew, regardless of income. Our ability to welcome all Jews who wish to worship with us depends on the generosity of our congregants. To ensure that this tradition continues, we ask that you be thoughtful about your financial ability to contribute and if you are able, to consider pledging at a higher level so that our Temple can remain open to those who could not otherwise afford to be part of our community.

- **The recommended sustaining pledge level for Community Commitment is \$2,680 per household.**
- If you are able to give more than the recommended level, **please consider pledging at the Amudim (Pillars) (\$10,000), Shomrim (Guardians) (\$7,500), Manhigim (Leaders) (\$5,000), or Bonim (Builders) (\$3,600) levels.**
- If you are unable to commit to a \$ 2,680 pledge, please consider making a minimum pledge of \$1,855 or increasing last year's pledge by at least \$100.

If you have any questions about your Oak Park Temple community commitment, please contact Temple Administrator Danielle Sandler at 708-386-3937.

- Amudim (Pillars) \$10,000
- Shomrim (Guardians) \$7,500
- Manhigim (Leaders) \$5,000
- Bonim (Builders) \$3,600
- Suggested Pledge - \$2,680
- Suggested Minimum - \$1,855
- Other



*write your pledge amount here:*

\$ \_\_\_\_\_

Additional \$335 for the Building Maintenance Fund  
 This fund is used to maintain and improve the building **\$335**

ARZA Membership **\$50**

**My TOTAL commitment for the year is** **\$** \_\_\_\_\_

Please note: In recognition of their financial leadership, there will be public acknowledgement of all pledges at the Manhigim (Leaders) level and above unless anonymity is requested.

I wish my pledge at the Manhigim (Leaders) level or above to remain anonymous.

**I agree to a payment plan of (please check one):**

- Annual payment
- Quarterly (July, October, February & June)
- Monthly paid on the 10<sup>th</sup> of each month.

**My payment is (please check one):**

- Enclosed     Enclosed are post-dated checks     Please bill

Please charge my MasterCard, Discover or VISA (Circle one)       (I agree to a convenience fee of \$36)

Card No. \_\_\_\_\_ Exp. Date \_\_\_\_\_ Security code \_\_\_\_\_


Billing address if different from home address: \_\_\_\_\_

*If you would like to pay with a stock donation, please contact the Temple office or visit our website.*

**Please sign here:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Appendix 3: Community commitment letter

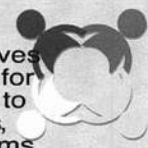
**Temple Israel**  
Community Commitment



Our budget is lean.

Despite significant spending reductions, our costs for insurance, maintenance, utilities, salaries, and benefits increase year over year.

What do you value in a community?  
What do you value at Temple Israel?  
How can Temple Israel support your growth and community connections?



Our budget leaves very little room for enhancements to our value areas, such as programs, services, and classes, that build community.

By increasing your Annual Commitment you help Temple Israel promote a community supporting and nurturing families, youth, and seniors.

Temple Israel is a strong, healthy, vibrant community, and we care deeply about our future. We seek to create a community where members feel a connection and a sense of belonging, that their presence is important and their absence is noted, where people care for one another, and want to insure the vitality of our Temple Israel community because it adds meaning to their lives.

But it is not easy to maintain and continually improve this level of service as our expenses inevitably increase due to rising prices.

We are proud to offer a Commitment System that allows each member to pick an amount they are comfortable with, without Temple Israel asking for the justification behind the amount. But we can only continue offering this alternate dues system if everyone pitches in.

Please be generous. Please help Temple Israel fulfill its mission. Consider increasing your Annual Commitment by \$100 or 10%, allowing us to continue providing religious, educational, and community programs for your heart, mind, and soul.

Many members ask for guidance in choosing an Annual Commitment level, knowing that our costs increase every year. Please note that if every individual increases their commitment by just \$100 (less than \$2/week), we will be able to maintain our current programming and services.

No matter your level of financial commitment to Temple Israel, your affiliation indicates your support for a thriving, vibrant, Jewish community in the South Area – and for that, we thank you.

Your Annual Commitment last year was \_\_\_\_\_.

Please select one of the following choices:

- Please increase by 10%.
- Please increase by \$100.
- Please set my Annual Commitment to \_\_\_\_\_.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Deadline for return May 1, 2014.

Please return to: Temple Israel, 125 Pond Street, Sharon, MA 02067

Please note:

- If we do not hear from you by May 1, 2014, your Annual Commitment will be billed at the Sustaining Level.
- We ask that all Annual Commitments be paid in full by March 31, 2015. We greatly appreciate your paying as much of your commitment as early as possible in our fiscal year (June 1, 2014 through May 31, 2015).
- If payment is not received by May 31, 2015, your account will be considered in default unless alternate arrangements have been made.
- Other than the special recognition, all commitment amounts held in strictest of confidence.
- Your Annual Commitment does not include Religious School tuition or other fees.

<b>Be Recognized</b>
Guardian: \$7,200+
Cornerstone: \$5,650-7,199
Pillar: \$4,300-5,649
Sustaining: \$3,200-4,299

**Appendix 4:** Pledge card (Congregation Sukkat Shalom, Wilmette, IL)

**Membership Pledge for 2013-2014 (July 1, 2013 - June 30, 2014)**

Family Name: \_\_\_\_\_

**Annual Suggested Pledge:**

Sustaining: \$5000 & above

Founding: \$3500

Regular: \$2600

*Circle one of the above.*

**Payment Schedule:**

\_\_\_\_\_ payment in full

\_\_\_\_\_ quarterly (07/01/13 thru 06/30/14)

\_\_\_\_\_ monthly (07/01/13 thru 06/30/14)

*Check one of the above.*

\_\_\_ Enclosed is my check in the amount of \$ \_\_\_\_\_ or

\_\_\_ Charge my  Visa  MasterCard Acct # \_\_\_\_\_

Exp. Date \_\_\_\_\_ Security Code \_\_\_\_\_

Billing Address & Zip Code \_\_\_\_\_

Authorized Signer for Charge Card \_\_\_\_\_

Signature of Member \_\_\_\_\_

# Congregation Or Atid

## **Old Dues versus New Pledges: The Essentials**

Here is some important information you need to know:

**What is a Pledge System?** Rather than be “assessed” dues, members of our Community will determine (“pledge”) the amount of their annual financial commitment. For the majority of members, we expect the pledge will be equal or greater than their former dues amount. We ask that you return the Pledge Form with payment according to the schedule on your forms.

**How do we know how much to pledge?** The suggested pledges (“*Sustaining Range*”) are developed by dividing our Pledge Income requirements by the number of member families. We are confident that if our Community considers the recommendations and makes pledges from the heart, the financial needs of Or Atid will be met. We anticipate that many members will continue their past generosity by pledging above the suggested Sustaining Range.

**What is the pledge income used for? What does it cover?** Just like the old dues, the pledge income is used towards Or Atid's basic operational budget. *Other fees, such as religious school tuition, Bar/Bat Mitzvah fees, and required building fund contributions, will remain separate.* Your pledge – regardless of amount – means full membership in the congregation.

**What if I cannot afford a pledge in the Sustaining Range?** If you are experiencing financial hardship, you should NEVER feel like you are not contributing what you should. Rather, just like the Israelites building the Mishkan, pledge to your ability and give as your heart moves you.

**What happened to all of the old Dues Categories?** We are providing separate pledge forms for single-member households and multi-member households. We believe that having any other categories makes assumptions about a family's financial circumstances that may be outdated or incorrect.

**Will members honor their pledges?** Yes! Or Atid members are traditionally very generous and responsive.

**Will Or Atid bring in enough revenue through the Pledge System?** Yes! We are confident that our Community will continue its generosity. During our recent membership survey, more than 95% of respondents said they would pledge the Sustaining Amount or higher.

**Will there still be an Annual Fund?** Yes. Like our old dues structure, pledge income will only cover 75% of our budget. We will continue to rely on your continued generous support to the Annual Fund to fund the remaining 25% of our budget.

**What if I forget to return my Pledge Form?** We know you will return it...but if you forget to return the Pledge Form by September 1st....you'll receive a Pledge Statement reflecting the current year's Sustaining Amount.

**What if I have questions?** We are eager to make this process even simpler than before and encourage anyone with concerns or questions to contact our Treasurer.



## Appendix 6: Frequently asked questions

### What your fellow members are saying about our new TERUMAH program:

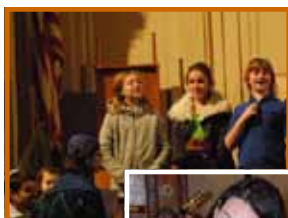
"Terumah made it so easy for me to join as a single person just out of college."

"Giving extra through Terumah is my way of making sure no one is turned away from this congregation that has been my Jewish home forever."

"Our family showed up looking for a baby-naming and Terumah meant there was no excuse not to join right away."

"I am proud to belong to a temple on the cutting edge. Bold thinking is what we should be all about."

"Beth-El has always been sensitive to my financial situation. Thanks for making me feel even more welcome by not having to request special arrangements."



## TERUMAH

Annual Voluntary Financial Commitment



A PLEDGE PROGRAM IN PLACE OF TRADITIONAL TEMPLE DUES

Temple Beth-El  
The Reform Congregation of Jersey City  
2419 John F Kennedy Blvd.  
Jersey City, NJ 07304  
Phone (201) 333-4229

<http://www.betheljc.org/>

### WHAT IS TERUMAH?

Terumah is the name of Temple Beth-El's new approach to dues begun in 2012. In the Torah, terumah indicated a "free-will" offering, not a required one. Your terumah is your annual voluntary financial commitment that is used for our operating budget. It is pledged each spring for the fiscal year that begins July 1st.

### How does this Terumah: Voluntary Financial Commitment work?

Terumah has no singles/family dues distinction. It is not based on how many in a household are active at temple, or how often they use it. It is based on how much one's heart is moved to strengthen, celebrate and grow Jewish life at Temple Beth-El, and a household's own financial capacity.

We pride ourselves on removing barriers at Temple Beth-El as we welcome those of all backgrounds. Allowing members to set their own financial commitment opens the doors even wider to all, regardless of financial situation. Everyone gives as much as they are able and no one has to ask for reduced dues.

### Is there a Yom Kippur Appeal?

We ask our members to pledge an annual Terumah amount that includes what they might give in a traditional Yom Kippur Appeal. Members who wish to make a special donation at Yom Kippur are always welcome to do that, but the Terumah pledge is key to our financial wellbeing. (There will be a Yom Kippur Appeal made to the unaffiliated who attend our services.)

### How should I determine my voluntary commitment?

We suggest you look back at what you gave to the Temple this past year, evaluate your own capacity to share your financial resources, and consider that in a small congregation every contribution is essential.

Keep in mind the per-household share is **\$1,900** (single or family) to fully fund our operating budget. As in many congregations, more than half

of our households are not able to contribute at that level. Therefore, if you can afford more, perhaps by spreading pay-

ments out over the year, please share your blessings and be as generous as possible. If you need to give less, please do so, and know that your gift is equally appreciated.



"Take from among you a gift (terumah) for Adonai; everyone whose heart so moves him shall bring them." *Exodus 35:5*

### How else can I help?

Your time and skills are also a precious gift to us. Your participation in activities and on committees benefits both you and our growing congregation in many ways. Contact temple president Kay Magilavy to find the right fit for you, or to offer your professional expertise in any way.

### I have heard that the temple needs a new roof, and other major repairs if we remain in the current building. Will Terumah be used to pay for that?

No, Terumah guidelines are calculated to enable the congregation to cover only operating expenses (salaries, utilities, supplies, insurance, etc.).

Our capital needs, like the new boiler this past year, are funded from separate sources which may include additional appeals to the membership. We also fund the salary of our student Cantor via a separate appeal.

### When and how do I make my commitment?

Please return the enclosed pledge card before July 1st or use the form on our website home page: [www.betheljc.org](http://www.betheljc.org). You will be able to choose a payment plan on the card or the web form, and can make a first payment along with your pledge. While many choose a three payment plan (July 1, Dec. 1, Mar. 1), let us know what works best for you.

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The world's largest local philanthropy, UJA-Federation of New York cares for Jews everywhere and New Yorkers of all backgrounds, connects people to their Jewish communities, and responds to crises — in New York, in Israel, and around the world.