



Keeping Kavod

Honoring Families and Congregations in the Financial Assistance Process

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For consideration towards FTA Certification

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Introduction

Even before Jews settled in America, communities have taken care of each other. As our communities have evolved and we have assimilated to the American way of life, the synagogue has remained the central institution of the Jewish community. We built them, maintained them, welcomed the stranger, educated our children and ourselves, provided comfort in times of sorrow and celebrated *simchas* together.

Along with this came the inevitable costs of maintenance - facilities, furnishings, personnel - and we were happy to pitch in and do our share, whether through the donations of money and materials, or doing the work ourselves. Many of us, in recalling our congregational histories, tell of a time when volunteers would set up the chairs each week for services, bake cookies, teach in our Sunday schools, whatever it took to keep things rolling. We brought meals to our friends who were ill or grieving, drove the carpool to take the children to and from Religious School, led services when no rabbi was available. Today, there are still many congregations who survive because of the tenacity of their members. And no one was ever turned away; certainly not for financial reasons!

Has this ever happened in your congregation? Sam and his family have been members of the synagogue since they moved to town. While not wealthy, they live a pleasant life; live in a comfortable home, send their children to the religious school, attended services once or twice a year, and gave *tzedakah* at High Holy Days. Recently, Sam was laid off from his job, and is finding it difficult to find another. Reluctantly, he came to his synagogue to ask for help with the membership and Religious School tuition. He was handed a long form, asked to produce his last tax return, and told he would have to meet with the finance team. Sam was already embarrassed enough and left the congregation.

Kol Yisrael arevim zeh bazeh - All of Israel is responsible one for the other¹.

Our tradition teaches that we are responsible one for the other, but when it comes to dues relief, our natural inclination shifts towards skepticism and judgment. After all, who among us has not provided relief, only to find the family driving a new car several months later? And while the pendulum of respect has tended to swing more from the synagogue side than the member side, don't we have a responsibility to our congregations to make sure they are not taken advantage of? How much relief is enough? How much should

individuals be expected to pay while benefiting from the largess of the community? And how should we determine that amount? Our rabbis teach us that even those receiving charity are obligated to themselves give *tzedakah*.

*"Every man is obligated to give charity, even the poor who themselves are recipients thereof."*²

This paper will look at the nature of *kavod*-what our tradition teaches us and how we practice it in our daily lives. We will look also at *tzedakah* and what it means both for the giver and the recipient. And then we will offer examples that honor both.

We will examine various systems of dues relief in place in our congregations and will offer some suggestions for developing a sacred community - one where *kavod*, honor, is extended on both sides of the equation - the synagogue giving aid, and the individual on the receiving end.

Kavod

*Ben Zoma would say: "Who is honored? One who honors others."*³

As a noun, the word '*kavod*' parallels riches: "A woman of grace attains honor (*kavod*) and men of power attain wealth (*osher*);"⁴(Proverbs 11:16) Joseph tells his brothers to tell their father about the *kavod* he has attained in Egypt.⁵ (Gen. 45:13). Here, *kavod* seems to mean both riches and honor. The work *kavod* appears in biblical terms as a reference to God, and most often translated as "glory;" however, in the context of interpersonal relations it usually means "honor."

Our rabbis teach us that every human being is due honor simply by virtue of being human; being created *b'tzelem Elohim*, in the image of God. For the rabbis, *keved habriyot*, the *kavod* that every human being has (alive or dead), is so great that it supersedes a negative commandment in the Torah - no small thing. For example, the Talmud presents a hypothetical scenario:

It's the evening of Purim and, as you are walking to the synagogue to hear the reading of the *Megilla* (The Book of Esther), you come across a corpse lying in the road. What to do? Jewish law obligates us to bury a dead body, but of course that takes time, and if you stop to fulfill this commandment, you won't be able to fulfill the other commandment to hear the *Megillah* reading. The Talmud says that you bury the body

because of the honor due to a human being. Our sages are teaching us that every human being—even a dead one—is due honor. And if the obligation to honor the humanity of a corpse is so compelling, how much more so a living person!⁶

To encourage good behavior and the observance of *mitzvot*, the rabbis sometimes inform us of the rewards of *kavod*. Ben Zoma teaches: “Who is worthy of *kavod*? The one who treats other human-beings with *kavod*. As I said: ‘for those who honor Me, I will honor, and those who scorn Me, I will scorn.’ (1 Samuel 2:30)”⁷ By honoring God’s creatures, he teaches, we honor God and God, therefore, will give us honor. The reverse is also implied—if we scorn others, it is as if we have scorned God and therefore we will invite God’s scorn.

For many of us, honoring other people falls into the category of doing good things that don’t necessarily come easily to us.⁸ “Honor, respect, and dignity are due each and every human being not because of the greatness of their achievements or how they have behaved, but because they are home to a soul that is inherently holy. Nobody created their own soul; everybody has been gifted with a rarified essence. This is the teaching of Rabbi Chaim of Volozhin, a forerunner of the Mussar movement, who explains that one should honor all people simply because they are the handiwork of God.”⁹

*Rabbi Eliezer said: “Let the honor of your friend be as dear to you as your own.”*¹⁰

We all have the tendency to evaluate and judge our fellow human beings, often based on little more than a superficial understanding of the other. How can there be even a hint of honor in an attitude that dresses down others?

Mussar teaches us to practice honoring by taking initiative to greet the people we meet.¹¹ This is an easy practice for any of us to do – simply saying with a smile, “Hello, nice to see you.” Imagine how you would feel when greeted this way! Valued? Honored?

What makes a person honorable? Do we give them honor? Do they earn it? Do things have honor? “The implications for *kavod* in our time are many. As Americans, the *kavod* with which we treat authority has declined sharply since the 1960’s. This extends to the interpersonal relationships of everyday life...secularism has grown in strength and today pervades virtually every sector of American life. It is likely that these trends are connected. Without a sense of

some absolute, awesome power in the universe, all things gradually become equally meaningless and ultimately, nothing is worthy of much real *kavod*.”¹²

“Nowhere do the sages specify that the *kavod* for the congregation depends on the congregants’ overall righteousness or scholarship. The body itself is worthy of *kavod* – period.”¹³ The challenge, then, is to practice *kavod* in our congregations with individuals regardless of the *kavod* they extend towards our congregations.

Honoring Families

*When R. Yanni saw a certain man giving a coin to a poor man in front of everyone, he said: It would have been better not to have given it to him than to have given it and put him to shame.*¹⁴

Nowhere in synagogue life does the challenge of bestowing honor on our fellow human beings present us with greater challenge than in our systems of assessing dues and granting relief from same. The systems often force us to set up standards against which we gauge others and then we spend an inordinate amount of time and energy judging individuals and families; appraising whether they measure up. We do this in the name of fairness to the greater community within which we exist; the community whose sustenance relies on the fair participation of each of its members.

Our tradition reminds us of the honor due each and every human being; this reality is not as evident to us as much as we’d like to think it is. It is too easy to let our eyes focus on the flaws rather than the gifts. Experts tell us this is because we ourselves are anxious about how we stack up to others– how are we judged by them.

*“...you shall not place a stumbling block before the blind.”*¹⁵

Virtually every synagogue states that money shall not be a barrier to participation. Every community has an infrastructure in place to support the building, programs and personnel they need to sustain themselves. The challenge for all of us is to strike the proper balance between individual dignity and the collective covenantal responsibility to maintain the synagogue and its programs.¹⁶

In reaching out to colleagues, it is evident the methods and tools we use in the assistance process are governed first and foremost by valuing each individual coupled closely with the responsibility to the collective community to fairly distribute these funds. Individual confidentiality should be maintained at all times.

Most congregations do not require the applicant to meet with a committee except in the most unusual of circumstances. In fact, only one survey respondent

indicated the requirement to meet with a committee. All would agree that discretion and confidentiality are vital in maintaining the honor of congregants in need of assistance. We all try to maintain this as a covenant.

"Precious is a mitzvah fulfilled at its proper time."¹⁷

Another important way to honor families is to respond to requests as quickly as possible. Most individuals asking for assistance are already anxious enough; we should not add to this anxiety.

Dues Systems

"We laid upon ourselves obligations; to charge ourselves one-third of a shekel yearly for the service of the House of our God."¹⁸

Most synagogues require their members to pay dues, but there exists a broad range of structures by which they accomplish this.

Based on the responses to the survey, over two-thirds of congregations are on a fixed dues model; slightly more than 10% are on a fair share system; and roughly 20% are on a modified or hybrid of fixed and fair share. The pattern is relatively consistent across congregation size; since the sample is so small, only 45 responses, no real trend can be ascertained.

Fixed dues systems have been around since the suburbanization of the Jewish community in the 1950's and are usually based on demographic criteria, the age of the oldest adult being the most common. Other criteria include whether or not there are children and the ages of the children; and whether the household is headed by one or two adults. The fixed amount is expected regardless of the financial status of the family.

Increasingly, congregations are taking a serious look at the fixed system – for many the annual increases over the years have placed the minimum dues at levels that are increasingly unreachable for many families, especially since the economic downturn of 2008. Another factor is the increased cost of college education, making “empty nesters” less able to afford the high cost of temple membership and increasingly requesting dues adjustments. Younger generations – those families in the GenX category – the very demographic congregations want and need to recruit – are recognized by experts as having less inclination to join organizations, an increased attitude of entitlement displayed as a loyalty to them vs. an organization.¹⁹

The fair share models are based on the income of the household, with either a fixed percentage (usually 1%-3%) or a progressive scale with the percentage rising as income level rises.

Some communities have offered, with mixed results, a voluntary system whereby members pay what they want. In this scenario, the congregation often establishes a base suggested amount.

Most of our colleagues will tell you that the dues systems in our congregations are broken: "I wish someone in our movement would be smart enough to think up a different system for dues altogether."²⁰ The reality is that our systems were created for a different generation of Jews and for the first time, we are struggling to balance the different needs of four different generations in our synagogue communities.²¹ We are trying to attract a new generation of Jewish adults – the Gen Xers and Millennials – and they have a very different view of organizational life than we, our parents and our grandparents did at their age.²² Our task is to develop compelling reasons for them to join our synagogues; to build those relationships so that they will want to support the institution financially. At the same time, we are seeking to maintain relationships with our long-time members and supporters – the Traditionalists and Baby Boomers - by meeting an entirely different set of needs and expectations.

Creating a Culture of Volunteering

*Treat no one lightly and think nothing is useless, for everyone has one's moment and everything has its place.*²³

Often, one of the first interactions a member has involves a discussion around money – how much it costs to be a member, to send a child to religious school or preschool, the building fund – and the amounts can be daunting especially for individuals seeking assistance. This is the opportunity to enter into a dialogue with the individual explaining not only what the temple offers, but exploring the needs of the individual; their interests; their passions; and how those interests can interface with the temple's offerings.

I am often asked by my leadership to establish some system of "giving back" from the families receiving help. Volunteers should be recruited based on their interests not as quid pro quo for assistance-this is the key to maintaining the confidentiality and dignity of every member. Virtually all of the survey respondents, 88.8%, agree with this assessment and have no system in place for assistance recipients to "give back."²⁴

Ideally individuals who feel a connection to the temple will volunteer their time without being asked. "If a member's interactions with the temple are welcoming and respectful, he or she will feel well treated and connected to [the temple, meriting] his or her attention and care."²⁵

Spend some time with families talking about areas of need within the synagogue that might fit with their interests. This is the opportunity to begin and/or continue to develop relationships; to establish that we honestly care about them as individuals not as revenue producers.

Budgeting for Dues Relief

*"...money and material resources are depicted as emanating from God, and the use of those resources in just, compassionate, wise and sustainable ways is understood as an ultimate human responsibility to God and community."*²⁶

The method of budgeting for dues relief is as varied as the congregations sampled. I was surprised at how few actually include the figure as a line item in their budgets. This would account for the lack of knowledge of exactly how much is "given away" every year. Many congregations make assumptions based on everything from a percentage of dues revenue to a fixed amount; from auditing each member account-a tedious exercise-to not calculating assistance at all.

Many congregations want to think of what each member brings to the congregation rather than what that congregant takes away - an honorable approach to be sure. However, if we are to be fiscally prudent, we should be utilizing the budgeting and accounting tools we have available to us; this allows us to spot trends and plan accordingly. Accounting for every dollar "given away" does not diminish the honor we afford to members requesting relief. Rather, it is a way for us to honor those members who through their generosity enable us to provide the same relief.

Lay vs. Professional: Who decides?

*"You shall not judge unfairly: you shall show no partiality; you shall not take bribes, for bribes blind the eyes of the discerning and upset the plea of the just. Justice, justice shall you pursue..."*²⁷

Of the congregations with a formal process, over 80% rely on the Executive Director in partnership with one or more lay leaders. Only two respondents indicated they were the sole arbiters of financial assistance. For many the process

has evolved over time, shifting from an entirely lay-led endeavor to a blending of time and energy between the Executive Director and lay leaders. The Financial Vice President/Secretary and/or the Treasurer are the most often called upon lay leaders.²⁸

The congregational leaders selected for this will be in possession of highly personal information about individual members. They have an obligation to maintain the strictest confidentiality. Training of lay leaders in the congregation's assistance process is key to maintaining confidentiality and thereby honoring each individual member. Very few congregations engage in any formal training of individuals to oversee the financial assistance process. At best, lay leaders are reminded to maintain confidentiality.

Several different methods were shared in the survey:

- Maintaining confidentiality by deleting the names of the congregants prior to submission to a committee for review.
- Dividing the requests between the members of the committee and each committee member reviews a limited number of requests.
- The Executive Director makes the determination and only those applications deemed in need of deeper review go to a committee.

Whichever system is utilized, it is clear there need to be policies in place to guide the process. These policies must be in line with the mission and vision of the congregation and must be clearly outlined to anyone involved in the review process.

Information required from families

Virtually all of the congregations sampled (all but 2) do not require congregants to submit tax returns with their request for assistance. Several, in fact, ask for no paperwork whatsoever.²⁹ This is in line with the sentiments expressed throughout to honor families at their word, thereby preserving their dignity.

This, of course, leaves us open to those members of our communities who are less than forthright in their disclosures – how many of us have sat with a congregant, reviewed their finances, been moved by their “tale of woe” and granted significant reductions – only to see a posting on Facebook of their latest vacation to Europe!

Thankfully people who “game the system” are few and far between. Tempting as it might be to base assistance systems on these few, less than honest, individuals, we have a responsibility, as professionals, to guide our leaders to see the holiness in each individual and let that guide our process. Whatever information is requested, it is vital that the applicant know that the information will be kept strictly confidential.

The most common questions asked:

- Gross family income
- Number of family members
- Occupation
- The reasons for requesting assistance.

Honoring Congregations

Our Rabbis taught: if a man pretends to have a blind eye, a swollen belly or a shrunken leg, he will not pass out from this world before actually coming into such a condition. If a woman accepts charity and is not in need of it, her end will be that she will not pass out of the world before she comes to such a condition.³⁰

Sounds harsh-yes, but the lesson is an important one.

One of the goals of this paper was to determine if reciprocal *Kavod* exists; i.e. do congregants on the receiving end of assistance understand the source of the funds; do they feel respected in the process? Unfortunately, most of the respondents to the survey were unable to extend these questions to their congregations. Alternatively, I have spent time with nearly all the recipients in my congregation, over 120 families, and attempted to, at least anecdotally, ascertain some of these answers.

For the most part, congregants feel the process we have in place is fairly simple. All appreciate that we do not require submission of tax returns and that we do not require them to meet with a committee. They feel they are supported, valued, understood, and respected. Does this take more time? Yes, but the result is a relationship of mutual understanding.

There are the very few who feel they are entitled to reductions regardless of their circumstances. I speak of those whose income and resources are more than adequate to participate at full price; these families are approached as an opportunity to teach and inform. It is also an opportunity for me to find out more about the family, deepening the relationship and sense of mutual understanding. Through the course of conversation, I look for other extenuating circumstances that should be considered. Ultimately, I look for ways to fit these families into the pre-set matrix.

Are there people who refuse to participate in the process? Of course, but these are mostly seniors, feeling that we should accept whatever level of support they are willing to give-no questions asked. The most often heard refrain is "I've paid building funds at two or more synagogues and I'm not paying it again." Keeping their dignity in mind, it offers yet another opportunity to get to know these

people, to attempt, through a private, respectful conversation, to determine the parameters the application requires.

Do we lose people? Yes, but only after careful and lengthy discussions, and after meeting with our VP Finance. It hurts, but I know that we have made better than a good faith effort to respect the needs of these families while maintaining the needs and *kavod* of the community.

Case Study

“...there are rules that regulate whether one is allowed to accept charity. A person is only permitted to accept charity if he has less than 200 zuz to his name, but that does not include his home or other personal items that he is not obligated to sell.”³¹

The process for dues assessment and requests for assistance, while preserving the dignity and confidentiality of each individual, must also ensure fairness to the synagogue community as well.³² After all, it is the entire synagogue community that provides the funds that offset the assistance granted to families in need.

After many years of haphazard, closed door, preferential negotiations, Temple Adat Elohim made the decision, bold at the time, to create a system by which to evaluate the needs of families requesting assistance in a fair and equitable manner. A task force was assembled to develop the model still in use today albeit with modifications to reflect current assumptions. This model attempts to level the playing field for individuals and families requesting a reduction in dues. The model takes into account all payment requirements to the temple-dues, building fund, and school tuitions-as well as family size, to come up with a total package to fit each family.

Families requesting assistance are asked to complete an application asking for gross monthly income and select expenses.³³ The items requested are those that would fluctuate the most from family to family-mortgage (or rent), medical insurance & out-of-pocket medical expenses, car payments, major credit cards, and student loans, private school tuition, support for an elderly parent, etc. Applicants are given the opportunity to give us a narrative explaining their unique circumstances.

The Task force researched the demographics of the area to determine the average Mortgage/rent payments. It was determined that virtually everyone pays either

rent or a mortgage but the range of those payments can vary significantly. A base amount was agreed upon and applicants are given a credit for amounts paid over and above this base. For example, if a family pays \$3,000 per month for their mortgage (principle, interest, taxes and insurance); they are given a credit of \$600 per month or \$7,200 per year. This is deducted from their gross income. A similar formula is applied to out-of-pocket medical expenses (base is \$250 per month) and other, unusual expenses (base of \$250 per month).

The committee developed an additional tool for us to use – a scale based on the percentage of adjusted income devoted to temple obligations: families with preschool tuition are maxed at 10% of adjusted income; families with Religious school tuition, 5%; all others between 3% and 5%.³⁴

This system has proven to be successful over the past ten years as a fair and consistent method of reviewing each applicant. It allows over 95% of requests to be handled by the Accounting Manager and Executive Director, leaving only the most unique and special circumstances to be reviewed by the VP of Finance. The additional advantage to this system, with the authority granted by the board of directors to the staff, is that only two people have access to the information provided by the congregant, thereby maintaining confidentiality.

Data Summary and Analysis

- Nearly 80% (77.7%) of responding congregations describe themselves as being located in a suburban setting; the remaining congregations are located in urban areas.
- The size and budgets of these congregations breaks down as follows:

Congregation Size	# responding	Average	Budget Range	Average Budget
Less than 250	1	236	No response	No response
251-500	13	423	\$688,000-\$2.1M	\$1.2M
501-750	15	625	\$1.2M-\$4.0M	\$2.3M
751-1000	7	875	\$1.5M-6.7M	\$3.4M
1001 or more	10	1250	\$3.5M-\$15.5M	\$6.0M

- Percentage of assistance against dues 2012-2013 (of congregations calculating)

Congregation Size	Avg %	Average \$
Less than 250	No Response	No response
251-500	13.73%	\$166,177
501-750	9.19%	\$225,744
751-1000	7.12%	\$228,200
1001 or more	9.97%	\$499,000

- 3-year trend in average dollar amount of dues assistance granted

Congregation Size	2012-2013	2011-2012	2010-2011
Less than 250	No Response	No response	No Response
251-500	\$166,177	\$144,737	\$131,029
501-750	\$225,744	\$222,308	\$218,338
751-1000	\$228,200	\$236,000	\$224,200
1001 or more	\$499,000	\$613,333	\$596,667
Overall Total	\$7,448,138	\$6,350,271	\$6,098,887

- Number of families receiving assistance averages 27.36%. A breakdown by congregation size and budget shows no difference.

Congregation Size	Average Annual Budget	Average % receiving Assistance
Less than 250	No response	27.54%
251-500	\$1.2M	28.19%
501-750	\$2.3M	24.43%
751-1000	\$3.4M	28.68%
1001 or more	\$6.0M	29.57%

Conclusion

“What really matters is that we care about the people we seek to engage. When we genuinely care about people, we will not only welcome them; we will listen to their stories, we will share ours, and we will join together to build a Jewish community that enriches our lives.”³⁵

While all the congregations surveyed utilize slightly different systems for dues, budgets, assistance, etc., virtually all have some system in place to aid in the granting of assistance and/or the reduction in dues. For all congregations this is a fulfillment of mission – to be a welcoming community for anyone seeking to part of our communities.

As operating costs increase, congregations are actively seeking new and creative ways to create revenue streams to maintain their operations. Yet, even with an increasing strain on budgets to provide assistance for families in need, congregations have held tenaciously to the fundamental belief that finances should not be a barrier to synagogue membership. The challenge is to offer this assistance in a manner that does not inadvertently create a different barrier-one that diminishes the dignity of the congregant by placing embarrassing hurdles for congregants to navigate on their path to membership.

Ultimately it comes down to relationships, the basis of which is mutual *kavod*. Congregants come into our synagogues for a variety of reasons-community, education for their children, bar/bat mitzvah, life-cycle events, etc. It is incumbent upon those with whom they interact, whether the professionals or lay leaders, to approach each as an individual, created in the image of God, not as a potential revenue source, but rather as a valuable contributor to our communities.

Appendix A: Generational Profiles

Delineators	Veterans Born before 1945	Baby Boomers Born 1945- 1965	Gen Xers Born 1966- 1980	Millennials Born since 1981
Work Ethic/Values	Hard work, sacrifice, duty before fun	Workaholics, driven, efficient, personal fulfillment, desire quality	Self-reliance, eliminate the task, need structure, direction, balanced	Multi-tasking, entrepreneurial, goal-oriented, tenacity, “what’s next?”
Perspective on Work	Obligation	Career, exciting adventure	Job, difficult, challenge, contract	Many careers, means to an end, personal fulfillment
Leadership Style	Directive, command and control	Consensual, collegial	Egalitarian, challenge others, ask why	Collaborative
Interactive Style	Individual	Team player, love meetings	Entrepreneur, independent	Participatory
Communication	Formal, memo	Diplomatic, In-person	Direct, blunt, immediate	Easy and open without hurting feelings, e-mail, text, voice mail, Facebook
Feedback/Rewards	Satisfaction in a job well done, no news is good news	Don’t appreciate feedback; money, title, recognition	“Sorry to interrupt, but how am I doing?,” freedom is the best reward	Whenever I want it; at the push of a button, meaningful work
Need for Approval	Appreciate	Seek validation	Indifferent	Need it a lot
Motivators	Your experience is respected	You are valued, you are needed	Do it your way, forget the rules	You will work with other bright, young, creative people
Work and Family Life	Never the twain shall meet	No balance, work to live	Balance	Balance
View of Authority	Respect	Impressed but question	Unfazed	Want it
Response to Policies and Procedures	Adhere to rules	Protective	Mistrustful	Need help with protocols
Relationship to Technology	Varies from resistant to acquired	Acquired	Assimilated	Part of them
Entitlement	Pay dues	Experience	Merit	Assumed

Please explain why it is not possible for you to pay dues/tuition in the standard amount applicable to your age/family status: (Example: uninsured medical expenses, loss of job, support of another family member, etc.)

III. Scrip Commitment

All households receiving Financial Assistance and or Tuition Scholarships are required to participate in our scrip and/or Gift Card program. **Both eScrip and Ralphs require annual renewal.** Please be sure your registration with them is current.

- I have registered/renewed on line for **eScrip** naming TAE as the beneficiary and will participate in the program.
My eScrip Supporter ID# is: _____
- I have registered/renewed on line for Ralphs Rewards Club and will participate in the program.
The 13 digit number is _____.
- I will support TAE's Gift Card Program by purchasing Gift Cards through Mishpaha. Please contact the ECC office for your scrip purchase order form.

IV. Payment Request

After reviewing the fee schedule, my family has determined that we can afford to pay as follows for the fiscal year July1, 2011 – June 30, 2012:

- \$ _____ Dues
- \$ _____ Building Fund
- \$ _____ ECC Tuition/Security – School Year Program
- \$ _____ ECC Tuition/Security - Summer Camp Program
- \$ _____ Religious School Tuition
- \$ _____ Other (Oneg, Flowers, Confirmation Fee, etc.)
- \$ _____ **TOTAL**

V. Applicant Statement

I/We understand that, if granted, the financial assistance is for **one year** and must be reapplied for annually.
I/We also understand that any unpaid dues and fees from previous years must be paid, and that I/we must be current in my dues and fees to participate in life-cycle events (such as baby naming, Bar/Bat Mitzvah, Wedding, Funeral).
I/We further understand that the members of the Financial Assistance Committee will, to the best of their ability, keep my information, adjustment, and payment schedule **CONFIDENTIAL**, and I agree that **I/WE WILL NOT DISCLOSE** the details of my/our adjustment plan to other temple members.
I/We affirm that the information in this application is correct, and I/we agree to notify the temple VP Finance or Executive Director in the event that any financial change occurs in the information I/we have provided.
I/We agree to keep current with my/our dues and fees AS ADJUSTED, and I/we will be responsible for all prior balances with the temple.

Signed: _____ Date: _____
Name (Please Print): _____

Signed: _____ Date: _____
Name (Please Print): _____

Appendix C: Temple Adat Elohim: Getting from Gross Income to TAE AGI

Information requested		Deduction granted
Annual Gross Income before taxes		
Dependent Exemptions		\$3,000 per family member
Additional Exemptions	Child or children in ECC	1 Additional family deduction of \$3,000
	Additional family member (e.g. aging parent) living in household	1 Additional family deduction of \$3,000
	One or more college students – child or parent	1 Additional family deduction of \$3,000
	One or more unemployed adults	1 Additional family deduction of \$3,000
Mortgage Payment (principle, interest, taxes & insurance)	Base is \$2,400 per month or \$288,000 annually	Amount over \$2,400 per month
Out-of-Pocket medical expenses (premiums, co-pays, prescriptions)	Base is \$250 per month or \$3,000 annually	Amount of \$250 per month
Student Loans	For children or parents	Total Annual Expense is deducted
Unusual Expenses (therapies for disabled family members, home repairs due to fire, flood, etc., debt consolidation, bankruptcy or court judgments, etc.)	Base is \$250 per month or \$3,000 annually	Amount over \$250 per month

Sample Family

Gross Income	\$10,000 per month	\$10,000 x 12	\$120,000
Family deductions	4 family members	\$3,000 x 4	(\$ 12,000)
	1 child in college	\$3,000 x 1	(\$ 3,000)
Mortgage Payment	\$3,000 per month	\$600 x 12	(\$ 7,200)
Out-of-Pocket medical	\$250 per month	None – as it does not go over the base	
Student loans	Parent went back to school	\$250 x 12	(\$ 3,000)
	Therapy for disabled child	\$500 x 12	(\$ 6,000)
TAE Adjusted Gross Income			\$ 88,800

Rate Reduction Table

TAE AGI Range			
Low	High	% Reduction- Dues & Building Fund	% tuition scholarship for Religious School
	Over \$100,000	0%	0%
\$ 90,000	\$99,999	10%	10%
\$80,000	\$89,999	15%	10%
\$70,000	\$79,000	25%	15%
\$60,000	\$69,999	40%	15%
\$50,000	\$59,000	50%	20%
\$40,000	\$49,000	60%	20%
\$30,000	\$39,000	70%	25%
\$20,000	\$29,000	80%	25%
\$19,999	And under	85%	30%

Other determining metrics:

- Early Childhood Tuition Scholarships:
 - Members – maximum is 20%
 - Non-Members – maximum is 15%
- Percentage of Gross Income
 - Dues & Building Fund only – 3%
 - Dues, Building Fund and Religious School Tuition – 3%-4%
 - Preschool tuition – 7%-10%

Appendix D: Data Summary

Constant Contact Survey Results

Survey Name: FTA Thesis Survey-Keeping Kavod
Response Status: Partial & Completed
Filter: None
Sep 23, 2013 7:02:11 AM

1. In what state is your congregation located?

45 Response(s)

2. How would you describe the setting?

	Number of Response(s)	Response Ratio
Urban	9	20.0%
Suburban	35	77.7%
Rural	0	0.0%
Other	1	2.2%
No Responses	0	0.0%
Total	45	100%

3. What is the number of household units?

45 Response(s)

4. What year was your congregation founded?

45 Response(s)

5. What is your annual budget?

45 Response(s)

6. How would you describe the dues structure in your congregation?

Number of Response(s) **Response Ratio**

Fixed	30	66.6%
Fair Share	5	11.1%
Other	10	22.2%
No Responses	0	0.0%
Total	45	100%

7. By what percentage did you raise dues in fiscal 2012-2013 (or 2012)?

45 Response(s)

8. By what percentage did you raise dues in fiscal 2011-2012 (or 2011)?

45 Response(s)

9. By what percentage did you raise dues in fiscal 2010-2011 (or 2010)?

45 Response(s)

10. What is the dollar amount of dues assistance was granted by your congregation in fiscal 2012-2013 (or 2012)?

44 Response(s)

11. What is the dollar amount of dues assistance was granted by your congregation in fiscal 2011-2012 (or 2011)?

44 Response(s)

12. What is the dollar amount of dues assistance was granted by your congregation in fiscal 2010-2011 (or 2010)?

44 Response(s)

13. How is the amount of dues assistance determined for the annual budget?

	Number of Response(s)	Response Ratio
Percentage of dues revenue	8	17.7%
Fixed amount	6	13.3%
Other	30	66.6%
No Responses	1	2.2%
Total	45	100%

25 Comment(s)

14. Do you require applicants to submit tax returns with their request for abatement?

	Number of Response(s)	Response Ratio
Yes	2	4.4%
No	43	95.5%
No Responses	0	0.0%
Total	45	100%

9 Comment(s)

15. Do you have a committee that reviews assistance requests?

	Number of Response(s)	Response Ratio
Yes	21	46.6%
No	24	53.3%
No Responses	0	0.0%
Total	45	100%
20 Comment(s)		

16. Who sits on the committee? (Check all that apply)

	Number of Response(s)	Response Ratio
President	4	8.8%
Executive VP	0	0.0%
Finance VP	5	11.1%
Treasurer	7	15.5%
Executive Director	24	53.3%
Accounting Manager/Controller	2	4.4%
Not applicable	16	35.5%
Other	22	48.8%
Total	45	100%

17. If a committee reviews assistance requests, are the names of the applicants known to the committee?

	Number of Response(s)	Response Ratio
Yes	19	42.2%
No	6	13.3%
Not applicable	20	44.4%
No Responses	0	0.0%
Total	45	100%
11 Comment(s)		

18. What kind of training, if any, do you offer lay leaders handling the assistance program?

45 Response(s)

19. Are applicants required to meet with the committee?

	Number of Response(s)	Response Ratio
Yes	1	2.2%
No	30	66.6%
Not applicable	14	31.1%
No Responses	0	0.0%
Total	45	100%

6 Comment(s)

20. Are applicants required to re-submit their requests each year?

	Number of Response(s)	Response Ratio
Yes	35	77.7%
No	10	22.2%
No Responses	0	0.0%
Total	45	100%

21 Comment(s)

21. Is there a maximum amount of dues assistance that can be granted to any one applicant in any one year?

	Number of Response(s)	Response Ratio
Yes	2	4.4%
No	43	95.5%
No Responses	0	0.0%

Total	45	100%
11 Comment(s)		

22. How are mid-year adjustments handled?

45 Response(s)

23. How is the availability of assistance communicated to congregants?

	Number of Response(s)	Response Ratio
Membership materials	29	64.4%
Letter	17	37.7%
Website	14	31.1%
Other	23	51.1%
Total	45	100%
14 Comment(s)		

24. How are families notified about the grant?

	Number of Response(s)	Response Ratio
Letter	20	45.4%
Email	16	36.3%
Phone Call	22	50.0%
Other	14	31.8%
Total	44	100%

25. Do you require agreement to a monthly credit card debit?

	Number of Response(s)	Response Ratio
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Yes	11	24.4%
No	33	73.3%
No Responses	1	2.2%
Total	45	100%
22 Comment(s)		

26. Are families required to sign an agreement?

	Number of Response(s)	Response Ratio
Yes	14	31.1%
No	31	68.8%
No Responses	0	0.0%
Total	45	100%
6 Comment(s)		

27. How many households are receiving some level of dues abatement?

45 Response(s)

28. Of those families receiving assistance how many, if any, have a permanent agreement (i.e. they are not required to re-submit a request each year)

45 Response(s)

29. If you have families on permanent assistance are their net dues increased each year by the same level as full dues?

	Number of Response(s)	Response Ratio
Yes	9	20.0%
No	23	51.1%
We do not have any families on permanent assistance.	12	26.6%
No Responses	1	2.2%
Total	45	100%

10 Comment(s)

30. Do you have a system to help congregants who receive assistance to "give back" in some way?

	Number of Response(s)	Response Ratio
Yes	5	11.1%
No	40	88.8%
No Responses	0	0.0%
Total	45	100%

31. Please describe your system for congregants to "give back."

14 Response(s)

32. Please share any additional comments you have about your dues abatement process...

18 Response(s)

33. As part of the relationship between synagogue and members it is important to determine how the systems in place are viewed by the members utilized them. With this in mind, would you be willing to send a brief survey to your members receiving assistance?

	Number of Response(s)	Response Ratio
Yes, please send me the link. (Please list your name and email in the comment box.)	7	15.5%
No	37	82.2%
No Responses	1	2.2%
Total	45	100%

17 Comment(s)

34. Optional: Please enter the information indicated below. Your information will not be shared.

First Name	33
Last Name	32
Company Name	32
Work Phone	31
Email Address	33
City	31
State/Province (US/Canada)	33

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- ¹ Book of Legends, Shevuot 39a
 - ² Shulchan Aruch as quoted by Tamari, *With All Your Possessions*, p. 257
 - ³ Book of Legends, Pirke Avot 4:1
 - ⁴ Book of Legends, Proverbs 11:16
 - ⁵ Book of legends, Genesis 45:13
 - ⁶ Moranis, *Everyday Holiness*, p.108
 - ⁷ Book of Legends, Pirke Avot 4:1
 - ⁸ Moranis, *Everyday Holiness* p. 109
 - ⁹ Ibid.
 - ¹⁰ Book of Legends, Pirke Avot 2:10
 - ¹¹ Moranis, *Everyday Holiness*, p. 113
 - ¹² R Josh Zweibach, Kavod, 1997, Kavod.org
 - ¹³ ibid
 - ¹⁴ Book of Legends, Babylonian Talmud Tractate *Hagiga* 8a
 - ¹⁵ Book of Legends, Leviticus, 19:14
 - ¹⁶ Zevit, *Offerings of the Heart*, p.59
 - ¹⁷ Book of Legends, Sifra 25a
 - ¹⁸ Book of Legends, Nehemiah 10:33
 - ¹⁹ Appendix A
 - ²⁰ Survey data, question #32
 - ²¹ How Do Generational Differences Impact Organizations and Teams, Part 1, p.1
 - ²² Appendix A
 - ²³ Book of Legends, Pirke Avot 4:3
 - ²⁴ Survey results, question #30
 - ²⁵ *Building Sacred Community*, p2
 - ²⁶ Ibid, p.9
 - ²⁷ Book of Legends, Deuteronomy 16:19-20
 - ²⁸ Survey data, question #16
 - ²⁹ Survey data, question #14
 - ³⁰ Book of Legends, Babylonian Talmud Tractate. *Ketubot* 68A
 - ³¹ Book of Legends, Mishna Pe'ah 8:8
 - ³² Ibid.
 - ³³ Appendix B
 - ³⁴ Appendix C
 - ³⁵ Wolfson, Ron: *Relational Judaism*, p.4-5