Editor’s Comments

By Marc J. Swatez, Ph.D., FTA
Executive Director, Congregation B’nia Jehoshua Beth Elohim, Glenview, Illinois

We cannot escape it. The current economic situation is reaching deep into the holy institutions that we serve.

Synagogues across the continent are in the midst of budget and calendaring seasons and are preparing for the upcoming membership season. Never before has the intimate connection between these processes been more apparent. Consider that a budget is the expression of our priorities in numbers, the calendar is the expression of our priorities in time, and all of this takes place in the context of a community that is in financial distress and in need of spiritual healing. As synagogue professionals, it is our duty to navigate our way through this difficult and complex moment with care and with intention to do good.

This issue, as NATA’s new name indicates, is truly an issue FOR Temple administration. It is intended to give us all some starting points to deal with this far-reaching situation in a compassionate and Jewishly self-conscious way. The articles in this issue approach the crisis from different directions. Through their dialogue with one another, we turn the crisis around to look at how it impacts our budgets, our staffs, our membership, our ability to raise funds, and how we plan for the future.

As always, I am grateful to the contributing authors, to the Editorial Board, to the officers and Board of NATA and to our members for their support. There is no one I’d rather have in my boat as we move steadily through this storm.

L’Shalom,

Marc
From The President

“A message from Edward M. Alpert, FTA
Executive Director, Am Shalom, Glencoe, Illinois

“The Old Shall Be Made New; And The New Shall Be Made Holy”

– Avraham Isaac Kook

Over the past year, the leadership of NATA has resolved two very important matters which I wish to share with the NATA Journal audience. After months of hard work on the part of the NATA Officers and Board, along with support from outside professionals, NATA now has a new name, logo and look. Our new name is NATA-National Association for Temple Administration – Serving the Reform Movement. I’m pleased that we kept the acronym NATA, as it has a lot of what marketing people call “brand recognition.” At the same time our new full-length name better reflects who we are, who we serve and who we support.

During the past year, the NATA Board has also been wrestling with the issue of “who is a member” of NATA. At the 2008 Conference in Atlanta, the NATA Board, along with the assistance of Rabbi Steve Kaye, worked through the various issues and concerns and established new membership language:

A. **Regular Member**: One must be compensated, must be designated by the congregational President as “The Senior Operations Person,” and must belong to a URJ congregation in good standing.

B. If they are not all of the above, one may be the person who is not the “Senior Operations Person” but who is designated by the congregational President and the Executive Director as having more than one operational function. These functions may include: Membership Director, Finance, Building Management, Program Director, Cemetery Manager, etc.

C. **Affiliate Member**: If the individual in item B only performs one function, they are eligible to become an affiliate member. An affiliate member could not serve on the Board of NATA nor have organizational voting privileges, but would be eligible for RPB participation. Affiliate members would be eligible to attend classes provided by NATA, but could not receive Senior status or FTA certification. Affiliate members would be able to attend the NATA Institute and could receive a subsidy if approved by the Executive Committee.

NATA’s leadership has accomplished a lot over the past few months and other changes will be provided in the next edition of the NATA Exchange. As always, I welcome your comments or feedback on these and other organizational changes. The theme for Toronto in 2009 is “Going From Good To Great.” The only way for this to happen is with your active participation and input.

L’ Shalom,
Ed

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**TABLE OF CONTENTS**

- NATA Upfront ......................................................... 2
- The Budget Survey .................................................. 4
- Congregational Fundraising ........................................ 6
- Balancing Compassion and Justice For Our Members .......... 7
- Growing Funds During Challenging Times ........................ 8
- Decision-Making During An Economic Crisis .................... 12
- Living With Deficit Budgets ........................................ 14
- Financial Planning for the Short- and Long-Term ............... 16
- Balancing Budgets and Congregations’ Integrity ............... 18
NATA CONSULTING

Representing the combined expertise and experience of our professional synagogue Executive Directors, NATA's Consulting Service, together with the URJ Office of Synagogue Management, offers URJ member congregations experienced professionals to assess and make recommendations in a variety of areas, including finance, governance and personnel. The consulting fee is waived to URJ member congregations, which are required only to reimburse for the consultant's expenses. For more information, contact Robert H. Isaacs, Executive Director at Main Line Reform Temple and chair of NATA's Consulting Service, at risaacs@mlrt.org, or visit NATA's Web site (natanet.org).

Reflections on the NATA/NAASE Joint Conference

What began with a few conversations, leading up to a meeting in Houston in 2003, culminated in the joint conference of NATA and NAASE in Atlanta this past November. It had been more than 20 years since these two professional organizations from the reform and conservative movements had met in this way. Over four days, nearly 200 delegates studied, worshiped and networked together, forming bonds and promises to work together toward common goals. Approximately 50 dedicated members of both groups worked to create a meaningful experience for everyone in attendance.

The theme of the conference “The Synagogue as a Welcoming Community: Put Out the Welcome Matt!” was immediately reflected in the warm welcome everyone received at the Ritz-Carlton. Highlights included keynote speaker and presenter Ron Wolfson's thoughtful address on the meaning and purpose of belonging to a sacred community, Rabbi Jonathan Rosenblatt's presentation on innovative ways to change the culture of our congregations, and the honoring of Tom Jablonski, FSA, FTA, and Past President of NAASE and former NATA Board member, as the Irma Lee Ettinger Memorial Lecturer. Tom symbolized how the two organizations have one soul.

Workshop rooms were packed for these and others as everyone was anxious to learn from our peers and colleagues. As the conference concluded, the overriding feeling among the delegates was “Let's not wait another 20 years before we do this again!”

– Jeannie Kort, FTA, Executive Director of Congregation B’nai Jehudah, Overland Park, Kansas

Convention Co-Chair Jeannie Kort, FTA is thanked for her work by NATA Vice President Janice Rosenblatt, FTA and President Ed Alpert, FTA.

Harvey Brenner, FTA is congratulated upon receiving his Fellow in Temple Administration certification. Pictured (L to R): Janice Rosenblatt, FTA, Susie Amster, FTA, Serane Blatt, FTA, Harvey Brenner, FTA, and Jeff Herzog, FTA.
How One Synagogue Is Reaching Out: Temple Dor Dorim’s Employment Program

We are all concerned by the economy and the pain that many in our communities are experiencing. Since a crucial part of finding a job today is networking, Temple Dor Dorim (www.dordorim.org) in Weston, Fla., created a free, ongoing employment program for those both within and outside the temple community that offers the services of volunteer employment and human resource professionals to those looking for employment, and provides an opportunity to network with individuals who may know of job openings.

Temple Dor Dorim’s volunteer HR specialists teach skills such as resume writing, interviewing techniques, self-marketing and networking and how to redefine oneself in today’s job market. They also review resumes and conduct mock interviews. Best of all, the temple has had success in helping people find jobs.

“During one of our past NATA conferences we spoke about ‘branding’ and that we are branded by those whom we serve and come into contact with,” said Howard Chess, Executive Director at Temple Dor Dorim. “This program provides another touch point that has branded us as ‘the temple that cares.’ We ‘walk the talk’ not only with our temple members but with neighbors in the surrounding communities, as well.”

NATA PLACEMENT

The NATA Placement Committee is responsible for supporting the process by which URJ congregations (and a few Conservative congregations and Jewish organizations) search for an Executive Director or other top-level administrative professionals. The placement service also assists individuals looking for employment by providing them with information about available positions. Committee members, all of whom are Executive Directors working in congregations, work with congregations interested in hiring an Executive Director. In addition to posting the position on the NATA Web site, this includes discussing job descriptions, salary and benefits packages, and what the Executive Director can do for the congregation and what his or her role could be. NATA’s Web site already includes sample job descriptions: (http://natanet.org) and the new how-to manual, “A Guide for Congregations Going into Placement for a New Executive Director,” for congregations beginning the search process. We do not match colleagues to positions. Committee members are Ruth Cohen, Betti Greenstein, Bob Isaacs, Fern Kamen, FTA, Hilary Leboff, Michael Liepman and Janice Rosenblatt, FTA. Kathy Small, NATA’s Association Manager, provides ongoing support to the congregations, individuals seeking positions and to the committee.
**The Budget Survey**

1. Do you expect to have a deficit budget in FY 2009-2010?
   - Yes: 65.6%
   - No: 34.4%

2. If yes, what do you anticipate the amount of the deficit being?
   - Under $100,000: 61.4%
   - $100,000 to $250,000: 30.7%
   - $250,000 to $500,000: 6.8%
   - $500,000 to $1,000,000: 1.1%
   - Over $1,000,000: 0.0%

3. Do you project having a deficit budget in FY 2008-2009?
   - Yes: 72.1%
   - No: 27.9%

4. Do you plan on increasing your fees (dues and school) for your congregants?
   - Yes: 43.5%
   - No: 32.1%
   - Don’t know yet: 24.4%

5. If yes, what percent increase are you anticipating?
   - 1%: 8.3%
   - 2%: 30.7%
   - 3%: 40.0%
   - 4%: 6.7%
   - 5%: 15.0%

6. Have you budgeted for more requests for fee adjustments (dues and school) from individual congregants?
   - Yes: 80.6%
   - No: 19.4%

7. If yes, what % increase over the current fiscal year?
   - 0 to 10: 55.3%
   - 11 to 20: 20.0%
   - 21 to 30: 7.1%
   - Over 30: 3.5%
   - Other/Don’t know: 14.1%
   - Reduction: 1.2%

8. Are you anticipating a reduction in membership in the coming fiscal year?
   - Yes: 56.7%
   - No: 43.3%

9. Are you seriously considering or have you frozen salaries or benefits for contractual employees?
   - Yes, for all contractual employees: 50.0%
   - No: 27.4%
   - For some employees: 22.6%

10. Are you seriously considering or have you frozen salaries or benefits for non-contractual employees?
    - Yes: 75.6%
    - No: 24.4%
Our latest NATA survey shows that different congregations are affected by and are reacting to the current economic climate in different ways.

11 If not frozen, on average what % increase are you planning for non-contractual employees for FY 2009-2010?

- 1%: 11.1%
- 2%: 41.7%
- 3%: 36.1%
- 4%: 5.6%
- More: 5.6%

12 Do you plan on reducing staff in the next fiscal year?

- Yes: 46.1%
- No: 53.9%

13 If yes, what level position(s)? (Select all that apply.)

- Senior Staff: 30.6%
- Administration: 71.0%
- Finance: 4.8%
- Maintenance: 38.7%
- Teaching: 40.3%
- Other: 14.5%

14 To save money, are you: (select all that apply)?

- Cutting back on adult programming: 31.6%
- Cutting back on youth programming: 16.8%
- Closing one night a week: 29.5%
- Closing more than one night a week: 26.3%
- Limiting weekend programming: 6.3%
- Cutting back on ritual services: 3.2%
- Other: 64.2%

15 To raise money, are you: (select all that apply)?

- Adding more fundraising programs/events: 55.9%
- Significantly raising rental fees: 11.7%
- Charging or increasing fees for programs/events: 27.0%
- Asking large donors for more money: 77.5%

16 Are you in the midst of a capital campaign?

- Yes: 22.3%
- No: 77.7%

17 If yes, how has the current economic situation affected the campaign?

- Reduced the goal: 10.0%
- Slowed the campaign but maintaining the same goal: 83.3%
- Stopped the campaign: 6.7%
Our texts have a lot to teach us about the importance of fundraising and the necessary steps to ensure success. The most important thing I learned from my research is that we should not be shy about asking our members for money on a consistent basis. If with complete transparency we explain to our members current financial issues, discuss the goals and mission of the congregation and finally show our members specific support they can provide, then I am convinced our fundraising efforts will be successful. For me, successful congregational fundraising efforts must include the following steps:

Articulate why the synagogue needs funds in the first place. A culture of giving does not necessarily exist today within many of our members, thus we need to provide a clear explanation of where donated funds will go and how they will be used.

Identify the leaders of the congregation who need to step forward to advocate for the fundraising efforts and provide the necessary human resources to succeed. We are taught in Deuteronomy 1:13 to “Pick from each of your tribes (those) who are wise, discerning, and experienced, and I will appoint them as your heads.” These people will be your best fundraising ambassadors.

Support for the program in the form of pictures and language are a necessity. They will not only help promote the needs for funds but provide a “take home” that will remind people of the ongoing needs of the synagogue.

We are taught in Deuteronomy Rabbah 1:10 that “A Community is too heavy for anyone to carry alone.” To have a successful fundraising effort you must not only be transparent with the congregation but also solicit its input. Create “town hall” meetings at the congregation or have coffees in member homes to share your story and why funds are needed. Congregants want to feel part of the process and have an opportunity to share their ideas. Involving the entire congregation in the process results in “buy in” and more people feeling a stake in insuring the success of fundraising efforts.

Create committees that can take on the responsibilities of implementing fundraising efforts. The more people involved in some aspect of the effort, the greater opportunity exists to increase levels of financial commitment.

Let us all continue to work together to fulfill the important mission of our congregations and indeed the entire Reform Movement. Working in partnership with our members, we can educate them and instill in them a meaningful stake in our future. These difficult days will pass and the groundwork we lay now in our philanthropic efforts will bear fruit in the future.

This article is excerpted from Alpert’s thesis, “The Sacred Task of Congregational Fundraising – Organizational Steps for a Successful Capital and Endowment Campaign.” The entire text, as well as past FTA theses, are on the NATA Web site (natanet.org/resources/index/php).
Sh'ma Yisrael, Adonai Eloheinu, Adonai Echad!

Hear, O Israel, Adonai is our God, Adonai is One!

During difficult times, many of us strive to draw meaning and inspiration from our daily prayers. Perhaps there’s no better time than the present to truly embrace – and learn from – the prayer known as Sh'ma. The first word in the passage – Sh'ma – means to listen or hear. The last word – Echad – means one, God’s oneness and the oneness that is created when people come together to form a community. Taken as a whole, the Sh'ma teaches us that as communities celebrate, mourn, struggle, create, pray, talk, and survive together, they also need to listen to one another. As community leaders, it’s our responsibility to listen to our communities and to support our community members.

This economic crisis has often been compared to the Great Depression. No one could have foreseen that we’d be in a similar financial situation as our grandparents. But that doesn’t mean that we’re not equipped to deal with it. While we don’t have the answers to questions such as “why me” or “when will it end,” we are in a position to lend a much-needed ear. We need to listen with more heart, compassion, respect, understanding, and love. We can brainstorm ways to help those who come to us for a kind heart, a compassionate word, or the desire to wipe the financial slate clean.

The prophet Micah teaches that we must strike a balance between compassion and justice. For many of our members, now is clearly the time for us to act with compassion. We know that it is difficult for our members to approach us to discuss their financial situation in a healthy economy when jobs are available and the outlook is positive. In today’s economy when the people we care for have lost jobs, homes, and dignity and are skeptical about their medium-term prospects at best, the synagogue must be a compassionate place. A spiritual home to listen, to understand, and to help. Now is not the time to balance Micah’s scale.

As Executive Directors, we do far more than listen to individual congregants. Each one of us also can serve the community as a whole by creating effective budgets, reducing expenses, and increasing revenue where possible. We need to guide our leadership to plan for the unpredictable – the rainy day. Acting with compassion, kind words, and a game plan is part of the solution. The other part includes ensuring that the synagogue budget has extra cushion this year to help a father who has lost a job, a mother struggling to put food on the table, or a family that cannot pay their children’s religious school tuition or B’nai Mitzvah fees.

Our congregations and communities must be unified places of compassion. This is what Judaism offers: dignity. We are not in the business of job counseling, nor are we a bank. We are a House of God and we represent a tradition that honors each person regardless of their resources and abilities. Every member of our congregation is made in God’s image and deserves the dignity due them. How fortunate we are to inherit the Sh’ma, whose words are so profound and so useful during these challenging times.

Robin Rubin has been the Executive Director of Temple Solel in Cardiff by the Sea, California since 1986. Prior to this position, she taught preschool for five years at Stephen S. Wise Temple in Los Angeles and continued her teaching career for two years at Temple Solel. Robin is a senior member of NATA, has attended conferences since 1993 and co-chaired the 2006 national convention in Toronto. She served for four years as the president of the Southern California Temple Administrators organization, PATA (Professional Association of Temple Administrators.) She is currently active in the San Diego Executive Directors organization.
Growing Funds During Challenging Times

By Ann Targownik, Director of Development, Temple Shaaray Tefila, New York, N.Y.
Boom. Crash. Slowdown. Crunch. Growth. Recession. Inflation. Deflation. Depression. The current crisis of credit and credibility is extensive and expanding. The unfolding stories of greed and loss are shocking and painful. The bailout figures are staggering. We’re not sure how or when the economy will climb back onto a plateau, but when it does, society and government attitudes and rules will have changed. Meanwhile, in the synagogue we shift, postpone, reestablish priorities, make cuts, and “make do.” And though we may hesitate to ask and they may hesitate to respond, congregants will continue to provide financial support for their congregations.

Perhaps giving this year and next will follow historic models. In any case, most synagogues manage their finances “loose to the bone.” After controlling expenditures and tapping into applicable reserve and designated funds, the pressure falls more heavily than ever onto fundraising to meet congregational needs.

We are guided by the same basic questions, in good times and bad. What makes giving to the synagogue compelling? Is it easy to give, or easy to avoid giving? Do we make donors feel good? Do donors know and believe in the core values of Judaism, the mission of the synagogue, and the vision of their congregation? Do they know their gift will make a difference? Do they have confidence in the leadership’s management? Do they feel they are among others who give? Have they been asked, appropriately, and by the right person?

In today’s economy, what is the primary challenge to fundraising? Uncertainty. Following are recommendations from the synagogue development field:

**Know Your Congregation’s Minhag and Potential For Positive Change**
This stressful period presents an opportunity to develop your congregation’s culture of giving. Renew efforts to connect to members and deepen connections. Someone who has never given will step forward.

**Focus The Leadership on a Clearly Articulated Message**
Help clergy, staff, and lay leaders become more comfortable and effective in talking about funding for the synagogue. Set the discussion in the context of Jewish tradition. It is not an unholy pursuit.

**Match Make**
Someone in your congregation is just the right person to have a constructive chat with a potential donor, and you will learn how each of them feels about the congregation. Gather past donors for focus groups. Conversation should turn to congregational needs, loans and gifts, endowment, one-time gifts, three- to five-year commitments, and ongoing enhanced dues options. Contact new members; many are familiar with synagogue life. Some come with resources: leadership skills, financial expertise, giving willingness and capacity. Track and cultivate members’ family foundations. Explore matching gift opportunities.
Maximize High Tech And Low

It’s as annoying and embarrassing to nudge as it is to be nudged. Wrap up adjustments and write offs as soon as possible to identify the “do not nudge” members, and be in touch half a year later.

- “Dear Congregants” communications let members receive messages without feeling targeted.
- Select, train, and match callers by affinity. A script and guide for dealing with difficult situations is especially important this year.
- Track members’ responses to your annual appeal, events, and sponsorships, in a system that will enable you to analyze individual and constituency history and personalize communications.

- Mailings are expensive. Insert personalized phrases in merge mail and merge e-mail. Handwritten notes make a difference. Don’t use computerized signatures.
- Maintain your Web site to make giving easy. Include your Web address on all communications.

Events

If you have a history of successful fundraisers, don’t abandon the practice now. fundraisers are community builders, even if not every member can attend. Offer and acknowledge a range of opportunities: attendance, journal, contributions, and sponsorships. Don’t reduce ticket prices (it’s a fundraiser, after all).

Keep the Big and Little Baskets Open

Launch your appeal, event promotions, and secular-year-end-giving reminders earlier than you have in the past. If you have

“We consolidated the three appeal categories under $500 into one and created new high levels, from $10K to $15K and $25K+. Most donors remained or moved up to the next level; two moved into the new high levels; some dropped in giving – a sign of the times. Others remained at their level or moved up when the congregation began to accept credit cards and monthly payments.”

– Hollis G. Dorman, Director of Development, Congregation B’nai Jeshurun, Short Hills, N.J.
annual appeal giving categories, consider shifting the figures to increase the likelihood that members will sustain or upgrade rather than downgrade their gifts this year. Publicize a range of giving, underwriting, and sponsorship opportunities. Don’t underestimate the synagogue mission’s ability to inspire. Economic and social change may close some resources and open others. Limit the number, but maintain or enhance the quality of programs to encourage sponsorship – charging for programs can actually discourage sponsorship. Find the balance that increases the giving culture, not just revenue. Publicize the purposes and encourage contributions to existing and new, useful endowments and designated funds.

Think Short- and Long-term
Even if this crisis is short-lived, the stress on our congregations will have lasting repercussions. Reevaluate and enhance communications among staff and with members. Resist the impulse to automatically abandon capital projects; if there is interest and the project is feasible, you may lift the spirit of the congregation and affirm that commitment makes a difference. Planned giving may meet a donors’ criteria and may ultimately be of greater benefit to the congregation than a cash gift to the operating fund. Remind members to include the synagogue in their wills and recognize those who do.

Acknowledge In Ways That Affirm The Values of Your Congregation
Don’t set a minimum for donations. Consider whether you will deter or enhance giving with minimums for charge card, third-party notification, and public recognition. And remember, you can’t thank donors enough. Acknowledge all donors, including “Anonymous.” Reevaluate the use of plaques in terms of minhag, the medium and the message. A note from the rabbi acknowledging tzedakah can inspire giving – it should not be a simple “thank you.” Receptions should be modest, educational, and memorable.

Prepare For Future Lean Years
If you did not have effective fundraising during the “good times,” now is the time to build a sense of communal obligation; ensure that a reserve or endowment fund is part of your plan. Joseph interpreted Pharaoh’s dream: “Immediately ahead are seven years of great abundance in all the land of Egypt. After them will come seven years of famine, and all the abundance in the land of Egypt will be forgotten.” (Gen. 41:29-30) Live up to the values Judaism has proclaimed through the centuries. Welcome the stranger, respect the individual, and establish commitment to community. During the building of the Tabernacle each Israelite was called upon to give as they were moved. They brought “more than enough.” The relationships we foster will ultimately move members to give, perhaps most particularly during difficult economic times.

A Checklist for Synagogues: Navigating Though Difficult Economic Times
by Robert Evans, The EHL Consulting Group, Inc.

- Stewardship of all members is more important than ever before.
- Cultivate every member and take no household for granted.
- Develop a formal fundraising campaign plan for the next 24 months.
- Create opportunities for immediate giving like short-term sponsorships as well as other creative approaches.
- Introduce or re-address your Planned Giving program.
- Address your Endowment; do not invade the principal.
- Take advantage of the special IRA program encouraging older members to make charitable gifts.
- Create a formal Task Force of the Board to create and monitor your fund resource programs.
- Introduce your Year-End Giving requests immediately.
- Be compassionate with your members but do not hold back in making requests for financial support.

Ann Targownik is Director of Development at Temple Shaaray Tefila in New York. She is past president of Temple Israel Reform Congregation of Staten Island, former Executive Director of The Jewish Center of the Hamptons, East Hampton, and former Executive Director of Stephen Wise Free Synagogue in N.Y. She served on the Union for Reform Judaism Greater New York Council for 10 years, is a senior member of NATA, served as MetroNATA Vice President for Programming, and is an active member of the Reform Synagogue Development Professionals.
Hard financial times have always posed challenges to conventional synagogue operations. When members lose their jobs – or fear losing them – we must contend with real and anticipated losses of income from dues and fundraising. Not surprisingly, when the bulk of our budgets are based on such revenue, spending cuts are unavoidable.

Under these circumstances, unfortunately, Temple Boards and staffs often make difficult budget and program-related decisions quickly, under pressure, and without reference to fundamental Jewish values.

But ethical standards taught in Torah and championed by our reform movement in public policy proclamations must also apply to the healthy functioning of our congregations, including financial planning. As Temple Budget Committees consider cuts, and staffs consider how best to work within an atmosphere of trepidation and financial constraints, our Jewish values must form the framework for resource allocation and strategic choices and inform and strengthen the relationships among staff and between staff and lay leaders.

Executive Directors play a critical role in guiding congregational decision-making and considering short- and long-term consequences to avoid ethically questionable action. To guide us, the URJ Department of Synagogue Management manual, “Who May Abide in Your House? Jewish Ethics and Decision-Making,” (available on the URJ Web site) outlines a framework for study and reflection. Lay leaders and senior staff can use this process to ensure that budget cuts or reallocations are made in a prepared and planned manner, conscious of the future consequences and the life-changing impacts of those changes on the institution and on the individuals we serve.

Four key Jewish values come into play as we cope with economic challenges.

1. Respect for human dignity. The Jewish notion of the worth of human life stems from the fact that people are created in the image of God.

   How do we show compassion to our members who are calling to say they can’t meet their financial commitment? Do we require forms and Dues Committee decisions?

   How do we uphold the honor and dignity of these individuals in our Temple family while at the same time accessing community resources on their behalf?

   And God said, “Let us make humankind in our image, after our likeness.”
   – Genesis 1:26

   Our Jewish ethics demand that we exhibit discretion and sensitivity when discussing financial hardship. Our synagogues are places of sanctuary and solace and, as Executive Directors, we should focus our leadership on the Jewish values of respect and chesed (kindness and mercy) in times of crisis.

2. Brit. As we have a covenant with God, so are we to live in God’s image by fulfilling our commitment to others.

   Within our synagogue community, we have multiple briteim – covenants between the temple and its members; covenants between the governing board and contractual employees; covenants between the congregation and the hired staff. A covenant implies mutuality: both parties receive some benefit as a result. When budgets are tight and individuals face personal, professional or familial calamities, those covenants can become lopsided. The synagogue needs to provide far more in the way of pastoral and other supports, while the congregants’ financial promises may remain unfulfilled.

   The Eternal our God made a covenant with us in Horeb... not with our fathers, but with us...who are here alive this day.
   – Deuteronomy 5:2

   Staff, both contractual and not, are under unusual pressures. Their skills are in greater demand than ever, yet the possibilities of cuts in benefits or hours, increased workloads and job loss
Esther Herst, FTA, is the Executive Director of Temple Beth Am in Seattle. She has been a Temple Director for 15 years and served six years on the Board of NATA. Esther represents NATA on the URJ Commission on Social Action and is the liaison between NATA and the Religious Action Center of the URJ.

weigh heavily. How do we maintain our Brit Kodesh – the sacred partnership – with the people who keep our temples alive, vibrant, and functioning, when we’re looking at potential redundancies?

Our staff may well need pastoral care as much as our members. They are as worried about their jobs and their families’ well-being. They are expected to be understanding and kind when responding to anxious, stressed, angry or demanding congregants even as they may be confronting their own financial meltdowns. Executive Directors have a responsibility to be aware of the needs of our staff and to offer support and succor. We may at times be expected to step into our pastoral and counseling mode.

**Execute justice; deal loyally and compassionately with one another.**  
– Zechariah 7:9

3. **Tzedek. Tzedek/Tzedakah involves both justice and righteousness.**

It is human nature to take quick and decisive action in the face of a catastrophe. But our values dictate that when those actions significantly affect the lives and health of those around us, especially those with whom we have a covenantal relationship, we move forward with care and intentionality. Staff layoffs, cuts in hours or benefits, and loss of training and professional development opportunities are logical and perhaps unavoidable realities. Executing justice, however, forces us to look at all the future consequences of such actions.

**All Jews are sureties for one another.**  
– Sh’vuot 39a

Before a Budget Committee or Board decides that layoffs are necessary, consider all alternatives. Are there sources of revenue that haven’t yet been accessed or less draconian cuts possible could provide some of the cost-savings needed? Consult the entire staff about potential savings or creative staffing ideas. Determine the true implications, both immediate and long-term, of budget cuts. Will the burden of the financial sacrifices be spread throughout the staff? How do contractual commitments square with the need for savings? What are the justice implications of cost cutting at the lowest end of the salary ladder while costs rise at the highest rungs?

Layoffs impact the individual terminated most gravely. But what do layoffs say to the remaining staff? What programs will be eliminated as a result of the cutbacks? What will congregants lose in access to information, effective service from the Temple office and proper facility maintenance? What systems will be put in place to help staff and volunteers with the added workload? How can the synagogue ameliorate the hardship on the terminated employee, perhaps by continuing to cover health benefits or offering some form of severance?

What criteria are used to determine layoffs or budget cuts? Seniority? Merit? Perceived value of the position? Who is responsible for crafting plans to meet staffing and programmatic needs in the future so that the long-range strategic vision of the congregation isn’t permanently compromised?

4. **Accountability for our actions. Our tradition holds us answerable to God and to others for our actions.**

Ultimately, the ethical dilemmas that each synagogue must resolve come down to our responsibilities to our fellow Jews and to the men, women, and children in our communities. There are some obvious directives to budget committees and to temple leaders. Take the actions that will be the least disruptive and harmful. Budget decisions made now may be revisited and revised next year or the year after.

An old adage says “when there is no food on the table, the family fights.” The decisions and choices before our synagogues can easily bring out the worst in the people affected: leadership, staff, members, ourselves. The Judaic teachings in the URJ manual can help circumvent that outcome and may actually lead to positive growth in Jewish knowledge and leadership skills.

Executive directors have both the standing and the wisdom to reflect a balance between fiscal demands and Judaic values. We have the big-picture perspective and the day-to-day experience to help guide our colleagues. The nature of an ethical quandary is that there is no one solution that fits everyone or every instance. Context is everything and by raising questions and, as appropriate, offering answers, we can bring our congregations through this narrow place into a life of wholeness and integrity.

Esther Herst, FTA, is the Executive Director of Temple Beth Am in Seattle. She has been a Temple Director for 15 years and served six years on the Board of NATA. Esther represents NATA on the URJ Commission on Social Action and is the liaison between NATA and the Religious Action Center of the URJ.
A synagogue’s budget reflects its leaders’ priorities as they relate to both creating spiritually fulfilling communities and providing positive worship and life-cycle experiences. The annual budget is a financial blueprint of the activities and services of the congregation. It is a planning tool for anticipating expenses and income and then determining how to allocate them. Creating it is the process through which the congregation identifies opportunities, analyzes potential challenges, and ultimately aids in decision-making for the future.

In most synagogues, the process of preparing a budget mandates various cost centers within the congregation to seek financial support for those areas of interest or concerns that directly affect them. These areas might include worship, social engagement, religious school education, providing more activities for social action, etc. The dutiful Budget and Finance Committee or the Executive Committee must weigh the request of each competing group and then allocate finite resources to maintain the whole community it serves.

The concept of having a deficit budget is an enigma to most congregations in today’s world. But it’s hardly new. In the early history of congregations, in fact, deficit budgets were more the norm than they are today. In the past, when deficits were realized, many congregants looked to their leaders to supply personal funds to offset the deficit. (When such leaders joined congregations and the Board of Trustees, they were fully aware that monetary expectations awaited them and that by actively participating in the financial health of the congregation, they were actually being honored.) Then, as now, budgets were created based on a number of assumptions. However, the best of plans and decisions did go awry, even though they were based on rational decisions when originally conceived.

After administrators and congregational leaders review opportunities to increase income and reduce costs (see sidebar), they may conclude that there’s simply not enough income to meet anticipated expenses.

While the Board can respond by increasing money it draws from unrestricted endowments, this is a very short-term fix and its ramifications can be multiple and long term. Portfolio management should be done by professionals with an eye toward...
How To Raise Income, Reduce Spending, And Live Within Your Means

Some temples increase income by:
- Renting out space within the Temple
- Establishing exclusive catering arrangements for Temple events
- Increasing dues
- Taking a higher-than-usual percentage from unrestricted endowed funds
- Holding more fundraisers
- Seeking other underwriting for congregational events

And some have sought to reduce spending by:
- Limiting discretionary expenses within the budget
- Lowering compensation, whether through hiring freeze, salary freeze or fewer health benefits
- Implementing more bulk mailing procedures
- Decreasing utility expenses by raising the temperature in the summer and lowering it in the winter
- Delaying preventive maintenance and nonessential building projects

(A more complete list can be obtained from the URJ’s Office of Synagogue Management.)

Portfolio management should be done by professionals with an eye toward the future – endowments are built to be not only a rainy day fund, but a legacy for the future. To maintain the integrity of the corpus, most financial advisors will caution to never withdraw principal out of any endowment fund. Taking more than principal out of an endowment or securing a loan should only be contemplated if there is a plan in place to fund the deficit in the future. Another short-term solution for a congregation with a deficit budget could be the acquisition of a line of credit. However, such financing can be extremely risky and must be thoroughly analyzed before any final decision is made.

It’s key for Boards to remember that congregants will support finance- and budget-related decisions only if they’re made to feel part of the decision-making process – ultimately, gaining support for difficult financial decisions is built through continual, two-way communication with congregants and staff using a variety of means. Such mechanisms might include holding congregational meetings or sending a letter from the president of the congregation explaining the current financial circumstances. If your congregation has an active online community, communicate through it, as well. Communications related to the budget need to describe a plan of action to resolve the temporary situation, complete with milestones and deadlines along the way. Congregational meetings should be held to validate the decisions being contemplated and input solicited before such a budget is adopted.

While congregations simply should not have deficit budgets for extended periods of time, congregations can at least use this period to reflect and reevaluate their priorities; they can view what may be a difficult time as one that provides an opportunity to determine practical ways of funding its priorities in the future. Understanding that old ideas are perhaps no longer valid and accepting new realities can be positive for congregations. In fact, revisiting areas in the budget we previously thought “untouchable” may actually be one of the few positive benefits of coming to grips with a deficit budget.

Congregations can survive the choice to live with deficit budgets. But it’s administrators (you!) who play a substantial and highly consequential role in helping leaders understand the ramifications of such a decision. Moreover, it is Administrators who must, at the same time, be able to implement short-term strategies to keep the congregation afloat during the difficult times such budgets signify.

Jeff Herzog, FTA, has been Executive Director of Rodef Shalom Congregation in Pittsburgh, Penn., for the past 18 years. As professional administrator, he has played a significant role in all aspects of congregational life, including three major fundraising campaigns and two renovation projects.
Financial Planning for the Short- and Long-Term

By Michael Kimmel, Chief Administrative Officer, Union for Reform Judaism, and Robert Berkovitz, Synagogue Finance Specialist, Union for Reform Judaism

“To acquire money requires valor; to keep money requires prudence; and to spend money well is an art.” (Berthold Auerbach, Landhaus am Rhein). Without the benefit of a crystal ball it is vital that synagogues think about their short- and long-term financial needs. Sound financial planning can help your synagogue build a safety net during good economic times, so when times turn tough the synagogue itself is not in peril. Financial planning is a process that enables your organization to continuously consider its short-term financial needs – those within a year – while planning its long-term prosperity – three to five years out.

Most organizations aim to maximize profit by increasing revenue or lowering expenses. However, as a nonprofit, your synagogue has a different objective. Its “business” is to be home to a religious community. A place for people of all ages to worship, learn and grow, and to join together as a sacred community in good times and bad. To be able to continue to serve its community in these various ways, it must treat its financial wellbeing with the same focus, energy and vigor it gives to its worship experience or religious school.

Visualize

Looking at a synagogue's financial situation from the viewpoint of sacred community can pose a challenge, however, no matter the state of the economy. In good times, other priorities that are affordable may pose a distraction; during hard times, sacred community may be overlooked while trying to balance a budget.

To construct a fair, reasonable and compassionate financial plan, you should have a set of agreed-upon principles that can guide you through the planning process.

These guiding principles often include a mission statement and a vision statement (see sidebar). A mission statement defines who the synagogue is on a daily basis; it defines its objectives as sacred community. A vision statement is usually more aspirational – it defines a future that may or may not look like the present.

Proverbs 29:18 says “When there is no vision, the people perish.” While having well-thought-out mission and vision statements is not an absolute requirement to create a financial plan, these statements do help define the boundaries in which the planning takes place, whether short- or long-term.

Prioritize

Create a list of action items or a wish list. Perhaps the synagogue has never had a full-time clergy, but the growth of the synagogue makes this important. Or perhaps a congregation in which the population of the synagogue is aging while the religious school is shrinking may propose joining programs with another synagogue in the area. Such a synagogue may even consider combining the resources of both synagogues to enhance programs geared toward an older audience.

When considering priorities, be sure to be inclusive of lay leaders, professional staff, and synagogue members – key “stakeholders” sometimes neglected during this process yet whose “buy in” is critical. Often, a financial plan is put together by a Budget or Finance Committee which, in a vacuum, makes assumptions about the synagogue's priorities. The key here is to engage in a way that gives many constituents a say in the process. When tough decisions have to be made, having input from many almost always leads not only to a greater degree of acceptance, but, importantly, a greater likelihood of success.

Analyze

A Budget or Finance Committee’s role is critical in the analysis of information. Once priorities have been identified and related information gathered, the synagogue will then need to figure out how to pay for them.

It's important to review the financial health of the synagogue over various periods of time. Looking at revenues and expenses over a three-year period is a good way to see how things are progressing.

- Has the synagogue balanced its budget over time?
- Is revenue increasing or decreasing?
- What are the trends on membership?
The Budget Committee will analyze the information to see if, how, and when the congregation’s priorities may be delivered upon – what can occur sooner, what must be postponed, what may have to be reconsidered altogether. The committee will look for trends by looking at the past as well as into the future to paint a realistic picture for the synagogue of where it may expect to be in the next few months, the next year or in three years.

“If one takes in hand a number of reeds bound together, can one break them? Only if they are separated, each from the other, can they be broken.” (Tanachuma Nitzavim 1) Financial planning really needs to be looked at as a whole, rather than as pieces of a puzzle. For example, a budget should be considered a short-term plan because it gives the synagogue a picture of what should occur over the next year. The budget allows the synagogue to plan funding for various programs and understand its fixed costs like salaries and utility bills. Knowing this information ahead of time helps keep the synagogue on track.

However, a synagogue may create a well-crafted budget and conservatively plan potential revenue and then the unexpected happens. Perhaps the synagogue experiences a flood or fire, or there is an unpredicted downturn in the economy, resulting in decreased earnings from synagogue investments as well as decreased revenue from members who are suffering financially.

Planning ahead allows the synagogue to develop a system of saving funds for a “rainy day.” Synagogues should consider such things as endowments and bequests to help develop a sound financial base. If there is no endowment plan in place, consider that to be one of your action items. Also, when budgeting a synagogue should build contingency into its annual budgets to help soften the blow of an unplanned expense or a shortfall in revenue.

Finalize, Yet Revise

Financial planning also needs to be considered iterative and flexible. Think of it this way: year one of a three-year plan should be the budget; next year, that plan will be revised based upon new insights and information; the second year of the three-year plan will then become the budget, albeit revised to reflect current conditions. But a new third year is added, too. This should become the normative process and will always enable a congregation to see into the future while continuing to thrive in the present.

Creating a financial plan is as much art as science; there is no standard approach. Each synagogue has its own dreams and goals and will approach its financial plan differently. The answers to the questions that come out of a good financial plan will result in different conclusions for each synagogue based upon its culture and history.

While the current world economic conditions may be the impetus to talk about issues like financial planning, this should not be the only time it is thought about. Always the hope is for the future of our synagogues to remain a place of prayer, study and community and to be an important part of the lives of future generations, and sound financial planning is a requirement for this hope to stay alive.

As Chief Administrative Officer of the Union for Reform Judaism, Michael Kimmel is responsible for the majority of day-to-day business operations. Before joining the Union, he spent a number of years as a Senior Director of Finance at Gartner, Inc. as well as Manager in the field of business and systems consulting for both Arthur Andersen and Ernst & Young. He also serves on the Boards of the National Association for Temple Administration and the Reform Pension Board.

Robert Berkovitz works at the Union for Reform Judaism as a Synagogue Finance Specialist, where he assists synagogues with questions related to membership commitments, budgeting, fundraising, financial controls and other related subjects. He is a graduate of the Union’s Hadarachah program. Robert spent more than 20 years in the retail banking industry.
Balancing Budgets and Congregations’ Integrity

By Ellen Franklin, Executive Director, Temple Judea, Tarzana and West Hills, Calif.

During tough economic times, don’t solve hard problems by taking the easy way out. Challenging times require that we “do synagogue differently,” that we look for creative ways to get to the same end, that we “do more with less,” and that we do it all guided by fundamental Jewish values, derech eretz, and the lessons of Torah. The challenge is to be sure we apply these same principles in our dealings with our staff.

The Temple staff members are the backbone of our congregations and yet are often the most vulnerable during difficult economic times. It’s likely that most of us have recently been in conversations with lay leaders who suggest trimming the staff as a way to reduce expenses. The staff line is an easy target – it’s usually the largest line in our budgets and may be least understood by the lay leaders.

Our challenge as Executive Directors is to ensure that our congregations continue to deliver mission critical services while protecting the congregation’s resources – money and people.

How do we reconcile the competing values of maintaining a balanced budget and also protecting the integrity of our congregations and the people who work for us? How do we offer a lean, fair budget that allows us to deliver a nurturing, caring community to our members? These are difficult questions during flush times – during these very challenging times such questions take on even greater significance.

We must model our strong commitment to Jewish values and, even in the face of difficult decisions, to the sense of the sacred that defines our synagogue.

As we face the challenges of the world around us, it’s especially important that the synagogue feel safe, a sanctuary for our members. It must also feel like a safe place for our staff. They are not immune to the turbulence around them and yet are expected to be positive, upbeat, caring, and considerate. They are the face of our congregation. They are usually the first people our members see when they arrive and the last they see when they leave. Our job is to shield them from the day-to-day anxieties that we face (in budget meetings, in financial reviews, in conversations with lay leaders) so that they continue to project the safety and sanctity of our congregations to our members.

And yet, so often our leaders think we can do with fewer staff members or by paying them less. It’s ironic but common that the lowest paid in our communities are often the first and hardest hit during economically challenging times. It’s our job to make sure not to balance our budgets on the backs of those who can least afford it.

Obviously, terminating staff is the last resort. If necessary, it should come at the end of a long line of strategies that attempt all expense reduction and revenue growth options. Often, terminating staff does not result in the reduction of expense people expect it to, so it’s wise to consider every staff related cost savings measure first. Here are some options to consider:

- Reduce hours instead of positions – many would rather trim their work week and pay than face loss of income entirely.
- Offer time off without pay – some staff members might prefer an extended break if it means they still have a job after the break is over.
- Suspend hiring – redistribute the functions previously managed by a former employee to others on staff, or to volunteers, or to a combination of both.
- Restrict overtime – since it is mandatory under certain conditions, manage employees’ workloads to avoid these extra costs.
- Better utilize volunteers – increasing unemployment may mean a greater supply of eager and talented volunteers who crave their synagogue community now more than ever.
- Consider job sharing – either within your congregation or even with another congregation.
- Involve the staff in finding creative solutions to save money – one Executive Director offered incentives to employees who reduced expenses.
Ellen has served Temple Judea (Tarzana and West Hills, Calif.) as its Executive Director since 2004. Immediately prior to that, she was the Managing Director of Synagogue 2000, a non-profit dedicated to revitalizing and reenergizing synagogue life. She came to working in the Jewish community after some 17 years in the entertainment industry, with senior positions at ABC-TV, Lorimar Television, and Warner Bros, specializing in creating and producing network series. She is married to Roy Silver, a business owner, and they have three children: Jenny (21), David (19), and Jonathan (16).

- Honor contracts, of course, but be open to mid-contract changes – perhaps contracted staff would be willing to forgo non-salary expense lines, even temporarily, to help trim expenses.
- Be fair and apply the same principles to all levels of staff – if salary freezes or rollbacks are imposed, they must be imposed on all.

If, however, after exhausting these options you must still make some very difficult decision about staff levels, the process must be a holy one.

- Express compassion – assuming it is the case, stress that the termination has only to do with the economic environment and not with the employee’s job performance.
- Prepare employees’ last paycheck so they do not have to wait for funds.
- Be fair with severance and the length of time of the notice – review your congregation’s by-laws or employee manual for guidelines.
- Offer to help individuals with the transition to a new position – have a letter of recommendation ready, suggest leads or sources for job openings, offer to help them with skills acquisition training or job search counseling.
- Be ready in the event employees choose to leave the building immediately – it may be emotionally difficult and employees deserve the right to deal with it as they see fit.
- Inform others right away – be direct and forthcoming with the facts so rumors don’t have a chance to take hold.

Hopefully the economic atmosphere in which we’re currently living is temporary and soon we can get back to managing our communities without the sense of crisis many of us currently feel. But until then, we must model our strong commitment to Jewish values and, even in the face of difficult decisions, to the sense of the sacred that defines our synagogue.

(For a more detailed discussion of this, please see the URJ publication entitled “And Keep the Paths of the Righteous: Synagogues and their Staff,” available on the URJ Web site.)
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The National Association for Temple Administration (NATA) is an active professional network of Reform Jewish Synagogue Executive Directors committed to Judaic principles of ethics and integrity.

NATA’s mission is to support its members by:

- providing educational and training activities and standards,
- providing its individual members and their URJ congregations with access to NATA resources,
- advocating for and promoting the profession of Temple Administration,
- serving as the professional partner with the Union for Reform Judaism.

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The NATA National Office is headquartered in Ridgefield, Washington, adjacent to the Columbia River and about 15 minutes north of Portland, Oregon. The office is managed by Kathy Small of Small and Associates, which prides itself on providing top-quality customer service to the NATA membership. The national office provides the day-to-day administration of membership, convention, education and placement services, as well as support to the NATA Executive Team and Board of Directors. Kathy Small has been managing the NATA office since 1988.

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