DUES EVALUATION PROCESS

BY

JANET SHAFTON BRONITSKY

Administrator

Congregation Albert

Albuquerque, New Mexico

submitted in partial fulfilment for Certification as

FELLOW IN TEMPLE ADMINISTRATION

December 23, 1986
Congregation Albert in Albuquerque, New Mexico has been chartered since 1897. At budget time in March, 1986, it became clear that revenues had to be increased in order for the congregation to meet the needs of its members and offer more programs. After much discussion, the dues committee decided that two potential sources for immediate revenue could be tapped; other solutions to the problem would require long range planning. These potential sources were fund raising and an increase in dues. An energetic Ways and Means Chairman was found who made a commitment to raise $10,000. This paper will review the other source of revenue, that of a dues increase. In order to understand the delicacy of the issue, some understanding of the history of the Albuquerque Jewish community and the current position of the Temple is required.

Albuquerque has had a visible Jewish population for over 100 years. The Jews who founded Congregation Albert were of German Jewish ancestry and wanted a place to worship that was Classic Reform in orientation. Albuquerque attracted and continues to attract Jews primarily from the New York area. Many of these Jews are looking for a way to get away from traditional demands made on Jews as far as commitment to Jewish institutions and the financial pressures that inevitably follow. The city has no Jewish Community Center although there is a Conservative synagogue and several small, unaffiliated institutions as well as the Temple. Albuquerque also has a Jewish Federation which raises approximately $350,000 annually from the 4000 Jews in the metropolitan area. This fairly small amount is indicative of the major problem facing the Temple, namely that the community has not been educated to give. They have not learned that Jews need to support their institutions.
In 1984, Congregation Albert moved into the third building in its long history. The building cost $1.5 million; the Religious Wing (Sanctuary and Chapel) remains to be built. Accordingly, a fundraising campaign began in the fall of 1985 to raise the necessary $1.2 million for this project. Despite the fact that a professional fundraiser was hired, the work was difficult. The large donations that were supposed to comprise 80% of the projected goal did not materialize so the fundraising was slow going from the start. This phase of the building program was to be supported by the entire congregation, with pressure exerted on each family to meet the commitment goals. As often happens, the momentum slowed and the fundraising process has taken much longer than the previous one. Phase I fundraising was a six-week blitz; Phase II has dragged on for over a year and is yet to be completed. Committee members expressed some concern that a dues increase at this time would create so much financial pressure at one time that members would be lost or financial backing of Phase II would diminish.

Given this background, the dues committee was mandated to develop a viable plan to raise the necessary funds to run the existing building and its programs; the only alternative would be major reductions in expenditures. The dues committee chairman was willing to do anything but it was obvious a powerful motivator was needed. A relatively new member of the congregation and board of directors volunteered. A retired manager of a major jewelry chain, he had little patience for delays and was ready to get down to the task at hand. It was already late in the fiscal year to put anything into effect for the beginning of the next fiscal year but it was decided we would try.

The first step was creation of a fund-raising calendar:
March 17 - adoption of a new dues structure by the board of directors

May 15 - mailing of letters from the Rabbi and the dues committee chairman to the entire congregation (attached)

May 25 - meeting of dues evaluation committee to evaluate each member family

June 15 - mailing of letters notifying congregants of the new dues structure and their new dues amount (attached)

July 1 - mailing of billing of new dues; review of dues of those asking for readjustment

July 25 - evaluation and review of the process

A few years prior to this current crisis, a survey about dues levels had been sent out to congregations in the Southwest Pacific Region. The information from the survey had been shoved back and forth between chairmen and officers of the congregation but nothing substantive had been done aside from making some tallies of the figures. By this time the figures were outdated and the committee looked only at the tallies and decided the dues levels at the Temple were well below other congregations in the Region.

Members of the Jewish community regard Albuquerque as so unique that what other congregations do or do not do is of little relevance. The committee looked at the figures and again at the history of the congregation. For many years, a family membership in the Temple cost $100. Then, gradually in the mid 1960's it became obvious it was time to enter the 20th Century. Insufficient funds had been put aside for the imminent retirement of the Rabbi and a long time maintenance employee. Attempts were made to increase the dues income by assessing fixed amounts of increase or utilizing a fixed percentage increase for all members; these methods did not take into
account economic variation among congregants and there were no means for assessing if an individual's potential contribution had been reached. Past solutions had raised sufficient funds to overcome the crises in the past but again, no long range financial planning was attempted. No endowment funds were established aside from an occasional deposit into a contingency fund when there was a surplus. The 1984-85 deficit ate up that balance and left the fund with a negative balance.

At the formation of the dues reevaluation committee, minimum dues were set at $350 per year plus an assessment of $150 per family to pay the shortfall of Phase I and offset the additional costs of running the new building and expanded programs. This assessment was not being paid by approximately 60% of the congregation. Some members rejected the increase for financial reasons and others on principle. The committee knew any increase that might be put into effect stood a similar chance of rejection. The one issue that was obvious was that people were not paying their fair share of the dues. A blanket assessment was not the answer; a total reevaluation was needed.

Congregational policy has always been that money should not prevent people from becoming or remaining members. This long term policy was to be the guiding principle of this new project. In addition it was agreed that a Fair Share Dues Plan best fit the congregation, provided it was self evaluated with a recommended dues figure from the committee. The old assessment and the dues amount needed to be combined as dues, thus simplifying bookkeeping and eliminating a fair amount of confusion. The committee saw the process as a vehicle for expressing appreciation to the congregants and letting them know that their membership was important to
the Temple community. It was also a good time to educate the congregation about how their money was being spent.

The committee recommended a new dues structure which incorporated two tiers of increase rather than just one. The first recommendation was that the 15% for Union of American Hebrew Congregations dues should be passed on to the congregation. The figure of 15% was chosen because the committee felt enough congregants would reject the increase making the actual 12% figure too little to ask for. The second tier of the reevaluation process was to inform the congregation that the dues structure had changed. Because this structure was being given to prospective members, the dues payed by current members also needed reevaluation (see attached). The new rates for members were set at 1.5% of net income. As a result of this two tier plan, a family could reject one form of increase but accept the other. The board approved both of these measures and the committee began in earnest.

Members of the evaluation committee were chosen with special attention paid to age, economic status, profession, and role in congregation. The Temple is in an unusual situation in that the same man has been chairman of the membership committee for about 40 years. He has visited almost every congregant at home and probably knows more about them than they would care to admit. He and some other old-timers were the backbone of this evaluation committee. Newer and young families were represented, as well as the medical and business community. The chairman and administrator formed the remainder of the committee, keeping the size manageable yet representative of the congregation.

Each congregant's name was put on a card with basic information about the date the family unit joined the congregation, number and age of
children, Building Phase I pledge and payment status and Phase II pledge. The cards also had spaces for three years of dues history, current dues and assessment level, and information about the member's payment status. We began with the larger contributors and worked our way through the cards. The committee divided into two groups, and each group independently evaluated all the cards. Each card contained a line for the consensus of both groups. Evaluation was limited to congregants who had been members of the congregation for 10 months or more and took about 5 1/2 hours (approximately 480 families). It was interesting to note that the committee members raised their dues and those of their immediate circle of friends substantially. Being informed and part of the process had already had a positive effect.

The congregation had been prepared for the reevaluation to some extent by letters from the Rabbi and the Dues Chairman (see attached). Four types of form letters were used (see attached). Again, the goal was not only to increase revenue but to have the congregants feel good about being part of the institution. Letter one went to people already paying what the committee felt was a substantial amount. Those people were asked only to add 15%. Letter two went to families paying a substantial amount but whom the committee felt could pay more. Letter three went to people whom the committee felt whose dues needed to be raised to bring the family up to their Fair Share level; letter four went to people paying no dues, asking if they could possibly pay something. The letters were printed with personalized inserts. All letters would have been personalized if the Temple had had a word processor. Included with each letter was a new dues schedule (see attached).
After the letters were sent out the committee chairman and the administrator we looked back at what had been accomplished done as far as increasing revenue and attaining our goal. The 1985-1986 potential dues income was $270,666, based on everyone paying the billed amount. The end of the year balance sheet showed an income of $244,570. The charges that went into effect on July 1, 1986 totalled $333,487, an increase of $62,821 or 18%. For a congregation ending the year the 1985-85 fiscal year with a $25,000+ deficit and entering the new fiscal year with a $13,000 budgeted deficit we felt good about the work we had done.

When congregants called or wrote to reject the dues increase, the dues were automatically lowered to the requested level. In some instances the project backfired because people called to say they had not realized they were paying above the suggested figure for their income category so they wanted their dues lowered. Some people agreed to pay the dues increase but rejected the 15% Union of American Hebrew Congregations add-on, and vice versa, as had been predicted. The people who rejected either increase were again reviewed, this time by a small committee. Most rejections were accepted at face value. A few cases were investigated further and the dues amount negotiated on an individual basis.

At this writing, almost midway through the 1986-87 fiscal year, dues total charges are $305,650, an increase of $34,984 or 11% with collections doing well. The two levels of increase strategy was productive. Many compliments were received about the letters that went out. The congregation felt they were regarded as important participants in determining the future of the Temple. The congregants liked knowing where their money was going and why it was needed. Thank-you notes were printed in the monthly bulletin to those who worked on the process and
those who participated by raising their financial commitment. Those who worked on the process also received a letter of appreciation from the president of the congregation.

Once again, Congregation Albert finds itself on sounder footing. The long range dues plan is to continue to evaluate members on an annual basis and let the congregation know of the Temple's financial needs and how they can play an important role. We will to continue to look at the process as one of education, on the theory that understanding needs makes people more generous. If the congregation is reviewed on an informal basis annually, a large-scale reevaluation may not be necessary for a long time to come. Hopefully the board will pursue long-term solutions as well.
Dear Friends,

The synagogue is the foundation of American Jewish life. It guarantees our existence as a people. It provides us with a sense of community. It is the source of Torah and values for our children. The synagogue is the indispensable institution for creative Jewish survival. For these reasons, the well-being of our congregation needs to be an important priority in our lives.

The Temple Dues Committee is presently evaluating and revising the structure of the dues scale. It is reviewing the dues each of our members pays. These efforts are motivated by past and projected budget deficits.

In light of our present economic situation, we have two choices:

1. Reduce the number and quality of our programs; cut staff.
2. Become economically self-sufficient through dues increase and effective collection, fund-raising and attracting new members.

The latter choice is really the only positive and healthy direction our synagogue community can pursue. We need to commit ourselves individually and congregationally to the path of growth and progress.

I would like to add a personal dimension to this letter. This month I shall have completed eight years of service as your rabbi. These years have been exceedingly fulfilling and rewarding. I am proud of our congregation. I am encouraged by your constant support and responsiveness. I have faith in our future. The evidence of the past eight years makes me confident that all of us together will assume responsibility for the security of our precious congregational life. I know you share my conviction that we best demonstrate our gratitude to the American environment of free religious expression by sustaining a dynamic, flourishing synagogue.

Shalom,

Paul J. Citrin

Rabbi Paul J. Citrin

bjk
Dear Fellow Congregants,

We're growing and need your help.
We're in an exciting new building.
We've got an ambitious religious school program for our youth.
We're on the threshold of starting on our new sanctuary and chapel.
Our congregation overflows at Holiday worship and constantly shows greater interest in our religious programs and worship services.
Our staff is dedicated to serving your religious needs.
Our growth and vitality doesn't come without cost.
We need your help to keep Congregation Albert vibrant and fiscally sound.
We are in the process of a total review of our costs and our income.

A special Dues Evaluation Committee has been appointed to review our dues structure and the dues of each of our members. This has not been done since 1980.

If you have information that you would like us to take into consideration towards the restructuring of your dues, then please write to the Dues Evaluation Committee by May 25th at the Temple.

Remember, it is your support that makes it possible for our Temple to grow and be an important part of our Jewish lives.

Sincerely,
CONGREGATION ALBERT

Carole Hess
Chairman
Dues Committee

P.S. No one is refused membership because of inability to pay. Those who can pay more will be called upon to help those who cannot.
June 13, 1986

Dear

Every congregation has a select few who must be in the forefront of accepting the responsibility to make certain that their Temple maintains its vitality and remains fiscally sound.

We need your help!

The funding of our Congregation has been inadequate for the past three years. To overcome this we have embarked upon a complete evaluation of our members dues structure.

We are adopting a new "fair share" dues program (see enclosed).

We feel that the fair share program will make it possible for each member to support the congregation in an equitable way.

We are asking a small select group of members who, by virtue of their circumstances, can accept the special responsibility for the well being of our Congregation.

We cannot offer Gold Cards, or special "Up-Front" seats...we can offer you the pride that comes with knowing you are helping others.

Last year your dues were $__________. Rather than assign a new dues amount to you, we ask that you re-examine the dues you now pay.

In addition your Temple has an obligation to UAHC (Union of American Hebrew Congregations) which comes to 15% of our projected income. This will be added to each member's dues and will bring your dues commitment to a total of $__________ for fiscal year 1986-87.

We have few members in this dues range. We urgently need your financial, moral, and emotional support so our congregation can continue to lead the way in shaping the religious future of our members.

We welcome your comments and should you have any questions regarding our efforts or your dues level, please write to the Dues Committee in care of the Temple. Feel free to contact us, we need your help but even more important, we need you as a member.

If we fail to hear from you by June 27, the new amount will be billed as your dues for 1986-87.

Our sincerest thanks for your help and understanding. The future of Congregation Albert is truly in your hands.

Sincerely,

Douglas G. Brookins, President

One last thought: No one is refused membership in our congregation because of inability to pay. With deep appreciation we will accept what is reasonable from each of our members. As always, those who are able are called upon to help those who cannot. That's the Jewish way!
CONGREGATION ALBERT
3800 Louisiana Boulevard, NE
Albuquerque, NM 87110    (505) 883-1818

Rabbi Paul J. Citrin
Rabbi Emeritus
David D. Shor

June 13, 1986

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We cannot offer Gold Cards, or special "Up-Front" seats...we can offer you the pride that comes with knowing you are helping others.

Last year your dues were $__________.

It is our hope that you will be able to increase your dues to $__________ or more.

In addition your Temple has an obligation to UAHC (Union of American Hebrew Congregations) which comes to 15% of our projected income. This will be added to each member's dues and will bring your dues commitment to a total of $__________ for fiscal year 1986-87.

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June 13, 1986

Rabbi Paul J. Citrin
Rabbi Emeritus
David D. Shor

Dear

We know you share the enthusiasm we feel for our Congregation. Currently we are in the midst of exciting growth and proud to be in the forefront of shaping the religious future of our members and their families.

The funding of our Congregation has been inadequate for the past three years.

To overcome this and brighten our future we have embarked upon a complete evaluation of our funding and dues structure.

We are adopting a new "fair share" dues program (see enclosed).

We feel that the fair share program will make it possible for each member to support the congregation in an equitable way.

In our effort to put the Temple on a sound financial base we do not wish to create a hardship or offend any of our members. If for any reason you feel that the amount indicated as your dues needs to be adjusted we ask you write to the Dues Committee in care of the Temple.

Last year, your dues were $__________.

It is our hope that you will be able to increase your dues to $__________ or more to help eliminate our deficit and position our Temple for the future.

In addition your Temple has an obligation to UAHC (Union of American Hebrew Congregations) which comes to 15% of our projected income. This will be added to each member's dues and will bring your dues commitment to a total of $__________ for fiscal year 1986-87. We need your help, but even more important we need you as a member.

If we do not hear from you by June 27, the new amount will be billed as your dues for 1986-87.

We thank you for your help and understanding. The future of Congregation Albert is in your hands.

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3800 Louisiana Boulevard, NE
Albuquerque, NM 87110 (505) 883-1818

Rabbi Paul J. Citrin
Rabbi Emeritus
David D. Shor

June 13, 1986

Dear

We are in the process of re-evaluating the dues structure of our members. The fair share dues schedule has gone out to most of our members requesting dues increases so that we may maintain with pride our Temple as a center of Jewish worship and learning.

Although we want to put Congregation Albert on a sound financial footing, the well-being of our members is foremost in our minds. We do not want to create hardship or ill will for any of our members. We want Congregation Albert to be the place of worship for all who choose to affiliate.

Rather than assign a new dues amount to you, we ask that you re-examine the dues you now pay.

The Temple has an obligation to UAHC which comes to 15% of our projected income. Please take this into consideration when reviewing your dues amount.

Your dues are currently $__________. With 15% UAHC obligation added your dues would be $__________.

If you feel the increased amount is within your means we will adopt that as your dues. If you want to maintain your current level then please write or call Janet Bronitsky, Administrator, at the above number, to inform her of your decision. If you can give more, write or call Janet also.

Whatever you decide, we appreciate your membership and thank you for your affiliation with Temple Albert.

Sincerely,

Douglas G. Brookins
President

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CONGREGATION ALBERT FAIR SHARE DUES PROGRAM

DUES AS A SOURCE OF FUNDING: Congregation Albert is a non-profit religious institution belonging to its membership. The primary source of funding for the Temple's programs is the dues contributed by the Temple members. The officers and trustees, who are elected at an annual meeting, conduct the business affairs of the Temple in consultation with our rabbi. Through careful planning and review, the costs of operation are held to a minimum and are comparable to similar costs of other congregations throughout the United States.

DUES DETERMINATION: Members are asked to contribute their own fair share of dues for maintaining the Temple and its programs. Each member determines his own Temple dues in accordance with his financial ability. A guide for determining one's dues is given by the dues schedule which follows.

UNION OF AMERICAN HEBREW CONGREGATIONS (UAHC): The UAHC is the national organization for Reform Judaism with which our Congregation is affiliated. The UAHC depends on the 15% dues surcharge to fulfill these vital functions:
- Supports the training of rabbis, cantors, Jewish educators, and communal workers by being the major patron of the Hebrew Union College.
- Provides curriculum and teacher training material for all Reform synagogue schools.
- Operates nine summer resident camps for Reform Jewish youth.
- Sustains the Kaplan Social Action Center in Washington, D.C.

Our Congregation receives many necessary support services from the UAHC. We meet our obligation to pay for these services by our 15% surcharge.

DUES SCHEDULE: The Temple has established a dues schedule to serve as a guide in determining dues. This schedule is based upon 1.5% of family income and provides a number of income groupings, each with a suggested dues amount. A surcharge of 15% of the dues is added to each member's statement. This required charge meets the congregation's obligation to UAHC, the parent body of Reform Judaism. Dues are for a one-year period and are based on the Temple's fiscal year, which begins July 1 and ends June 30. Dues are payable in advance quarterly. Dues may be paid in advance monthly, quarterly, semi-annually or annually if desired. A statement is mailed to your home.

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<thead>
<tr>
<th>Annual Family Income</th>
<th>Annual Minimum Dues Support</th>
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<tbody>
<tr>
<td>$150,000 and up</td>
<td>Minimum 1.5% of income</td>
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<tr>
<td>100,000 to 150,000</td>
<td>$1500 to 2250</td>
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<td>80,000 to 100,000</td>
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<td>70,000 to 80,000</td>
<td>1050 to 1200</td>
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<td>33,500 to 40,000</td>
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<td>to 33,500</td>
<td>500 minimum suggested</td>
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*Note: 15% will be added to each member's dues to cover the congregation's obligation to UAHC.

DUES FLEXIBILITY: The Dues Committee does not ask you to reveal your income but only to accept those dues justly applicable to you. The dues schedule is flexible, giving a range of income and a range of dues so that each year, should your financial ability change, you may properly change your dues. We hope you will honor our system by making a fair dues estimate. All dues are treated confidentially.

DEMOCRATIC PLAN: This plan has been found to be the most satisfactory because it puts dues properly on a voluntary basis; it democratically apportions financial support according to financial ability; and it is in keeping with Jewish tradition in requesting that one contribute in accordance with the material blessings received.