THE EVOLUTION OF RETIREMENT BENEFITS
FOR CONGREGATIONAL SUPPORT STAFF:
A SURVEY AND A CASE STUDY

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THE EVOLUTION OF RETIREMENT BENEFITS
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Introduction

There can be little doubt that the terms of employment within a society are directly related to its political, economic, social and moral structures. In today’s world employers are very conscious of all the factors of employment so that their employees will maximize their work output. The relationship between employee and employer today goes much beyond a contractual relationship binding two individuals striving toward specific goals and objectives. In general, employers have determined that through the provision of health benefits and monies for retirement (pensions) employees tend to be less likely to change jobs, less inclined to have negative attitudes toward their job situation and more likely to work effectively and efficiently.

The provision of health benefits and especially pensions is a relatively new phenomenon. It was not until the late 1930s that employees and employers both understood the value of benefits beyond wages. For clergy within the Reform Jewish movement, the request for benefits led to a great deal of discussion and controversy as the source of funding for these benefits was unknown and its rationale was not completely understood. In 1943, after numerous debates, Rabbis through the Central Conference of American Rabbis (CCAR) were finally able to convince member congregations to provide monies for Rabbis in their retirement years. For other professionals working in the Temple environment, pensions have been slower in coming. While it is true that Temple administrators and educators are eligible today to join the Rabbinical Pension Board’s plan, most but not all congregations contribute to this pension fund for these professionals. For support staff, who also play integral roles in the life of the Temple, the issue of providing benefits, especially pensions, is today still very problematic. The dilemmas encountered are varied and not unlike many faced by their fellow Temple employees in years gone by.
This paper will provide a Jewish and historical perspective of the relationship between employers and employees. It will analyze how, why and in what form ten regionally dispersed congregations provide benefits, including pensions, to their support staff. It will compare and contrast aspects of pensions presently being offered by various Congregations to their support staff. Analyzed too will be the rationale for such provision (or the lack of), and the obstacles encountered. Finally, this paper will trace in detail the process experienced by Rodef Shalom Congregation to obtain pensions for its support staff. It is the intent of this paper to demonstrate that pensions, or a logical substitute, for support staff personnel are an ethical and moral imperative for synagogues today.
Judaism and Employment

Despite age-old slanders about Jewish economic and business activities, a highly ethical and moral system of laws and custom has been central to Jewish life. Moral and religious tenets of Judaism have created a unique economic framework in which Jews have worked successfully for thousands of years, combining free market practices and social welfare competition and compassion. That the economic sphere is a major vehicle of achieving sanctity may be seen in the fact that of the 613 commandments mentioned in the Torah, well over 100 are related to it.¹

In contrast to many other ancient religions, Judaism has endowed human labor with dignity. Labor was considered so much a part of the cosmic order that God himself is depicted as a worker in the Bible. He is "fashioner" of everything. He worked six days in creating the world and rested on the seventh day. Hence, the human doer -- the laborer -- also possesses dignity, status and rights. The Torah speaks frequently of the wage earner. An employer, for instance, must pay his day-laborer "on the same day before the sun sets for he is needy and urgently depends upon it; else he will cry to the Lord against you and you will incur guilt" (Deuteronomy 24:15). In later rabbinic writings, labor is considered a blessing in and of itself. It is held that the Bible requires the state to concern itself with its citizens during employment, old age and illness. The benefits were to be granted as a matter of legal rights and in a manner which is not offensive to the recipient’s sense of dignity. ²

Society may, however, obligate employers to accept certain social functions beyond the demands of Jewish law. Such obligations then become "custom" and therefore take on the status of law. Nowhere can this better be seen than in the provision of fringe benefits and pensions. Just as man is commanded to pay an adequate wage for services rendered, Halakhic sources see fringe benefits as having the same legal status as the stipulated wage of the employee.³ This understanding is derived from the decisive role of local custom in Halakhic decisions regarding economic activities.
There is very little in Jewish writings relating specifically to the provision of retirement benefits for workers in their older age. However, in a Minute Book written of the Council of Pozan (1636) the following decision was made:

"Seeing as how our teacher, our master Rabbi, Shemon Zusshinder, has sat faithfully in judgement here in our community for many years and due to failing eyesight and age, is no longer able to fulfill this task, it is fitting that the community should see that he is provided for in an honorable fashion."

It is interesting to note that this decision was based on the concept that the granting of a pension is an act of kindness rather than one of legal obligation. In a contemporary article, the noted scholar, Rabbi Benyamin Rabinowitz, expressed it in a different way, "Justice would demand that if as a result of illness or old age, the worker can no longer perform as efficiently as previously or not at all, the employer is obligated to retain and support him". These complementary pronouncements illustrate the obligation within Jewish custom and law to provide for employees once they have reached retirement age.4

Thus seen, while Jewish law speaks often and at length regarding the relationship between the employer and his/her employee, in the case of retirement benefits Jews must rely on custom of the day to guide them. If justice, including economic justice, is to remain a hallmark of our religion, then providing for the short and long term security of our employees must be seen as rightful obligation of all Jewish employers. In today's world, the provision of retirement benefits can no longer be viewed as an act of kindness but rather as a custom which has taken the new status of a moral obligation.
History of Employee Benefits in the United States
and in the Reform Jewish Movement

The provision of employee benefits, remuneration from the employer to the employee beyond wages and salary, within the United States is relatively a new concept. Up until the Great Depression, employees did not expect to receive much in the way of benefits upon taking a job. Once hired, they were happy simply to have a job and perhaps a paid holiday for Thanksgiving or Christmas. In 1929, for instance, total benefits were only three percent of the payroll. Those employers who did provide benefits for their employees in the early part of the century provided such benefits because of paternalistic impulses, but clearly with the expectation that advantages would be derived from such payments. In today's world, these paternalistic views have changed with the belief by management that such benefits provide employees with a sense of security that will motivate them to company loyalty and thus improve productivity. In addition, benefits are perceived by management as playing an important role in reducing turnover. Over the years, management has paid heavily for such beliefs. By 1951, total benefit payments equaled 15% of the total payroll -- 21% by 1971, 26% by 1981, and it is expected that by the late 1990s benefit expenditures will be at a 56% level. Conceptually, the provision of health-related benefits, including health care insurance, life insurance, disability insurance, etc., is relatively easy for employers to accept. Even though these benefits may be a high percentage of the "cost of doing business", most modern business people recognize this investment in human resources as one which will most likely yield a high return in terms of work productivity. It is commonly believed that by having a healthy work force, both physically and mentally, that work product will be accomplished both more effectively as well as more efficiently.

Most employees today believe that a comprehensive package of benefits covering their security needs is a "right" of employment. Benefits are seen as an integral part of their total compensation for choosing to work for one employer rather than some other employer.
The provision of health/welfare benefits including health care, life insurance, disability insurance, etc. is probably much easier for employers to accept than are retirement benefits. As stated previously, by maintaining healthy, secure employees, work productivity can be maintained at a high level. However, the provision of monies, once a person has retired, yields no such by-product. Philosophically, employers recognize the fact that retirement is normally a time of loss. Obviously there is the loss of a job; not so obviously there is a loss in terms of identity, of meaningful relationships, and peer group relationships originated by the job. Simultaneously, an employee may be robbed of good health and perhaps a loved one at this time of his or her life. Whether through custom or law, there is general agreement among most employers today that they have a responsibility for making the retirement years of their retired employees at least bearable.

One of the most common sources of retirement income besides the employer has been the Social Security Act of 1935. Social Security remains concerned primarily with three distinct areas: federally administered old age, survivors and disability insurance. A payroll tax paid equally by the employee and the employer finances Social Security programs as they exist today. The tax percentage has grown from 1% in 1935 to 7.65% today. In most cases, such monies do not adequately provide for a person who will lose his job and often a respectable salary. There can be little doubt that health and retirement benefits have grown over the past 50 years. However, the issue is whether religious institutions have the same responsibility to maintain the same degree of concern for its employees as other institutions. Should religious institutions be held to the same level of morality and custom presently being exhibited in non-religious institutions? Unfortunately, for unknown reasons, religious institutions have generally not kept up with the pace of secular institutions in providing for their employees, especially support staff.

The provision of benefits, including pensions, has come to employees who have worked for non-profit organizations, including religious institutions, more slowly than to those who have worked in the public sector or in private industry. Until recently, some members of Boards of Directors have sensed that employees of non-profit organizations somehow gain intrinsically from the ability to work for agencies who provide for the good and welfare of their community. Some have believed that these persons are less in need
than other persons when it comes to reasonable salary, adequate health benefits and especially pensions. This is true of most non-profit organizations but especially true of religious institutions, including those in the Reform Jewish Movement.

Even though many employees in the profit-making world had already started to receive health benefits and pensions near the time of the Great Depression, it was not until 1943 that the Rabbinical Pension Board was established. The original objectives of this Board were to:

a) make it possible for Rabbis to retire with pensions that would permit them to live their final years in dignity;

b) create a portable pension plan which could be carried from Congregation to Congregation; and

c) provide a Rabbi at all times with an estimate of what his retirement would be, so that in all negotiations with Congregations he could plan for the contingencies of retirement.

Initially, it was determined that 10% of salary would be an acceptable level of contribution derived from a combination of contributions made by Congregations (7%) and the Rabbi (3%). The individual retirement policy had a fixed death benefit to retirement, with a guaranteed income annuity at the age of retirement. However, by 1956 this percentage was deemed outmoded and unacceptable. It was also believed imperative that group life insurance be made available at the level of three times the Rabbi's annual salary limited to $40,000. In 1957 not only was this insurance added, but it was also decided that "a 15% plan" be instituted so that any Rabbi would be able to receive 60% of his annual salary at the time of retirement or 50% of his highest salary, whichever was greater. In 1967, both the Central Conference of American Rabbis (CCAR) and the Union of American Hebrew Congregations (UAHC) agreed that a 15% contribution now was completely outmoded. It was proposed that the 15% be paid by the Congregation and an additional 3% be paid by the participating Rabbi for a total of 18%.6
It goes without saying that during the entire Rabbinical Pension Plan's existence, with its attending goals and objectives, many Congregations, especially the smaller ones, strongly disagreed with the guidelines that were being established by the Union and the Rabbinic Conference. It was said that such monies were not budgeted and that the funding of such line items would jeopardize programming and services that the synagogue traditionally provided its members. Nevertheless, over the years, most institutions have contributed at least 10% of their Rabbis' salaries to the Rabbinical Pension Board in preparation for a Rabbi's retirement.

In terms of administrators and religious educators, most Boards of Trustees over the years have only reluctantly planned for the retirement of such individuals. It was not until 1961 that the Rabbinical Pension Board decided to act as pension fund trustees for Congregations wanting to provide a pension plan for their educators and administrators. Prior to that time, few members of the National Association of Temple Administrators or the National Association of Temple Educators had pensions. The rationale for the non-provision of such retirement plans was probably similar to that given to Rabbis of small synagogues -- that there was no money available for such employee benefits and, secondly, there was an unconscious thought that such employees would not be employed on a long-term basis and thus a retirement plan was unnecessary.

Accordingly, the provision of retirement benefits for even the highest level of employees within the Reform Jewish Congregational setting has been problematic. For most institutions it was not a matter of whether they would like to provide such a benefit to their employees, but rather one of economics and finance. Unlike a peeling ceiling or a water leak, retirement benefits for employees, even at the highest level, were something that could be addressed at some future time. Thus, there was no long-range planning, even though from a cost/benefit standpoint some plans would be advantageous to their budgets.

It should come as no surprise, therefore, that the provision of benefits, specifically pensions, for support staff would be even harder to obtain. If Congregations have difficulty in providing retirement benefits for their highest level of employees, then those persons who occupy support roles are even "less in need" of pensions.
An Empirical Overview of Benefits Provided by a Sample of Reform Jewish Congregations Today

In an effort to obtain a better understanding of what types of health and retirement benefits are presently being provided support staffs of Reform Congregations throughout the country, a survey of geographically dispersed synagogues was designed and implemented. Ten Congregations of various sizes -- large (>1300 units), medium (851-1300 units) and small (<850 units) -- were asked to participate. During January, 1995, telephone surveys were held with temple administrators. Benefits such as leaves, vacation and holidays were not analyzed as it appeared that all Congregations offered similar benefits to support personnel. There were significant differences, however, between Congregations in terms of the provision of health/welfare benefits, but even more so in terms of pensions. The only similarity was that the benefits provided to higher level employees differed from those given support staff.

As illustrated in the Appendix of this paper, health insurance, which can have a monthly premium of over $150.00 for an individual employee, is the one benefit provided by almost all the Congregations, regardless of size. Only two of those surveyed do not pay the entire cost of the monthly premium for the employee's health insurance coverage. In one case, a percentage of the premium cost for the employee's family coverage was paid. In addition, a significant percentage (40%) provide long and short-term disability insurance as well as life insurance for their support staff.

The variance, in terms of the breadth and scope of the pension plans provided for support staff by synagogues is however significant. Some plans encourage employee participation, while others permit no such contribution. Some Congregations and many financial institutions, have designed very sophisticated plans with various investment options, while others feel no need to provide any sort of formal retirement benefit to their support staff. In general, the smaller the institution's budget, the greater the likelihood that no pension will be provided. While "lack of money" is the stated reason for the nonprovision of this benefit, many Congregations also feel that such personnel are:
1) adequately paid and, therefore, do not need retirement monies;

2) primarily female and are probably covered elsewhere; or

3) people who would prefer to have the money necessary to fund a pension in their paycheck or as an additional health benefit.

(There is some credence to this final notion as described in a recent professional journal where 42% of all respondents stated they would accept a reduction in employer contributions to a pension plan if it meant increased health benefits.)

Vesting is another area of variation between Congregations. (Vesting refers to the point in time when workers can take credited pension entitlement with them should their employment terminate before they reach retirement age). In one case, employees become fully vested after only one year of service, while at another Congregation, employees must work 13 years to reach that status.

For those Congregations which contribute to their support staff's pension plans, there is no conformity in the percentage of the employee's salary being contributed. While some contribute three percent, another contributes as much as ten percent. While many set up retirement plans whereby both the Congregation and the employee could contribute to the plan, only one Congregation takes the innovative step of matching employee's contribution up to six percent of his or her salary. Such plans, where contributions from the employer and the employee are possible, are probably 403(b) qualified plans. It should be pointed out that having a 403(b) qualified pension plan in place does not obligate either the employer or the employee to contribute to its funding. This is the case in two of those surveyed.

While some Congregations have chosen qualified plans, as defined by the Internal Revenue Service, others have not determined it necessary to have such a distinction. (The advantages of both non-qualified and qualified plans are described later in this paper.)
Rodef Shalom Congregation: A Case Study

Rodef Shalom Congregation was established as a reform Jewish institution in Pittsburgh, PA in the late 1850s. With a German Jewish heritage as its base, the membership soon became a leading force in the Reform Jewish Movement. Throughout its distinguished history, not only has it hosted a major philosophical and ideological conference of this Movement (Pittsburgh Platform 1885), but it has also provided many of its prominent leaders over time. Many of its Rabbis (Samuel Goldenson, Solomon B. Freehof, and Walter Jacob) have served as presidents of the Central Conference of American Rabbis (CCAR). Its membership currently exceeds 1,600 units, forming the largest and oldest Congregation in Western Pennsylvania. It has an operating budget of 1.7 million dollars. In terms of Rabbinical pensions, by the time the Union of American Hebrew Congregations (UAHC) and the CCAR established guidelines for Congregational participation in the pensions of Rabbis, Rodef Shalom had already entered into an informal pension arrangement with its senior Rabbi, Solomon B. Freehof. It was, therefore, decided that there was little reason to join the Rabbinical Pension Board for this particular Rabbi’s retirement. With succeeding Rabbis, each has been permitted to join the Rabbinical Pension Board at the prevailing rate given Rabbis serving large institutions. It is interesting to note that all Rabbis were expected to pay their own health insurance costs until the mid 1970s, when it was decided that these insurance costs would be paid for by the members.

In terms of retirement benefits for its long-serving (1953-1990) temple administrator, no formal discussions and/or documents were established until he had been on the job for 30 years. It was not until 1983, when the temple administrator was in his late 50s, that a pension agreement was formally discussed and ultimately implemented. This agreement established a pension annuity based on the average salary of his final five years of employment. The funding of this annuity would come from future operating budgets and/or endowments. Later, a life insurance policy was purchased on his behalf with the Congregation as the beneficiary and the benefits ultimately paying for the expense of his pension.
There can be little doubt that the support staff, over the years, has exhibited great dedication and loyalty to the institution, as there has been a very low employee turnover rate. While this has granted the Congregation a great deal of continuity it may have inhibited the growth of benefits to such employees. It was not until 1981 that its officers first "considered" a formal retirement arrangement/plan for support employees. This tentative plan was a "defined benefit" arrangement for employees who had at least 15 years of service there. Unfortunately, this plan was never implemented as it never gained the necessary support from the other Trustees of the Congregation. The question that was continuously raised at that time was where such funds would originate. Could these funds come from a line item in the budget in such a way as not to severely affect the budgetary process? When employees inquired about a formal written retirement plan during this time, they were told that "they would be taken care of" as evidenced by the fact that, in the mid-1970s, all employees were given health insurance coverage at no employee cost. However in terms of a pension, they were told that they would probably receive approximately 60% of their final salaries, including social security, when they retired.

With the hiring of a new temple administrator in November of 1990 and the retirement of several employees that same year, the Trustees initiated a study of pensions being currently provided to support personnel throughout the country at similar sized Congregations. Based on that study, it was decided that support staff should be offered some type of retirement benefit as soon as possible. The decision to establish a formal, written pension plan for support staff was also made, in part, because younger employees were no longer satisfied with the verbal promise of a future pension arrangement. With participatory management now in place and employee involvement encouraged, the concept of a formal retirement plan was discussed with staff during the first quarter of 1991. In a series of meetings, various types of pension plans were discussed, as well as problems involved in implementing such plans. During the next year, various vendors of different types of pension plans made presentations to a new committee called the "Ad Hoc Committee on Pensions", comprised of congregants with expertise in the fields of actuarial science and human resources management, non-profit organizations and persons who asked to make presentations. During the second quarter of 1992, the group made its report to the Personnel Committee.
Based on the recommendation of the Ad Hoc Committee on Pensions, the Personnel Committee forwarded its approval to the Budget Committee. Late in 1992, the Budget Committee made its recommendation of approval to the Board of Trustees. On January 12, 1993, the Trustees approved a qualified defined contribution pension plan for all support personnel. This plan, to be administered by a local bank, was to be implemented as soon as possible. Soon after, a presentation was made to all staff members regarding the details of the approved plan. By September of 1993, a summary plan description (SPD) of the pension plan had been designed and distributed to all personnel.

As noted above, it took almost two years to design the eventual pension plan which is currently provided to all support personnel at Rodef Shalom. Following are the major issues which were analyzed by the Ad Hoc Committee on Pensions, the Personnel Committee, the Budget Committee and, eventually, the Board of Trustees before establishing a pension plan for the support staff:

a) **Should pension plans be in the form of a defined benefit plan or one of defined contribution?**

A "defined contribution plan", also called a 403(b) plan, is one where the employee’s retirement benefit is dependent upon the level of yearly contribution and the performance of investments. The annual contribution made by the Congregation to employees is determined by the Trustees (in the case of Rodef Shalom) and thus the benefit payment at retirement could vary.

A "defined benefit plan" sets the benefit payment amount for employees at retirement, while the yearly cost to the Congregation could vary based on actuarial projections. While the employee is more secure in the amount that he/she will receive at retirement, its expense may fluctuate for the Congregation. This is because the employer's
contribution is less predictable since it is dependent upon the employees' ages and service, as well as on the performance of the pension fund investments. A defined benefit plan's on-going administration is more costly when compared to that of a defined contribution plan.\textsuperscript{10}

It was decided that a defined contribution plan was the preferred one for Rodef Shalom. Not only did it provide predictability of cost, but also its administrative costs were appreciably more reasonable. It was also recognized that this type of plan credits compensation throughout each employee's career. It was also easier for employees to understand, since accumulative benefit values are reported to employees on a yearly basis.

b) \textbf{Once the Congregation has decided that defined contribution plan is the superior one, what percent of salary should be set aside for retirement and how should this be funded?}

It was decided that, initially, 3\% of support staff's salary should be set aside on an annual basis. Each year such contributions would be analyzed by the Budget Committee to determine the appropriateness of this contribution relative to the employees' needs. However, it was decided that 3\% of salary would serve as a base line for all future contributions. In terms of funding, the Trustees agreed that this money would be an annual congregational operating budget line item. (It was now believed that retirement plan funding was just as important as funding for potential water main breaks, security issues and/or equipment needs).
c) At what point during an individual's employment would he/she be fully vested?

Vesting refers to the rights of employees to take credited pension entitlement with them should their employment terminate before they reach the stipulated retirement age. Organizations/companies use vesting schedules as an inducement for employees to continue employment until they are "fully vested," that is, able to take 100% of their credited pension with them if they are fired or resign. If an individual's employment is terminated before she/he is fully vested, accumulated benefits are forfeited.11

In an effort to provide a pension for support staff who had been very loyal and dedicated in the past, the Trustees decided to implement a "five-year graded vesting schedule". This schedule would permit employees to be 100% vested upon the completion of five years service.12 In addition, employees would be 20% vested after completing one year of service and would receive an additional 20% for each year thereafter until they became 100% vested after five years.

d) Did the Congregation want to provide a "qualified" retirement plan (as governed by the Internal Revenue Service) to its employees, or should it provide a non-qualified plan?

After considerable discussion with banks, insurance companies, and especially with the employees, it was decided that a qualified plan would most adequately suit the available resources. The decision was made in part because of the psychological impact such plan would have on the employees. Based upon the many requirements that the IRS placed on qualified plans, its adoption committed the Congregation to maintain the plan on a permanent basis. It, thus, was making a profound commitment to fund and provide a pension plan which would
protect the rights of the employees into the future. Another advantage of accepting a qualified retirement plan was that there was little need to design or draft a non-standard plan document, thus avoiding the necessary legal fees to draft such a document.

Banks, insurance companies and other investment businesses already had prototype qualified plans which could easily be adapted to the needs of the Congregation for a minimal charge. That is not to say that the Congregation was unaware of some of the disadvantages of a qualified plan. However, it was determined that the advantages simply outweighed the disadvantages. Some disadvantages of a qualified plan included:

1) there is reduced flexibility in planned design especially as it applied to vesting and eligibility of participation;

2) there were increased reporting requirements on an annual basis with their attendant costs; and

3) if, at some future time the Congregation wished to permit employees to contribute pre-tax dollars into their individual retirement accounts, they may not be able to do so.

Thus seen, Rodef Shalom Congregation arduously developed a retirement plan for its employees which rewarded long-term service as well as provided security for employees for the future. While the process was rigorous at times, it examined all the possibilities and reached conclusions based on consensus and the ability of the Congregation to fulfill its financial commitments.
Conclusion

One of God’s attributes is justice and man, both Jew and non-Jew alike, is commanded by Him actively to pursue justice. Just as God’s conduct of the world reflects this attitude, so it is a prerequisite of man’s own conduct of his affairs. Nowhere can economic justice better be served than in the work place. While Torah is solicitous of the wage earner, it also dictates the terms of economic justice, not only for the employer but also for the employee. However, laws that were applicable centuries ago have given way to customs which equally define the relationship between these two work place entities. For, unlike the past, in today’s world human resources must be seen as an asset. Investment must be made in these assets in order to maintain their worth and increase their value.

The provision of retirement benefits is a modern extension of Jewish law and custom. Such benefits have become an integral part of the total compensation package given to and expected by employees of most companies in the United States today. Non-profit institutions, including religious ones, however, have been significantly slower in providing such benefits for various financial and non-financial reasons. Unfortunately, for many non-profit organizations, retirement benefits do not have the same sense of importance or urgency as capital expenditures, programming needs or salaries. The employees of these companies are often left with little income once they reach their retirement years. The Reform Jewish Movement is a good example of how non-profits have reluctantly dealt with the issue of providing retirement benefits to their employees.

Less than sixty years ago, many Reform Congregations told their spiritual leaders that they simply could not afford to provide a pension for them. Even though religious custom argued otherwise, their Boards believed that they were morally right. In the 1960s they gave the same argument to temple administrators and educators. As illustrated in this paper, the vast majority of Congregations in today’s world are now endeavoring to follow an ethical path by providing retirement benefits to all personnel, including support staff. Not unlike many synagogues, Rodef Shalom deliberated the pros and cons of providing retirement benefits to its support staff for a long time. The process was arduous at times, but through a comprehensive analysis of all the
alternatives, a pension plan was developed which not only met the financial and psychological needs of its staff, but also permitted the Congregation to act justly within the Jewish tradition.
Endnotes


3. Tamari, p. 139.

4. Tamari, p. 145.


7. While information regarding the benefits provided to upper level employees was also solicited, the primary focus of the survey was the benefits, specifically pensions, provided to support personnel.


12. If employees had already been employed full time for the previous 5 years, they were "fully vested" at the plan's inception.
Bibliography


5. Interview with Vigdor Kavalier, Executive Secretary Emeritus, Rodef Shalom Temple, March 2, 1995.


## APPENDIX
### SUPPORT STAFF BENEFITS SURVEY

<table>
<thead>
<tr>
<th>Name/Location</th>
<th>Size</th>
<th>Operating Budget</th>
<th># Support Staff</th>
<th>Benefits Offered to Support Staff</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong><a href="#">Congregation Emann-El</a></strong></td>
<td>1450</td>
<td>$2.3 Million</td>
<td>10</td>
<td>403(b) Plan - 50% match of employee contributions on the first 6% of compensation, one year wait. (This plan replaces the old pension plan.) Medical, Dental, Vision, Life Insurance, Long Term Disability Insurance for employees only.</td>
</tr>
<tr>
<td><strong>Temple Beth Emet</strong></td>
<td>450</td>
<td>$600,000</td>
<td>3</td>
<td>None.</td>
</tr>
<tr>
<td><strong>Temple De Hirsch Sinai</strong></td>
<td>1260</td>
<td>$1.5 Million</td>
<td>15</td>
<td>Qualified Defined Contribution Retirement Plan - 10% of salary contributed annually by Congregation. Graduated vesting beginning at 1 year with 100% vesting after 10 years. (Started 7 years ago.) Medical and Dental, Short Term Disability Insurance, Life Insurance for employees only.</td>
</tr>
<tr>
<td><strong>Temple Jeremiah</strong></td>
<td>560</td>
<td>$1.2 Million</td>
<td>5</td>
<td>403(b) Plan implemented in 1993 - funded only by employees through tax-deferred salary contributions. Medical Insurance Benefits - pay 75% of individual coverage or 25% of family coverage, Short Term Disability, Life Insurance.</td>
</tr>
<tr>
<td><strong>Temple Israel</strong></td>
<td>1481</td>
<td>$1.1 Million</td>
<td>11</td>
<td>Non-qualified Defined Contribution Plan - 5% of salary contributed annually by the Congregation, 13 year graduated vesting, employee investment direction options (Started 3 years ago.) Medical and Dental Insurance for employees only, IRC Sec. 129 Day Care Plan (Flexible Spending Account).</td>
</tr>
<tr>
<td><strong>Temple Shaaray Tefila</strong></td>
<td>1200</td>
<td>$2 Million</td>
<td>13</td>
<td>Qualified Defined Contribution Retirement Plan - 5% of salary contributed annually by the Congregation, 5 year vesting (In place at least 7 years). Also, employee-only contributory 403(b) Plan implemented in 1992. Medical and Dental Insurance for employees only.</td>
</tr>
<tr>
<td><strong>Temple Shalom</strong></td>
<td>940</td>
<td>$1.3 Million</td>
<td>9</td>
<td>403(b) Plan - Employee tax-deferred salary contributions and Congregation contributes 3% of salary annually after 2 years, graduated vesting beginning at 4 years with 100% vesting after 10 years. Comprehensive Major Medical Insurance Plan, Life Insurance for employees only.</td>
</tr>
<tr>
<td><strong>Temple Shalom of Newton</strong></td>
<td>950</td>
<td>$1.2 Million</td>
<td>4</td>
<td>None.</td>
</tr>
<tr>
<td><strong>Temple Sinai</strong></td>
<td>700</td>
<td>$650,000</td>
<td>2</td>
<td>3 months pay with 15 years of service.</td>
</tr>
<tr>
<td><strong>Temple Solel</strong></td>
<td>810</td>
<td>$1.2 Million</td>
<td>8</td>
<td>403(b) Plan - Employee tax-deferred salary contributions only - no contributions by Congregation.</td>
</tr>
</tbody>
</table>