FAIR SHARE DUES SYSTEM

FTA THESIS

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Sustaining the larger modern congregation requires substantial resources. Ever escalating costs of maintaining the physical plant are dictated by inflationary pressures, increasing labor and energy costs, and by the increasing sophistication of the equipment employed in a modern temple building. As the temple population, along with the country in general, becomes more affluent, more sophisticated, and therefore more demanding, the congregation strives to meet these increased demands through more modern, more accommodating facilities.

Realities of modern life necessitate new burdens, such as sophisticated smoke, fire, theft and anti-terrorist security systems; energy saving technological devices; sprinkler systems; special facilities and equipment for the handicapped; professional sound systems, communications devices, year round climate control, etc. The personnel needed to operate such a well equipped facility must be sizeable and specially trained.

Staffing the temple’s administrative, school and other ancillary offices has also become more complicated. Members, now more sophisticated and affluent, require delivery of services at a level consistent, if not better, than that found at "for profit" entities. To attract energetic, ambitious and sophisticated personnel, the congregation must offer competitive, state of the art working environment and office equipment. Thus, the pressure is on to invest in modern telephone equipment, computer and word processing systems, high speed full featured copiers, mailing systems, etc. For a workforce capable of satisfying both the congregational and technological requirements, the temple must offer competitive salaries and fringe benefits.

Similarly, attracting and retaining high caliber rabbis, such that a more affluent and sophisticated congregation requires, has become more difficult and more expensive. Nowadays, a young man or woman academically talented and charismatic, has a myriad of career alternatives to choose from. The rabbinic profession requires long years of study, has limited compensation potential and may require great physical and psychological stamina. Thus, rabbinic schools must be able to find among the academically and socially talented, those students who have special feelings and ties to the Jewish people and religion (an understandably limited pool of candidates). Furthermore, these students must be assured that when the long program of study is completed and the long hours of work begin, that they will be compensated competitively with those brothers and sisters who chose lay professions. Congregations are forced to raise beginning rabbis’ salaries which then translate into higher salaries across the board.

New social mores and pressures affecting members’ lifestyle create new demands and pressures on the congregation’s resources. The increasing number of working women along
with the increasing affluence of members have resulted in diminishing the amount of time available for congregational involvement. Temples can rely less and less on volunteer help to supplement office, school or other paid personnel.

As the younger and more affluent congregants move to the suburbs, so does the temple building. The older, less affluent members are left behind. It is incumbent upon the congregation to provide for these members the means (transportation, for example) for continued congregational involvement.

Social problems that have become prevalent, such as substance abuse, marital discord, and then single parent families, further tax the congregation's resources. A diminished ability to support the congregation financially is accompanied by an increased demand for specialized counseling, rabbinic and administrative services.

The indirect costs associated with operating a modern temple have also increased. Increases in insurance costs, for example, can be attributed not only to inflation but also to a more expensive physical plant, office environment and a more litigious society. Professional liability insurance for the clergy, errors and omissions and general liability insurance for the temple's lay leadership and staff have added to an already overburdened operating budget.

I hope the above succeeded in illustrating that a modern, full service congregation is faced with new demands requiring additional operating funds. And, the leadership of the congregation is faced with the task of raising these additional funds.

Traditionally, membership dues serve to finance the congregation's operating budget. Methods of assessing dues fall into two major categories: Fixed Dues Structure and Fair Share Dues Structure (with numerous variations on both). Under Fixed Dues, the congregation may have an "all inclusive minimum" level, with everyone paying the same amount, or a "family-status" dues structure where everyone pays a fixed amount based on the family status, i.e. "families without children pay less than families with children."

Under the Fair Share system, dues are based on the individual family’s ability to pay. Some Fair Share systems require proof to validate the appropriate dues level, while others rely on self-evaluation based on a set of guidelines. In recent times, Fair Share systems have become more prevalent as congregations realized their superiority in raising dues revenues and in maintaining parity or gaining from inflation.

The intriguing aspect of the increased use of a Fair Share Dues structure is its ties to our biblical and religious past. Just as families are increasingly distancing themselves from traditional values and life styles, congregations are increasingly relying on a fund raising system rooted in traditional and religious values.

The philosophy of Fair Share is built on the belief that the rich should pay more than the
poor; that the additional amounts paid by the rich subsidize the costs associated with the memberships of those who are poor(er). Its essence therefore is the performance of a mitzvah, ZEDAKAH.

The Bible itself legislates the performance of charity by setting forth several laws protecting the poor and obtaining aid for them. Giving to one poorer than oneself is tantamount to being like God:

"For the Lord your God...He doth execute justice for the fatherless and widow and loveth the stranger, in giving him food and raiment." (10:7,18)

The prophet Isaiah proclaimed that:

"Is such the fast that I have chosen? The day for a man to afflict his soul? Is it to bow down his head as a bulrush And to spread sackcloth and ashes under him? Will thou call this a fast, And an acceptable day to the Lord? Is not this the fast that I have chosen? Is it not to deal thy bread to the hungry, And that thou bring the poor that are cast out to thy house? Then shall thy light break forth as the morning And thy healing shall spring forth speedily; And thy righteousness shall go before thee, The glory of the LORD shall be thy reward (IS 58:5-8)

The Bible further commands;

"And the Levite, because he hath no portion nor inheritance with thee, and the stranger, and the fatherless and the widow, that are within thy gates shall come and shall eat and be satisfied; that the LORD thy God may bless thee in all the work of thy hand which thou doest" (Deut 14:28-29)

The Rabbis of the Talmud are responsible for giving the name "Zedakah" to charitable acts and for setting forth the exact way in which Jews can perform them. Zedakah means "righteousness" or "justice". By choosing such a word the Rabbis affirmed their belief that charity is commanded by God as an obligation of the donor and a right of the needy; that all of men's possessions belong to God and it is His right alone to dispose of them:

"Give unto Him of what is His, seeing that thou and what thou hast are His." (Avot 3:8)
Accordingly, the Rabbis taught that:

"The poor man does more for the householder (in accepting alms) than the householder does for the poor man (by giving him the charity)."

(Lev.R. 34:8)

Detailed instructions for Zedakah, i.e. who should receive charity, when, how, and how much, were found throughout the Talmud and were codified by Maimonides in "Yad", in "Hilkhot Mattenot Aniyyim", in the "Tur" and "Shulhan Arukh" in "Yoreh De'ah". According to these laws, charity should begin at home, i.e. first priority should be given to helping the poor in one's own family (including in this category the poor of Erez Israel), then women, strangers, those in one's town, etc. While charity should be dispensed to the non-Jewish poor, receiving charity from non-Jews should be avoided if at all possible. Interestingly, the Rabbis said:

"A man is not obliged to sell his household goods in order to maintain himself but is eligible for charity (Pe'ah 8:8); even if he owns land, houses or other property he is not required to sell them at a disadvantage if the prices are lower than usual" (BK 7a-b)

Different levels of tithing were established with a 10% level being considered of "middling" virtue and a less than 5% level being considered "mean". More important than the amount was the manner in which the charity was given. Maimonides lists eight ways of giving Zedakah, each more virtuous than the last. The least virtuous method is "to give, but sadly" and the seventh, more virtuous is "to give in such a way that neither the donor nor the recipient knows the identity of the other". The eighth and most virtuous form of charity is to help the poor rehabilitate himself by obtaining him a job, taking him into partnership, lending him money, etc.

These biblical commandments interpreted into Talmudic laws helped Jews retain their sense of family, community, of oneness. A wandering people, such as we were, managed to survive and thrive wherever they went because as strangers they were embraced by Jews already in residence. The Bible and the Talmudic laws' commandments regarding Zedakah, helped set the framework for the preservation of our people.

Beginning with the Middle Ages, most Zedakah was dispensed, not by individuals, but by charitable associations. Associations were formed to bury the poor, provided food through soup kitchens, distributed clothing and dispensed money from a charity box (collection box). Collection of the money was usually achieved through a tithe. We glean an interesting aside from the reports of R. Moses b. Jacob of Coucy on his visit to 13th century Spain: each Jewish household was theoretically required to tithe up to one fifth of its wealth to charity; but in practice a heavier burden was placed on the well to do, to make up for a smaller than expected tithe from the less well to do.

By the 18th century, the charitable associations (Hevra Kaddisha) have become quite complex and far reaching. The Burial Society became the most influential, dispensing a variety
of philanthropic aids in addition to burying the poor. The "Bikkur Holim" association helped and visited the bedridden poor. Larger communities retained a general practitioner, druggist, barber, whose compensation provided for the gratis treatment of poor patients. Other associations satisfied the religious needs of the poor, including providing mezuzot. Arrangements were also made to educate the children of the poor and to provide business loans at little or no interest.

Up through the 18th century, the charitable works of the association were carried out by its members, the volunteers. However, beginning with the 19th century, the biblical and talmudic views of Zedakah, as a right of the poor and a mitzvah for the donor, were being replaced by more scientific and impersonal attitudes. The problems of the poor became problems of the society as a whole as well as of the political establishment. Thus, the voluntary associations were being supplanted by agencies run by paid professionals who applied scientific methods in trying to understand poverty and in dispensing charity.

The transition to modern times also brought with it a regrouping of many Jews to more prosperous areas of the world. The needs of the less well to do in a more affluent, more socially conscious society, the move toward resettlement of Israel, and the renewed flood of immigrants resulting from the horrors of several wars, dictated new forms of Zedakah. The charitable associations of yore became large fund raising machines destined to establish hospitals, trade schools, vocational counseling services, sanatoriums, senior citizen homes, and a variety of other agencies dispensing services specific to the needs of a particular community, country, etc. For example, the Settlement Houses on New York's Lower East side served to integrate the Eastern European immigrants into American life.

A drive towards more efficient management of the Jewish communities' resources and services, resulted in the eventual unification of all the agencies under an umbrella organization. First in Europe and later in the USA, umbrella organizations were formed in all major cities: Paris Comite de Bienfaisance in 1809, United Hebrew Charities in New York in 1874, Federated Jewish Charities in Boston in 1895.

Further mergers in the first half of the 20th century resulted in national umbrella organizations. These highly structured, modern organizations pioneered highly successful methods of central fund raising and distribution of charitable services. The Jewish contribution to world charity and welfare is thus substantial.

I found the above review of the history of Zedakah in Jewish life necessary to put the Fair Share Dues system in its proper context. Based on Biblical commandments and Talmudic law, a Jew has the duty to help other Jews partake with him in prayer, in the education of his children, as well as in all the other benefits that accrue from congregational membership. It is not only his duty but it is his privilege to pay not only for himself and his family, but also for another less well to do Jew, all at a level appropriate for his wealth. And, to increase his virtue, he should not ask to be identified as a donor, nor should he know the identity of those helped by his Zedakah.
If all Jews today followed these precepts, i.e. in the footsteps of their ancestors, no congregation would find it difficult to implement Fair Share and provide amply for its operating budget. Unfortunately, reality is somewhat different. Many of today’s Jews have become alienated from values of old. They only care to support their own involvement in the congregation and view their dues simply as payment for the specific services they receive. They feel no obligation, nor consider it a mitzvah to give Zedakah. Other Jews, who similarly pay only a minimum to cover what they perceive receiving, consider themselves righteous Jews: they contributed money to the United Jewish Charities which through its agencies performs all needed Zedakah and thus removes all further obligations from this second type of Jew.

I am troubled by the viewpoint of the first type of Jew that I described. He forgot, or perhaps never knew, that the reason he is here today, why Jews still exist at all, is because Jews have helped each other over the centuries. They helped each other with everything, including food, clothing, shelter, education, and a place to worship. The second type of Jew I described errs when he considers all needs for the needy being provided for by the United Jewish Charities. As a righteous Jew, he should recognize the need to provide another, less well to do Jew with the same opportunities he has: to worship and educate his children at the place of his choice. One could extend the concept of home to one’s place of worship. As the righteous Jew is expected to invite the poor and the hungry into his home and to his table, so could he be expected to invite him to his religious home, his Temple.

In my view, the key to helping both of these Jews become truly righteous is through education. The clergy must find convincing ways to relate the historical, present, and future significance of Zedakah. The temple administrator and the lay leadership must make all efforts to communicate the concept of Fair Share in a meaningful and tolerant manner. The congregant should be helped to understand that dues are not simply fees for services. Through examples, pie charts, etc. should illustrate how the dues dollars are spent to support:

- religious worship
- religious education
- administrative and maintenance staffs
- operation of the physical plant
- community wide social services
- other services
- membership of another family.

The congregant should be made aware that the tithe requested is not meant to jeopardize his financial well being - that the entire Fair Share system works in the spirit of the Biblical commandment and Rabbinic law.

Very importantly, Fair Share should not be a regressive tax. Just as the 13th century Jews, we should not request the same level of tithing from the well to do as from the needy. A graduated program would be much fairer, more in the spirit of Zedakah.
The clergy in concert with the administrator and lay leadership must point the way and create opportunities for the membership to participate in Zedakah. For example, setting up a job referral service would allow some members to experience the eighth Zedakah, the one with the highest level of virtue. One or two successful and satisfying experiences with Zedakah will increase member involvement substantially,

As discussed earlier, Fair Share Dues programs have become more prevalent because they are more successful in raising dues income to the higher levels necessitated by todays' operating budgets. I perceive their greatest value, however, is helping reintroduce the concept of Zedakah. The process of education and communication that accompanies a successful program results in a heightened awareness of each other as Jews and of the historical need we have for each other for self preservation.