



Temple Beth Emeth

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A Message about Finances

We welcome your interest in joining Temple Beth Emeth. This letter describes our dues and capital fund pledges. Before getting into the details, we want to share a few comments outlining the key principles that guide our congregation when it comes to member finances.

The most important principle regarding membership is that we welcome all persons who want to explore Judaism as part of our community. **No one is denied membership because of an inability to pay dues** at the full rate under the congregation's 2% dues structure.

A second principle is that we expect each member to pay his or her "fair share". The hard reality is that it takes a great deal of money to operate a synagogue. We rely on all our members to be as generous as possible when making their financial pledges, based on their ability to pay. On financial issues, we count on our members to "do the right thing", and they do.

Third, we strongly encourage applicants for membership who have questions about the Temple's financial obligations to ask questions! Joining a synagogue is a big step, and it simply is not possible in a membership packet to address the great variety of concerns that prospective members may have. If you are wondering "how things work" or whether Temple Beth Emeth is "right for you", we genuinely want to speak with you and address any questions you may have. Ronnie Simon, our Executive Director, can answer many of your questions. You can contact her at the Temple office, 665-4744. You may also feel free to call us at our homes in the evenings. Our information is at the end of this letter.

Now the details:

We ask all members to **make two financial commitments, one for annual dues, and the other for a capital fund pledge.** In addition, tuition is charged to members who have children in Religious and Hebrew school.

Annual Dues Pledge

Temple Beth Emeth is a Fair Share congregation. Annual dues are calculated at the rate of 2% of gross annual household income. If, in the member's opinion, special conditions exist that create a hardship, the member can elect to pledge at a variance from this rate and briefly state the reasons on the Dues Pledge form. This information is confidential. The method of determination is based on mutual trust and has been extremely successful.

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Temple Beth Emeth

For the year just ended, over 70% of our members paid their dues based on the 2% rate. We recognize, however, that this formula may be a hardship for some new members. For example, the recommended dues level may be too high for students or recent college graduates who are just starting their careers and are paying off student loans. Other members may be burdened with heavy medical expenses related to an illness in their family. Others are on limited incomes, and simply cannot afford to make the 2% pledge. For prospective members who are unable to pay the full dues, but who want to be a part of the Temple Beth Emeth family, our doors are open. We rely on members to pledge generously, but always in the context of their personal financial circumstances.

Temple Beth Emeth membership includes many mixed-faith families. Although many of our non-Jewish spouses or partners join as active members, others choose not to join the synagogue. For these households, we realize that our regular dues structure, based on total household income, may produce a dues level that may not be appropriate. If only a portion of your household is joining Temple Beth Emeth, please indicate that your dues are based on a single income and you feel that an adjustment to your dues pledge is needed.

Payment Schedule

Dues may be paid on an annual, semi-annual, quarterly or monthly basis. We encourage members to pay their dues through automatic online bill pay, which is offered by most banks. Other options are sending checks or paying through MasterCard, Visa or direct debit set up by the temple to occur on a predetermined schedule. When a pledge is made, the forms for these options will be sent to you.

Capital Fund Pledge

In addition to the annual dues pledge (the source of 80% of our operating revenue), members are expected to make a pledge to the Capital Fund. This fund covers debt service on our building as well as the funds for major building repairs and upkeep. Generally, we expect member families to pledge a minimum of \$2,000 adjusted for ability to pay. This pledge is payable over a period of up to five years. We feel strongly that all members of the congregation should help make some contribution to paying for “bricks and mortar”, even if the contribution is only a nominal amount.

Both with Annual Dues and Capital Fund Pledges, our congregation is emphatic in its desire to welcome into membership individuals and families who share our goals regardless of income level.

Although we hope that this letter will answer most of your questions about Temple finances, please contact either Ronnie Simon, or either of the officers listed below if you need further information.

B'Shalom,

Stephanie Newell
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Treasurer
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