

## **Ohavi Zedek Synagogue Membership Financial Support Guidelines**

Whether you are here once a day, once a week or once a year, the OZ community is here ready to support you 24/7/365. A synagogue membership is not something we buy, like membership at a gym. If we don't get to the gym regularly and use the services, there is no benefit of membership, so why pay the bill? A synagogue is much more than a membership organization; it is a congregational home, an extended family. Therefore we don't purchase synagogue membership with dues any longer, at least not here at OZ; we each choose to belong as members and partners in community, and we each voluntarily pledge support according to our belief in the organization and its mission.

Our annual membership pledges are an investment in the Jewish values, vision, and ideals that are the heart and soul of OZ. Our pledges are a statement of our support for OZ's vision of a vibrant Jewish community that embraces both Jewish tradition and change while striving to create a "big tent" where Jews and their families of all backgrounds will feel welcomed and cherished. They represent our annual commitment to justice, worship, friendship, lifelong Jewish learning, and the existence of the Jewish people. They are dollars endowed with meaning as our support guarantees the synagogue and clergy are here for all who need them, to help celebrate *simchas* or to support us in times of need. Our Jewish predecessors here in Vermont built an amazing institution for us and placed it into our hands as a sacred trust. We need each and every family to continue this tradition, to financially support OZ and care for our community and congregational home as we leave our generation's mark on the future of Judaism in Vermont.

### **A Different Approach to Dues: Voluntary Membership Support Pledges**

Our sages wrote, *Ein kemach, ein Torah*, "Without bread, there is no Torah." They recognized that without meeting the basic financial needs of the *kehilla kedosha*, or holy community, there could be no Judaism. We have inherited and sustained an amazing Beit Tefillah (House of Worship), a Beit Midrash (House of Study) and a Beit K'nesset (House of Assembly & Community) here in Burlington.

In 2011 Ohavi Zedek implemented a new structure for raising the necessary funds to sustain our community by asking for voluntary membership pledges each year rather than requiring pre-set dues payments. You and your family decide at what level you are able to invest in our Jewish community by setting your own Annual Membership Support Pledge based on your ability and desire to contribute rather than a fixed dues schedule. It is suggested that each family pledge 3% of your gross household income, but we ask that you study your own situation and make a personal decision about how much to pledge based on an honest self-assessment of your family's financial means and priorities.

We do not ask for income verification or disclosure or abatements; we trust each family to do what they are able. We believe that members should determine their own ability to contribute to the cost of running the synagogue and that no one should be unable to join a synagogue or send their children to religious school due to financial considerations. We want to make supporting Ohavi Zedek uncomplicated and straight-forward. We also recognize that while we are an economically diverse community, our total income from annual membership pledges must match the congregation’s budgetary needs.

Our Congregation consists of about 340 families, with an annual budget of over \$900,000. In order for membership pledges to cover the entire budget each family would need to contribute about \$2,600. Currently voluntary membership support pledges account for just over 45% of our operating budget. We need every member of our community to contribute to the best of their ability in order to maintain our current level of programming and growth to meet the changing needs of our Jewish community.

### **Membership Support Pledge Guidelines**

The table below and on the pledge form is for guidance purposes based on the suggestion that each family pledge a 3% “fair share” of their gross household income (GHI) from wages and any other income sources. This is the essence of *tzedakah* - righteousness and justice – as our tradition teaches it, honoring the Torah’s command to give according to how we have been blessed (Deuteronomy 16:17). The voluntary pledge structure recognizes the differing economic realities of each family, but eliminates the notion that by not paying “Full Traditional Dues” someone is somehow not a full member.

For some families, 3% of GHI will be more than the \$2,600 per year needed from each family to sustain OZ, if that is the case we would urge you to pledge as generously as possible to help keep OZ affordable for families who cannot give as much. Likewise if 3% is more than you can afford, you may pledge less; no one should feel obligated to sacrifice vital needs in order to meet the 3% guideline. We are a community in the truest sense; we rely upon one another to help support those with more difficult financial situations due to reduced income or lost jobs in this challenging economy. In this way we ensure that each family makes a fair contribution and takes an equal stake, relative to our individual means, in supporting our community.

<b>3% GHI GUIDELINES</b>	
<b>Gross Household Income</b>	<b>Pledge Amount</b>
\$10,000 - \$30,000	\$300-\$900
\$30,000 - \$50,000	\$900-\$1,500
\$50,000 - \$70,000	\$1,500 - \$2,100
\$70,000 - \$90,000	\$2,100 - \$2,700
\$90,000 - \$120,000	\$2,700 - \$3,600
\$120,000 - \$150,000	\$3,600 - \$4,500
\$150,000 - \$180,000	\$4,500 - \$5,400
Over \$180,000	\$5,400 or More

Every family that pledges their fair share level or more helps to insure that synagogue membership remains available to all.

All membership pledges are confidential and access to family financial records is restricted to the office staff that processes pledges and payments. Only at the discretion of the Board in unique

circumstances would Clergy, other staff, or a lay leader have access to this information. As always, thank you for supporting our community and for being as generous as possible!

### **Facilities Fund Fee**

Ohavi Zedek's congregational home at 188 N. Prospect St., The Shuk building, and the Parish house on North Street are maintained by the synagogue Facilities Fund which all OZ members are asked to support on an annual basis. The Facilities Fee is \$72 annually and is a mandatory cost to all members. This is a modest amount considering it's about 20 cents a day. All members of the congregation will infuse this account with the resources that will enable us to address several priorities and retain a reserve to meet the challenges of older buildings and any unforeseen costs.

### **Hebrew School Tuition**

Tuition for students attending Hebrew School one day a week, grades Gan through Bet (kindergarten through second grade) is \$400 for students registered before August 1<sup>st</sup> each year and \$450 for students registered after August 1<sup>st</sup>.

Tuition for students attending Hebrew School two days a week, grades Gimmel through Zayin, (third through seventh grade) is \$650 for students registered before August 1<sup>st</sup> each year and \$700 for students registered after August 1<sup>st</sup>.

Non-members can enroll their child(ren) in Hebrew School for one year without becoming a member family at the member rates above. After the first year, if the family does not become a member the tuition is \$650 for Kitah Gan through Bet and \$950 for Kitah Gimmel through Kitah Zayin. Please note, you must be a member in good standing (account being current) in order for your child to have a Bar or Bat Mitzvah ceremony at Ohavi Zedek.

In addition, need based tuition assistance and scholarships are available to all members of Ohavi Zedek synagogue who wish to send their children to religious school. It is our policy that no child should be denied a Jewish education based on financial hardship or difficulties. To inquire about our tuition assistance and scholarships please email [director@ohavizedek.org](mailto:director@ohavizedek.org). All financial matters and arrangements discussed are 100% confidential.

### **High Holy Day Seats**

High Holy Day seats are discounted for OZ members; the cost for tickets each year will be communicated prior to the High Holy Days to all members and posted on the OZ website.

Full-time students may request free High Holy Day seats each year. Seats are available at the member rate for non-members who have resided in Vermont for less than a year. Members

may purchase tickets for family members (parents and/or children) who live outside the state. High Holy Day seats can only be reserved by members in good standing, who have made a membership support pledge for the current year and whose previous year(s) pledges are paid in full by September 1<sup>st</sup> or who have setup a payment plan to address their outstanding prior commitments. If you have any questions or concerns please email [director@ohavizedek.org](mailto:director@ohavizedek.org)

Members of other Conservative congregations affiliated with the United Synagogue of Conservative Judaism (USCJ) may purchase High Holy Day seats at the membership rate (please contact the OZ office for a copy of the required form to be submitted by your home congregation).

### **Additional Information**

1. Our fiscal year runs from July 1<sup>st</sup> through June 30<sup>th</sup>. Members joining mid-year or at anytime during the year may pro-rate their pledge.
2. At the time application for membership to Ohavi Zedek Synagogue is made, a membership support pledge form and first payment or payment information must accompany the application.
3. All new member applications are presented to the Board of Directors
4. Each year in July members must return membership support pledge forms and a payment or payment plan information. Pledges are calculated voluntarily based on each family's self-assessment of their financial ability to support the community, and should be informed by the guidelines based on the community's needs.
5. Membership may be cancelled after one year of non-payment of synagogue obligations and pledges on an individual basis at the discretion of the Financial Review Committee and the Board of Directors. Honest and ethical financial behavior, including the honoring of pledges and financial commitments, is among the core values of Judaism.
6. The financial support structure is reviewed annually. It is subject to change as required and presented to the Board of Directors.
7. Non-Jewish spouses/partners of Jewish applicants are welcome to all of the Synagogue's programs, facilities and services and are considered members of the community.
8. A written resignation from membership in the congregation is required to terminate a member's continuing pledges and similar financial obligations. Until the congregation receives a written resignation pledges and similar obligations shall continue to accrue. Before the former member may rejoin the congregation all past financial obligations must be addressed.
9. When a single member marries or participates in a civil union a new membership application should be submitted to add the new spouse to the member's records.
10. Any questions about synagogue finances, membership support pledges, tuition, etc. should be directed to the Executive Director. All financial matters and arrangements are confidential.

*Updated 06/2016*