

Ohavi Zedek Synagogue

Membership Financial Support Guidelines

5774 (2013-2014)

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 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: Annual Membership Support Pledges and "Fair Share"

In 2011, the congregation phased out Ohavi Zedek's age-based dues system and replaced it with a "fair-share" approach in which members were encouraged to pledge 3% of their family's gross household income (GHI). 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 370 families, with an annual budget of about \$900,000. In order for membership pledges to cover the entire budget each family would need to contribute about \$2,400. Currently voluntary membership support pledges account for just over 50% 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 to continue to grow.

Membership Support Pledge Guidelines

The table below and on the pledge form represents the new open Fair Share model based on the concept of each family pledging a 3% “fair share” of their gross household income 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 open Fair Share 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.

The table below and the suggested 3% of annual GHI pledge are for your guidance only. As always we do not ask for income verification; we trust each family to do what they are able and we are committed to the ideal that Ohavi Zedek will never turn away a member due to financial circumstances. For some families, 3% of GHI will be more than the \$2,200 per year needed from each family to sustain OZ, if that is the case we would urge you to pledge at your Fair Share level 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 things like medical insurance or food 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.

3% FAIR SHARE GUIDELINES	
Gross Household Income	Pledge Amount
\$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

We ask that you evaluate your family’s 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. Members who pledge \$4,400 in membership support or more will be recognized as Sustaining Members for helping us maintain our commitment that no family should be denied membership and no child should be denied a Jewish education due to

financial hardship. In these difficult financial times, 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. Clergy, other staff, and lay leaders do not have access to see the amounts pledged by individual families.

As always, thank you for supporting our community and for being as generous as possible!

Building Fund

Ohavi Zedek's congregational home at 188 N. Prospect St. is maintained by the synagogue Building Fund which all new members are asked to support. The Building Fund donation and payment schedule is based on the age of the oldest spouse.

Under 25 years of age – NA

25 – 29: \$300.00 payable over a 6 year period in equal annual payments.

30 – 39: \$500.00 payable over a 5 year period in equal annual payments.

40 – 49: \$700.00 payable over a 5 year period in equal annual payments.

50 – 59: \$1,000.00 payable over a 5 year period in equal annual payments.

60 – 64: \$1,200.00 payable over a 4 year period in equal annual payments.

65 – 69: \$1,400.00 payable over a 3 year period in equal annual payments.

70 – 74: \$1,500.00 payable over a 2 year period in equal annual payments.

75+: \$1,600.00 payable over a 1 year period.

Our fiscal year runs from July 1st to June 30th. The Building Fund fee is due July 1st of each year and is non-refundable.

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 1st each year and \$450 for students registered after August 1st.

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 1st each year and \$700 for students registered after August 1st.

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 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 contact our Executive Director, Peter Pelaia (Peter@ohavizedek.org or 802-864-0218 x 25). All financial matters and arrangements discussed with our Executive Director 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 1st or who have setup a payment plan to address their outstanding prior commitments. If you have any questions or concerns please contact Peter Peliaia (Peter@ohavizedek.org or 802-864-0218 x 25).

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 1st through June 30th. 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 brought before the Board of Directors for review at the time of application for membership.
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.
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 our Executive Director, Peter Pelaia, at peter@ohavizedek.org or 802-864-0218 x 25. All financial matters and arrangements are confidential.

Updated 07/2013