

## **F.A.Q.'s – Congregation Sha'ar Zahav's Dues Policy**

### **Why is my dues commitment so important to the congregation?**

Dues is the largest, single most stable source of income the congregation has with which to pay the salaries of our Rabbi, educators and office staff, our mortgage and utilities, and to fund our programs. The Union of Reform Judaism (URJ) recommends that approximately 70-80% of a congregation's revenue come from dues; at CSZ, that percentage is currently below that recommendation. However, the revision to the dues policy has brought us closer to the URJ recommended levels. Your annual dues commitment supports the *mission, vision, and goals* of the congregation.

### **Why wasn't I asked to complete a new dues commitment form for this coming fiscal year, as I've done in the past?**

Our desire is to make the dues renewal process "automatic"; that is, rather than you having to complete a dues commitment form each year, your membership in CSZ is "presumptively" renewed, at an amount based upon your prior year's commitment, plus a cost-of-living-type increase (if any), as determined by the Va'ad.

### **What if the amount of dues commitment from the presumptive renewal no longer is in agreement with the CSZ dues policy?**

No problem. All you have to do is request a new dues commitment form and complete it with the calculation of your commitment. Based upon your GAI (see below), this dues commitment may then be higher or lower than the amount based on the presumptive renewal.

### **Why didn't I get an automatic dues renewal through presumptive renewal?**

For some members, the current year's dues commitment reflects partial dues relief based on genuine hardship (e.g. health issues and aspects of dependent care for sick or elderly family members). We don't want to "presume" that such hardship remains. If it does, simply let us know that the circumstances are the same. If the hardship no longer remains, you are asked to comply with the percentages of GAI in the dues policy in completing the dues commitment form. For some members, the Dues Committee may not have agreed that the current year commitment was fully in accordance with the dues policy and asks you to re-consider your commitment in the upcoming year.

### **Does everyone pay their dues fairly?**

The great majority of our members pay their fair share. Part of the role of the Dues Committee is to contact and work with those who do not. CSZ has a "Fair Share Dues Policy". Compliance with this policy depends on members calculating their dues commitment based upon an honest disclosure of their gross annual income (we don't ask for your tax return!). We recognize the traditional Jewish belief that financial support of your congregation is a moral obligation incumbent upon all, regardless of personal use. Our Fair Share Policy is designed to insure that every member pays equitably so that support of our synagogue is reasonably distributed among all members. If you divide the synagogue expense budget by the number of adult members and take

the recommended 70-80% of that number, it comes to about \$1,700 per member. With our Fair Share Policy, some members' dues are above this amount; some lower.

### **What's to be included in "income" when I calculate my dues?**

Income includes total annual income, taxable or not, derived from all sources before any reduction for expenses or taxes. (That's what is referred to as Gross Annual Income or GAI). This includes, but isn't limited to, salary from employer(s), self employment income (further described below), commissions, rental income, retirement income, gifts, interest, dividends, income from sale of securities, etc.

### **What about members whose economic resources come from sources additional to, or instead of, their Gross Annual Income?**

CSZ's Fair Share Policy is designed to ensure that every member pay equitably so that support of the synagogue is distributed fairly among all members. In the spirit of community and responsibility, and Jewish tradition that one contributes in accordance with the material blessings they have received, we ask that those who may have limited income, but other significant assets or net worth, calculate your dues commitment based upon your material assets rather than income. These assets may include a business, trust fund assets, inheritances, or any other form of income which allows you to live with a personal economic comfort level which those without such assets may not have.

### **I have uncertain self employment income. How should I calculate my dues commitment?**

We understand the complexities and often unique nature of each person's self-employment situation, be it through owning a business, consulting or involvement with a partnership, with the consequent uncertainty of predicting, and even defining, income. For purposes of determining your fair share dues commitment, an effort should be made to reasonably attempt to equate your situation to that of an employed person: you may incur some additional expenses related to your self employment, but you may also be able to write-off some expenses which an employed person may not.

Regarding the lack of predictability of the amount of your income, we ask that you make a reasonable estimation for the coming year, based upon the factors you think to be most appropriate. If your income turns out to be higher than estimated, you can adjust your dues commitment when that is determined; and of course should your income turn out to be over-estimated, you can adjust your dues commitment downward when that becomes known. This would also apply if your employment circumstances change during the year. And you should always feel free to contact a member of the Dues Committee with any questions or need for clarification.

### **But what if I've had extraordinary expenses that make compliance with the dues policy particularly burdensome?**

We understand that issues might arise - sometimes deeply personal - that the Dues Committee may take into consideration when assessing a member's ability to pay. Our decision to allow adjustments to the dues policy is based on values important to our congregation. While each case

is independent of another, genuine hardship is always acknowledged (e.g. health issues and aspects of dependent care for sick or elderly family members).

**I'm not comfortable sharing these private matters with the congregation.**

Any information you give to the Dues Committee is kept in the strictest confidence. In accordance with the synagogue By-laws, "...in order to accomplish their duties, the members of the Dues Committee shall have access to all necessary information regarding dues pledges and requests for reduction in dues. The Dues Committee shall keep confidential all information regarding a member's dues pledge and request for a reduction in dues."

**I make many contributions during the year. Can I apply this against my dues commitment?**

Your donations during the year are important and greatly appreciated. However, the foundation of a synagogue's annual and long-term budget and ability to plan and commit (for staff and programming), is predicated on the dues foundation. This is the base from which current and future year's goals (those that require financial outlay) can be established. Generally dues are more stable and predictable year over year than non-dues contributions. It's only with the knowledge that such a base is in place that commitments (e.g. professional salaries/contracts, teachers, building maintenance, even other operating expenses) can be planned and undertaken.

Your donations during the year, such as to the High Holiday Appeal and the Annual Rainbow Fund, are very important, and they help to cover the part of our budget that is not supported by dues. In addition, many other donations often go to support restricted funds (e.g. Seder subsidies, Children's Education Fund, Torah Fund, Music Fund, Advance, Rabbi's Discretionary Fund, and more), which support specific important purposes but are not useable for ongoing operations of the synagogue. Dues will continue to be the most important, consistent and stable source of revenue from which we can make the commitments we need to operate the synagogue.

**I pay tuition for my child(ren) to attend Beit Sefer Phyllis Mintzer. Can I apply this against my dues commitment?**

We are delighted that your child(ren) participate in the Children's education program of CSZ and look forward to celebrating their Bar(t) Mitzvah at CSZ.

CSZ is pleased that it has committed its resources to provide a formal children's education program. It reflects the values of the congregation to educate our children. In essence, each member of CSZ (even those without children) is partially subsidizing Beit Sefer Phyllis Mintzer. Full tuition from parents like you only covers part of the cost of Beit Sefer. We cannot apply your Beit Sefer tuition to your dues. However, the Dues Committee has a liaison with the Beit Sefer scholarship committee, so that you only need to discuss financial hardship with the synagogue one time.

**But I only use the synagogue on rare occasions. Why should I pay the same as a member who uses the synagogue more frequently?**

Members support the synagogue so that there is a place in which they can celebrate *simchas* and all life-cycle events and from which they can receive support when it is needed. Without your

steadfast support, the synagogue may not be there for its members when they need it – or for you. While you may not have needed to call on your community in recent times, for help in celebrating a wedding or birth, or supporting you through an illness or a death in the family, eventually you are likely to have one or more of those needs. To ensure that this community – our Rabbi, our members, our building – is here for you when you need us, we need you to support your community now. By definition, when members are in need is not the time that they are best able to support the congregation. Without ongoing support, we cannot be there when we are needed.

Membership in Sha’ar Zahav is much more than a “fee for service” arrangement. Fundamental to who we are as a Jewish *kehilla*, is that membership is a means of supporting a community, where we each undertake an obligation to the whole. We contribute to our community even if we do not choose to use its programs. By ensuring the future of our congregation through adequate financial support, we are doing our utmost to protect our Jewish future as well as the future of generations to come. Those who came before us preserved our Jewish heritage for us. Our obligation is to do the same.

**But I volunteer so much of my valuable time. Shouldn’t I get dues credit for that?**

Thank you for volunteering your time to Sha’ar Zahav as it adds to the richness of the congregation’s spiritual and programming life. We hope that all members will contribute their time, effort, and expertise. If CSZ were to enable some kind of “dues discount” for the volunteer work which so many of us provide, we wouldn’t have the financial resources to provide the staff and programming we do. And doing so wouldn’t be fair to those members who are unable to provide such volunteer time.

**Are there other ways I can support Sha’ar Zahav financially?**

Thank you for asking! Indeed, in addition to your annual dues commitment and responses to fund raising efforts, we encourage you to leave a lasting legacy: a bequest to the synagogue’s Endowment Fund through our Planned Giving Program. Please contact the CSZ office for more information on this.

**Dues Commitment Schedule**

GAI Income Range	Dues Rate	Statement of Actual Income	Range of Dues Commitment
• GAI up to \$20,000:	(x) .55%	My/our GAI is \$ _____	\$0 - \$110
• GAI of \$20,001 through \$35,000:	(x) 1.1%	My/our GAI is \$ _____	\$220 - \$385
• GAI of \$35,001 through \$45,000:	(x) 1.65%	My/our GAI is \$ _____	\$577 - \$743
• GAI of \$45,001 through \$70,000:	(x) 1.75%	My/our GAI is \$ _____	\$787 - \$1,225
• GAI of \$70,001 through \$100,000:	(x) 2.00%	My/our GAI is \$ _____	\$1,400 - \$2,000
• GAI of \$100,001 through \$150,000:	(x) 2.00%	My/our GAI is \$ _____	\$2,000 - \$3,000
• GAI of \$150,001 through \$210,000:	(x) 2.00%	My/our GAI is \$ _____	\$3,000 - \$4,200
• GAI of \$210,001 and above:	(x) 2.00%	My/our GAI is \$ _____	\$4,200