

Ohavi Zedek Synagogue Membership Financial Support Guidelines

In today's world it is very easy to fall into thinking about supporting our synagogue in terms of paying for services we use. But a synagogue is much more than a membership organization; it is a congregational home, an extended family. The membership support we contribute represents our annual commitment to the Jewish values, vision, and ideals that are the heart and soul of Ohavi Zedek. Our pledges represent our support for social action, lifelong Jewish learning, and the existence of the Jewish people and they guarantee the synagogue is here for us when we need it, to help us celebrate *simchas* or to support us in times of need. Our Jewish predecessors in Burlington 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 Ohavi Zedek and care for our community as we pass it on to future generations of Jews in Vermont. *We believe that our synagogue must be a priority in our giving.*

Annual Membership Dues Pledge Structure and "Fair Share"

In 2011, the congregation began to phase out Ohavi Zedek's age-based dues system and to replace it with a "fair-share" approach in which members were encouraged to pledge 3% of their family's income. 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 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 350 families, with an annual budget of over \$640,000. In order for dues to cover the entire budget each family would need to contribute about \$1800. Currently membership dues pledges account for just over 50% of our operating budget, well below the national average. By way of comparison, a normal US synagogue of our size generally takes in about 75% of their budget from membership dues pledges. We need every member of our community to contribute to the best of their ability in order to maintain our current level of operations and to continue to grow.

Membership Pledge Guidelines

You will notice on the pledge form that there are two separate financial tables (see below). The first represents the Traditional Dues structure that you may be more familiar with. Traditional Dues represent what we need each Ohavi Zedek member family to pledge, at a minimum, in order to meet our basic operational costs and to maintain our current programming levels.

This year we've added a second table representing the new Fair Share model. This is based on the concept of each family pledging a 3% "Fair Share" of their gross income. This is the essence

of *tzedakah* - righteousness and justice – as our tradition teaches it, honoring the Torah’s command to give according to our means. The Fair Share structure recognizes the differing economic realities of each family, but eliminates the notion that by not paying full Traditional Jews someone is somehow not a full member.

These tables are for your guidance. We ask that you study both of them and make a personal decision about how much to pledge based on an honest self-assessment of your family’s financial means and priorities. If you are unable to meet the sustaining Traditional Dues levels please make a pledge that represents your “Fair Share” for your family’s income level. By the same token, if the Fair Share amount for your family is substantially higher than your full traditional dues level, we would ask you to consider pledging up to the Fair Share level (or more!) to help meet OZ’s costs and allow us to continue to provide membership to those with more difficult financial situations. In this way we insure that each family makes a fair contribution and takes an equal stake in supporting our community. As always Ohavi Zedek will never turn away a member due to financial circumstances. We do not require any income substantiation and all pledges are completely confidential.

TRADITIONAL DUES 2011-12	
* The Operational pledge from previous years is included in the dues levels below.	
SUSTAINING MEMBER	\$3,200.00 +
FAMILY	\$1950
FAMILY 65+	\$1,500
SINGLE	\$1,500
SINGLE 65+	\$1,175
NON-RESIDENT	\$825
STUDENT	\$50

We ask that you choose the pledge amount that best fits your family’s ability to support Ohavi Zedek.

FAIR SHARE DUES 2011-12	
Income Level	Pledge Amount
Over \$180,000	\$5,400 or More
\$150,000 - \$180,000	\$4,500 - \$5,400
\$120,000 - \$150,000	\$3,600 - \$4,500
\$90,000 - \$120,000	\$2,700 - \$3,600
\$70,000 - \$90,000	\$2,100 - \$2,700
\$50,000 - \$70,000	\$1,500 - \$2,100
\$30,000 - \$50,000	\$900-\$1,500
\$10,000 - \$30,000	\$300 - \$900

Building Fund

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

- Under 25 years of age – No Building Fund fee.
- 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.

Persons paying their entire Building Fund fee within their first year of membership shall be entitled to a 10% discount. 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.

Tuition for students attending Hebrew School two days a week, grades Gimmel through Zayin, (third through seventh grade) is \$650.

Non-members can enroll their child in Hebrew School for one year without being members. The tuition is \$600 for Kitah Gan through Bet and \$900 for Kitah Gimmel through Kitah Zayin.

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 pledged dues 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 Pelaia (Peter@ohavizedek.org or 802-864-0218 x 25).

Additional Information

1. Our fiscal year runs from July 1st through June 30th. Dues of an applicant 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 dues pledge form and first payment or payment information must accompany the application.
3. All new 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 dues 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 dues 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, although they may not receive an aliyah or vote in Congregational Meetings.
8. A written resignation from membership in the congregation is required to terminate a member's continuing dues and similar financial obligations. Until the congregation receives a written resignation dues 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, dues, 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.

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