

A Message about Finances

We welcome your interest in joining Temple Beth Emeth. This letter describes our annual membership commitment for operations and our capital fund commitment. TBE is guided by three key principles when it comes to finances.

- 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 the annual membership commitment starting point amount** under the congregation's fair share pledge structure.
- 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, based on ability to pay. On financial issues, we count on our members to "do the right thing", and they do.
- We 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. SooJi Min, 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 operations, and the other for a capital fund pledge. In addition, tuition is charged to members who have children in Religious and Hebrew school.

Annual Operation Pledge

Temple Beth Emeth is a Fair Share congregation. Annual dues are calculated based on adjusted gross household income at various rates depending on 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 Membership Commitment form. (Line 3) This information is confidential. The method of determination is based on mutual trust and has been extremely successful.

Payment Schedule

Your annual membership commitment for operations may be paid on an annual, semi-annual, quarterly or monthly basis. We encourage members to utilize 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. The forms for using credit card or doing direct debit are included in this package.

Capital Fund Pledge

This fund covers debt service on our building as well as the funds for major building repairs. 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 Membership Commitment 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 SooJi Min (Executive Director, 665-4744), or either of the officers listed below if you need further information.

B'Shalom,

Ronnie Shapiro
Vice President for Finance
(734) 995-4282

Bonnie Keen
Treasurer
(734) 945-6162