



Frequently Asked Questions

Why must we make an annual commitment rather than weekly voluntary donations?

Synagogues do not pass around collection plates during services, as many churches do. This is largely out of respect for traditional Jewish laws against carrying money on holidays and Shabbat. Tzedakah may be collected at services (via a donation box in the lobby), but this money is usually given to charity, not to the temple itself. Instead, synagogues are financed through membership dues, voluntary donations, the purchase of memorial plaques, and other fundraising activities. Each of us has a stake in maintaining the synagogue as a place in which Judaism is fostered. By committing on an annual basis (though you can make payments over the course of the entire year), you help Temple Beth El predict and budget, which ensures we meet our day-to-day operating expenses, plan successful programs, and provide support to community members in need, all year long.

Do congregants pay according to the set membership levels?

Despite requests for everyone to strive to meet his/her appropriate annual membership level, a large percentage of our members pay below their levels. Many families experience hardship and legitimately cannot pay full dues. We'd like, however, to persuade those who can pay at their membership levels to pay full dues or even something extra. Temple affiliation should be a lifelong relationship, one you continually support so that Temple Beth El is there for you in times of joy and times of difficulty.

Do we turn away those families that cannot pay?

If people are unable to commit to membership levels or full religious school tuition due to hardship, our Executive Director and Jewish Family Services work together to confidentially review financial assistance requests and determine what these families are able to pay for membership and religious school.

What about those people “in the middle” who do not want to complete financial hardship forms but have many expenses such as school fees, mortgages, medical costs, vacations, car payments, college tuition, other charitable donations and similar day-to-day family expenses?

While Temple Beth El does not turn away anyone for legitimate financial reasons, we must strongly encourage individuals to pay according to their means. We all have competing needs for limited resources, and life is about choices and priorities. We ask that those able to afford full dues work this obligation into their family budgets and make temple membership a priority investment in your Jewish lives. Through this personal commitment to sustain the Jewish community, we can ensure Temple Beth El exists for future generations.

Why must I be affiliated with Temple Beth El? Can I pray without paying?

You do not have to be a member of Temple Beth El in order to worship here. If, however, you plan to worship here regularly and you feel connected to our community, we hope you will join our congregation and cover your fair share of the temple's costs. Temple Beth El wants to be there for you and your family for your spiritual needs, your life cycle events, your educational needs and your social needs. We want to be an important part of your life, and we ask you to contribute to temple life with your time, energy, talent, and financial support.

Why not just charge fees for programs and services used?

We are not generally set up as a fee-for-service business. It's true that you don't have to pay directly for religious school tuition or youth programs if you do not have school-age children. Conversely, you do pay extra fees for some adult education classes, Shabbat dinners, congregational brunches and the Wildacres retreat if you attend those specific events. Numerous programs and community needs, however, can only be financed through membership dues and donations. Rather than thinking of yourself as a consumer, think of temple membership as a "Jewish citizenship tax."

Why is it so expensive to be Jewish? In addition to Temple Beth El membership dues, we pay for religious school tuition, JCC membership, summer camp, etc. and make contributions to the Federation and JFS.

We are fortunate in Charlotte to have Shalom Park, where Jewish life is concentrated in one wonderful place. There are so many opportunities to enrich your social and religious Jewish lives. Here you can connect with Jewish culture, Jewish music and Jewish food. You can study Torah, celebrate life cycle events, or play sports with other Jewish kids. You can repair the world through social action and social justice or support worthwhile organizations at fundraisers and special events.

As a Jewish community that is just 1% of the Charlotte population, we are responsible for one another and ourselves. We cannot rely on the greater Charlotte community to take care of our needs. It's up to us. We are a small but vibrant community with unique needs.

If you do not have the resources to do everything available, please participate when you can. Take advantage of the many free or low-cost community events, and remember to always give and support others in greater need.

What is the value of my membership?

One URJ Rabbi made the analogy to your financial portfolio: Think of temple membership as a stock investment that will pay dividends over the course of your lifetime. You receive dividends when someone is sick and the community rallies in support with food, prayers, visits, car rides to the doctor, cards, phone-calls and help. You receive dividends when your child makes a connection between the Torah or religious school lesson and something in the newspaper. You receive dividends when your family becomes excited about family history and keeping the memory of his or her ancestors alive. You receive dividends when a Jewish person first travels to Israel, reconnecting with 3000 years of Jewish history, culture and perseverance.

While you have other temple options in Charlotte and can join a lay-lead congregation with significantly lower expenses, our clergy and professional staff provide leadership and educational resources you might not find elsewhere. They bring a wealth of knowledge and passion to their work, spending endless hours working to serve the community's spiritual needs. They make Temple Beth El a special and welcoming place, and your experience with them is simply priceless.

Why are High Holy Day tickets so expensive for non-members and guests? Doesn't that turn away some people from Judaism?

This is a challenge for many congregations throughout the country, as many Jews want to attend synagogue just two times a year. Synagogues have substantial expenses and space constraints during the high holidays, and they ask for a contribution to defray costs associated with extra space (e.g. rentals, books).

How were we so successful with the recent capital campaign yet we struggle to raise operating costs?

Years ago, we outgrew our building as our congregation expanded. The capital campaign raised almost \$10m to provide new infrastructure, essentially bricks and mortar for the new facility. We still, however, require over \$2m revenue on an ongoing basis to cover annual operating costs. It's like your mortgage, which covered the purchase price but added nothing to electricity, painting and new carpeting expenses.

Although 55% of congregants contributed to the capital campaign, most funds ultimately came from just a few generous donors. Similarly, our sustainers allow us to take care of those who cannot pay dues. We'd like to improve the "80-20" ratio so that more members pay appropriate membership dues.

How do we compare with other URJ (and other) synagogues our size?

Temple Beth El's overall budget, expenses and dues are comparable to other Reform congregations. The URJ evaluated data for the fiscal year ending 2009 as part of the Congregational Metrics Project and compared Temple Beth El to other URJ congregations of similar size (900-1500 families).

- URJ average for 2009 was \$2.3m whereas Temple Beth El's revenue and expenses for that year were \$2.12m.
- In most areas, Temple Beth El's expenses were actually lower than the URJ average, both as a percentage of operating expenses and as a per member cost.
- Temple Beth El's revenue from membership dues (65.2%) was slightly lower than the URJ average (68.3%).

Expense Data for FYE 2009	URJ Congregations % of Operating Expenses	Temple Beth El % of Operating Expenses
Pulpit Expenses	27.1%	25.4%
General Services & Administration	30.9%	28.6%
Reform Movement Support	5.3%	5.9%
Building Maintenance	13.7%	11.6%
Debt Service & Capital Expenses	2.5%	0.0%
Religious School	13.1%	11.8%
Programming	5.8%	7.5%
Other *	1.6%	9.3%

* Includes rent and utilities for the TBE Education Building.

How do we compare with churches?

A survey conducted by The Jewish Daily Forward looked at more than 20 churches and synagogues representing various denominations in six cities across America. The survey found that Jewish and Christian religious institutions appear to raise about the same amount per member, despite the fact that church giving is voluntary and synagogues charge membership dues.

The level of participation varies: In synagogues, family dues average \$2100 per year with roughly the same amount raised from each member. In churches, annual pledges raised an average of \$2700, but church giving does not appear to be so evenly distributed, with only one third of families participating in the annual pledge drive. Some churches pass baskets each Sunday or expect congregants to tithe (donate 10% of income). Some leave it completely to the conscience and means of the giver; others provide cards suggested a range of donations based on household income.