

Temple Shalom's Dues and Related Charges

The Dues Policy and its related charges are administered by the Temple's elected Financial Secretary, a congregant like you who serves without pay as do all the Officers, Trustees, various Committee Chairpersons and Committee Members.

The Temple operates on a fair share basis with members asked to contribute on the basis of the total *family or "membership unit's" total income*. Because we have single individuals, two-person households, and multi-generational households, this is a way that many Reform congregations have chosen to structure their dues programs.

MEMBERSHIP DUES: Typically, there are two payments associated with a member's financial commitment to the Temple. The first is **Membership Dues**. To make membership accessible to all, we offer:

- Regular membership: An annual contribution of 1.5% (or more) of total family income. We ask members to do the math themselves or the Financial Secretary can assist.

- 30 - 34 Year-Olds: An annual contribution of 1% (or more) of total family income is requested. We ask members to do the math themselves or the Financial Secretary can assist.

- Young Members – a Category for members up to 29 years of age: To encourage Temple membership in young adults, the Board of Trustees has approved an annual membership of only \$350/year.

SANCTUARY FUND: In addition to membership dues during the first five years of membership, there is a **Sanctuary Fund** requirement. This is a commitment of an amount based on a sliding scale linked to total family income. Sanctuary Fund payments are used to support major projects related to the upkeep of the physical plant and grounds of the Temple. If a prospective member has made a verifiable contribution to another URJ Reform synagogue's Building Fund, Temple Shalom will reduce the amount of our calculated Sanctuary Fund amount by the amount paid elsewhere.

Sanctuary Fund Table

Total Family Income (from all sources)	Required Commitment to the Sanctuary Fund	Portion of the Commitment payable in each of the first five years of membership in addition to Dues
Up to \$40,000	\$1,000	\$200
\$40,001 to \$60,000	\$1,500	\$300
\$60,001 to \$80,000	\$2,000	\$400
\$80,001 to \$100,000	\$2,500	\$500
\$100,001 to \$120,000	\$3,000	\$600
Over \$120,000	\$3,500 or more	\$700

(At the request of a new member, Temple policy permits the Financial Secretary to authorize the start of this five-year commitment until the second year of membership.)

MORTGAGE MAINTENANCE FEE: After completion of the five-year Sanctuary Fund commitment, the Board of Trustees has mandated a **Mortgage Maintenance Fee** to

assist in payments against this portion of our annual operating budget. At present, this charge is an additional 18% of the Dues amount (not 18% of family income!).

Temple members may choose to pay their Dues and other charges on a monthly, quarterly, semi-annual or annual basis with payments due at the beginning of the billing periods, not afterwards.

- Quarterly Payment Plans: Payments are due in the Temple office within the first month of each new quarter: the first quarter by July 31st, the second quarter by October 31st, the third quarter by January 31st, and the fourth and final quarter by April 30th.
- Semi-annual Payment Plan: Payments are due in the Temple office by July 31st for the first half-year and January 31st for the second half-year.
- Annual Payment Plans: Payments are due in the Temple office by December 31st.

OTHER CHARGES: As a need arises, sometimes additional charges are added to membership dues to deal with special circumstances. The nationwide increase in energy costs during the Temple's fiscal year 2006/07 and onwards to the present day required that we add a charge of \$36/family unit to help defray these additional operating costs. (We've also reduced our energy consumption annually by changing lighting fixtures, using higher efficiency bulbs, closing the office on Mondays during the summer, etc.)

RELIGIOUS SCHOOL: The School's policies and procedures are available on the Temple's website or from the School's office. On the financial side, its tuition and fees are typically billed on a 10-payment plan *after an initial deposit that ensures the student's enrollment.* These ten payments begin at the start of the fiscal year, July 1st.

All that said, it is Temple policy that *no individual or family is ever excluded from membership for financial reasons.* The Financial Secretary is authorized by the Board of Trustees to make adjustments in response to Temple member's legitimate needs.

Robert Krauss
Financial Secretary
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