

## President's Perspective...Gelt, Guilt, and Giving

This month's column is not about Hanukkah gelt (but a Happy Hanukkah to all of you) and it's not directly about "guilt" either. It's about "gelt" – the Yiddish for money and giving. As our congregation moves into its "budget season" for 2016-2017 and organizes its Financial Stability Task Force for our strategic planning process, money is on my mind. What does it take to keep our congregation going and how can we all make a comfortable financial commitment to our shul?

The good news is that between our budget committee, audit committee, executive director, pre-school and religious school directors, catering and event director, executive committee, board of directors, and our rabbis we are committed to a lean operation. We believe that we generally allocate our resources in a reasonable manner and, most important, keep our expenses as low as possible. Sure, there are unexpected expenses that we cannot budget for, but with all the constituencies in this process, the end product is well-vetted.

Our challenge has always been on the income side. There was a time when our income never hit our budgetary expectations, so we were forced to borrow heavily from our line of credit and when we hit our limit, we "rolled" the loan into our mortgage secured by our building and grounds. The result is that our debt became larger and we could never seem to dig out. Nobody wanted to run a congregation like that, but it was the reality of the situation. Then about five or six years ago we began a growth spurt that allowed us to rely much less on our line of credit (we may use it once or twice a year now and we pay it back almost immediately) and we recognized that we had a little breathing room to fix our long term debt. The result is that we now have a long-term note that we are paying down, almost unheard of for a religious institution, and we have a plan to shave down that long-term debt.

Enough of the past – what about the present and future? We have been blessed with a growing membership and excellent rabbinic and lay leadership. We are futurists – we acknowledge the lessons of the past, but we are always looking forward. You can join a congregation that charges less in dues and tuition and maybe does not try to hit you up for a Window, a Yom Kippur Appeal donation, or a sponsorship for an event. There are even congregations that are dabbling with a "no dues" model. Beware of that – "no dues" does not mean "suggested dues," nor does it mean "no expectation of giving."

We can't approach synagogue giving as "I will give to the extent that I feel the shul benefits me." To be successful, each of us must believe that we give because of the benefit each of us and others receive. It's very much a communal attitude. Fortunately we have many members who believe in this concept. And for those of you who may not, let me "guilt" you into adjusting your outlook. If you see value in what we do for you and our Jewish community, when you get your dues and tuition statement, or when you are asked for a sponsorship or a little extra though our Chai program or Yom Kippur Appeal, or when the opportunity comes to sponsor a Shalach Manot basket for the congregation, please say to yourself "what can I comfortably give," not "what do I get out of this."

We have many challenges in the near future. How can we shoehorn in another 200 attendees at High Holiday services to maintain our sense of community? Where can we put our students in our growing religious school? How can we upgrade our catering operations with the goal of eventually having a meat kitchen? And I am sure there are more issues that have a financial effect on our congregation. Our success rests with how many of us step up as a community to support our vibrant and growing – yet friendly and inviting – shul.

Have a great Hanukkah and Winter Break this month.

*Howard Rubin*