

## CONGREGATION BETH AM AFFORDABLE MEMBERSHIP INITIATIVE

### "Im Ein Kemach Ein Torah" (Pirke Avot 3:21)

"If there is no sustenance, there is no Torah.  
And if there is no Torah, there is no sustenance."

#### Frequently Asked Questions

*1. What is the goal of this initiative?*

The aim is to increase the number of Beth Am members by putting into place a dues structure which is affordable to all who may be interested in joining, including those with lower incomes who may not have been able to consider temple membership in the past.

*2. So how will this new dues structure work?*

Under the Affordable Membership Initiative, members will self-assess their own dues in the amount of between 1.5% and 2.5% of their annual income up to a maximum income level. That maximum income level is currently \$400,000 for two-adult families and \$300,000 for one-adult families.

*3. Can you provide an example to make that clearer?*

Here is one example: A member family with an annual income of \$120,000 (roughly the average family income for a family in Buffalo Grove) would select a dues amount of their own choosing between \$1800 (1.5% of \$120,000) and \$3000 (2.5% of \$120,000) per year. The choice of the exact amount in that range of \$1800 to \$3000 will be entirely up to that member family.

*4. Does that mean that members will have to disclose their annual incomes to Beth Am?*

NO! Beth Am will not be verifying member annual incomes. Beth Am will be relying on the integrity of member families to correctly self-assess their dues. At no time will Beth Am ask for any documentation of annual income to verify whether a member's self-assessment of dues was in accordance with guidelines.

*5. But even though Beth Am will never ask for personal financial information, Beth Am will still be able to infer a member's annual income from their dues, right?*

Because members will be self-assessing dues in a range of 1.5% to 2.5% of income, Beth Am will only be able to infer annual income in an extremely broad range. For example, a member family which self-assesses dues of \$2000 might have an annual income as high as \$133,000 (if that member had self-assessed at 1.5% of income) or as low as \$80,000 (if that member had self-assessed at 2.5% of income). Therefore, Beth Am will have no way of knowing with any significant degree of precision what that member family's annual income actually is.

*6. OK, now I see how a member family's annual income will remain private. But isn't that a problem for Beth Am? How will Beth Am know if members are not paying fairly?*

While Beth Am will never verify any member family's annual income, Beth Am will be able to determine from publicly available demographic data about average family incomes in the towns that Beth Am serves whether members are approximately paying fairly in the aggregate.

*7. So what happens if it turns out that there is widespread "cheating"?*

If it appears based on publicly available demographic data that many members are not self-assessing fairly, then Beth Am will have to reexamine whether this new dues approach can continue. However, Beth Am is hopeful that members will recognize how this new dues approach will provide more financial flexibility to fit varying member financial circumstances, and therefore it is in all members' self-interest to ensure that members self-assess fairly so that this new approach can be continued.

*8. Do any other Jewish congregations use this method of dues self-assessment?*

Many other synagogues in the U.S. use self-assessment based on annual income to determine dues, and have been doing so for many years. In the Chicagoland area, however, the practice of dues self-assessment based upon annual income is not widespread.

*9. Are there discounts for seniors and for one-adult families under this new dues structure?*

Those previously offered discounts were an attempt to recognize that seniors and one-adult families tend to have lower incomes. Because with the new dues structure dues are self-assessed based upon income directly, those extra discounts are already “built in”.

As an aside, it is important for retired members to keep in mind that their annual income includes not only Social Security and private pension benefits, but also the dividends and interest earned on their investments.

*10. While I understand that dues self-assessment of 1.5% to 2.5% of annual income makes sense for most people, I have a special financial circumstance that makes even 1.5% unaffordable for me. Who do I talk to in order to make special arrangements to reflect that?*

Under this new system, it is left up to the individual integrity of members to reasonably adjust their own dues self-assessments if they have acute and unusual financial circumstances. Therefore, there is no need to speak with anyone to make these extra adjustments to dues. A member simply can write a lower amount on his or her annual dues pledge form. However, it is expected that a member who pays lower than the normal amount of dues on account of an acute and unusual financial problem will attempt to pay more than he or she otherwise would in the years after the acute and unusual financial problem is resolved.

*11. Will each member's dues contribution be confidential?*

Beth Am will not publicly disclose the specific dollar amount of any member's dues pledge. However, members have an OPTION to have their names included on a list of those who have fulfilled generous pledges.

Beth Am will list the number of members who have met one of the following types of criteria with their fulfilled dues pledges (exact dollar amounts will be adjusted each year for inflation):

- (1) Two-adult member families with completed pledges of \$4000 and over
- (2) One-adult member families with completed pledges of \$2500 and over
- (3) Any member family paying \$2000 and over, IF that member chooses to voluntarily disclose that its pledge was more than 2% of annual income.

A member may specify that he/she would like to appear on this list by name. If any member does not specifically give permission to list himself/herself by name, then that member's contribution will be listed as “anonymous”.

*12. How does this new dues structure affect religious school tuition?*

Religious school tuition will be handled just the same way as in the past: there will be a flat fee for each child, depending upon the grade that child attends. Under this

new dues structure, the degree to which dues are subsidizing the Religious School has been reduced.

*13. What about a Building Fund?*

No members will be expected to pay Building Fund commitments for now, in recognition of the current suboptimal facilities that Beth Am is operating from. If Beth Am does purchase or rent real estate in the future, however, the Building Fund may be restarted in some form.

*14. Will members still be able to pay their dues over the course of the membership year?*

Yes. Members will be able to pay over the course of the year either by setting up monthly credit card payments or monthly ACH transfers from a bank account.