

Congregation Albert's Fair Share Dues Policy

All members are asked to pay dues in accordance with their ability to pay. We suggest using 2% of adjusted gross income as a guideline for determining a member's dues. When applying this guideline, each member, if able, is expected to pay at least the actual cost of membership. The actual cost of membership may vary each year and is determined by taking the budget for the year and dividing it by the number of member households. Currently, July 1, 2011 – June 30, 2012, this figure is approximately \$1,860 per year.

While members of Congregation Albert who are unable to pay the actual cost of membership are always welcome, everyone is expected to try and maintain the 2% guideline. Those whose self-assessment of dues is more than the actual cost of membership will be performing the mitzvah of helping others who cannot afford the actual cost of membership. They will also help support the development of new programs and activities.

Questions and Answers About Financial Commitment At Congregation Albert

1. ***Why am I required to pay dues to be a member of Congregation Albert?*** Membership dues are the major source of revenue at Congregation Albert. Dues pay the salaries of our Rabbi, Cantor, and staff, and cover our day-to-day operating expenses and many of our programs.
2. ***What does "Fair Share" mean?*** Under the Fair Share policy each member of Congregation Albert is expected to pay dues in accordance with their financial ability. Each fiscal year, which begins July 1st, we pledge to pay dues based on a percentage of our adjusted gross income from our federal tax return. The guideline is 2% of adjusted gross income.
3. ***Is there a minimum dues requirement?*** It currently costs about **\$155** a month per member household to run the temple, or \$1,860 a year. If your fair share is greater than this amount or you can afford to pay more than \$155 per month, we need you to do so. This will help underwrite the costs of those members who are unable to afford the actual cost of membership.
4. ***I cannot afford to pay \$155/month. Can I continue to be a member of Congregation Albert?*** It is a central tenet of Congregation Albert's dues policy that no individual should be denied membership because of an inability to pay.
5. ***What if I can afford to pay my fair share, but I simply do not feel membership is "worth that much" at this time in my life?*** The temple is not a fee for service entity. Membership at Congregation Albert should not be evaluated with the same criteria as membership in a health club. Homeowners cannot stop paying property taxes because their children do not attend the public schools. If one household doesn't pay its fair share, then it is asking other members to carry them. We do recognize that in some instances this may be necessary. However, if you are able, we ask that you pay your fair share.
6. ***Is it okay to just pay the cost of membership, even if my fair share suggests more?*** We could not operate the temple if everyone who could pay more chose to just cover their cost of membership. We operate on a trust system and do not ask for tax returns. We ask that you do

Questions and Answers (Continued)

the right thing by paying your fair share. In paying more than the cost of your household's membership, you are fulfilling the mitzvah of helping those who are unable to cover the cost of their membership.

7. ***Having purchased tickets to High Holiday Services, I'd now like to join Congregation Albert. Can I get credit for what I already spent?*** If you join within 90 days of purchasing tickets, your dues pledge will be credited with the amount you paid for tickets.
8. ***Do I have to pay a full year's dues if I join after the start of your fiscal year?*** Your dues will be pro-rated if you join after the start of the fiscal year, which begins July 1st.
9. ***What is the purpose of the Building Fund and why are new members asked to contribute?*** From time to time we incur certain major expenses, such as a new roof, landscaping, equipment or furnishings that are not covered by our general operating revenues. Dues are designed to provide for the day-to-day operating budget for the Congregation. New members are asked to pay at least \$2,000 towards our Building Fund, payable over five years, starting on the first anniversary of their membership. Without a Building Fund we would, almost certainly, have to make periodic assessments for capital items.
10. ***I recently moved here and paid into the Building Fund of my previous Reform temple. Do I have to pay again?*** Under a URJ rule, if you have paid \$2,000 or more toward a Building Fund at another Reform temple, you do not need to pay again. All that is required is a written statement from your previous temple.
11. ***Are Religious and Hebrew School and preschool fees included in dues?*** No, these fees are separate from dues. Even so, these school fees do not completely cover school operating expenses, which are subsidized from the congregation's operating budget.
12. ***Who can I call with additional questions about dues and the building fund?*** If you have any questions about Congregation Albert's dues policy and financial commitments, please feel free to speak with our Temple Administrator, Paula Hollinger, our Treasurer, or our Financial Vice-President.