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NAASE

**NORTH AMERICAN ASSOCIATION
OF SYNAGOGUE EXECUTIVES**

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Founded in 1948



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The NAASE Journal

Fall 2004

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* Of Blessed Memory

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Editor's Note

Allan E. Ross, FSA

I want to thank our Editorial Staff, Marc Neiwirth FSA, Malcolm Katz FSA, and Nadine Strauss, for their keen eyes, objective comments, and valuable suggestions in creating this Journal.

With the unfortunate incidents of terrorism this past year against a synagogue and innocent civilians in Istanbul, Turkey, we feature in this issue photos from a brief "Jewish Tour of Istanbul."

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North American Association of Synagogue Executives
The NAASE Journal

Message from the President
Robert Hill, FSA Executive Director,
Temple Emanu-El, Providence, Rhode Island

Dear Colleagues,

It is a great pleasure to greet everyone again through the medium of this new issue of *The NAASE Journal*. Many thanks to Allan Ross and the editorial board for bringing the issue to fruition. All of us deeply appreciate the effort and skill put forth by these friends for the benefit of us all. And many thanks also to all those who contributed the articles contained in this issue. Membership in a professional organization like NAASE has many plusses, among them instant access to the hard-won knowledge of associates who have been in the field a little longer than we have, or who bring to the job education or credentials different from ours, or who experience a useful new insight into a work issue common to all of us.

We have several ways in which we help each other as colleagues. One of course is through our ongoing conversation on the ExecNet, and a second is through our annual assemblies at Convention and at Week of Study. But a third, with an importance of its own, is through our professional journal. Professional journals are standard in virtually every field—they are the vehicles for presenting in written form a problem, a solution, an observation, or a commentary on topics of interest to one's field.

Sometimes professionals in our field hesitate to write journal articles because they feel that to appear in actual print their article must somehow contain observations of immense, indeed cosmic, importance, and that what they might contribute would fall short of that august standard. To those of you who might feel that way—let me urge you to reconsider. First of all that is an unmeetable standard in any profession. But even more, ours is a profession of meshing complexities. Your experience in one particular area of our work enlightens you—but your reporting and analyzing of your experience will undoubtedly enlighten your colleagues, in ways you might not even expect.

So let us hear from you! Allan and the editorial board will be happy to work with anyone on developing journal articles for publication in the next issue and all subsequent issues. The result of sharing our experiences and insights in print will be both stronger professionals and stronger synagogues throughout the Jewish community.

Robert Hill, FSA
President of NAASE



North American Association of Synagogue Executives
The NAASE Journal

The Same Pod But Not Identical Peas
Harry Hauser,
Executive Director of NAASE

Survey conclusions, ExecNet threads and Connections' special feature stories all reflect the growing diversity of the Association membership and its many interests, skill-sets, specialties and priorities. Far from a monolithic oneness, the aggregate image is one of expanding mosaic rather than of narrowing profile.

During the rabbi's pre-Yom Tov vacation, the Ritual Chairman asked a young professional in the congregation to prepare and deliver the Shabbat D'var Torah, offering insights derived from the week's sedrah, which he did, prompted by a small index card of merely several key words. Afterwards, during the morning's Kiddush, a regular attendee approached the older brother of this congregant and asked if he too possessed the same spontaneous oratorical skills. After thinking ever so briefly, the older sibling responded, "We're brothers, not clones."

The two young men are both executives in the business world whose paths occasionally overlap more than coincide; with similar educational experiences and familiar influences, one easily notes their shared origins. They flower from a common heritage and from many personal and professional characteristics, yet falling far short of identical skills and interests.

The same pod . . . but not identical peas.

And so it is with the almost 300 members of the professional arm of the Conservative Movement that links our congregational administrators, the North American Association of Synagogue Executives (NAASE), as it moves through its 56th year of programmatic leadership. Each year, some two dozen new members come to the Association from the ranks of newly hired synagogue executives, some representing expansion of the field, others replacements for retiring colleagues, or those moving within the broad panoply of Jewish communal leadership endeavors. Their aggregate profile defies simple description. They come from diverse educational and professional training grounds, offer a smorgasbord of skill-sets, experiences and networking, are crafted from a wide variety of tenures and ages, and come face-to-face with a mirror image of diversity among the synagogue settings that look to its executives for guidance, organization, energy and assuredness.

While sharing many similar professional goals and committing to similar congregational aspirations, the Executive Directors are not clones and are not interchangeable, but instead truly reflect the diversity of the congregational settings in which they find themselves across the North American continent. Much as the members of the Conservative rabbinate labor lovingly and continually to instill and foster core principles in their respective congregations, so too there are notable core values shared by Conservative executives serving in synagogues of all sizes and settings. Among them are the unassailable goals of long-term fiscal and resource stability, nurtured growth of membership commitment and practice in a secure and non-judgmental environment, assurance of sustainable viability and visible community presence, and anchored inter-generational stability of the bastion of Jewish continuity that is the modern synagogue. Yet under the magnifying glass of individual involvement in local Jewish life, one sees the richness of diversity from community to community, the variability of the local culture that defines how matters are dealt with and how growth is nurtured one congregation at a time . . . and therein lies the greatest strength of the network of professional executive colleagues that is NAASE . . . the same incubator but not identical practitioners emerging. The overarching goal of enlightened synagogue leadership - that of the development, cultivation and preservation of the myriad resources that assure progress toward fulfillment of the synagogue's mission and meeting the long-term goals of the congregation - is enhanced by the very diversity of NAASE's members. Your differences **are** your strength, your variability **is** your profile, your sharing and your committed nurturing **assures** the mosaic that is the North American Association of Synagogue Executives.

The NAASE leadership joins me in extending to each of you a hearty yasher koach for the lasting impact of your sustained and visible commitments to the finest standards of professionalism, and for your gracious and generous willingness to share your acquired skills with those of us who continue to be your students and beneficiaries.

Who Am I? Annual Irma Lee Ettinger Memorial Lecture Delivered at the NAASE Annual Convention New Orleans, Louisiana, March, 2003

**Harvey Gold, FSA, Executive Director, Congregation Beth Shalom,
Northbrook, Illinois**



Who Am I? Who Am I? That's basically what I asked Judi Kranz when she called me and asked me to present the Irma Lee Ettinger Lecture at this year's NAASE Convention.

Was it because I served over 30 years at the same synagogue? Then I thought about it some more, since Judy refused to accept my "absolutely not" answer. "Who am I?" is a phrase that has become synonymous with *Les Miserables*, a story about a man who stole a loaf of bread and subsequently spent the rest of his life paying back his debt to society. I realized, "that fellow resembles me, because when I was a kid at the synagogue I would sneak into the kitchen on Shabbat morning and take some cake when the Sisterhood ladies would turn their backs. So I guess I'm paying back my debt to the synagogue for the rest of my life!"

When I began my career in this field in the early seventies I met two remarkable Executive Directors, whom I still consider today to be the best that our business has to offer. I refer to Irma Lee Ettinger and Len Smith. Irma Lee and Len were two of the best, and their styles of administration were complete opposites of each other. Len liked to be on stage and Irma Lee liked to work behind the scenes. Len interviewed Irma Lee for the 1981 yearbook of Congregation Adat Ari El in Los Angeles to honor her for her 25 years of service and dedication as their Executive Director. The yearbook was called, "A Woman of our Times." Irma Lee was asked about her "behind the scenes" work style. Her response was perfect. "There were certain goals, which I had and I recognized that in order to achieve them I would need the support and understanding of lay leadership. When I presented ideas or programs I generally presented them to a committee rather than the Board. When you work in a people organization such as a synagogue, the unilateral decisions, no matter how good they are or how sound they may be, will generally fall flat on their face because they don't have support of the lay leadership of the congregation." Irma Lee said that was one of the reasons she deliberately chose this

behind the scenes work style. It was a deliberate decision and, personally, I agree with her choice.

Three past presidents of NAASE, Stanley Minch, Burt Shanker and Joe Miller, paid tribute to Irma Lee in her yearbook: "I want you to know that your colleagues do regard you as an "administrator's administrator" . . . a person of unusual ability. . . a great lady, a woman of valor, knowledgeable, experienced, yet unassumingly genuine and modest. You are ready, willing and most importantly able to impart this knowledge to both new and old Executive Directors within our organization. Perhaps your greatest accomplishment is the manner in which you conduct yourself, which has resulted in the high esteem held by those who work with you, and the excellent reputation that you possess."

Three years ago at this convention Russ Finer presented a version of Who Am I in the following statement, "Being an Executive Director means being diplomatic in difficult situations, staying calm in crisis, being sympathetic in sorrow and hardships, being positive and eager in order to motivate, being gracious as Synagogue spokesperson, being outgoing to relate the Synagogue to the community, being aware of who's who to develop the fullest utilization of physical, financial and human resources for the Synagogue, and being stable and able to understand others points of view in order to get the greatest cooperation from your office and maintenance staff."

It means taking time out to meet with the Rabbis, Cantor, and Educational Director to gain an understanding of "where they are going" so that they get the assistance and support of the Synagogue office and maintenance crew. It means working closely with the Executive Board and being "on call" whenever needed. It means translating the "nitty gritty" daily routine to spell out the "where we are, where we're going and how we are getting there."

In short, it means working with many people on a daily basis often going in ten directions at once, never having a clean desk, and never being caught up! It means being creative to innovate, efficient to cut corners, and thrifty to conserve dollars and energy. It means speaking up when it is important and keeping quiet on confidential matters. It means starting early and often staying late. It means attending many meetings . . .and finally, it means praying to God that everything will be all right.

In the job description for an Executive Director that Harvey Gross shared with us on our Executive Director Listserv, we find the following qualifications: "The Executive Director shall demonstrate an understanding of Jewish rituals, traditions, religious observance and holidays. He must demonstrate an ability to make decisions quickly and appropriately on a wide variety of issues and tasks related to the congregational community and the functioning of the Synagogue . . .has the appropriate computer skills, included, but not limited to word-processing, spreadsheets and bookkeeping, as well as Internet and email skills . . .has excellent organizational, communication and interpersonal skills. The Executive Director has a diplomatic, gracious, cheerful and stable disposition in working with congregants, colleagues, professional staff, lay leadership and the general public."

The cover of the 1981 "Anatomy of an Administrator" brought a big smile to my face on the day I received it. Shown was a picture of a skeleton and from the bottom up it read:

Toes: often stepped on
Knees: sometimes buckle under the stress
Fingers: in a million pies
Heart: the core of an administrator
Shoulder: on which everyone leans
Eyes: must see everything
And finally
Brain: must know everything! I smiled and said to myself, Yeah, that's who we are!

So where have we come from? One of the major changes over the years is sex. No, not whether or not we have the time or the strength at the end of the day... the week, but rather what a survey done in 1967

showed . . . that 93% of Executive Directors were male. My guess would be that in 1967, there were probably many women doing the work of an Executive Director, but they were called "Executive Secretaries" because they were *women* and they *needed to take the minutes and get the coffee* and therefore "*really couldn't be Executive Directors.*" I grew up in such a congregation where it took many years before they believed her worth and finally gave her the title she so richly deserved. That slowly began to change as the survey in 1981 showed that 74% of Executive Directors were male, in 1987 61% were male, and, eventually, in 1996 53% were male and 47% were female. Salaries of course have changed from an average of \$13,300 in 1967 to \$66,923 in 1996. But what hasn't changed is that our female members are still paid less than their male counterparts. In 1967 they earned 64 cents to the dollar and that has only changed to 72 cents to the dollar in 1996. In 2002, the chairman of the NAASE compensation survey, Elliot Gershenson stated, "It is still clear that there are inequities between our male and female colleagues. In most cases, our female colleagues receive less salary and other compensations than our male colleagues. This is an area that still needs action."

What does not seem to have changed too much over these past 25 years is the number and kinds of meetings we attend each month, each week or each day. For the most part, the same percentage of us still participates in meetings of the Executive Board, General Board, House, Budget and Insurance committees. It's interesting to note that in 1981, only 66% of us participated in the professional staff meetings where in 1996 that number had risen to 93%. Of course, I can't quite understand why that number is not 100%.

In the 1997 survey, which was chaired by Gil Kleiner, Harvey Brown, Stuart Razin and Roberta Aronovitch, it was apparent that there were some changes in our responsibilities. 20% of us responded that we were less active in fundraising and in supervising the volunteers. 15 % were no longer serving as a resource person for the members. On the other hand, 84% of us were now responsible for preparing the budget, whereas only 57% of us were responsible for budget preparation in 1981; and 81% of us were now

evaluating staff, but only 47% of us prepared evaluations in 1981. The same numbers of us are still responsible for setting goals, helping to develop long range planning and supervising the use and maintenance of our in-house computers.

The computer - now there's a major change that has affected our profession. It has certainly made our jobs easier . . . and tougher at the same time. We are now capable of performing tasks for the Synagogue that we wouldn't have dreamed of doing in the past. But the more we give to them, the more they want from us: the more we need to know, to learn, to teach them, to understand, and once again the time constraints stare us in the face. Do we have the time to learn all that we need for these computers and still run the shul efficiently? I remember when my president came to me and said, "the executive board thinks you should start coming out of your office. Since you started with the computer, no one sees you come out of your office any more."

One thing that doesn't seem to have changed over the years is our great frustrations. From the 1981 - 1997 surveys, our frustrations appear to have stayed the same, with our greatest one being that there isn't enough time for us to accomplish all the tasks for which we are responsible . . . and that our workload is too great. We do not have enough volunteers who can and will follow through, and our lay leadership isn't always as effective as it could be. It seems to me that over the last 10-15 years we have faced even a greater volunteer shortage as there are more two parent working environments, more single parent families, and fewer people have disposable hours. I don't see this situation getting any better.

Also high on the list of our frustrations has always been the lack of funding . . . for better buildings, better equipment, more staff, and more and better programming. Many synagogues don't seem to be able to get past the hand to mouth budget . . . always running in the red or just barely making it from year to year. Although at times frustrating, we must always remember, that when it comes to expenditures, we are a business but when it comes to the receivables we are a Shul and it is our responsibility to make that work. The surveys say we continue to be frustrated by the constant complaining and gossiping, the amount of

time spent on trivial matters when major problems still face us, the lack of commitment and motivation of the members, the politics game and of course, those leaders who love to micromanage the synagogue, our offices and our jobs.

What also did not change are our greatest joys, and, I believe, what makes us who we are. Over these last 20 years, we have noted that the overwhelming reason we have enjoyed our job is the fulfillment we find in interacting and working with our members, our ability to help so many families in so many different ways, including helping them to grow as Jews. As a matter of fact, we pride ourselves on these accomplishments. In 1981, 40% of us found great joy in the achievement, satisfaction and gratification through the accomplishments of our tasks. It has always been important to us to be involved in Judaism and in the Jewish community. We also find it extremely important to develop innovative and exciting new programming. That tends to help us to see beyond the nuts and bolts and number crunching in which we spend so much time.

Our profession affords us an added joy and benefit that not all other professions offer. For Executive Directors who are willing to invest in the lives of their congregants as people, there is the opportunity to reap the rewards of becoming part of a very large extended family. It allows us to share in our congregants' life cycle events as though we were part of their families and they were a part of ours. There is a bond of friendship that is created that rises above that of congregant and staff member. We share our joys and sorrows in a very personal way. I certainly have benefited from these relationships that I have developed with my congregants over these past 31 years.

Our working environment, which at times can be stressful and demanding, will be infinitely better if we are fortunate enough to have a cohesive professional staff that works together for the common goals of the congregation. Too much time spent on turf wars can make the job more stressful, less enjoyable and less productive. I have been fortunate to work with such a unified staff. We may disagree sometimes but we always try to place the best interest of the congregation first. Friendships that form with your

colleagues is an added bonus, but I have been most fortunate because my Educational Director, who has become my best friend, and I have gone to lunch 4 times a week for the last 30 years until he retired this past year. Now that's friendship. I truly believe that if I were not working with these types of colleagues, I could not be standing here today.

The other great joy of this profession, which comes with longevity, is watching the children grow up and become adults and start their own families. It is a special pleasure when you attend a Bar/Bat Mitzvah when you also had attended one of their parent's simcha or you help plan the wedding for someone whose brit or naming ceremony you had attended.

In 1972 I was asked to substitute teach one day in a gimel class and met a young boy who I watched grow up over the years. We became friends while he was still in High School and was our USY president. He worked for the youth and school and even while in college and medical school continued to work at the congregation. I fixed him up with his wife, and 3 children later, he is now the President of my congregation. I would like to think that as the Executive Director I had something to do with his involvement at our congregation. It is hard to imagine this type of fulfillment and joy in other professions. We are lucky to have it as part of ours.

I find it most interesting that over a 35 year period the average years spent in the field is 10 years, across the board on every survey. I'm not sure what that says about our profession except that many people pass through our profession, whether they use it as a stepping stone to something else or they are unable to cope with the complexities of the job, or unable or unwilling to deal with relationships with other professional staff or the frustrations that we may experience daily. I just know that we are continually getting new members every year but our membership ranks are not growing at the same rate.

In the 1981 survey, "Anatomy of an Administrator," that was created - surprise, surprise - by Irma Lee Ettinger and Glenn Easton, only 13% of us had begun our working careers as Executive Directors. 36% came to the field from some type of an administrative position, 15% from business or accounting careers,

7% from the food industry, 7% from youth work, 3% from the military, and 5% miscellaneous fields. Even in the 1987 survey (also Irma Lee & Glenn) 41% who entered this field began their careers in fields other than Sociology, Education, Jewish Studies or Administration. In the early years there were no courses directly related to the study of Synagogue Administration . . .you didn't learn it in school - you learned it on the job.

Of course, we were not born to be Executive Directors. However, in my case, when I looked back over the years, I realized something quite interesting. My Bar Mitzvah parsha was Terumah. This Torah Reading describes the building of the Tabernacle in the desert and the collection of gifts (special gifts you might say) for the completion of the building. The *Haftarah* speaks about the building of Solomon's Temple. Since I was born on Shabbat, I decided to research the Torah portion from the morning I was born and discovered it was T'tzaveh. That portion begins with the instructions to keep the lights burning in the Sanctuary from early morning till late at night. So - let's look at this - Building a Sanctuary, collecting gifts and fees for the Sanctuary and, finally, keeping it properly lit and prepared for use by the Jewish community. Anyone else see the same theme that I do? Maybe I was pre-destined to be an Executive Director.

But the truth of the matter is, that those of us who have remained Executive Directors over a long period of time have been born to be Executive Directors. It is literally implanted in our souls. It is as though we take the first line of the V'Ahavta, and apply it to our jobs "With all our heart, with all our soul, and with all our might." That is the kind of effort we put into our work. We don't necessarily get the prestige, or make the same money, or have the same security that some of our colleagues have, but we are willing to do it all, 100% all the time no matter what it may involve. The job becomes our way of life. People don't join Harvey's Shul, they join Rabbi Wolkin's Shul: they don't join Bob's Shul; they join Hazzan Mizrachi's Shul. But once those members join, they become our responsibility - to take care of them, help them and be there for them whatever their needs might be. It seems to me that this is a job we do for love. Pirkei Avot may say, "It is not your obligation to

complete the task, but neither are you free to desist from it.” But we will start the task, work the task and finish the task; that is who we truly are.

Even “who we are” has changed over the years, as we went from being the National Association of Synagogue Administrators, NASA, to the North American Association of Synagogue Executives, NAASE. The key word here is executive, because, we the people of this organization have always tried to better ourselves. Is there much difference between being an administrator and an executive? There may not be much difference in the actual definition, but there is a much different perception in the meaning. We want to be stronger professionals within the synagogue framework. Our organization takes pride in who we are and how we can better ourselves professionally. Our organizational goals are: to bring together synagogue Executive Directors in order to further the development of our profession; to enable each Executive Director to serve his/her congregation effectively; to stimulate interest in professional synagogue administration, and to enhance the profession by promoting the advancement, growth, value, and role of the Executive Director in the synagogue setting and Jewish communal life and to foster the advancement of Conservative Judaism.

At a convention in the early 80’s, a man named Harold Bernstein approached me and said, “Hi! Nice to meet you. Do you have an application for your FSA yet?” I, of course, asked what he was talking about, and, of course, Harold was more than happy to explain. And then when he finished with me, he turned to the next person and began the same explanation over again. It was very important that we understood.

The NAASE website notes the official statement of objectives and procedures for the Fellow in Synagogue Administration (FSA) program: “To give synagogue executives an opportunity to strengthen their image, status and effectiveness by focusing on knowledge of the profession, and allowing each person to make a contribution to Conservative Judaism through experience, study, performance and examination. We recognize that competence in the field can be aided through study and continued education.” So, not only do we work these long hours

at the synagogue, we also continue our studies, to learn and to set the proper example, and to better ourselves personally and professionally.

But that was not enough for this organization. We still wanted to do better and more. In June of 1999 and again in June 2001, our first members were commissioned as *Amin Tzibur*, those who faithfully devote themselves to the ministration of the community and the rebuilding of *Eretz Yisrael*.

The purpose of the *Amin Tzibur* Program is to recognize the Judaic knowledge, skills, and work of synagogue professionals in congregation life, to add a level of professionalism to the field of synagogue administration and to encourage qualified and dedicated Jewish communal workers to consider a career in the synagogue setting. The components of this program are clergy mentorship, Judaic study and scholarship, professional growth and communal service, personal observance and religious practice and ritual and synagogue skills. We continue to change . . . continue to grow . . . continue to progress. The “Who Am I?” of an Executive Director is ever changing.

The search for a vehicle to stimulate professional growth among our members led to a mutually beneficial co-relationship between NAASE and the Jewish Theological Seminary of America in June of 1991. As the chairman of NAASE’s Professional Growth Committee, Stuart Razin stated, “The study program devised by our committee and Rabbi Lebeau met two needs: the Seminary’s need to bring other professionals to the Seminary to see the facility in action, and NAASE’s need to expose those administrators, those professionals who run the synagogue that benefit from the products of the Seminary, to the institution itself. We realized a goal, long dreamed by our leadership, to develop an ongoing educational component and to interact with the Seminary faculty.” And for the last 13 years, groups of 3 dozen committed NAASE colleagues have gathered each June for a 5-day course of intensive study at the JTS with some of the best teachers and scholars that the Seminary has to offer. The subject matter has been vast, from “The Synagogue Community,” to “The Jewish Life Cycle,” and to last year’s “Insider or Outsider: The Jews and the Community, Then and Now.” These programs

certainly help us to better our profession and ourselves.

While we are doing all of this, we also want to help those that are new to our profession or just need some advice, so we have set up a mentoring system. "The NAASE Mentoring Initiative is designed to offer assistance in identifying and strengthening professional skills, resources and methodology. The well-planned match of a mentor and a "mentee" assures that both benefit from the relationship, and that a mutually satisfying experience is shared by both. Mentees need not be new to the field of synagogue administration, nor is the mentor expected to be an expert in all matters of synagogue management. Early responses to this new and exciting program have been most encouraging." We have also established the PALS program - Professional Assistance Liaisons to Synagogues, which allows us to assist smaller congregations that may not have an administrator or Executive Director in resolving concerns and problems regarding their synagogues.

I would also like to point out what I call the "dark side" of our profession. We do a great job of taking care of others, from the congregants to the Rabbi, but how well do we take care of ourselves? Granted that some of us do a better job than others, but I contend that we don't do such a great job of taking care of us. The 1997 survey showed that a large proportion of our colleagues receive the minimum 4 weeks vacation; but how many of us take all 4 weeks? Many of us get a day off during the week; but do we actually stay away from the office? How many times have we heard members at a convention talk about not taking their vacation, not taking a day off, working 60 plus hours a week? And when we say that, are we actually boasting about it? We are not doing ourselves any favors with this kind of behavior, and many times both our health or our families suffer.

I have been known to raise the question, "When is it my time to pray?" We have signed up hundreds of members over the years and enable them to pray at services and send their children to religious school. But how many of us get to pray uninterrupted by the Rabbis, or the ushers, or maintenance, or something going wrong in the kitchen? In many ways, these interferences may be self-imposed, as we have allowed these interruptions to happen and we have not

stopped them. Maybe some of us are getting better at all these things, but all too often at a convention, I see large numbers of us discussing these issues, year after year after year. Of course it is too hot or too cold, and the microphone is too loud or too soft, but must we actually join another synagogue in order to have some peace at prayer time? If we are truly going to take care of our congregants and our staff, let's start by taking care of our families and ourselves. We must always remember that being an Executive Director is what we are and not who we are.

Our good friend Joe Miller is retiring after 40 years in the field. He must have read Russ' article many years ago. Mazal Tov - Joe, on having your desk clear and all the work finally done.

All of this brings us back to "Who Am I?" As pointed out by Stanley Minch, a NAASE past-president, in a paper delivered at the 1983 convention, "The profession of the Synagogue Executive Director is a most unusual occupation in that it requires so many different and specialized skills. It's different because it requires a commitment in a sense, which is out of proportion to the very nature of the position that we hold. It requires an unusual sensitivity to the needs of others and in many instances it requires a sacrifice to one's own personal life. A job description that requests a varied and interesting variety of responsibilities, a profession that generally reflects longevity for satisfactory performance, and the personal satisfaction that one gets from a life's work in an area where you can feel a personal commitment." This has not changed in the last 20 years.

What made Irma Lee Ettinger a great Executive Director during her tenure at Adat Ari El, and what would make each of us a good Executive Director today was best stated by Glenn Easton in his eulogy for Irma Lee in 1991. "Irma Lee was a great teacher and even a better listener, with tremendous insight and analytical skill - always keeping things in proper perspective, insisting that life can be fun. What she taught us cannot be fully expressed or completely measured. She taught us through leadership and example the meaning of loyalty, integrity, honesty and respect. She taught us that one person can make a difference and to always do your homework." That's who she was and she is a good example for us all- Who Am I? Who should we be? It's an easy answer.

Synagogue Budgets: A Comparative Look at Revenue & Expenses

By Luis Dorfman, Harry Hauser, Gabriel Miller, and Glenn S. Easton, FSA,ATz

How a congregation funds its program and applies its available resources, reveals more about its membership's and leadership's often-unspoken expectations, than does the synagogue's long-range plans. Revealed, too, are the resulting priorities that evolve from the competing intracongregational influences for scarce funding and diminishing volunteer time.

This triennial collaborative look inward begins to examine the realities of synagogue financing. The NAASE Survey Committee delves beneath the surface of the budget document, to uncover the imbedded defacto priorities. Few surprises, some confirmations, a number of speculations . . . but always fascinating.

Introduction

In the last of our three-year cycle of professional synagogue surveys, NAASE explored the topic of synagogue budgets to identify and learn from financial trends and to create benchmarks for future congregational study. The last complete NAASE Budget Survey was in 1986 with earlier surveys in 1983 and 1980. A numeric summary of the responses appears at the end of this article preceded by a few observations by our NAASE Survey Committee.

We would like to thank the fifty-six executive directors who participated in the survey representing congregations of all membership sizes. There were approximately an equal number of congregations that fall into four membership size categories. The participating congregations represented over 35,000 member households, and an approximately \$92 million aggregate in both synagogue revenue and expenses. Eighty-eight percent of responding congregations reported operating at a surplus or "break-even" basis with twenty-two percent operating at a loss during last fiscal year.

The tallied survey responses are found at the end of this article. There were no surprises in the data, but it did raise several questions worth exploring in future surveys, articles, conferences, and workshops. The authors of the survey have chosen to expound on three general areas of the survey – the Relationship between

Synagogue Membership and Budget, Membership Dues as a Percentage of Total Income, and A Look at Synagogue Expenses.

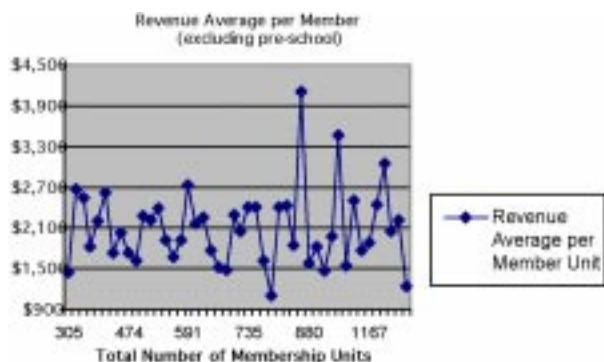
Relationship between Synagogue Membership and Budget

The NAASE budget survey provided data on congregations varying in size from 305 to 2300 member units, with budgets ranging from \$448,000 to \$6,500,000. It afforded the committee the opportunity to investigate whether the overall size of a synagogue's annual budget is directly proportional to the size of its membership. In theory, it is not unreasonable to assume that a larger synagogue might be able to make use of certain economies of scale not available to smaller congregations, allowing for greater efficiency. On the other hand, larger synagogues might require additional revenue and expenses to handle increased housing and administrative needs associated with serving a greater membership base.

The most direct method of examining the question was to calculate the average revenue per membership unit. By simply dividing total annual revenue by the number of membership units and charting how that average revenue amount changes as the size of a congregation increases was the method used. At first glance, smaller synagogues tend to have a lower revenue need per member unit. In fact, if we draw the line between smaller and larger congregations at the most optimum place for this analysis (770 member units), the average revenue need per member unit is only \$2,387 for synagogues with less than 770 units (28 in this group), but \$2,674 for those with more than 770 units (18 in this group). This is a difference of almost \$300 (12%).

A closer look at the numbers suggests that there was a factor other than size that had a greater impact on revenue per membership unit. If we exclude the amount of revenue generated by the synagogue's preschool (if it has one), the picture changes dramatically. If the dividing line is moved between small and large congregations to 738 member units, the difference between revenue needed for small synagogues is \$2,072 in 26 responses versus \$2,126

in 20 larger responses. This is a difference of less than 3% or \$54. If the median is moved to 838 member units, larger congregations actually need less revenue, on average, than smaller ones. This works out to \$2,072 for the 14 largest synagogues versus \$2,106 for the 32 smaller congregations. The bottom line was that once pre-school revenue is excluded from the calculations, despite increases in member units the average revenue per member unit was stable at approximately \$2,100.



Calculating average revenue needed per member, excluding pre-schools, provided a more realistic set point for comparing budgets of different synagogues. The reason that the presence of a pre-school has such a significant impact on a synagogue's budget is fairly obvious. In today's world, childcare is an extraordinary expense, and congregations need to generate large sums of revenue to support this activity, which significantly raises the average per member unit cost. However, pre-school expenses are not as heavily subsidized by general revenue in comparison to many other items in a synagogue's budget such as the Religious School. While it is impossible to tell conclusively from the survey due to the fact that different synagogues have differing policies about how they record pre-school, such as whether maintenance staff, utilities, or other overhead are included or not, most synagogues cover their direct pre-school expenses. While it is impossible to tell conclusively from the survey due to the fact that different synagogues have differing policies about how they record pre-school, such as whether maintenance staff, utilities, or other overhead are included or not, most synagogues cover their direct pre-school expenses (and some cover indirect expenses) with pre-school revenue. Furthermore, many synagogues allow non-members in the pre-

school, which means that additional revenue is being generated from outside the general membership.

As noted above, once pre-school is excluded from the analysis, synagogue membership size had a simple direct correlation to the total budget. As the above chart demonstrates, across the board from the smallest to the largest synagogue in the survey, synagogues tend to need an average of approximately \$2,100 per membership unit to operate. Clearly this is not to say that all synagogues run at the same cost. In fact, revenue per membership unit ranged from \$1,111 to \$4,100. Interestingly enough, both of those numbers are from synagogues with between 750 and 850 member units, not from the largest or smallest congregations. However, in this survey, synagogue size did not significantly change the average cost per membership unit in either direction.

Although it became apparent that synagogue size did not have a disproportionate affect on total budget revenue, individual line items were also examined to see if total number of membership units had any impact. Percentage of revenue from the sum of membership dues plus High Holy Day seats plus High Holy Day appeal is fairly constant across size. The range is from roughly 50% to 85%, with the average and median both just under 65% of total revenue.

The only place in the survey where size played a significant difference was in the revenue which came from endowments. Only 10 of the 34 smaller congregations brought in more than 2% of their revenue from endowments, while 8 of the 12 larger 12 did. If the yardstick is lowered to .5% of total revenue, 12 of the 34 smaller congregations, those with 900 or fewer units, receive at least 2% of their revenue from endowments, while 11 of the 12 larger congregations brought in at least that much. It is impossible to tell simply from this survey whether endowments enable synagogue growth, or whether growth creates endowments, but future study of this area is recommended.

Both maintenance and administration costs look like they are disproportionately dependent on size, with maintenance being proportionately least expensive for synagogues with between 600 and 775 member units. Perhaps future surveys should explore maintenance expenses in relation to building size. Administration, in contrast, tends to be proportionately most

expensive for congregations in that group. However, a closer look again shows that the differences are mostly due to differences in how synagogues create their budgets. Some synagogues clearly included salaries for clergy under administration, and others under ritual, which skews that result. Some synagogues included expenses like utilities and significant repairs under maintenance, while others might have put utilities under administration and significant repairs under capital expense and therefore not in the general operating budget at all.

What is clear, despite the lack of size-specific conclusions, is that our institutions of all sizes benefit greatly from the sharing of information and methodologies in the fiscal realms of synagogue management, budget and planning, commonplace among its Executive Directors.

Synagogue Membership Dues as a Percentage of Total Income

Compared to previous surveys, this survey shows the continuing declining percentage of total synagogue income derived from membership dues. We report that the average percentage of income from membership dues has dropped from 57% in 1980 to 46% in the current survey. Interestingly, larger congregations have a higher percentage than smaller congregations.

There are various points of view on this statistic and various ways to interpret the numbers. There is a long-standing view that a “financially healthy” congregation is one that derives between 75% and 85% of its total income¹ from membership dues. This view incorporates the opinion that synagogues with lower percentages of dues income are spending a great amount of time and attention raising funds, which detracts from focusing on the core mission of the synagogue.

Another point of view, one favored in true business models, encourages different revenue streams from different sources. This approach would encourage congregations to develop various sources of non-dues income such as fundraising events, endowment fund income, activity fees, grants, and the like.

The survey does indeed point to increased income from these non-dues sources of revenue. The question that needs study is whether this is being done intentionally by design or unintentionally by necessity. The survey shows the growing reliance by

synagogues on in-house development personnel or outside fundraising consultants. Approximately 25% of surveyed congregations utilize professional fundraising assistance emphasizing the growing reliance on non-dues revenue.

In the current survey, 72% of synagogues have endowment funds compared to 38% in 1980. Participants reported an average of just over \$2 million in individual synagogue endowment funds for a total of nearly \$68 million in these restricted funds for all respondents combined. This compares to average size synagogue endowments of \$188,000 in 1980, \$360,900 in 1983, and \$620,000 in 1986. As noted earlier, the average size of the fund varies with the size of the congregation from an average of nearly \$600,000 for congregations under 500 households to over \$4.5 million for congregations over 1,000 households. The growth of these endowment funds is consistent with the need for non-dues synagogue income.

Whether an intentional outcome or otherwise, the growing trend among congregations to rely increasingly on income from non-dues sources, places mounting pressure on the synagogue executive director to perform the equivalent duty of full-time fundraisers and, as such, to allocate greater shares of the workday to fundraising solely to balance the congregation budget.

A Look at Synagogue Expenses

“Balance the budget! Cut expenses! Cut some more!” These are often the battle cries uttered by institutional managers under fiscal pressure. After all, it is usually easier, and certainly faster, to reduce costs as opposed to identifying additional revenue sources. In the very short term at least, this cost cutting initiative meets or contributes significantly to the goal of balancing the budget. True enough, most organizations can afford to cut costs, some more than others, but in order for such cost control measures to be effective, expenses must be carefully analyzed to see where the opportunities are for true cost reduction without service interruptions.

Balancing the budget is important, extremely important. Synagogues are no different in this respect than other not-for-profits and even for-profit enterprises. Although synagogues do not provide a profit that is distributed to shareholders (members) as

dividends or end up as capital gains, synagogues must be fiscally responsible so members perceive and receive real value for their financial contributions.

In keeping with the Survey Committee's intention to provide financial perspective on the comparison of respondent congregational budgets, we note that the myriad changes that have occurred in synagogue life and management during the two decade span of the past surveys make actual trend analysis virtually impossible. Yet certain patterns do emerge and are worthy of mention and further study.

Overall, for all reporting synagogues, the average annual expense per membership unit is \$2507. When this statistic is broken down for comparison among synagogues of varying size, we see a variation of 17% from the lowest group cost (medium size congregations) at an average of \$2381 to the highest group cost (large size congregations) at an average of \$2798. The very small and very large congregations had the most extreme size range but had expenses per member that were surprisingly similar at \$2496 and \$2453, respectively. One might surmise that the reason for this is economy of scale; if so, this would suggest that the Large synagogues are not cost efficient. But we would suspect that the true reasons are beyond our ability to determine, based the information available to us.

By comparing expense categories based on percentages of gross expenses, we can look at how synagogues of varying size set priorities.

Personnel costs make up the largest component of expenses, ranging from a low of 53% for Large synagogues to 64% for Small synagogues. Medium and Very Large synagogue personnel costs are 57% and 61%, respectively.

Ritual expenses, including High Holy Days, are a very inconsistent percentage when looking at congregational size which may be due to differing budget methods or divisions.. Small synagogues spend an average of 6% of their total expenses on Ritual; Medium and Large synagogues spend 12%; and Very Large synagogues spend 22%, nearly four times the percentage of Small synagogues. One could conclude that as size increases, congregant demand for ritual services similarly increases.

Educational expenses for Hebrew or Religious School, excluding Pre-School or Nursery School, are much more consistent, ranging from 8% in the smaller congregations to 11% in very large congregations. The Nursery School component, when looked at by itself is 8 or 9% for Small, Medium, and Very Large synagogues, but double that, 18%, for large synagogues. This variation is surprising. Youth activities expenses are 2% of total budget for all sizes.

Administration expenses vary among the size groupings, from 14% for small) to 18% for medium and very large to 22% for large congregations.

Physical plant expenses (building maintenance and grounds) are 11%, 13%, and 12% for Small, Medium, and Large synagogues – very consistent – but a very high 19% for Very Large synagogues. Interestingly, utilities expenses are rather consistent, ranging from low of 3% for Large synagogues to 5% for all other size categories, this despite the range of geographic and climatic differences.

Several questions remain for further study. Where are the opportunities to reduce expenses and increase revenue? Why are there no apparent “economies of scale” in synagogue budgeting? Is there an ideal congregational size when it comes to budgeting, revenue, and expenses? Can congregations raise large enough endowments to make up for declining percentages of membership dues income? Are there other significant sources of non-dues revenue to explore? Is there a different, better model of funding synagogue? All of these questions are really offshoots of the central question facing synagogues today: How do we ensure the future of Judaism in North America that is dependent on the viability and success of the neighborhood and community synagogue?

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(Footnotes)

¹ In determining percentages of total income, it is the norm to exclude nursery school revenue or other “self-sustaining” departments. Many congregations include High Holy Day seats in Membership Dues.

NAASE SYNAGOGUE BUDGET SURVEY

A Comparative Look at Revenue and Expenses

	<u>Survey Average</u>	<u>Survey Total</u>	<u>NAASE Total</u>
Number of Membership Households	798	35,010	134,862
Number of Religious School Students	219	8,764	37,011
Number of Nursery School Students	117	3,720	19,773
 <u>REVENUE</u>			
Synagogue Operating Revenue	\$1,994,511	\$91,747,494	\$337,072,359
Synagogue Endowment Funds	\$2,086,214	\$66,758,859	\$352,570,166
Synagogue Capital/Building Funds	\$266,486	\$5,596,209	\$45,036,134
 <u>EXPENDITURES</u>			
Synagogue Operating Expenses	\$2,011,726	\$92,539,377	\$339,981,694
Compensation - Clergy	\$356,014	\$15,664,621	\$60,166,366
Compensation - Administration	\$324,944	\$14,297,522	\$54,915,536
Utility Expenses	\$84,310	\$3,625,321	\$14,248,390
Insurance Expenses	\$44,502	\$1,913,598	\$7,520,838
USCJ Dues Expense	\$30,221	\$1,269,272	\$5,107,349
Food/Kiddush/Oneg Shabbat Expenses	\$29,920	\$1,047,209	\$5,056,480

Budget Survey...(continued)

Security Expenses	\$24,947	\$972,927	\$4,216,043
Postage Expenses	\$16,733	\$686,047	\$2,827,877
Outstanding Synagogue Mortgages	\$1,055,096	\$25,322,301	\$178,311,224

CONGREGATION DUES

<u>Size of Congregation</u>	<u>Membership Dues</u> (2-adult household)	<u>Cost per Member</u> (All members)
Under 500 Households	\$1,468	\$2,491
500-750 Households	\$1,467	\$2,373
751-1000 Households	\$1,458	\$2,787
Over 1,000 Households	\$1,840	\$2,428
Over 1,250 Households	\$1,793	\$2,746
Over 1,500 Households	\$1,768	\$2,733
Average - All Congregations	\$1,536	\$2,507

CONGREGATION AGGREGATE BUDGET

	<u>Number of</u> <u>Households</u>	<u>Total</u> <u>Revenue</u>	<u>Total</u> <u>Expenses</u>
Under 500 Households	429	\$1,066,985	\$1,070,687
500-750 Households	655	\$1,569,985	\$1,558,617
751-1000 Households	865	\$2,433,176	\$2,420,398
Over 1,000 Households	1,476	\$3,507,238	\$3,621,758
Average - All Congregations	798	\$1,994,511	\$2,011,726

Readers interested in studying specific portions of the data set or in exploring the basis for any of the conclusions presented in this report, are encouraged to contact the authors.

Insurance Risk Management For the Synagogue Executive

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he need to manage risk, defined, as “the possibility of danger, injury or loss” is one of the many responsibilities of the synagogue Executive Director. To safeguard the financial stability of the organization and protect both its physical and human assets, it should be properly protected through the purchase of insurance coverage and the implementation of risk management procedures. This article will explore both of these areas.

Underwriting Risky Situations

In today’s insurance market, for a number of reasons, the synagogue is not an attractive risk to the insurance company underwriter, making the purchase of appropriate and sufficient coverage a sometimes daunting task for any synagogue insurance buyer. Why does this situation exist and how can we proactively address it?

We purchase insurance to protect us from loss and its ensuing negative financial consequences. Whether it is protecting our staff members from enormous hospital bills in the event of a serious on-the-job injury, or the fire and resulting damage that might occur if lightning were to strike our building, or the damage to our property caused by a cracked steam pipe, insurance coverage provides a “safety net” that can help us to recover from such a catastrophic event. Insurance companies, and their underwriters (the individuals who assess the risk that their employers may agree to protect against) use a number of guidelines when analyzing a specific establishment, business, organization or institution, or a “class” of such enterprises. Synagogues, for example, are a certain “class” of risk for insurance companies. Among the insurance company guidelines are the location of the potential insured entity, the likely perils that might threaten it and the statistical likelihood for those perils to occur.

This approach by the underwriter either results in an approval for the issuance of an insurance policy to cover the risk, or the denial of coverage, because of the underwriter’s assessment that the risk is too great and the financial reward for the insurance company is

too small (the insurance premium or policy fee) to justify the issuance of an insurance policy. So how does this process affect underwriting for synagogue insurance?

As noted, insurance companies consider synagogues a “class” of risk. Their underwriters will use statistics available to them that exhibit numbers and types of insurance claims filed - nationally, regionally and locally. Just like any business, synagogues are the sites of accidents such as slips and falls, crimes, such as burglaries and thefts, fires, property damage, such as fires caused by a toaster left on too long, or water damage caused by backups from clogged drain lines, and so many other perils that are both easy and difficult to foresee. However, our synagogues also provide religious services to our members and others in the community, provide religious education for our members and their children, act as a site for community meetings and events, and sometimes even become a sports center, providing a gym for basketball or other sports, or a swimming pool for recreation or physical therapy. Therefore, synagogues are a very complex “class” of insurance risk for an underwriter to consider, because there are so many different aspects of our organizations and institutions that must be analyzed. From the size and layout of our buildings and grounds, which affect the potential for slips and falls and vehicular accidents, to the activities of our clergy, who provide religious counsel and guidance to individuals and families, resulting in susceptibility for them and the synagogue for lawsuits and claims by those same individuals for a variety of reasons, to the interaction with children by educators who are in constant contact with these youngsters on a daily basis - all these risks need to be factored into the analysis by the underwriter when considering a synagogue for insurance coverage.

Our other synagogue employees are a risk for the insurance company as well. For example, a secretary falls while walking down a hallway, suffering a broken hip, a teacher berates a student in class for inappropriate behavior and the student’s parents sue the synagogue for causing “emotional trauma” to their

child. A male synagogue custodian makes inappropriate physical advances to a female staff member, a female bookkeeper forges accounts payable or payroll checks, the Cantor, while instructing a female bat mitzvah student, gives her a “hug” that is felt by the student to be “improper sexual contact” and accuses the Cantor of sexual molestation - these are all risks that the insurance company may cover as part of their insurance policy. These are not the same risks as might be considered for another “class,” but must be considered by the underwriter when the insurance company is analyzing the synagogue’s “loss potential.”

So how can we present our synagogues to the underwriter, to make our particular institution an attractive risk, and one for which they will be willing to provide coverage? First of all, we should make sure that our buildings are as free of physical hazards as possible. Preventive maintenance programs should be put in place to ensure that boilers, HVAC systems, fuel lines and other similar mechanical systems are maintained regularly, throughout the year. Annual service contracts with competent third-party providers are an indication to insurance underwriters that the building facility is being well maintained. Well-lit hallways and stairwells, non-slip surfaces at building entrances and on stairs are indications to an insurance inspector that the synagogue is well maintained and that loss prevention is a high priority. Annual maintenance contracts for building safety systems, such as fire, sprinkler and burglar/security systems, are another indication to the underwriter that the synagogue has a risk management program in place. Accounting procedures that provide checks and balances in the synagogue office to prevent fraud or theft by employees or lay individuals are also a positive sign to the underwriter that the synagogue is well managed, in a professional, businesslike manner. Being amenable to including a large deductible (\$5000.00 or more) for property losses on a multi-peril policy is an indication to the underwriter that the synagogue is willing to “self-insure” small losses because it pays attention to risk management and prevention, and that the likelihood of small claims being submitted will be diminished.

Loss Prevention – Reducing the Potential for Loss

The costs of insurance for a synagogue today are high, and getting higher. Insurance companies assess the

risk of providing coverage for a synagogue by using a number of guidelines. Among these is the number of filed claims and overall loss history of the synagogue, and the results of a physical inspection of the premises to be covered by a “loss prevention specialist” employed by the insurance company. Since information is readily available through the Insurance Services Office and other organizations that maintain loss histories about any previous insurance claims that a synagogue has submitted and been reimbursed for, maintaining a safe facility that will not only pass inspection but will continue to provide a minimal potential for loss, is an attainable goal for most institutions.

The following are some areas that should be regularly examined, and repairs made where necessary to keep the facility in a loss prevention mode:

- Building Entrances, including sidewalks, stairwells, driveways, porticos, doors & door mechanisms. Prompt repairs of cracks in cement, broken masonry steps, bulges in asphalt driveways or walkways, will help to prevent potential slips and falls by any member or visitor to the synagogue building.
- Exterior lighting should illuminate parking lots, driveways and building entrances from dusk to dawn. Light bulbs in building entrance areas should be maintained properly and replaced promptly when required so that the building is well lit. Exterior and entrance light fixtures should be set up either on a timer or motion detectors, so that the exterior perimeter of the building is appropriately lit at night to deter crime and provide emergency personnel better visibility in the event of a fire or other emergency. Exit lights throughout the building should regularly be inspected and bulbs replaced when necessary.
- Building grounds should be cleaned weekly and maintained either by synagogue custodial staff or outside service providers. Tree branches over driveways, in parking lots and near building entrances should be kept trimmed and dead branches promptly removed.
- Annual service contracts should be obtained on major mechanical systems, including boilers, HVAC units, elevators, fire sprinkler systems, security systems (including fire and smoke detection devices, automatic dry fire-extinguishing chemical systems in kitchens, motion detectors, audible or vibration sensors and

security cameras) and kitchen refrigeration appliances. Fire extinguishers should be placed appropriately throughout the building according to local building codes, and serviced annually by an approved service provider. Tags showing dates of service should be affixed to all extinguishers, and records of quarterly, semi-annual or annual inspection by service providers (as required by governmental authority) should be maintained in the synagogue office and available for inspection.

- Synagogue kitchens should be cleaned and maintained regularly (whether operated by the synagogue or a caterer). Floors should be kept cleaned of refuse, swept and mopped daily and again after each use. Countertops and food preparation areas should be cleaned and sanitized, and utensils kept in covered and sealed containers when not in use. Refrigeration equipment should be checked regularly so that proper temperatures are always maintained to prevent food spoilage. Shelving in refrigerators, freezers, walk-in boxes and other food storage areas should be regularly cleaned and sanitized. Food leftover from receptions, kiddushim, Oneg Shabbatot, parties or other synagogue events should be properly disposed of or donated to food pantries or other needy institutions where appropriate. Vermin and insect control should be performed on a regular basis by a licensed pest control firm.
- Interior public hallways and stairwells should be swept, mopped and/or vacuumed daily or more often by custodial staff when needed. Non-slip surfaces should be installed in high-traffic areas, such as building entry areas, where appropriate. Moisture absorbing commercial matting should be set up during periods of inclement weather to prevent slips and falls.
- Draperies in all synagogue public spaces, such as social halls or the synagogue sanctuary or chapel, and in offices or classrooms, should have a flame retardant rating and be chemically treated again with fire retardant material after each cleaning.
- Appropriate fire exit signage and emergency lighting should be placed in building entrances/exits, hallways, stairwells and public areas. Emergency lights should be tested regularly, and the batteries allowed to run down completely at least once each year in order to let them fully recharge for maximum effectiveness.

- A written facility evacuation and emergency plan should be created. Duties should be assigned to synagogue staff or volunteers where appropriate. A copy should be made available for inspection by any insurance representative.
- Regular fire drills should be held each month, particularly for nursery or religious schools, but also for synagogue staff. Both primary and secondary means of egress should be determined and alternately used during drills. A written record of such drills should be maintained.
- Accounting practices should be followed that include appropriate checks and balances to prevent fraud or embezzlement of synagogue funds. These should include a requirement for all synagogue checks to be signed by two synagogue officers, bank statements reconciled by someone other than the individual preparing checks or making deposits, expenses authorized in writing by both a department or committee chair and the Executive Director and signed purchase orders used for purchases of all supplies and services not provided under an annual service or supply agreement. The advice and counsel of the synagogue's accountant should be solicited to ensure that proper controls are in place.
- All torahs should be registered with a recognized Torah Registry, and the Ark or other space where synagogue torahs are kept protected by a silent and/or audible central station alarm system when not in use.

Choosing an Insurance Broker, Agent, or "Direct Writer" Insurance Company

In today's insurance market place, there are several approaches to obtaining insurance coverage for your synagogue. Independent Insurance Brokers are usually state-licensed professionals who represent their clients (i.e., your synagogue) in the insurance marketplace, and search for insurance companies who will be willing to consider their client for coverage. The broker's interest is in obtaining coverage for their insured (your synagogue), and they receive compensation for their efforts through a commission that is paid to them by the insurance company for servicing the insurance client, or, if no commission is paid on that type of policy by the insurance company, a fee that is charged to their client when they have successfully obtained the required coverage for a cost

and terms that are acceptable to the client. An independent broker is able to place insurance with a variety of insurance companies, and has no allegiance to a particular company. The broker's allegiance is to his/her client . . . in our case, our synagogues.

The Independent Insurance Agent, unlike a broker, is actually representing one or more insurance companies, rather than the purchaser of insurance, the synagogue. Therefore, it is beneficial for an insurance agent to seek clients that will be acceptable as risks for the insurance companies he/she represents, giving the insurance company more potential for fewer claims and higher profits on the insurance policy premiums charged. The agent receives a commission from the insurance company for each policy issued by the agent. A good agent is one who will not only want to find the best risks for their insurance companies, but will also want to find the best coverage obtainable for his/her client, in order to keep their business for an extended period of time.

The Direct Writer is an insurance company that deals directly with their clients (i.e., a synagogue), rather than through an agent or insurance broker. Such companies maintain regional offices, and employ salaried representatives who work only for that company and act as sales representatives for its products. In the synagogue insurance marketplace, Church Mutual Insurance Company is one of the most prominent direct writers of synagogue insurance coverage. In general, the cost of insurance purchased from direct writers is less than through agents or brokers, since there is no commission or fee paid to an agent or broker.

As noted above, insurance companies have to assess risk carefully, and will provide insurance at a lower cost for risks that they believe are less likely to occur than others, and, conversely, provide coverage for risks that are more likely to occur at a higher cost. In addition, each insurance company will use a policy contract form that contains language the company feels is most beneficial for them, not necessarily for the insured party. Partly for these reasons, and for the expertise and knowledge that a broker or agent can provide, in 2002 a survey of risk managers and insurance buyers as well as insurance underwriters and insurance consultants showed that 49 percent of

those surveyed felt that a broker or agent's role in the insurance marketplace was "very important" and 24 percent said it was "essential."

The hardening insurance market means that insurance coverage is getting more difficult to obtain, not just for synagogues, but also for other non-profit organizations as well as many types of businesses. A knowledgeable broker or agent with good contacts in the insurance marketplace has a better chance of finding coverage for your synagogue, and can clearly explain and compare the coverage as well as the exclusions and limitations of each insurance policy offered. Having an insurance professional working for your synagogue is a big plus in today's difficult insurance market, and useful for the synagogue's Executive Director or administrator when searching for insurance coverage. A good broker or agent can also make the Executive Director more knowledgeable about the types of coverage available and deductibles and policy limitations, so that the Executive Director can provide an educated presentation about insurance coverage to synagogue lay leaders, clergy and other synagogue staff. Dealing with a direct writer has certain limitations, because their representatives are not always able to make comparisons with other companies' insurance products, or are willing to analyze the synagogue's needs as carefully as will an independent broker or agent. The knowledgeable synagogue Executive Director can also use the services of a broker or agent to accurately compare and analyze coverage offered by a variety of insurance companies, including a proposal received from a direct writer. Since direct writers usually provide similar coverage at lower cost than other insurance companies, it may indeed be more financially beneficial to purchase coverage from the direct writer. However, without a thorough comparison of other companies' coverage and policy language and conditions, a decision to proceed in that direction may have dire consequences in certain circumstances.

What follows is a real example of such a potential situation:

A synagogue suffered a severe loss from a covered peril that severely damaged the entire synagogue building, making it unusable for an extended period of time. As part of their recovery process, the synagogue needed to store, at another site, the

property that was not destroyed, including their religious articles, such as torahs, silver and prayer books, and some equipment that was salvaged. To do so, they needed to pay rent for the space, and to find another site in which they could hold their religious services. In addition, they had to find an alternate living space for their custodian, who, as part of his compensation agreement, had been provided with living quarters for his family in the synagogue building.

Every insurance policy has specific language that will state what is and what is not covered, as well as the limits of coverage. In this case, despite a multi-million dollar amount of coverage for the damaged property provided for in the direct writer's insurance policy, there was a relatively small amount of additional coverage for the substantial additional expenses the synagogue incurred to store its religious articles and equipment and to rent living space for its custodian (it was able to hold its regular religious services at a neighboring synagogue and church with only minimal additional costs).

The policy coverage limit of \$25,000.00 for these additional expenses was quickly reached, and the insurance company refused, correctly, to provide any additional reimbursement to the synagogue for these ongoing additional expenses beyond the amount stipulated in the policy contract language. It then became the synagogue's problem to fund these additional costs, which would eventually total far in excess of the aforementioned limit of coverage. Despite the fact that their multi-million dollar insurance limit for property coverage will eventually pay for repairs to the building, this synagogue had to quickly raise funds from among their members and the local community in order to continue to provide basic religious services to their membership and a place to live for their custodian's family.

Although, in this case, the insurance company involved in the loss was a direct writer, any insurance company might have provided a policy that contained only this limited coverage for additional expenses after a covered loss. During the process of considering and analyzing the synagogue's insurance needs, an experienced broker or agent would likely have explained the necessity for a higher amount of this type of protection, whereas the direct writer's

representative would not, since this was standard coverage that their company provided as part of their multi-peril insurance policy. Moreover, it would not have been to the company's benefit to increase that amount, without the payment of an additional premium if the additional coverage were offered. Therefore, it is my firm belief that a good insurance broker or agent is worth the commission they receive in return for their services, and that the synagogue Executive Director should seek out and utilize such individuals and firms for their expertise and assistance in today's tough insurance market. Finding a reputable, knowledgeable broker or agent is useful for most insurance buyers, due to the complexities and constant change that is typical of today's insurance marketplace and the consequent need for sound advice and assistance from an insurance professional.

Basic Insurance Coverage for Every Synagogue

Good risk management requires that we not only try to prevent situations that will result in insurance claims, but that we ensure that the insurance coverage provided through our synagogues' policies will make sufficient protection available in the event that a claim is made.

Most Executive Directors are familiar with the "package" policies of insurance coverage that have been available during the past few decades. These are "multi-peril" policies, which provide a "basket" of protection, including most of the basic types of insurance that any synagogue or business needs in today's litigious environment. Basic policies will include coverage for synagogue property, including the synagogue building and its property within, as well as other buildings, such as a parish house, cemetery buildings, a synagogue school or activity center that is located either on the synagogue's grounds or elsewhere, and business personal property located at all those sites as well. Most basic policies will provide "broad form" or "all risk" coverage for property. The definitions of such coverage, as well as the list of exclusions, are clearly stated in the insurance policy form issued by each insurance company, and should be read carefully when considering which company to choose. It is common today, for "multi-peril" policies to provide "all-risk" coverage on buildings and "broad form" coverage on business personal property.

So as not to “reinvent the wheel,” I would recommend that a wonderful article about synagogue insurance, written by Executive Director Ike Shalom, FSA, in the Winter 1993 NAASE Journal and available through the NAASE archives, be your basic guide to insurance coverage. From choosing an agent to represent your synagogue, to creating a portfolio of policies and a description of a multitude of coverage types, Ike’s article is a paradigm of a thoroughly researched treatise on synagogue insurance. There are, however, some recent developments that warrant further comment, and are discussed in the section that follows.

Recommended Additional Insurance Coverage

We’re all familiar with the basic multi-peril policy, which provides protection for various types of liability insurance, including bodily injury, property damage and voluntary medical payments coverage. However, there are a number of additional types of liability coverage that can be added either by an endorsement (a rider added to the “boiler-plate” of the policy) or coverage that is already included in the basic policy language but must be specifically added through the payment of an additional premium beyond the basic premium for standard liability coverage.

These include Products and Completed Operations liability, Sexual Abuse or Misconduct Liability (important not only for your synagogue’s protection from improper acts by your synagogue’s teachers, but those of any others in your employ as well, including clergy), Personal and Advertising Injury Liability, Professional Liability (counseling or “malpractice” liability for your clergy), Fire Legal Liability (damage to property of others caused by fire due to negligence), Director’s & Officers Liability (including Employment Practices Liability) and Umbrella Liability (including excess insurance for Professional Liability coverage). A minimum limit of \$1 million dollars coverage should be included for each of these types of liability coverage and higher limits if financially feasible. Typically, a deductible or self-retained limit of \$10,000.00 or more is required for D&O and Umbrella policies. Finally, Hired Car and Non-Owned Automobile Liability coverage should always be included with your other liability coverage, to protect the synagogue from bodily injury or property damage liability claims occurring due to the negligent use of a rental vehicle by a synagogue

employee as part of their duties, or any other person using a rented vehicle with the synagogue’s permission for synagogue business.

As for coverage of synagogue buildings and business personal property, the use of “Special Form” endorsements to the policy to provide broader coverage (subject to exclusions) than the standard policy coverage should be obtained wherever possible. In addition, additional coverage is available for food spoilage, mechanical breakdown and damage to or loss of computer equipment and media or data processing equipment.

Multi-peril policies contain a Crime coverage section, which should always include protection for loss of money or securities both inside and away from your premises, not just for burglary or robbery, but for mysterious disappearance as well. A Blanket Position Bond should also be included in this broad form crime coverage, to protect the synagogue from the fraudulent activities of employees. The amount is “blanket” because it covers the acts of any synagogue employee up to the coverage limit. We’ve all heard stories of the bookkeeper, acting alone or in collusion with another employee, who forged checks or found other ways to embezzle funds from the synagogue. A blanket position bond protects the synagogue from such types of loss, and other types of fraud as well. A basic limit of at least \$50,000.00 should be included in your synagogue’s crime insurance coverage. Crime coverage should also include coverage for loss of your synagogue’s valuable papers and documents and forgery of your synagogue’s checks.

Boiler & Machinery, or mechanical breakdown coverage, is vital today. This should include replacement or repair of your boilers and other heating or air-conditioning equipment due to a covered peril, including related equipment and food spoilage, and loss of synagogue income due to the a covered peril as well.

Business Interruption insurance (or Business Income insurance) should be included in a multi-peril policy as well. This coverage protects against potential losses of synagogue income caused by a covered peril, which can include not only fires, water damage, windstorms, etc., that may cause you to have to shut down the building, close your school(s), etc., but

computer failures and loss of data or mechanical breakdown occurring when your building's boiler explodes in the middle of winter, not only causing serious damage to the building, but requiring the synagogue to operate elsewhere for a period of time. If your synagogue rents a portion of its building to an outside organization or agency, school or commercial tenant, the loss of rental income as a result of a covered peril can be replaced through such coverage, easing the synagogue's cash flow requirements during a difficult time.

Flood insurance may not be appropriate for your synagogue, if your facility is not located in a flood zone. However, a multi-peril policy can have Broad Form Flood Insurance coverage added by endorsement, where obtainable. Broad Form Flood insurance provides a broader definition than language contained in the federal government's National Flood Insurance Program insurance contract. The definition of what constitutes a "flood" is broader, thereby providing increased protection for the synagogue's building facility and personal property from floodwaters. If there is a mortgage on your synagogue's building, the geographic location of your facility will usually determine whether the lender will require Flood insurance, and properties located in zones of high flood probability will probably not be able to obtain this coverage from regular insurance sources, but only through the National Flood Insurance Program. Such coverage can be obtained either by insurance brokers, agents or direct writers.

Earthquake Insurance coverage should be considered if your synagogue is located in an earthquake-prone area, and, if obtainable, should be part of your synagogue's insurance portfolio. For synagogues located in areas not normally susceptible to earthquakes, coverage can be purchased separately or added to your synagogue's multi-peril policy, although the limit of coverage will usually be less than the full policy limit for other covered perils. The coverage is relatively expensive and not always available, even in non-earthquake zones.

Fine Arts coverage can be added to your synagogue's multi-peril policy, or purchased separately. It includes "all-risk" coverage (subject to exclusions) on valuable synagogue possessions, particularly torah scrolls,

silver and gold or other religious articles, art (paintings, lithographs, sculpture, tapestries, stained glass, etc.), rare books in your synagogue library, musical instruments (pianos, organs, etc.), glass chandeliers or any special collections. Such coverage can be vital. For example, if you lend a torah to the local nursing home for its special High Holy Day services, such coverage will protect the synagogue from the financial costs related to the torah's loss or need for repair due to a very broad range of covered perils, since the insurance coverage is on the specific object, and coverage "floats" with the object wherever it is located, either on or away from the synagogue premises.

Of course, every synagogue's insurance portfolio should include Worker's Compensation insurance, which is mandatory in all states, and Disability Benefits Liability coverage, which is highly desirable but by no means mandatory. The former covers the synagogue for benefits it is required to pay to an employee or his/her dependents for injuries sustained while on the job, while the latter provides partial coverage to the employee for the employee's loss of wages if disabled because of a non-job related injury or illness.

Finally, group accident insurance coverage can be purchased to provide medical benefits for adult members of the synagogue or their children, if they are injured while engaged in synagogue activities either on the synagogue premises, or while participating in an activity away from the synagogue, such as a weekend retreat or sports activity.

Summation

Managing risk within our synagogues is a continuous responsibility that should be part of any Executive Director's administrative responsibilities. Through a combination of risk management procedures regularly implemented in your synagogue facility, which are periodically reviewed and updated, and the purchase of sufficient and appropriate insurance coverage through the guidance and assistance of an insurance professional, synagogue Executive Directors can become insurance risk managers for their synagogues. It is my hope that this information will provide important and needed assistance to others in the field of synagogue administration.

Mentoring: Having One, Being One, Enriching Yourself Professionally

Lisa Harris Glass, FSA, Executive Director

Temple Beth Shalom, Livingston, New Jersey



entoring, as defined by Caela Farren, president of MasteryWorks, Inc. in Annandale, Virginia, is “a learning and development partnership between a

professional with in-depth experience and knowledge in a specific area, and an apprentice seeking learning and coaching in the same area.”

The reality of today’s fast-paced, computer assisted world is that Executive Directors are relied upon and expected to be able to bring new ideas, programs and points of view faster than ever before. Coupled with the reality that each of us works in a segregated environment (after all, you are the only Executive Director in your synagogue) there is a critical need for professionals to have a personal resource at their disposal . . . the mentor.

The reasons for becoming a mentor in the field are fairly apparent. What is often less apparent is why a seasoned professional might wish to offer his or her time and expertise to someone else. But the fact is that a mentor can realize some unexpected rewards, such as job “rejuvenation,” different viewpoints and perspectives to old responsibilities, and the satisfaction and pride when watching your “mentee” become a success.

How do you determine if you are mentor material? Ask yourself the following questions: Can you commiserate with someone who is frustrated or concerned or worried about their job? Do you remember how it feels to not know how to handle something? Are you a person that other people seek out for advice? Are you a good listener? Have you ever reached out to a person in need and helped them? Have you ever benefited from the advice or wisdom of another person? Have you ever enjoyed a moment of “clarity” after discussing an issue with a colleague? If you responded “yes” to any or all of these questions than you are mentor material!

Prior to 1999 and the creation and implementation of NAASE’s Mentoring Initiative, the pairing up of newer Executive Directors with more seasoned professionals was done in a more informal manner. Executives looking for guidance could only hope to

meet a local colleague or connect with more seasoned colleagues at an annual convention. With the creation of our formal program, the Mentoring Initiative, we have been able to connect colleagues by determining a number of visible or documented characteristics they have in common.

The NAASE Mentoring Initiative asks both the mentor and mentee to fill out applications when applying to the program. The purpose of the application is to match up a mentor whose area of expertise lies within the areas in which the mentee is seeking assistance. Further, there are demographic and geographic issues to be considered when matching mentors and mentees. We have found that it is most helpful to have a mentor within the same time zone as the mentee. Further, it is most helpful for mentees to have mentors in demographically similar institutions. While there are many similarities in issues facing all of our synagogues, there are some that are specific or endemic to the size of the institution and therefore require someone with expertise in that area.

The mentor/mentee relationship requires colleagues to commit both time and energies to one another. The mentor should make an appointment for first contact either on the phone or in person. It is important not to alter appointments for busy schedules. Only in absolute emergencies should appointments be changed. Each needs to show that there is a commitment to one another and to the process of the relationship. Also, making an appointment makes sure that the contact is not random.

Both mentor and mentee should have a prepared list of questions. For instance, the mentor could make a list of things that he or she would have wanted to know when assuming his or her first position as Executive Director. The list might include some personal information, about the organization or position, about what it was like to be starting out, about what it was like in a new organization, or about expectations concerning the mentor/mentee relationship. The mentee should be sure to tell the mentor how he or she came into the field and in

what areas assistance is being sought. This is the best time to define the relationship and the format for future contacts.

Imperative to the process is that both the mentor and mentee be good listeners. Mentors need to learn to listen carefully without judgment in order to gain a full and unbiased understanding of the mentee's issue at hand and to be able to respond appropriately. The mentor should repeat what they perceive the issue to be to let the mentee know what was said has been heard. Then, rather than telling the mentee what to do, the mentor should instead share similar experiences and how they were handled. It is helpful to ask leading or open-ended questions. For instance, rather than "why" questions, use "what" or "how" questions. This can help to lead the mentee to work through the issue rather than just providing an easy way out.

The mentor also needs to be willing to be honest when they feel they cannot help the mentee with a particular

issue. No one has all of the answers but it is important that you be willing to act as a resource for your mentee. In other words, if you can't help, refer them to someone else who can help. Perhaps even personally make the introduction. Conversely, it is important to understand that you need not be an expert in order to be of assistance. The mentor can offer suggestions and ideas, not as an expert, but as a collaborator.

Lastly, trust and confidentiality are essential. A lack of confidentiality on behalf of the mentor or mentee could not only have disastrous effects on the individuals involved, but it could undermine the mentoring program and affect the reputation of the organization. It is important to remember the positive collaborative reasons that led you to enter into the mentoring relationship and to keep in mind that other people's jobs and reputations are at stake.

We invite all members of NAASE to consider becoming a part of this very important program. Anyone interested in finding out more information about the NAASE Mentoring Initiative is urged to contact the Mentoring Chairperson, Lisa Harris Glass.



Jewish Cemetery, Istanbul



Ashkenzi Synagogue, Istanbul



Interior, Achrida Synagogue, Istanbul
(Notice hardhats on window sills, used in case of earthquakes)

Successful Fundraisers Don't Just Ask for Money

Stephen J. Goldstein

Reprinted with permission from "The Fundraising Guru," Society Section, August 2, 2004, The South Florida Sun-Sentinel and based upon Day 1 in Stephen Goldstein's *30 Days to Successful Fundraising* (PSI Research/Grid Press, 2003).



Successful fundraising is not about asking for money. If it were, anybody would be able to do it, and everybody would be successful at it. It would be just a matter of saying, "Here I am. I represent a worthy cause. Please contribute to it." End of story.

In fundraising, as in business, money follows great ideas. Thought rules the world, sets everything in motion. Mother Teresa was consumed by her desire to care for the poorest of the poor. President John F. Kennedy energized the country when he declared that we would put a man on the moon. Dr. Martin Luther King, Jr. inspired millions when he led the civil rights movement in the United States.

Such passionate devotion to purpose is not reserved only for the famous and powerful, however. The owner of a store that sells only organically grown food may sincerely believe that he is helping improve his customers' quality of life. A researcher at a medical technology company may be committed to developing non-invasive diagnostic and treatment procedures because she cares about people's well-being. A teacher may be driven to discover a way to teach autistic children to communicate.

As a fundraiser, you too must have, or you must find, a purpose that has heart and soul in it. You must be consumed by a "burning desire" to change something in the world for the better. You will know it when you see and feel it. It will become your be-all and end-all. You will experience an "ah ha" about it. You will not be able to imagine doing anything else.

Having a "burning desire" does not mean being emotional, unrealistic, effusive. You can't tilt at the proverbial windmill and do much good. You also need to be grounded. The most successful fundraising efforts are a mixture of the idealistic and uplifting with the practical and doable. They must

have vision, promise, and scope, but they must appear to be accomplishable. Then, you will inspire, impress, and excite others to believe that they too can make a difference in the world by contributing to your purpose.

Too often, in the day-to-day search for funds, fundraisers forget or take for granted the underlying idea that inspired their purpose or project, focusing only on asking for money. Too often, having repeated their message again and again, they assume potential donors already know how worthy their cause is. They forget to connect the dots, to make a riveting case.

Sometimes, an idea that started as a "burning desire" burns out over time and needs to be rekindled. Be flexible. Be willing to go back to basics. Where there is no heart, there will be no success. Be sure that you can fan the flames of your "burning desire" before you ask anyone for money or you will shortchange yourself and your worthy cause.

You should be able to express your "burning desire" in one carefully crafted sentence. And, from it, others should be able immediately to grasp how compelling your purpose is. If you now work with a nonprofit or have a "burning desire" for which you want to raise money, try expressing it in a single sentence. E-mail it to me at trendsman@aol.com, and I'll rate it from 1 to 10.



Chapel, Jewish Hospital, Istanbul

How to Create and Manage Your Synagogue's E-mail Newsletter

Raj Khera, President, MailerMailer LLC



ailerMailer is a secure web-based e-mail list management and hosting service for creating and tracking opt-in newsletters and e-mail campaigns

E-mail allows you to communicate with your current, prospective, and previous synagogue members quickly and inexpensively. You can use “opt-in, permission based” electronic newsletters and announcements to report urgent news to your congregation, advise them of timely issues, and send reminders. In addition, you can promote special events such as workshops, classes, seminars, and conferences.

This article provides tips to help you create and send successful electronic newsletters and announcements. You will learn how to get subscribers, create an attractive layout, and write interesting content. Following these simple suggestions will help minimize problems and make your e-mail messages more successful.

Getting and keeping subscribers

• Encourage members to sign up

Encourage your congregation to subscribe to your e-mail newsletter by publishing an announcement and sign-up form in your synagogue bulletin, circulating sign-up sheets at synagogue functions, or allowing your web site visitors to subscribe online. Remember— not all synagogue members will want to subscribe to your e-mail messages! Some may even file spam (unsolicited commercial e-mail) complaints with their Internet Service Providers (ISPs) if you send e-mail to them without their permission.

Ask subscribers their name, e-mail address, and a few other questions about their interests, so you can target your messages. Once you have gathered that information, you may want to upload it with your computer to an e-mail list management company. E-mail list management companies help you create, send, and track electronic newsletters and campaigns. Many of them provide web-based tools that help you

upload and manage your subscriber list. In addition, some offer sign-up links and electronic registration pages that you can add to your web site.

• Never, ever purchase or borrow an e-mail list

This is the cardinal rule of electronic marketing. Don't be misled—most organizations and individuals who sell or rent e-mail lists DO NOT have permission to do so, regardless of what they may tell you. Sending mass e-mail to individuals who have not requested it can cause problems with your e-mail list management service provider and may cause your synagogue to be labeled as a spammer. Reputable list management companies have strict policies against the use of purchased or traded lists and may terminate your account if you violate those policies.

• Keep accurate subscription records

You may get a complaint from a synagogue member who has forgotten that he or she subscribed to your newsletter or who is using an e-mail filtering tool that automatically flagged your message as spam. You should be able to provide that person with his or her original sign-up information. Keeping accurate records will help you respond to these types of requests quickly and justify your mailings to your bulk e-mail or Internet Service Provider. Your records should include each person's name, e-mail address, the date they requested to be added to your list, and how they signed up. If they subscribed online, record the web site address from which they signed up. Most e-mail list management services collect and retain this information automatically for web-based sign ups.

• Use double “opt-in” registration

There are two standard methods for online registration—single and double opt-in. With single opt-in, a subscriber enters his or her e-mail address and is then automatically registered. Double opt-in is the preferred method for e-mail newsletter subscription because it requires confirmation. Subscribers automatically receive an e-mail informing them that if they want to complete the process, they must confirm

by clicking on a link. Double opt-in eliminates the risk of someone adding another person's address to your list without his or her permission.

Creating an Attractive Layout and Writing Your Message

• **Use consistent graphics**

Your synagogue members will be more likely to read your newsletters and announcements if they recognize them immediately. Create and use consistent graphics for your e-mails by choosing a basic layout with coordinating text, link, and background colors. If your synagogue has a web site, you can even design your electronic newsletter and e-mails to match it. Some e-mail list management companies provide different design tools to make this task much easier. You simply fill in the blanks on one of their online templates, and your electronic newsletter and messages are automatically formatted.

• **Target your messages**

Your e-mails will be most successful if you write targeted messages that reflect your members' interests or committee memberships. You can send general announcements and also inform members of new developments in their committees or areas of interest.

• **Use a good subject line**

Many people scroll through their e-mail inboxes rapidly and delete messages with suspicious subject lines or report them as spam. When writing your messages, always ask yourself, "If I read only the subject line and nothing else, would I believe this e-mail were legitimate?" Make sure the tone of your subject line does not resemble those often found in spam. Avoid words and phrases like URGENT!, FREE!!!, Breaking News, \$\$\$, and other similar terms.

Instead, give your mailing an official name and include a topic and/or date in the subject line. For example: "Manhattan Synagogue Newsletter: March 1-15, 2004" is a much better choice than "Our newsletter". If your members see something recognizable in the subject line, you will likely see increased readership and fewer spam complaints.

• **Preview your text and layout before sending**

E-mail the message to yourself first. Check that your text is large enough and written in a darker color on a lighter background so your subscribers will be able to read it easily.

Minimize Problems and Complaints

As the proliferation of spam (unsolicited commercial e-mail) increases, so will false reports of spam. Following are several ways to help you avoid problems and reduce complaints:

• **Remind people that they subscribed each time you send your newsletter**

A short note can remind your members that they requested your newsletter and announcements. In addition, you can collect your subscribers' first names and personalize this message to increase readership and reduce complaints. For instance, your message could start with a personalized greeting such as "John, thank you for subscribing to the synagogue's newsletter. Here is our latest issue". Some list management companies offer "mail merge" capabilities to personalize a message to each recipient automatically.

• **Make it easy for members to unsubscribe**

Each of your e-mail messages should include a link so members can easily unsubscribe from your electronic mailings. Virtually every e-mail list management service offers this feature.

• **Include an alternative way to contact you**

Always publish your synagogue's phone number and postal mailing address at the bottom of your messages. Some ISPs may actually block e-mails without a non-Internet address because they assume the messages are spam.

• **Send mailings regularly**

Your subscribers will remember they signed up and look forward to your newsletters and e-mails if you send them on a regular schedule. The frequency of your mailings depends on their content and purpose. Sending something monthly or even weekly is usually acceptable. However, infrequent mailings may result

in spam complaints because members may not remember signing up for your list.

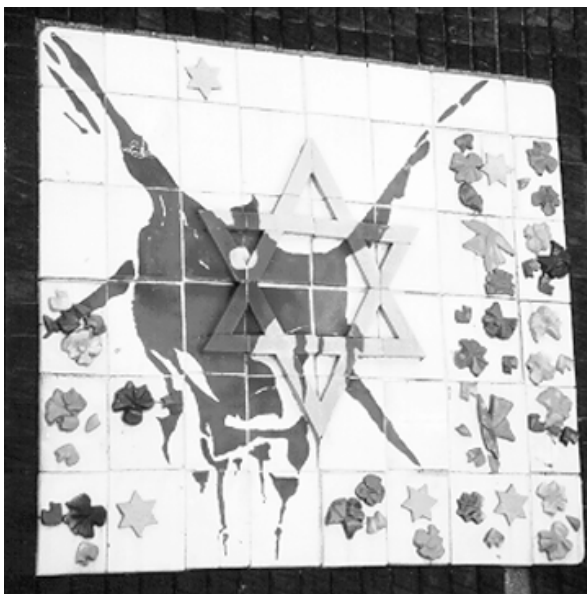
• **Finally, adhere to your synagogue's privacy policy**

Your sign-up page should point to your synagogue's privacy policy. Always follow your privacy policy to the letter. You will want to assure your synagogue members that you will not sell or use their information in any way that they did not specifically request. For example, you could be violating your privacy policy if a member signs up for one newsletter

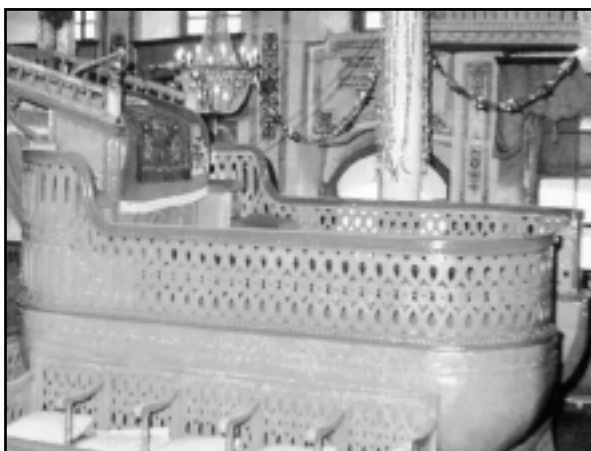
and you send them a different one. Some e-mail list management companies provide you with a privacy policy if you don't have one.

Following these simple suggestions will help you retain your subscriber base, which is fundamental for a thriving electronic newsletter or outreach campaign.

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<http://www.mailermailer.com>.
Phone: 1-800-475-1415



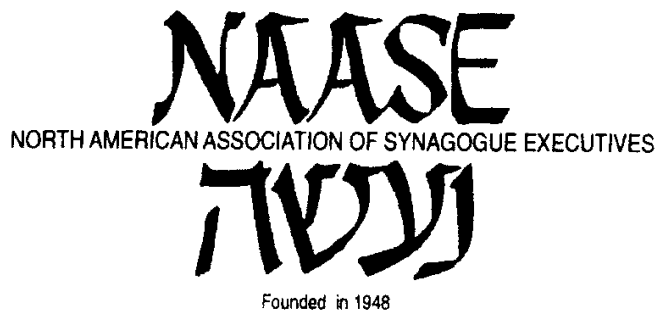
Jewish Cemetery, Istanbul
Memorial to 21 congregants killed in terrorist attack at
Neve Shalom in 1986
(Red blood on yellow Star of David)



Noah's Ark Torah Reading Table, Achrida Synagogue, Istanbul
(17th Century)



Memorial Plaques, Jewish Hospital, Istanbul



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THEME:

A Jewish Guide to Intergroup &
Interpersonal Relationships & Ethics
Creating a Sacred Community

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