



## General Board Meeting - April 20, 2021

### Present:

Barbara Abramson (1)	Samantha Hirschberg (1)	Naomi Richman-Neumann (2)
Alexandra Bar-Cohen (2)	Helaine Isaacs (1)	Lynne Ross (1)
Joel Berger	Heidi Joseph (2)	Adam Scheer (2)
Rachelle Berkman (1)	Edye Kamenir (2)	Rabbi Elliott Schoenberg
Randy Brett (2)	Judy Kutin (1)	Bob Schwartz (2)
Gabrielle Cayton-Hodges (1)	Nancy Lewis (1)	Ed Simon (2)
Dane Dickler (2)	Moshe Margolin (2)	Nicole Soffin (2)
Josh Eisenberg (1)	Joshua McCoy (2)	Polly Strauss (2)
Martin Ettenberg (2)	Linda Meisel (2)	Tom Will (1)
David Greenberg (2)	Lauren Neufeld (2)	

Note: Numbers shown in parentheses are the number of votes each member has according to TJC By-Laws. Executive Committee Members have 2 votes, as well as Committee Chairs who do not have a Co-Chair or whose Co-Chair is not present. All Committee Co-Chairs whose Co-Chair is present have one vote each. Number subject to change based on attendance status of Committee Co-Chairs. The President has adopted the practice of not voting, except in the event of a tie.

### Minutes:

1. The meeting was called to order at 7:36PM and was held via video conference.
2. **D'var Torah** was delivered by Heidi Joseph, who spoke about the value of counting. We often count down to something anticipated, or count up to mark how long something has lasted or will last, particularly in the time of the pandemic. We are currently in the middle of counting the Omer, the days between the 2nd night of Pesach and Shavuot. The 49 days of counting the Omer allow us to anticipate the joy of receiving the Torah to prepare ourselves for receiving that gift. The wisdom in counting the Omer is that people need time to process change - whether that change warrants preparation or anticipation (or both). Whether we are preparing for a change that is forced upon us or preparing for an eagerly awaited joyful change, we have to take stock and learn to live with these changes. We have had our share of change over the last 18 months. We have a new Rabbi starting in July, a new Board starting in June, and people are starting to return to the TJC building in a post-pandemic world. Heidi is counting toward those changes and counting on each member of leadership to make this time of change a huge success for the TJC community!

Randy Brett thanked Heidi for her inspiring D'var that encourages each of us to rise to the challenge of change.

### 3. **Approval of Minutes**

- The minutes of the March 20, 2021 Board Meeting were circulated prior to the meeting for review.
- The minutes of the March 20, 2021 Board Meeting were approved unanimously in a motion made by Moshe Margolin and seconded by Joshua McCoy.
- See [www.thejewishcenter.org/Resources/Board-Minutes.aspx](http://www.thejewishcenter.org/Resources/Board-Minutes.aspx).

### 4. **Financial Review - Dane Dickler**

#### 4.1 Overview of Financial Dashboard

- Dane reviewed the Financial Dashboard with the Board. Dane highlighted the fact that dues revenue is down both vs. last year and vs. budget, but we did have a good month for collections. Naomi Richman-Neumann contacted members who had not yet paid anything toward their dues, and managed to reduce the number of members who had paid no amount toward their 2020-2021 dues from 55 down to 27. Many of those members have started to pay something toward their dues or have paid the amount in full.
- Expenses are down \$160K YTD, which is helping balance the budget this year in spite of the lower revenue collected thus far this fiscal year.
- Annual Fund Income is \$226K vs. \$250K goal. It is important to note that we had the Bimah Accessibility Project Fundraising going on at the end of the term, which may have impacted the community's ability to achieve the Annual Fund goal.
- Net Income is \$200K favorable relative to budget, largely due to ULeague proceeds from terminating their lease. Without the ULeague proceeds, the 2020-2021 budget would just have broken even for the year.
- Josh McCoy added that he does not anticipate hitting the Annual Fund goal this year due to the Bimah Accessibility fundraising effort happening at the same time. Dane said it was an ambitious Annual Fund goal, since it was budgeted to remain flat versus last year when we knew it was going to be a tough year financially for some of our members. Randy said that when we put the budget together last year, we had anticipated TJC being open by last September.
- Martin Ettenberg asked about the status of the Payroll Protection Program (PPP) loans. Dane said the budget does not yet reflect those funds, and currently appears on our balance sheet as a liability, since it is technically a loan. When the loans are forgiven, they will appear in our dashboard as Income. Dane explained that TJC is not yet eligible apply for forgiveness for the first PPP loan (from 2020) until TD Bank allows loans of \$150K or more to apply for forgiveness. In total, TJC has accepted \$328K across both PPP loans.
- Dane reviewed the Balance Sheet. Total cash amounts to \$1.736MM. Endowments amount to \$143K. Total current assets are \$1.887 vs. \$1.522 last year, reflecting the PPP loan revenue.
- Helaine Isaacs asked if we applied for a second PPP loan. Dane answered that we had in the amount of \$170K.
- Heidi Joseph asked if any progress had been made on getting a new tenant for the school building. Randy answered that we will talk about that later in the agenda.
- Dane provided an update on the 2021-2022 budgeting process. Alexandra Bar-Cohen, Joel Berger, and Dane have been meeting to build and refine the upcoming budget, and a few

more adjustments will be made. The latest version will be done by tomorrow. Randy said the Board will need to see the budget for review and comment at the May Board Meeting. The congregation will vote on it at the Congregational Meeting. If there are any changes to dues or other assumptions underlying the budget that require a Board-level vote, that will need to happen at the May Board Meeting before it goes to the congregation at the Congregational Meeting on May 30. Dane said that the 2021-2022 budget will balance largely because of the PPP loans and a security grant. Without those extraordinary items, there would be a \$275K deficit. Going forward, we are going to struggle to balance our budget and will need to dip into our reserves to do so. That is not a sustainable approach financially speaking, and we don't want to finance the general expenditures in that manner on a regular basis.

## **5. Executive Director Update - Joel Berger**

- Joel provided a report that was circulated before the meeting. He asked if there were any questions from Board Members. There were none.
- Joel added that Friday, April 30, would be the first outdoor Friday night service, which was not included in the report.

## **6. Health & Safety Committee Update - Josh Eisenberg**

### 6.1 Update to Current Practices

- The Committee met recently and has decided to increase the number of congregants allowed in the building to 40 (from 25) with masks and physical distancing. This new rule came into effect last Saturday, April 14. Randy requested that a notice be sent to the congregation to let everyone know.
- Singing will be allowed \*outside only\* with masks and distance.
- Naomi Richman-Neumann said that she was at services the previous Saturday. There were about 14 people there. She observed people singing, so we plan to add reminders about the 'no singing indoors' rule, because it is difficult to hear where it is coming from to allow the behavior to be addressed directly at the time.

### 6.2 Questions

- Joshua McCoy asked if there will always be a sign-up sheet or if that will be phased out. Randy answered that when we are limited to a certain number of people and need to give priority to certain groups, such as mourners, b'nai mitzvah family, etc., we will continue to have a sign-up sheet for the foreseeable future, because we don't want to send anyone away at the door. The practice also facilitates contact tracing, should the need arise.
- Randy emphasized the importance of Board Members signing up to be ushers. It's important for the Board to show leadership in this area.
- Judy Kutin asked about the status of Religious School. Gabrielle Cayton-Hodges answered that there are only 4 weeks left, so the Religious School will remain outside. For the fall, we will start outside and will adjust as conditions allow. Judy said that there is no plan for remote learning next year for Princeton Public Schools. She wanted to make sure all of the teachers are prepared to go indoors. Gabrielle added that most teachers are vaccinated and prefer to be in school in person.

- Edye Kamenir added that there are families that do not want to be in person and that perspective needs to be considered as well. Younger children won't be eligible for vaccination until early next year and should be provided with alternate accommodations as needed.
- Helaine Isaacs asked if teachers are required to be vaccinated. Randy said that requirement isn't permissible at this point, because all vaccines are operating under Emergency Use Authorization and are, therefore, considered to be experimental. Employees can't be required to take a vaccine when in this status.
- Heidi Joseph asked if singing is allowed for outdoor services. Randy answered yes.
- Nicole asked if once the vaccine moves to full approval, can be required as a condition of employment. Randy answered that it's not clear at this point, but most likely not based on the research he has done on this topic.

## **7. Other Updates - Randy Brett**

### 7.1 Religious School Building Vacancy Update

- Randy informed the Board that a tenant has been identified for part of the school building, inclusive of two classrooms plus an office for a Montessori-like school called Acton Academy starting August 1, 2021, for one year for \$1100 per classroom, \$950 per office, plus they pay for janitorial costs. The impact to TJC's 2021/20211 budget will be \$3150/month or \$31,250 for the fiscal year (due to the fact that the lease starts in August, so not a full 12 months) + 2 month security deposit. The only operating cost TJC will be covering is electricity. The new tenant agreed to all terms that ULeague adhered to, including kashrut and the Princeton Public Schools school calendar.
- A motion was made by Barbara Abramson and seconded by Alexandra Bar-Cohen to accept the terms of the lease.
- Judy Kutin asked how many children will be enrolled in the school. Joel Berger answered that it will be a total of 10-12 students for now.
- Naomi Richman-Neumann asked if the tenant would be bound by our COVID rules. For instance, if we determined the need to go into another shut down, does the lease cover that? Randy said that such situations have been discussed, and the tenant agreed to abide by our decision to shut down, and they would be released from their obligation to pay rent under those circumstances.
- Ed Simon asked what the school's daily operating hours are. Joel answered 9-3, but we've discussed the logistics of in-person Religious School with them and what would be involved in turning over the classrooms during the week.
- The motion passed 33-0.

### 7.2 Congregant of the Year Committee Update

- Linda Meisel chaired this year's Congregant of the Year Committee. They have selected Judi and Bernie Fleitman for all they have done for the TJC community this year.

### 7.3 Richard Fishbane Award Committee Update

- David Greenberg chaired the Richard Fishbane Award Committee. Gil Gordon will be the recipient this year for all that he does for TJC and in the broader Jewish community.

### 8. Bimah Project Update - Randy Brett

- As of today, we have \$254K in the bank for the project after paying half of the architect's fee. In addition, there is another \$8800 pledged that we expect to have in-house shortly. We have been able to accomplish this goal without using any operating funds due to the generosity of our members.
- Randy asked for the Board's authorization to negotiate with contractors, spend the funds raised for this purpose, execute contracts with contractors, and install the sound system (funded by another donor) and the closed captioning system.
- Heidi Joseph made a motion to authorize the contracting and distribution of funds as outlined above. The motion was seconded by Naomi Richman-Neumann.
- Lauren Neufeld asked if there is a committee working on the decorating/finish selection aspect of the project. Randy answered that the group handling that aspect of the project consists of Allison Politziner, Judy Leopold and Judi Fleitman working with Josh Zinder on materials and colors. Joel Berger added that samples are available in his office if anyone would like to see those in person.
- Randy said the architectural drawings are on the website with renderings, complete with the interior finishes selected, to follow.
- The motion passed unanimously.
- Randy informed the Board that the bid package was put out to 5 contractors, 3 of which were recommended by Josh Zinder and 2 recommended by Cary Spiegel. All have experience with religious institutions.

### 9. Old Business

- There was no old business.

### 10. New Business: Creating a Financially Stable Future for TJC - Alexandra Bar-Cohen, Randy Brett, and Dane Dickler

#### 10.1 Contextualizing Need for Change

- Over the last several years, accelerated by the pandemic, it has become clear that TJC needs to address the current dues structure. Building on efforts from previous committees (Long-Range Planning led by Edye Kamenir, Alternate Dues Model led by Naomi Richman-Neumann) and in line with other efforts by synagogues across the country, the team has outlined the need to change from a transactional dues model to a more sustainable, relational, covenantal model, rooted in relationships.
- Our current dues model segments on age, with households and individuals 65+ paying less than other age cohorts. This approach made a lot of sense in the past, because when

people reached the traditional retirement age, they were often on fixed incomes with more limited ability to pay dues. That situation is not as prevalent. As our membership base ages, they are working past the age of 65, and many have paid off their major debts, such as mortgages or children's education. In addition, the younger generations are delaying having families, and, therefore, don't feel the need to join a synagogue until later in life than previous generations. Furthermore, real estate prices in the greater Princeton area make an expenditure like dues more challenging for this generation. Therefore, the number of Full Household membership units have been in long-term decline, while the number of Senior Household membership units have increased, reflecting the fact that our membership is aging. However, the dues structure is weighted to younger members, who represent 38% of our congregation but pay 68% of our dues.

- Going into the future, we have a dynamic new Rabbi, a positive cash position, solid financial reserves, and strong sense of community that has demonstrated its resilience in the face of challenges, so it is a perfect time to consider our future and to develop a plan for moving forward from a position of strength.

## 10.2 Outlining the Proposal

- Alexandra provided an overview of the proposal called the TJC Sustainability Plan:
  1. Re-align dues with reality: Narrow senior dues discounts in from the current discount we offer seniors relative to Full Household membership from 40% to 30% in Year 1, and from 30% to 20% in Year 2. The increased revenue will allow us to provide assistance to those who need it and to invest in programming that will attract people of all ages. We also recently streamlined the remissions process and don't want cost to be a barrier to membership for anyone. We want the remissions process to remain a simple non-intrusive process that can be leveraged by anyone of any age group who may have the need.
  2. Re-imagine membership as a covenantal relationship, not a transactional one: The relational ethos is what's driving the areas of growth within the Jewish world, such as Chabad, Ikar, etc. We can achieve this approach at TJC by working to shift the focus toward becoming a "culture of giving" both financially and covenantally speaking through both outreach and INREACH. Critical to this effort is creating a high-performance Development Team, which is in process, led by Joshua McCoy. We also plan to increase volunteerism by each member with a minimum of 10 hours per year as a requirement of membership to help drive this covenantal, community-oriented ethos. A more robust list of volunteer opportunities will be distributed with the Membership Commitment form at the beginning of each year.

## 10.3 Questions & Comments

- Joshua McCoy asked if there was consideration given to raise the age for senior dues from 65 to 68. Alexandra answered that it was discussed, but we are trying to be mindful of various inflection points when we tend to lose members.
- Edye Kamenir praised the work of the team and added her support for the proposal, as it reflects much of the thinking and ideas that had been raised in the context of the most recent Long-Range Plan, including transitioning from a transactional model to a covenantal/relational model; re-conceiving membership as a b'rit, including a volunteer requirement to help build and nurture relationships and meaning with our congregants; and

seeking inspiration from those organizations that are experiencing growth, like members of the Jewish Emergent Network (Ikar, Sixth & I, etc.).

- Lauren Neufeld asked if any seniors have been asked about their thoughts on this proposal. Since they will be impacted, they may have ideas on how best to roll out the plan and what some of the challenges are for them. It may be a good idea to invite seniors to meet and hear their thoughts and comments. Alexandra said that this process has been going on for a while, and we've had discussions with many seniors. We recognize that change is not easy, and the pandemic has accelerated these changes, which is why we've proposed making this change in phases. Relating it to environmental sustainability, there are barriers to behavior change until the threat of accelerating toward a negative outcome is seen, and only then is there sufficient urgency to create that necessary behavior change. COVID has been that catalyst for us, and we can't continue ignore deficits and the financial reality anymore. It is a very urgent situation, and we need to paint that urgency for our members. Covenantally, addressing this situation is the best thing for the community. Lauren replied that when you raise funds for a specific initiative, more people buy in, but it might be more difficult if the dues increase isn't tied to a specific, concrete goal. If we want people to get on board, it would be more meaningful if we invited seniors to a Zoom conversation and explain what's happening. We will learn from their insights, and inviting them to be part of the discussion will speak volumes. Randy said there have been a number of people from all age cohorts across the congregation that have had an opportunity to weigh in during the last few years across the multiple workstreams in play that have identified the current state of the dues model as an opportunity area. We are at an inflection point. We have an opportunity to start doing something gradually, rather than to be forced into doing something exigently.
- David Greenberg asked if we had considered what would happen if we raised our dues across the board by 25% and explained how much we really do need to keep the organization fiscally strong. He believes we should ask everyone to pay a little bit more, rather than just take baby steps in smaller portions of the membership base.
- Helaine Isaacs asked if as senior dues go up, are we reducing dues for younger families? Alexandra said that we considered that in the past, but not it's clear that we need to make that balance between the Senior membership unit and the Full Household membership unit more equitable - it's currently a 45% discount for seniors. This change helps to enable a robustly funded remissions process for anyone who needs it and enhanced programming across the congregation. Everyone deserves to have Programming that speaks to them.
- Helaine also asked a clarifying question around the number of senior membership units. She noted that not only are we losing young households, but we must also be losing senior membership units, as well, because she would have expected more Senior Household membership units given the high number of congregants aging in place in our community. Randy said that we are losing some due to death, but also losing seniors due to migration from high cost areas like NJ to lower cost areas. Randy said the working group tried to solve for how the burden of membership can be more equitably distributed, while also trying to balance the budget every year without cutting costs or raising dues. Therefore, an assortment of different approaches need to be deployed.
- Nicole Soffin wanted to respond to David Greenberg's earlier suggestion. It would be very dangerous to raise dues across the board by 25%. We are dealing with a generation of non-joiners, and it would disincentivize younger members to raise dues by that much. People see how easy it is to stay connected Jewishly via Zoom, so why do they have to join a synagogue? Raising dues across the board at that level would suppress efforts to maintain and grow our membership base.

- Heidi Joseph shared her belief that people have become very used to joining services and programming via Zoom. However, we need to get people comfortable coming back in the building and experiencing our community and offerings in person. Therefore, she does not believe that this is the right time for a change of this nature. After Rabbi Merow has come and had the opportunity to build relationships with our congregants, we can consider doing something like this. We could also ask seniors to pay full dues if possible and explain the reasons why - many will rise to the occasion. But we need to make it an option at this point, rather than an official change. We need to think outside the box on how to address long-term financial sustainability, and increasing senior fees is not the way to go. We should allow at least a year of recovery and Rabbi Merow establishing herself before enacting a change like this.
- Moshe Margolin said as a programmer and a senior, he can see a need to raise the dues and give a mechanism to provide people financial assistance. But we have to increase services to seniors when we ask for more money. He suggested that we should have a way for seniors on a formal basis to have their own representation in terms of what goes on in communal life - perhaps an advisory board - with an opportunity to have a voice in the process and share what services could be offered to them to justify the increase in dues.
- Linda Meisel shared that she is troubled by the ratio between full family membership and senior membership (Full Household Members represent 38% of our congregation but pay 68% of our dues). She believes that in the time of COVID, the people who have gained the most from our services and programming are seniors based on her observations of attendance. Families have been stretched with remote working and schooling during this time, so they have had less of an opportunity to avail themselves of all of the Zoom offerings. She is concerned about that ratio and its potential longer term impact. She suggested that we consider titrating a dues increase among seniors over a period of time, so we garner more acceptance. Another approach to consider is to adopt the plan this year at the upcoming Congregational Meeting (assuming the proposal passes), then implement the plan in a year, to give people a sufficient advance notice. But a 40% differential from seniors to regular household membership seems like a large discount. None of her children's synagogues give their seniors a 40% discount.
- Rachelle Berkman agrees with Linda's points and is also struck by the discount we offer seniors. The impact is just \$270 per year for a senior couple. If someone needs it, we have the remissions policy. But we need to start moving in this direction, because waiting another year is just delaying the inevitable discussion that needs to be had about the organization's financial reality.
- Lauren raised a point regarding the new membership requirement for volunteer hours. She noted that our volunteer pool mostly consists of the same people all the time. She is not sure how people will feel about being told they must volunteer. She added that we need to look for the people we don't know and pull them into volunteer opportunities. Lauren also expressed support for Heidi's earlier point about waiting a year to implement this proposal until after Rabbi Merow has arrived.
- Heidi asked about all the people who don't pay anything towards dues. Joel Berger said that 44 people, inclusive of exploratory members, clergy (past), staff, exempt, etc., pay no dues. Heidi asked if we charged the non-paying members, would we achieve the revenue associated with the proposed senior dues increase. Linda provided clarification and said that providing courtesy clergy memberships is a standard across congregations. We could change it going forward, but not for people who currently are part of the category. Naomi



Richman-Neumann said that these members include Rabbi Elkins, Cantor Simon, Rabbi Dubov, so they are not really using our offerings.

- Randy said that there was an initial recommendation of a 2% dues increase across the board for next year, but we made the decision that due to COVID, it would not be right to have a dues increase for everyone at this time. This will be the second year in a row that we have not taken an 'across the board' dues increase.
- Randy said no vote will be taken on this proposal tonight, since it was introduced as New Business. Please send e-mails with questions or comments to Alexandra and Dane, copying Randy. We will vote on this at the next Board meeting. Think about it, discuss and get your comments in. That's the purpose of the Board.
- Helaine appreciates the comments and making a pivot of conceptualizing membership as more of a covenant, or a b'rit, because membership really is a two-way street. She asked what we are doing actively to attract more young families. Dues are high, and we can increase dues for seniors, but if we are not bringing in more young families, it won't be sustainable. We need to make sure that's a significant part of this whole plan.
- Martin Ettenberg likes the idea of raising fees on seniors, because they are using more of the services. He does think we need more younger families and that is where our focus should be. He relayed his own initial experience that it's hard to join, because it's expensive, and younger families are not sure what we are getting for it. He and his family ultimately decided to join TJC, because it's so close to his home, and all of his children's friends are here. But all of the fees had him thinking twice about joining, since, initially, it's a big investment.
- Nicole Soffin agrees with what Martin said. She was speaking with a b'nai mitzvah family, and they aren't sure they will stay on past the milestone. With the high dues and capital assessment associated with membership, it can be the cost of a family vacation. For that family, they would choose the vacation, because they accomplished what they came to accomplish. To attract more families, we need to address the dues situation, but it's also a natural consequence of closing our preschool. The child makes a group of friends that you want your child to keep, so you stick with it. We need to get more creative with programming for children, especially preschool-aged children to fill the pipeline in the absence of the Nursery School.
- Linda Meisel said that during her term as President, Rachael Cooper did a survey of all of the local congregations in terms of dues and tuition in the local area. We were much higher than Beth Chaim, Beth El, Temple Micah, etc. We have to think about the congregations that are vying for the same families that we are. Hopefully, our offering can command that higher price point, but we need to be mindful that we are charging a premium relative to the competition.
- Ed Simon said that we need a young families plan. He believes the cornerstone of that plan to reach and retain young families is our new rabbi, who has been characterized as a big hug. Rabbi Merow has a record of reaching out to and engaging young families. We have plans to increase connectivity and activism with this cohort.

## **11. Good & Welfare**

- Polly Strauss congratulated Ed Simon on all he and the team did to make Men's Club Shabbat a resounding success. Yasher Koach and thank you!
- Randy congratulated Nicole Soffin on her daughter's upcoming bat mitzvah.

**11. Adjournment**

11.1 The meeting went into Executive Session at 9:32PM.

11.2 The meeting was adjourned at 9:33PM in a motion made by Naomi Richman-Neuman and seconded by Nicole Soffin.

11.3 The next meeting will be held on 5/20/2021.

Minutes recorded by Edye Kamenir