



General Board Meeting - May 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)	Bob Schwartz (2)
Randy Brett (2)	Judy Kutin (1)	Ed Simon (2)
Gabrielle Cayton-Hodges (1)	Nancy Lewis (1)	Nicole Soffin (2)
Dane Dickler (2)	Moshe Margolin (2)	Polly Strauss (2)
Martin Ettenberg (2)	Joshua McCoy (2)	Tom Will (1)
David Greenberg (2)	Linda Meisel (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 Linda Meisel, who kicked off her D'var by saying that this is her last meeting on the Board after serving as President, Past President and VP of Education over the last four years. She shared how happy she is to have the opportunity to serve our congregation, as well as giving the opportunity to let others serve. She spoke about Parshah Bamidbar and the importance of "being counted." Serving the congregation on this Board is really all about standing up to be counted, especially in this particularly challenging two year period. First, this Board was faced with the passing of our beloved Rabbi Adam Feldman z"l. As we were reeling from that loss, so many people stepped up and were counted on at that moment. Linda was in Israel when Rabbi Feldman z"l passed away, but when she returned, she knew she needed to join a minyan in his honor; she knew she needed to be counted as her way of working to continue his legacy. Then the pandemic hit when so many of us had to be counted in a different way than has ever been done before for religious services: on screen/online. We also counted on people to call other congregants, to plan and participate in so many programs and educational opportunities, and in the many other ways people were there to be counted, to be part of the congregation, to be here for this community. We are now in a new phase as we emerge from the pandemic and prepare for a post-pandemic life that won't be exactly as it was before. When we emerge, we all need to be there to be counted. We need to work to continue to build this congregation. We have to start to inspire and ignite others to stand up and be counted. These are troubled times - particularly with the continued rise of Anti-Semitism - and as we move ahead, we all as Jews need to be counted and stand together. Linda's hope for the

congregation and its leadership is that we can continue to move from strength to strength to be counted.

Randy Brett thanked Linda for her wise words and for her years of service on the Board and to the congregation.

3. Approval of Minutes

- The minutes of the April 20, 2021 Board Meeting were circulated prior to the meeting for review and were approved unanimously in a motion made by Moshe Margolin and seconded by Naomi Richman-Neumann.
- See www.thejewishcenter.org/Resources/Board-Minutes.aspx.

4. President's Report - Randy Brett

- Randy reviewed the highlights of the last year. He shared that his theme song for this year - "I Will Survive." He noted that it has been an interesting year, but we have made it through to the other side, and we all deserve a round of applause, because this has been a fantastic Board. He appreciated how hard all of the Board members have worked, and the congregation may not know how much time the Board has devoted to the work of the congregation. There are too many programs to count. Randy commended the Board on going out of the way to keep our community connected, functioning, and whole. All of the non-programming committees made tremendous contributions, too, as well as the administrative side of the house. The new additions to the staff have been wonderful. This has not been an individual effort, but a collective effort - of people on this screen and many others who are not on this screen. We really have demonstrated that we are a community. On Sunday, May 30th, we are going to review all of the people who have made contributions at the congregational meeting

5. Path to a More Sustainable Future - Alexandra Bar-Cohen

5.1 Background & Issue Framing

- This content was presented at last month's Board Meeting and then to the EC last week. Alexandra reviewed the changes made based on feedback provided by the Board and the EC at those meeting. She emphasized that the proposal is not about dues per se, but about the continued financial sustainability of the congregation. We have an untenable situation. Thirty-eight percent of the congregation pays 61% of our dues.
- Our current dues structure offers a 40-45% senior discount. Only one synagogue comes close to the level of our senior discount. Most other congregations offer a 20-30% discount off of full dues, while many congregations offer no discount at all for seniors. Others offer incentives for young families.

5.1 Feedback Received

- She reviewed the feedback from last meeting in the following topic areas:

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- Discount - People understand the current discount for seniors is unsustainable. Most were surprised by the huge gap between household membership and senior membership.
- Benefit - There was general agreement that seniors get the most out of TJC - especially this year with Zoom programming - relative to many other cohorts, who were stretched thin during the pandemic and didn't have the leisure time to devote to many of our offerings.
- Young Family Incentives - The team received many suggestions to attract and enable new families to join, including eliminating the capital assessment (applies from years 1-12 of membership), fold school fees into Annual Fund, etc.
- Sustainability strategy is the first step to realign dues revenue with reality. After the feedback received, the team realized that more of a voluntary overlay needed be paired with the various proposals. The over-arching goal, however, remains the same, which is to continue to re-imagine membership as covenantal, not transactional, and to work to foster a culture of giving - financially, but not only financially.

5.2 Proposed Changes

- Seniors - Change dues discount from 40-45% to 30% in the coming fiscal year 2021-22 with voluntary overlay in which you can check the box to opt OUT of the dues change if you are unable to pay it
- Current Full Household Members - Opportunity to check the box to check the box to opt IN to a one year moratorium on Capital Assessment fee
- New Young Household Members - The team plans to research a phased on-boarding incentive plan for young/new families

5.3 Next Steps

- Vote on budget and proposed model for FY 2021-22
- Conduct small meetings over the summer with senior advocates to explain why we need seniors to get on board
- Implement Volunteer Program - highlight opportunities and measure acceptance
- Development Team - maximize existing revenue streams and cultivate culture of giving
- Refine and make recommendations at December 2021 Mid-year Congregational Meeting

5.4 Motion, Discussion and Vote

- A motion was made by Helaine Isaacs and seconded by Rachelle Berkman to accept the proposal as presented in section 5.2
- Barbara Abramson suggested that providing seniors with both the change in discount level, as well as the actual value (~\$275), might make the increase to seniors more palatable
- Lauren Neufeld reminded the Board about a suggestion Ed Simon made at the last Board meeting, which was to consider waiting until Rabbi Merow has arrived and settled in before we incorporate this change. She asked if Rabbi Merow had been approached for her thoughts and comments. Alexandra said that Rabbi Merow is on vacation, but the team definitely plans on having her feedback incorporated into the process.
- Linda Meisel thanked Alexandra, Naomi Richman-Neumann and Helaine Isaacs for all of their work on this proposal. She believes the feedback raised at the last meeting has been appropriately addressed, and agrees with Barbara's earlier point that the difference in value of the discount (\$275) is more palatable and seems more manageable than the percentage difference.

- Moshe Margolin applauded the team that worked on proposal. He believes it provides a good balance between being realistic and sensitive. The key will be explaining not the technical part about what it costs, but what the additional revenue being raised will be used for (namely, additional programming for all ages, capital assessment moratorium, and young family recruitment incentives).
- Helaine appreciated everyone's efforts and shared that she wasn't comfortable with the proposal when it was initially presented at the last meeting. However, the addition of the "optional overlay" makes the proposal more balanced in how it is presented and received. She sees it as really a temporary fix, so we'll have to work on a long-term plan to make it feasible. We are blessed to have the luxury at this moment in time that the financial flexibility associated with the ULeague lease terms and insurance proceeds affords.
- Joshua McCoy asked for clarification around the rationale for the capital assessment fund moratorium. Alexandra said that the plan presented last month did not have a clearly outlined financial benefit for families, who are really bearing the burden. So the team wanted to make sure that a solution was presented for that issue. Joshua followed up by asking what the budget impact will be. Randy said that we will cover that point when we talk about the budget later in the meeting.
- Lauren understands the goal and appreciates the explanation. It feels a little rushed to her, but the part that concerns her is educating the seniors. Yes - \$275 doesn't sound like a large amount, but it could be challenging for some on fixed incomes. She asked that the team carefully consider the wording of the opt-out, so seniors aren't made to feel like they are doing something wrong by checking the box to opt out. Sometimes wording sends a message that isn't always received as intended. Lauren would prefer that we spend a year educating everyone first, explain the proposal, gain buy-in, and then it won't face much opposition when it is implemented in the future. Unfortunately, this approach feels backwards to her. Randy said that we are trying to recognize that the congregation is resistant to change, and we are at an inflection point.
- Rachele expressed her support. She believes that this is a really nice way to start making a relatively small step toward change, while educating the congregation. But if we don't ever get started, it's not going to happen. We have been talking about the need for a more financially sustainable model for years. How this is being presented is so great, and it's not a huge change, but it sets us in the right direction. We have to get started on this change.
- Helaine agreed with the earlier points made about wording and positioning. She shared her experience with opt-in/opt-out with JCW dues. When people were required to check the box to opt-in to JCW dues, revenue for JCW plummeted, so it's important to carefully consider the default position and gear it toward the outcome you are hoping for. Randy echoed that the same thing happened one year with Men's Club, leaving it with no funding at all.
- Heidi Joseph said that she had been against the proposal initially, but the revisions are much more inclusive and affect everyone equally, so she commended the team and supportive.
- The motion as presented in section 5.2 was called for a vote. The results were: 37 For; 0 Against; 2 Abstentions. The motion carried.

6. 2021-2022 Proposed Budget Review - Dane Dickler

Dane provided a detailed overview of the proposed budget that will be offered for vote at the upcoming Congregational Meeting on May 30.

6.1 Income (highlights of larger budget line items)

- Dues - \$850K (This number reflects no "across the board" increase in dues for the second year in a row in light of the financial impact of the pandemic. The estimated additional revenue associated with the proposed dues change voted on earlier is \$30K).
- Annual Fund - \$250K (The assumption is that we will stay constant versus last year's goal, which came in a little lower than expected this year due to Bimah Accessibility Project fundraising effort going on simultaneously for part of the year).
- Religious School Tuition - \$125,840 (This is probably a conservative estimate, as we collected \$135K this year).
- Security Donations - \$50K (There are leftover funds from the original anonymous donation several years ago, since we haven't yet spent it).
- Event Income - \$55K (Rabbi Merow Installation Event, net \$30K less assumed \$25K expense. It was observed that this was also likely a conservative estimate if we are able to have a full capacity in-person event at that time, but intentionally conservative given the unknown impact of the pandemic on group gathering going forward).
- Capital Assessment - \$25K (This assumption is based on 1/2 of the eligible members electing into the optional one year moratorium - \$50K is our usual budget line for this item).
- B'nai Mitzvah Fees - \$32,400 (Calculated based on enrollment)
- Rental Income - \$41,500 (Reflects the newly signed full year lease for several rooms in the Religious School building by Acton Academy, but only 10 months of revenue is reflected in our fiscal year at approximately \$32K. Additional assumed revenue is based on the possibility of other tenants for other parts of the facility).
- Payroll Protection Plan (PPP) Loans Turning Into Grants - \$326,462 (This line item is allowing the congregation to have a balanced budget for this coming fiscal year. Without it, we have a \$326K deficit in our budget for this year. This amount covers BOTH loans being forgiven in the coming fiscal year). Randy asked about the Employee Retention Credit. Dane answered that we are not yet reflecting this in our budget now that we are eligible for both. Edey Kamenir asked if we have any concern that the second PPP loan won't be forgiven in this coming fiscal year, given the delay in getting the first draw loan forgiven. Dane says the forgiveness process has been streamlined, and we do not anticipate that issue going forward. Dane said that we are waiting to submit the application to 6/1 to ensure forgiveness of the first draw hits the 2021-22 fiscal year.
- Religious School Building Allocation - \$24K (In the past it has been \$36K, but the team decided to lower it in order to reflect fewer children in the school, which doesn't impact our overall budget, but does help the Religious School balance sheet).

6.2 Expenses (highlights of larger budget line items)

- Catering and Kiddush Expenses - \$36K (This line item was 0 last year due to the pandemic, and it shows in the budget as an expense, but much of it gets covered by people celebrating simchas).
- Rabbi Merow Installation/Fundraising Event - \$25K

- Capital Expenditure - \$50K (We typically do not budget for this line item, since we use our capital funds separately to address any capital expenditures).
- Security - \$123,360 (\$70K is raised from Security Assessment; the balance needs to be budgeted for. We expect to need this in the coming year relative to previous year, especially if High Holidays are in person).
- Most other items are consistent with prior budget if there were not specifically mentioned
- This budget yields a Net Income of \$829 for Fiscal Year 2021-2022

6.3 Questions and Discussion

- Helaine Isaacs asked how many families does the dues number presented in this budget represent? Dane said that we are not assuming any increase in number of members. The dues income budget line is just from the senior dues opt-in increase.
- Lauren Neufeld asked if they could talk offline about a potential error with a JCW line item.
- Linda Meisel believes that \$25K expenses is low for the Rabbi Merow Installation/Fundraising Event. Dane acknowledged that observation as true, but said the focus should be on the net number. Linda thought that perhaps we should increase the expense line item to \$35-40K total with \$25K for food and \$10K for everything else. But if we're only raising a net of \$55K, it's not worth the work, so the Income line would have to be increased in lock step with expenses. Randy said that he advised the budget team to be very conservative on this line item given the uncertainties of the coming year.
- Judy Kutin asked about the \$55K expense line item for High Holidays. Her point was that we shouldn't assume last year's budget number, since we don't need to buy all the A/V and technology equipment again. She suggested that the number be scaled back closer to historical expenses at around \$30K. Dane said we kept the expense high because of the possibility of being hybrid this year. Judy asked if the High Holidays Committee has given an estimate of what they need, with the assumption that is the Committee is given \$55K, the money will be spent. Perhaps we should consider reducing the number a bit to try to control costs. Randy said that some of the A/V cost normally required for High Holidays may be addressed by the sound system enhancements planned as part of the Bimah Project.
- Naomi Richman-Neumann observed a lot of conservatism in this budget. She asked if we are fortunate enough to have a significant surplus in the coming year, would we add it to reserves or consider re-investing it in dues relief or other initiatives? Dane said that he believes it is a little early to consider that prospect, but as the year progresses, we can have those conversations.
- Randy reminded the Board that the congregation approves the budget, so there is no vote. The board just recommends a budget to share.

7. Financial Review - Dane Dickler

7.1 Overview of Financial Dashboard

- Dane reported that there have not been many changes since last month's report, as April is historically a slow month from both a revenue and expense perspective.
- He and the Finance Team are currently projecting a ~\$150K surplus for the year due to building cost savings, ULeague lease, and insurance proceeds.
- Dane noted that Restricted Funds is down \$55K month to month. These were funds earmarked for Bimah Repair that will be spent and expensed next year.

- Heidi Joseph asked how much we still owe on our mortgage. Joel Berger answered around \$450K. Bob Schwartz asked at what interest rate. Dane said the interest rate is ~3.9%. Bob asked if we should consider refinancing the mortgage given the historically low rates. Dane said that we refinanced about a year ago. Randy added that TD Bank agreed to modify the loan to a lower rate for only \$375 total fee. Bob asked about the term length. Dane thinks it might be a 15 year note with maybe 5-6 years left, but is not sure 100% off the top of his head.

8. Executive Director Update - Joel Berger

- Joel shared that there is a police presence in TJC's parking lot currently in response to the rally in support of Palestinians this coming Friday at 5PM. TJC requested the support. The rally is expected to attract 150 people and be peaceful, but we're being cautious.
- Joel shared that there will be outdoor Kabbalat Shabbat services for the next several weeks.
- He has been working with Bernie on the sound upgrades for the facility.
- He has also been working with Alexandra Bar-Cohen on bringing to life the vision she shared several months ago for outdoor gatherings and fun activities.
- He has also been working on the 30-Day Plan to introduce Rabbi Merow to the community.
- Helaine Isaacs asked when Shabbat of Appreciation is. Shabbat of Appreciation will be June 5.

9. Bimah Project Update - Randy Brett

- Randy informed the Board that to date, we have collected approx \$276K for the Bimah Accessibility Project, which represents both an increase from last month and an over-performance relative to the goal of \$250K. He believes that the mission of the project struck a responsive chord in the congregation, which helped us achieve the goal so quickly.
- We have accepted a bid from D'Souza Contracting from Boonton, NJ, who have experience working in congregations. He shared that it was a competitive bid process, permit applications have been submitted, and revisions have been made to the original plans reflecting congregant feedback.
- The project is scheduled to commence on 6/14 after the last b'nai mitzvah of the season, and the contract requires finishing by the 3rd week of August.
- The Aesthetics Committee has picked out carpet, new seat cushions, colors, and materials, which have been given to the architect in order for new renderings to be produced and posted on TJC's website.
- We have also identified a way to increase the space on the bimah by removing a false wall.
- Upgrades to technology include a new sound system, large screen monitors that articulate, additional cameras along with a switching system, and a new hearing assistance system for the hearing impaired all made possible by very generous donors for which we are thankful. There will be a measurable difference in how the bimah looks and how it functions for our people who need it.
- We are still waiting for final numbers, but Randy expects the project to come in at or below budget.
- There were no questions or comments.

10. Safety Committee Update - Naomi Richman-Neumann

10.1 Overview of the Updated Safety Protocols

- Naomi reported that TJC is moving in a positive direction consistent with how the country is moving.
- Singing is still not allowed inside (even with masks and distance), because the safety data on that activity are limited, but we will now allow singing outdoors.
- We are also thrilled that we can now have congregants chant from the Torah - one at a time, if they wear a mask, and are already vaccinated or are the b'nai mitzvah child.
- We are encouraging outdoor activities with 6 feet of physical distance and masked, except if you're vaccinated, in which case, you are not required to be masked outdoors. However, if you are singing outdoors, you still need to wear a mask.
- For our Religious School students, we require masks and physical distancing of 6 feet. We are maintaining 6 ft of distance as an extra precaution, even though CDC has advised that 3 ft is sufficient.
- We continue to encourage everyone to get vaccinated. If things continue at this pace, hopefully, TJC can move to phase 4 this summer.

10.2 Questions & Comments

- Heidi Joseph asked if there is a plan in place to ask people if they are vaccinated or are we planning to operate on the honor system. Naomi answered that we would be operating under the honor system and would not be asking for verification by inspecting people's vaccination cards.
- Rachelle Berkman asked about indoor capacity for services. Naomi said we currently allow 40 people inside. We only hit 40 people one time at a recent bar mitzvah. Most of the time we have around 10 people at services in person. Rachelle pointed out that current NJ guidelines permit 50% capacity indoors and asked why we don't adhere to that guidance, as TJC's rules seem more stringent than state guidelines. Naomi answered that NJ rules say several things that appear contradictory. The rules permit 50% capacity WITH 6 feet of physical distance. With 40 people, we are close to capacity in the sanctuary while still permitting that distance. Randy said the maximum we can fit in the sanctuary with the partition is 42-43. But the Social Hall can accommodate more people, the seats are movable and allow for household cohorts to sit together, while still allowing for the required distance. Joel Berger added that when Josh Zinder first laid out the number of people that could safely be accommodated in the sanctuary, it was 46 if each person sat apart from one another. But with family pods, we could safely accommodate more people, but it is difficult to plan for how many pods and how many people will be part of a pod in advance to help inform the sign-up procedure. Randy suggested that the sign-up procedure itself might be contributing to people not signing up. He suggested that we take pictures of current set-up to reassure people what it looks like and make people feel more comfortable. Naomi invited everyone to come to Kabbalat Shabbat services tomorrow night, which will be outside, and singing will be permitted with a mask.
- Rachelle asked about b'nai mitzvah celebrations. Would we consider increasing the sanctuary capacity limit if we knew the exact number of people were sitting in pods, which would help accommodate more people, while allowing for physical distance between said pods? Naomi said that we could consider it, but right now we only guarantee space for immediate family and grandparents. Other family members can sign-up if there are seats available. Randy said that

we will be flexible and look at the situation as it presents itself. The issue so far is not capacity - it's getting people to come.

- Randy said that services will be outside as much as possible once construction in the sanctuary begins in June. When services need to be held inside, the Social Hall will be the venue. We can fit about 50 people not accounting for pods. Randy encourages people to come in and see how things are set up to gain a comfort level with returning to in-person activities. We need people to see it's okay to come to services.
- Nicole Soffin asked why we aren't using the Social Hall now to expand the numbers to accommodate more people. Randy said it hasn't been an issue that we don't have enough space. If we have more demand, we will consider all options to accommodate more people inside.
- Ed Simon added that incentives have been created for in-person attendance. For instance, honors for Friday night services will be given only to people who attend in person starting tomorrow. Randy said that there is an additional incentive to attend, as May 28 will be the last service Ed and Lori Simon will be at services before they move.
- Edye Kamenir asked whether Zoom will be available when services are outdoors. Ed answered that the answer is 'yes,' but Randy said that the Board will have to consider how long we keep Zoom going, but that's a question for the future.
- Alexandra Bar-Cohen mentioned that for the last Friday of every month starting in June, we will be instituting a new approach to Kabbalat Shabbat called "Unwinding the Week," which will include some form of peaceful activity, such as meditation, a mindfulness exercise, or yoga, followed by Cocktails in the Courtyard and Friday night services.

11. Congregational Annual Meeting Preparation - Randy Brett

- People have asked Randy why we are having the Congregational Meeting on Memorial Day Weekend. He clarified for all that there was a scheduling issue with something this coming Sunday night, which is when it is usually scheduled. He reminded everyone that this year's meeting will be held on Sunday, May 30th at 7:30PM on Zoom.
- Randy said the quorum for a congregational meeting is 50. So we could have a valid meeting with our capacity limits, but it would be difficult logistically for the three items that require voting by our members: the slate of officers, the 2021-2022 budget, and approval of last year's meeting minutes. There will be voting polls to handle that.
- In accordance with our by-laws, last year's meeting minutes, the 2021-2022 budget, and the slate of officers need to be mailed 10 days in advance of the meeting, and that mailing will be going out tomorrow.
- Judi Fleitman has been working with Joel Berger and others to put together a year in review multi-media presentation. Randy promised that it will be a great opportunity to celebrate what we've accomplished together this year. Rabbi Merow has recorded some remarks for the congregation, as well, which will also be shared at the meeting. He encourages all Board members to attend and to encourage others to do so, as well.

12. Old Business

- Randy shared that we have secured a new tenant for several classrooms and an office in the Religious School building. Acton Academy will occupy that space starting August 1. Joel Berger has also secured another tenant for August 2-6 to use another classroom in the building.

13. New Business

- Judy Kutin would like to introduce a modification to the role of Safety Committee from a policy-making role to an advisory role. Randy clarified that that the Safety Committee has always been utilized in an advisory capacity, and that the Board makes and votes on policies.
- Judy then clarified that she would like the protocols the Safety Committee recommends no longer be enacted as the Board's policy but as advice to the Board.
- Randy said that in order for that to happen, the Board would need to rescind the its vote to accept the Safety protocols the Board adopted in March 2020, and to hold a vote on a new set of protocols. He advised that she circulate an alternate proposal for clarification.

14. Good & Welfare

- Randy wishes Ed and Lori Simon well as they embark on their new West Coast adventure!
- Nancy Lewis wishes Randy and Debbie Brett a happy 48th Anniversary!
- Linda Meisel thanked Randy for everything he has done over the last 2 years as President of TJC.
- Alexandra Bar-Cohen was happy that a ceasefire has been announced in Israel, and a number of congregants are currently in flight home from Israel, including her husband Barak. She is also thrilled that her son Gabriel graduated today from his music program.

15. Adjournment

15.1 Randy thanks everyone for being part of the Board this year. TJC thanks you for all of your contributions.

15.2 The meeting was adjourned at 9:43PM in a motion made by Joshua McCoy and seconded by Moshe Margolin.

Minutes recorded by Edye Kamenir