

# Temple Shearith Israel

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(203) 438-6589

Rabbi Eric Eisenkramer  
Rabbi Jon R. Haddon, Emeritus

Cantor Deborah Katchko-Gray  
Amy Ritell, Educator  
Suanne McManus, Administrator

February 2010

Dear Prospective Member:

Thank you for expressing your interest in joining our Temple Shearith Israel (TSI) family. Enclosed is some information on temple activities and membership fees. We hope that you find TSI as spiritually rewarding as we do and that you agree to join our family. The enclosed information should fill you in on some of our policies and procedures.

## Temple Activities

At TSI we offer a wide range of activities for Jews of every age. In addition to our regular worship services, we offer educational and social opportunities year round. The following is a partial list of our programs:

- Temple Tots – an educational program for very young kids and their parents on some Sundays.
- Tot Shabbat – the first Friday night of each month a special sing-a-long before regular services.
- Religious and cultural school – for children in grades K through 7
- B'nai Mitzvah preparation
- Confirmation – for teens after their B'nai Mitzvah
- Adult Education and Torah Study
- Adult preparation for B'nai Mitzvah

## Dues and Fees

In addition to our regular dues, we also ask that all members pay into a Building Maintenance Fund to help maintain the synagogue and retire our debt from construction. The following is a summary of our dues and fees:

Membership Type	Building Maintenance Fees (BMF)
Any single membership (Individual, Senior Citizen – individual or Young Person)	10% of each years full dues for 5 years (2010's BMF = \$115) or a one-time payment of 45% of the current year's full dues (2010's BMF = \$518).  After 5 years, the BMF = 4% of full dues.
Any family membership (Family, Senior Citizen – family or Young Family)	10% of each years full dues for 5 years (2010's BMF = \$230) or a one-time payment of 45% of the current year's full dues (2010's BMF = \$1,035).  After 5 years, the BMF = 4% of full dues.

Additional fees and tuition apply for our Religious School and B'nai Mitzvah preparation. For further details please refer to the enclosed educational packet. As a special incentive for affiliating with Temple Shearith Israel, each "first time" new member (family or single) will receive a one year tuition credit for each child in the household for use in the Religious School in grades K through 3, a one-year Sisterhood membership for the female head of household and a one-year Brotherhood membership for the male head of household.

Family or individual members who join prior to February 15<sup>th</sup> and remit full payment of the current year's dues, are eligible for either a 10% discount if paid by cash or check or a 7% discount if paid by credit card. All other membership categories (Senior citizen-individual, Senior citizen-family, Young person or Young family) are not entitled to the 10% or 7% discounts. All members joining after the discount period should refer to attachment #1 for payment schedule and amounts.

Payments made by credit card other than the full payment option described above will be given the opportunity to automatically have your credit card charged in accordance with the payment schedule in attachment #1. If you wish a different payment schedule, please contact our Treasurer, Paul Stoogenke.

The doors of Temple Shearith Israel are always open to those in spiritual need, and non-members are welcome to join us for worship. Non-members wishing to join us for High Holy Day services will need to purchase tickets.

When we seek membership at Temple Shearith Israel, it is our way of making a commitment to our faith, our tradition, and our Jewish Community. We do this for ourselves, for our families, and for our fellow Jews. Accordingly, we ask our members to take their commitment seriously. This is necessary for us to continue to provide the spiritual, educational and social environment that our members seek. In turn, it is necessary that we reserve certain rights and privileges to our members in good standing.

Any prospective members who feel that they cannot satisfy the normal membership financial requirements because of financial considerations are invited to submit an application for financial assistance. Unless approval is obtained under the assistance policy, it is assumed that all members will comply with the standard financial arrangements.

Please review the enclosed information and if you have any questions, please let me know, or contact Paul Stoogenke, our Temple Treasurer, or Suanne McManus, our Temple Administrator. We look forward to adding you to our TSI family.

Sincerely,

Nevin Dubin  
Membership Chair



### **TSI Payment Arrangements for New Members Joining During 2010**

- 1) Annual dues for members joining TSI during 2010 will be prorated based upon the quarter in which you become a member.
- 2) Dues amounts and payment due dates are specified in attachment #1 to this document.
- 3) **IN ADDITION TO THE DUES APPLICABLE IN ITEM #2 ABOVE, ALL NEW MEMBERS ARE ASSESSED 10% OF EACH YEAR'S FULL DUES FOR THE FIRST 5 YEARS OF MEMBERSHIP OR 45% OF YEAR ONE'S FULL DUES, IF PAID IN FULL AS THE BUILDING MAINTENANCE FEE**
- 4) Members in need of financial assistance should refer to the enclosed policy and application for such assistance.
- 5) 100% of dues must be paid in accordance with attachment #1 to receive High Holiday tickets as a member in good standing. Otherwise, tickets may be purchased at rates applicable to non-members.
- 6) Families or individuals who purchase High Holy Day ("HHD") tickets as non-members, and who join TSI as members within 8 weeks of the HHDs, may have the cost of the HHD tickets applied toward their first year's dues.
- 7) For new members with children in the Religious school:
  - a. If an "early pay discount" is offered regarding children's Religious/Hebrew School, members will be entitled to this only if:
    - i. All dues and other assessment payments have been made
    - ii. The \$100 "Per family registration fee" has been paid in full, AND
    - iii. The full tuition amount is paid prior to the "early tuition discount date."
    - iv. The registration form is submitted before the "early tuition discount date."
  - b. Members enrolling children in Religious/Hebrew School who do not avail themselves of the early pay discount, are required to pay:
    - i. The \$100 "per family registration fee" AND 50% of the tuition upon enrollment, in order to have a "seat" reserved for their student.
    - ii. The remaining 50% of tuition by 8/15.
  - c. **Except as explained in #7e below, the amount of tuition assessed will not be impacted by the date a family becomes a member of TSI. What is relevant is the date the registration form and payment are received.**
  - d. 100% of dues, tuition and registration fee must be paid by 8/15 for student to be admitted to Religious school in September.
  - e. If students are being enrolled mid-year, tuition will be prorated for the portion of the school year being attended. This full amount, plus \$100 "per family registration fee", is required to be paid upon enrollment.
- 8) Statements will be mailed as reminders of amounts due.

Temple Shearith Israel  
New Member's Dues Calculation and Due Date Payment Schedule  
Attachment #1

1 - Dues per Membership Category

Membership Category	Portion of Pro-Rated Dues Due By:											
	January	February	March	April	May	June	July	August	September	October	November	December
Family	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 1,725.00	\$ 1,725.00	\$ 1,725.00	\$ 1,150.00	\$ 1,150.00	\$ 1,150.00	\$ 575.00	\$ 575.00	\$ 575.00
Individual	\$ 1,150.00	\$ 1,150.00	\$ 1,150.00	\$ 862.50	\$ 862.50	\$ 862.50	\$ 575.00	\$ 575.00	\$ 575.00	\$ 287.50	\$ 287.50	\$ 287.50
Senior Citizen												
Family	\$ 1,725.00	\$ 1,725.00	\$ 1,725.00	\$ 1,293.75	\$ 1,293.75	\$ 1,293.75	\$ 862.50	\$ 862.50	\$ 862.50	\$ 431.25	\$ 431.25	\$ 431.25
Individual	\$ 862.50	\$ 862.50	\$ 862.50	\$ 646.88	\$ 646.88	\$ 646.88	\$ 431.25	\$ 431.25	\$ 431.25	\$ 215.63	\$ 215.63	\$ 215.63
Young Family	\$ 575.00	\$ 575.00	\$ 575.00	\$ 431.25	\$ 431.25	\$ 431.25	\$ 287.50	\$ 287.50	\$ 287.50	\$ 143.75	\$ 143.75	\$ 143.75

2 - Pro-Ration of Dues and Due Date Schedule

Month Joined	Portion of Pro-Rated Dues Due By:											
	2/28	3/31	4/30	5/31	6/30	7/31	8/31	9/30 (1)	10/31	11/30	12/31	
January	15%	15%	14%	14%	14%	14%	14%					
February	15%	15%	14%	14%	14%	14%	14%					
March		17%	17%	17%	17%	16%	16%					
April			20%	20%	20%	20%	20%					
May				25%	25%	25%	25%					
June					33%	34%	33%					
July						33%	34%	33%				
August							HHD	R	R			
September								HHD	R	R		
October									33%	34%	33%	
November										50%	50%	
December												100%

Notes:

(1) - The High Holy Days commence on September 18, 2009

HHD - Cost of a High Holy Day Ticket (Individuals = \$360 and Family = \$720)

R - 50% of the remaining balance (dues balance after the HHD ticket portion has been paid) is due by the end of this month

3 - Illustration of Sample Members (including the building maintenance fee ("BMF"))

1st year Annual Dues	Portion of Pro-Rated Dues Due By:											
	2/28	3/31	4/30	5/31	6/30	7/31	8/31	9/30 (1)	10/31	11/30	12/31	
Family membership who joins in February												
\$ 2,300.00	\$ 345.00	\$ 345.00	\$ 322.00	\$ 322.00	\$ 322.00	\$ 322.00	\$ 322.00	\$ 322.00	\$ -	\$ -	\$ -	\$ -
BMF	\$ 13.80	\$ 13.80	\$ 12.88	\$ 12.88	\$ 12.88	\$ 12.88	\$ 12.88	\$ 12.88	\$ -	\$ -	\$ -	\$ -
Due in 2009	\$ 358.80	\$ 358.80	\$ 334.88	\$ 334.88	\$ 334.88	\$ 334.88	\$ 334.88	\$ 334.88	\$ -	\$ -	\$ -	\$ -
Individual membership who joins in June												
\$ 862.50	\$ -	\$ -	\$ -	\$ -	\$ 284.63	\$ 293.25	\$ 284.62	\$ -	\$ -	\$ -	\$ -	\$ -
BMF	\$ -	\$ -	\$ -	\$ -	\$ 15.18	\$ 15.64	\$ 15.18	\$ -	\$ -	\$ -	\$ -	\$ -
Due in 2009	\$ -	\$ -	\$ -	\$ -	\$ 299.81	\$ 308.89	\$ 299.80	\$ -	\$ -	\$ -	\$ -	\$ -
Senior Citizen (Family) membership who joins in August												
\$ 862.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 720.00	\$ 71.25	\$ 71.25	\$ -	\$ -
BMF	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30.67	\$ 30.67	\$ 30.66	\$ -	\$ -
Due in 2009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 750.67	\$ 101.92	\$ 101.91	\$ -	\$ -
Senior Citizen (Individual) membership who joins in September												
\$ 431.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 360.00	\$ 35.63	\$ 35.62	\$ -	\$ -
BMF	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15.34	\$ 15.33	\$ 15.33	\$ -	\$ -
Due in 2009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 375.34	\$ 50.96	\$ 50.95	\$ -	\$ -
Young Family membership who joins in October												
\$ 143.75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 47.44	\$ 48.88	\$ 47.43	\$ -
BMF	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30.36	\$ 31.28	\$ 30.36	\$ -
Due in 2009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 77.80	\$ 80.16	\$ 77.79	\$ -
Out of Town Friend of TSI membership who joins in November												
\$ 180.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 180.00	\$ -	\$ -

**New Member's Remittance Stub**  
**Page 1 of 2**

I, \_\_\_\_\_, have read the enclosed information regarding membership accounts and payment arrangements and confirm the following:

I am joining TSI as of \_\_\_\_\_, 2010, as a (check one):

\_\_\_\_\_ Single member, defined as either (1) an unmarried adult or (2) a single head of household for federal income tax purposes.

\_\_\_\_\_ Young Families, defined as couples where both spouses are under the age of 35 or an individual who is under the age of 35 as of the first of each year, is 50% of the regular annual dues.

\_\_\_\_\_ Senior Citizen, defined as a member, if an individual or at least one of the members, if a couple is over the age of 70 as of the first of each year, is 75% of the regular annual dues.

\_\_\_\_\_ Out of Town Friends of TSI, defined as individuals who live more than 100 miles from Ridgefield, is \$180 per person. This category entitles the individual to purchase HHD tickets at the member's family rate of \$75 per person. The payment for this category is payable in one instalment and is not subject to the due dates specified in attachment #1.

\_\_\_\_\_ Family membership (all other)

1. I am electing the following dues payment plan (check one):

\_\_\_\_\_ Full payment of pro-rated 2010 dues per attachment #1 by cash, check or credit card

\_\_\_\_\_ Payment of pro-rated 2010 dues per attachment #1 in accordance with the due dates specified in attachment #1 by automatic charge to the new member's credit card

Amount: \$ \_\_\_\_\_

Account #: \_\_\_\_\_ CCV#: \_\_\_\_\_

Account type: VISA / Mastercard

Expiration date: \_\_\_\_\_

Name as stated on card: \_\_\_\_\_ (please print)

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Please initial this line if you acknowledge that the pro-rated balance will be automatically charged to the credit card information listed above in accordance with the due dates specified in attachment #1 \_\_\_\_\_

Initial here

**New Member's Remittance Stub**  
**Page 2 of 2**

2. I am electing the following building maintenance fee payment plan (check one):

\_\_\_\_\_ Full payment of 10% of each year's dues for the first 5 years of membership by cash, check or credit card

\_\_\_\_\_ Payment of 10% of each year's dues for the first 5 years of membership in accordance with the due dates specified in attachment #1 by automatic charge to the new member's credit card

Amount: \$ \_\_\_\_\_

Account #: \_\_\_\_\_ CCV#: \_\_\_\_\_

Account type: VISA / Mastercard

Expiration date: \_\_\_\_\_

Name as stated on card: \_\_\_\_\_ (please print)

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Please initial this line if you acknowledge that the building maintenance fee will be automatically charged to the credit card information listed above in accordance with the due dates specified in attachment #1 \_\_\_\_\_

Initial here

3. I will be submitting a financial assistance application

4. I would like to donate \$ \_\_\_\_\_ to the Kehila/Building Fund to help the future of TSI. I have enclosed \$ \_\_\_\_\_.

**THANK YOU FOR YOUR SUPPORT OF TEMPLE SHEARITH ISRAEL**

Temple Shearith Israel  
Financial Assistance Policy

**Applicability:**

Any member who feel that they cannot satisfy the normal membership financial requirements because of financial difficulties, are invited to submit an application for consideration under this policy. Unless approval is obtained under this assistance policy, it is assumed that all members will comply with the standard financial arrangements. Please see the accompanying membership accounts policies and procedures for further information on the standard financial arrangements. Such membership accounts policies and procedures, as well as this financial assistance policy, are applicable to all members. **The Financial Assistance Request Procedures have been designed to help alleviate any conceptions that the process is onerous and too invasive into a member's personal finances, we do not require member's income information or tax returns.**

**Procedure:**

Members wishing consideration under this Financial Assistance Policy should complete the accompanying form and **return it to Terry Henry Financial Review Trustee, at 56 Sound Beach Avenue, Old Greenwich, CT 06870, or to the Temple marked for the attention of the TSI Financial Review Committee.** Please be assured that all such requests, as well as the information provided, will be handled with the up most sensitivity and confidentiality.

The Financial Assistance Committee will meet periodically, generally on a monthly basis, and will review all assistance requests received since its last meeting. The Committee will make every effort to complete its review of these requests and reply to the respective members or potential members promptly after its meeting. Incomplete applications or need for additional information may delay the Committee's reply.

**Please be mindful of these timing considerations and submit requests sufficiently in advance of important deadlines to allow for completion of the review process.** For example, school registration and issuance of High Holy Day tickets require that a member be current on dues and other payments in accordance with standard member financial arrangements or a committee-approved assistance arrangement. The Financial Assistance Committee is comprised of a few individuals who give generously of their time. Please help them by submitting a financial assistance application as early as possible. We encourage congregants to apply for financial assistance by January 31<sup>st</sup>, if you will not be able to make your scheduled February 15<sup>th</sup> payment. Applications for financial assistance will not be accepted after March 1<sup>st</sup>, except in unusual circumstances.

**Temple Shearith Israel**  
**Financial Assistance Application – Page 1 of 2**

1. Type of membership (check one):

- single, defined as either (1) an unmarried adult, or (2) a single head of household for federal income tax purposes.  
 family  
 other (Senior Citizen or Young Family)

2. Names and ages of members of the household:

- |       |       |                             |
|-------|-------|-----------------------------|
| _____ | _____ | (male /female - circle one) |
| _____ | _____ | (male /female - circle one) |
| _____ | _____ | (male /female - circle one) |
| _____ | _____ | (male /female - circle one) |
| _____ | _____ | (male /female - circle one) |
| _____ | _____ | (male /female - circle one) |

3. Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Home phone: \_\_\_\_\_

5. When did you become a member of TSI? \_\_\_\_\_

6. # of children expected to be enrolled in religious school during 2010: \_\_\_\_\_

7. # of children expected to be enrolled in religious school during 2011: \_\_\_\_\_

8. What is the reason for this request?

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**Temple Shearith Israel**  
**Financial Assistance Application – Page 2 of 2**

9. What is the arrangement that you are requesting (please specify \$ amounts), for:

2010 Annual Dues to be set at \_\_\_\_\_

2010 School Tuition to be set at \_\_\_\_\_

2010 Per Family Registration Fee to be set at \_\_\_\_\_

Other (please specify) \_\_\_\_\_

10. Do you expect to require financial assistance beyond 2010? Yes / No

11. If YES, please provide an estimate of for how long. \_\_\_\_\_

12. Are there particular factors that will influence the duration of this arrangement, of which we should be aware? If so, please describe:

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13. Other comments or considerations that will help us in our review of your request:

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Signature of applicant: \_\_\_\_\_

Date: \_\_\_\_\_

We thank you for providing this information.  
Your request will be handled with respect and confidentiality