

Congregation B'nai Tikvah – Board of Directors Meeting
5 Dec. 2011

Board members attending: Gary Bergman, Aaron Rosloff, Gary Wesalo, Renee Juro, Marcie Kfare, David Cukor, Andy Ross, Linda Fellen, Ben Gottesman, Doug Smoller, Michael Weiss, Bill Greenberg, Rob Blackin, Wayne Gonchar, Bonnie Kudwit, Jeff Cadoff,

Also attending: Rabbi Wolkoff, Cantor Rockman, Sarah Schindler, Lynne Weiss-Marshall, Dave Offenber

The meeting was called to order by President Gary Bergman at 8:02 p.m.

The minutes of the November meeting were approved as submitted.

Rabbi Wolkoff described story of the rape of Dinah and the subsequent emotional response of Jacob's sons. Jacob's sons were ingenious in their ploy to make the men of Shechem circumcise themselves as a precondition to marriage of Dinah to the crown prince of Shechem. Jacob's sons used the incapacitation of the newly circumcised men as an opportunity to surprise and kill them. But their actions prompted condemnation from Jacob who pointed out they could no longer live there. The rabbi said this episode demonstrates how emotional responses can bring harm. Every group needs to weigh the tendency toward emotional responses against its longer-term aims. He said there is always a tendency to emotion but most of the time it is deliberation and a cool head that we need.

In the president's report, Bergman welcomed Jeff Cadoff as the new vice president of ways and means. Cadoff will be responsible for major fund-raising initiatives. Bergman also described plans for security cameras in the new wing and for the December congregational meeting. He said a new webmaster still is sought.

Bergman acknowledged the vice president reports sent previously by email (copies attached below). Among those was one from the financial secretary, Mark Kasdin, who couldn't attend this meeting. Bergman indicated a new formula is sought for the calculation of a statistic comparable to the "full dues paying equivalent" used in the past to indicate membership trends.

In the treasurer's report, Gary Wesalo said he has begun discussion with Bank of America toward creation of a more comprehensive financial statement. He also will inquire about the possibility of refinancing the congregation's mortgage and what advantages and disadvantages might there be. Another discussion ensued regarding the mortgage and what penalties might be required for pre-payment as well as what savings might accrue from lower mortgage rates.

Wesalo said at present the congregation's cash position is down slightly though there is no cause for alarm. He said revenue from categories such as catering and dues are ahead of budget while expenses so far have been largely as expected.

There some discussion regarding dues collections. The treasurer's report shows dues collections ahead of budget while the financial secretary's report shows large amounts still owing on dues.

Ruth Anne Koenick reported on the status of the proposed "endowment" project called Create a Jewish Legacy through the Jewish Federation. Training is pending. The next step will be to create the literature to advertise the program. Some questions were asked about the program fundamentals. Koenick said specifics will be addressed as the project proceeds.

Regarding the project to raise money for a new Torah scroll, several proposals have been submitted. Koenick said a process still must be initiated on the steps required to move forward.

For membership, Marcie Kfare reported new members seem to be happy with high holiday services and meeting congregants. Two new members joined just today.

For ways and means, Cadoff said Rob Blackin has agreed to chair the Casino Night fund-raiser on March 31. Help is sought for that event. The L'dor Vador concert with Craig Taubman was a success.

Dave Cukor reporting on administration informed the board of a crack in heating unit above sanctuary. That unit must be replaced. Three bids have been received, ranging from \$12,000 to \$30,000. More will be solicited. Until the replacement is made, the social hall heating unit will be utilized to the extent possible to warm the sanctuary.

Aaron Rosloff said the name "B'nai Tikvah Daytimers" has been selected to represent what had been the 50+ group. New programming is in planning.

Sarah Schindler said about 220 young people (plus 20 staff) attended the fall USY convention here. The event was a success.

The rabbi described planned adult education programs contemplating end of life issues such as wills, organ transplants and euthanasia as well as "junior congregation for adults."

Cantor Rockman praised the volunteers who helped make the L'dorVador concert a success and shared plans for the religious school Hanukah party on Dec. 21.

Ben Gottesman offered an update on the previous suggestion regarding a credit card billing option for payment of dues and other fees. He said more data and ideas are being compiled ahead of a more specific discussion and proposal in the future.

Several suggestions for the possible program were made, including:

- The need for clear parameters as well as clear communications on its implementation.
- The possibility of adding a direct bank transfer option to reduce the costs to the congregation.
- The potential to offset additional costs with more efficient collections.

Linda Fellen moved to adjourn. Koenick seconded.

President's Report

I'm pleased to welcome Jeff Cadoff who stepped up to be our VP of Ways & Means. Jeff had previously served as VP of School & Youth after serving on the board as Trustee.

When the new wing was built over six years ago, the original design called for security cameras to be located in the hallways. These were never implemented because of the cost involved. The cameras have recently become relatively cheap and I donated three of them, two of which are already installed, one in the gym and the other in the entrance hall of the Nursery wing. I plan to install the third one in the School hallway.

I'm sending out a letter on Wednesday to the congregation, as required by our constitution, to notify everyone of the Congregational meeting to be held Monday, December 19th. Please let your committee people know that they can send additional materials at no cost to be included in this mailing.

I want to publically apologize to Doug Smoller. Doug has been working hard to assist Jeff Cadoff with the publicity for this week's concert. And I was copied on an email from Cindy Gittleman that the concert is almost a week away. I took that as a request to get something out quick without thinking to check if someone was already working on it.

Having a President serving as Webmaster is as dangerous as a programmer with soldering iron or like a lawyer with a gun. I spent a lot of time documenting the job in hope I can find someone to take it over.

A few years ago I created a yahoo group called chairs@bnaitikvah.org. The intention at the time was to help resolve similar conflicts and help reduce duplicate efforts by various committees. It was never really used for that purpose and had evolved as a vehicle for use by the Hakol editor to send reminders for articles. I'd like to explore either revitalizing the group or create something in a newer technology, such as an internal facebook group page.

From Financial Secretary

Good morning,

I will be on vacation in South Florida for the next two weeks so I wanted to submit my report electronically prior to the Monday Board meeting. If you have any questions, please send them to me at eagles242@aol.com. I am foregoing my usual reference to "full dues paying equivalents" FDPE as the term is really meaningless in terms of our day to day operations. It's only useful during the annual budget process as we project income for the next fiscal year from the category of dues. I will be exploring other formulas to depict the financial makeup of the congregation. This will take a while to develop. My report is as follows :

MEMBER FAMILIES

As of 12/1/11 we have 391 member families

Included in our 391 "headcount" are :

27 new member families.....0 dues for 2011/12

6 professional staff memberships.....0 dues

1 lifetime member (Joan Shames)/founder of our nursery school.....0 dues per retirement agreement

1 free membership for couple married at B'nai Tikvah by Rabbi Wolkoff...(1st year free)

1 free membership to a very elderly disabled senior citizen

Total "free " memberships = 36.....or about 9% of our 391 member families

ASSOCIATE MEMBERS

Billed at \$180 annually (constitutes full dues for this category) : 5 members/currently spending more than 7 months per year in Florida or Arizona (They receive Hakol only)

This represents a little more than 1% of membership

SPECIAL FINANCIAL ARRANGEMENTS

Approximately 18% of our membership is on various degrees of dues "forgiveness" due to documented financial and/or physical hardships. I expect this figure to move to the 20- 21% level as the year progresses. Please note that we continue to handle these special situations effectively as other congregations in Middlesex, Mercer, Somerset and Monmouth County generally run about 24 to 28% in this special arrangement category

FULL DUES PAYING MEMBERS

242 Members.....about 62% of our members pay full dues in their respective categories

Full dues categories include :

Seniors at 60% full dues

Single seniors at 30%

Single member/non senior at 50%

Non Jewish spouse 50%

FYI..... 151 families or approximately 40% of member families are billed approximately \$2,400 per year..... We refer to this as "full dues" for this category

CASH FLOW

I am concerned with cash flow as I will highlight below. I really think that we need to reconsider Ben Gottesman's proposal that would require all members to have a credit card on file with our Administrator. We would seek an agreement for the member to authorize us to charge any balance that is more than 30 days past due.....Yes, I know that some will object.....Yes, I know that we could lose a few % in the transaction and I know that there are some security issues to resolve but we need to find a resolution to the "slow pay" process in order to maintain our ability to pay our professionals and continue to offer outstanding services. Here's the data :

\$17,000 still due from 8/1/billing

\$106,000 still due from 11/1/billing

\$87,000 still outstanding from previous year billings (mostly expansion pledges, building fund, gift cards/scrip etc)

If our members continue to "slow pay" it will affect our Treasurer's ability to address current financial obligations

Please note the following :

Approximately \$20,000 in "past due" involves non payment of religious school tuition by 45 families ! The religious school committee needs to develop a letter that indicates that children will not be allowed in the school (after the December break) unless the tuition is paid in full. We offer no tuition reduction programs. We do however allow folks to pay monthly if family cash flow is an issue.

PRE PAY

On the plus side of the ledger is that we have received approximately \$25,000 in pre payments of future invoices. This consists of folks who prepay dues etc. in order to have that contribution appear on their charitable contribution statement issued by BT annually . This of course can be used in filing individual returns..... This prepay category "distorts" the FDPE # thus another reason to develop an alternate formula.

As you can see.....There's a lot to digest.....I'll see you at next month's board meeting (1/1/12)

Respectfully submitted,

Mark B. Kasdin

From Vice President of Activities

Hello BOD Members:

I will try to be brief:

Adult Education: In December will be marketing new classes that will begin in January. The new curriculum for adults includes Beginner Talmud Study Group; What You Always Wanted to Know About the Saturday Morning Service but Were Afraid to Ask; a Yiddish Club and a Beginner Minyan Class. Meeting this Wednesday after minyan in library.

Bikur Cholim: This committee incredibly active. Hilary Friedman the Chair. Reach out in person or by phone to many congregants each week. Run errands, take members to doctor appointments, provide a good meal to families that are overwhelmed by the demands of a loved one's illness. Next meeting December 19th at 6:00 pm.

Social Action: Janice Baer the lead on collecting items for local families in need during the holidays. See Hakol and weekly emails.

2-G: This group is open to the entire community. Rabbi Wolkoff facilitates all meetings, which take place at CBT. Several of our members are from CBT, but many come from other synagogues. Presently tackling important issues related to our role in ensuring that the personal stories of the Holocaust live on through the direct descendants by working with the State Commission on Holocaust Education. Next meeting this Thursday after minyan in library.

Sincerely,

Mirah Becker

VP of Activities

Sent from my Verizon Wireless BlackBerry

Report from Administration:

Gas - small leak in new manifold fixed...defective part. A coupling on the roof was leaking replaced and fixed....all pipes on the roof should be replaced but like a rusty bridge if we scrap and repaint we can extend the lifetime....looking into someone to do that.

Sewage pumps - bathrooms are up and running and everything seems to be flowing right (haha)

Caterer - Decor committee approved Evan's choices for bar and floor in Kiddush room. Work to begin at caterers discretion.

Ritual - Still looking for someone to chair ritual committee. Going to split up some of the ritual chairs duties by having 2 sub committees. A kitchen committee for ritual events and an activities committee for ritual events. Hopefully this will help a new ritual leader not get overwhelmed

Cemetery - Busy month will try to schedule this month.

Decor - Working on getting estimates for the sanctuary redo....want to make a proposal by April to the board and would like work to begin in June with the goal of finishing by Sept for the holidays....I hope to have a new and updated looking sanctuary for next years High Holidays.

Youth Lounge - Painted, and new furniture. Still looking for the right carpet...wish I knew someone in the flooring business!

Shabbaton - As far as building issues everything went perfectly....our maintenance staff was excellent and with the help of the USY advisors the numerous set ups and break downs went smoothly and efficiently. Only one small incident, a couple Sat. afternoon were caught exiting a closet as they walked out right into Daisey (regional leader) poor timing for those teens. All doors that could be locked were during the dance and there were no incidents or issues...the teenagers were the best behaved group of 200 kids that I have ever seen, they were polite to everyone and respectful to our building.

Budget - Meeting was held and so far we seem ok. Some changes in figuring full dues paying ratio was discussed and we hope to have a more accurate picture in the future.

HVAC - The unit that heats the sanctuary has cracked and had to be shut off. I have received 3 bids 12,000, 16,250, and 30,000. In the next day or two a final decision has to be made and work needs to begin. In the interim we are turning the heat on in the social hall early on Fri and Sat and opening the curtain so the sanctuary is comfortable for Sabbath services. Were the money is coming from is a discussion that I would like to have this evening.

As always I am available for any questions or thoughts on how to make CBT run more efficiently

David Cukor

From Vice President, School and Youth

Nursery School

We just had our Barnes and Noble Book Fair yesterday. It was a joint effort with the Religious School.

We have conferences next week for all classes.

Coming up is the Chanukah performance on Wednesday, December 21st. The next day the Pre-K class is going to the Regency Jewish Heritage Nursing Home in Somerset to perform their Chanukah songs and give them artwork made especially for the residents.

Current enrollment is a total of 41 students (consistent with budget), broken down as follows :

The Pre-K class currently has 19 children, 14 in the 3's and 8 in the 2 ½'s.

There is an average of 13 children registered for enrichments each day and an average of 18 for lunch each day.

We don't have a My Kid & Me and Toddler Fun Class right now, but families are currently registering for January.

Registration for the 2012-2013 school and camp season start in January and February respectively.

Religious School:

A teaching assistant will begin working with the Hei students on Wednesday December 7th.

The Discipline code is being revised. Both changes are being undertaken due to disciplinary challenges in this class

R.S. is planning a trip to New York to see the Dead Sea Scrolls and Temple Emanuel on Sunday, March 11th.

The Barnes & Noble combined fundraiser was a success!

The Curriculum Committee continues its work to make changes for next year. The plan is to work on one or two classes at a time. Likewise we are moving forward on the Special Needs Program.

The Family Hannukah Party will be held on Wednesday, December 21st at 6:15 PM, and the school is collecting toiletries for a Mitzvah Project for the Hannukah season.

Current enrollment is 112 (2 greater than budgeted) broken down as follows:

Grade one-7

Grade two-14

Aleph- 11

Bet-7

Gimmel- 12

Dalet- 16

Hei - 14

Chai 8 - 12

Chai 9-10

Chai 10-3

Chai 11-6

YOUTH COMMITTEE:

After many years of exemplary service to the congregation, Dorothy Cohen has resigned as chair of the youth committee. Thank you for many wonderful years of service, Dot!

The committee is now in the capable hands of its new chair, Ruth Shindler. Ruth is an amazingly talented and energetic individual and we look forward to her guidance of the committee and the youth program.

It is no secret that the Fall Kinnus which we recently hosted for USY was a tremendous success from at least two view points. Our guests had a great time from all outward appearances and our own USY'ers, their parents, and their siblings were energized by the whole weekend event.

Many thanks to all of the volunteers who collaborated to pull off such an enormous project on relatively short notice.

COLLEGE CONNECTIONS:

Phyllis Safeer and her committee are working on sending out Chanukah packages to our out-of-town college students.

Respectfully submitted,

Jeff Schwartz

Vice President of School & Youth

From Vice President, Ways And Means

Report from Ways & Means:

Casino Nite: We have chairpeople in place for the event and have held several meetings over the past few weeks. The planning is proceeding apace. The committee is still looking for volunteers to help with planning, prize solicitation and event volunteers. Please contact Rob Blackin to volunteer! Thanks!!

Scrip: No report yet. Still too new, but I'll have an update for the January meeting.

Entertainment Books: Sales are wrapping up. I will have numbers for the January meeting.

Long Island City Comedy Nite: B'nai Tikvah has been offered a fundraising opportunity by a comedy club. We will receive \$6/ticket for anyone attending the 12/24 or 12/25 shows at the club as long as they enter the code BNAI when ordering tickets. All attendees using that code will also receive a \$3 discount on their tickets.