

# FINANCING JEWISH RELIGIOUS LIFE

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## Assessment Mechanisms for Support of Religious Life in the Biblical and Rabbinic Periods

Shared financial responsibility for communal religious needs dates back to the biblical period. The building and maintenance of sacred space and care of religious workers required resources in the form of construction materials, precision metals, foodstuffs and money. Different approaches emerged for the collection of these necessary resources. This chapter will explore varied biblical and rabbinic period approaches to communal support of religious needs, and communal life in general, with a special focus on the metrics employed to determine an individual's contribution.

### Biblical Period

The account of the construction of the tabernacle presents one example of communal support for religious infrastructure from the biblical period. Built as a symbol of God's constant presence during the period of wandering, the tabernacle came from voluntary contributions from the community.<sup>1</sup>

א<sup>א</sup> וַיְדַבֵּר יְהוָה, אֶל-מֹשֶׁה לֵאמֹר. ב<sup>ב</sup> דַּבֵּר אֶל-בְּנֵי יִשְׂרָאֵל, וְיִקְחוּ-לִי תְרוּמָה: מֵאֵת כָּל-אִישׁ אֲשֶׁר יִדְּוֹן לֹב, תִּקְחוּ אֶת-תְּרוּמָתִי. ג<sup>ג</sup> וְזֹאת, הַתְּרוּמָה, אֲשֶׁר תִּקְחוּ, מֵאֵתָם: דָּבָר וְסֵף, וְנִחְשֶׁת. ד<sup>ד</sup> וְחִלְתִּי וְאֶחָמֵן וְתִמְלֵית שָׁנִי, וְשֵׁשׁ וְעִזִּים. ה<sup>ה</sup> וְעֵרַת אֵילִם מִבְּמִים וְעֵרַת חֲחִשִּׁים, וְעִזֵּי שְׂטִים. ו<sup>ו</sup> עֲמֹן, לְמָאֵר; מִשְׁמִים לְעֹמֶן הַמִּשְׁחָה, וְלִקְטֹרֶת חֲחִשִּׁים. ז<sup>ז</sup> אֲבִי-שֹׁהַם, וְאֲבִי מֵלֵאִים, לְאַפֹּד, וְלַחֹשֶׁן. ח<sup>ח</sup> וְעָשׂוּ לִי, מִקֹּדֶשׁ; וְשָׁכַנְתִּי, בְּתוֹכָם.

<sup>1</sup> And the Eternal spoke to Moses, saying: <sup>2</sup> 'Speak to the children of Israel, that they shall bring me gifts; you shall accept gifts from every man whose heart so moves him. <sup>3</sup> And these are the gifts which you shall accept of them: gold, and silver, and brass; <sup>4</sup> and blue, and purple, and scarlet, and fine linen, and goats' hair; <sup>5</sup> and rams' skins dyed red, and sealskins, and acacia-wood; <sup>6</sup> oil for the light, spices for the anointing oil, and for the sweet incense; <sup>7</sup> onyx stones, and stones to be set, for the ephod, and for the breastplate. <sup>8</sup> And let them make Me a sanctuary, that I may dwell among them.

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<sup>1</sup> Exodus 25:1-8.

The construction of the tabernacle was funded in part by an outpouring of generosity from all corners of the community.<sup>2</sup> Internal motivation likely made these contributions both a demonstration of fidelity to God and a symbol of collective responsibility for the communal religious experience. The text explains that the people's gifts would enable them to create a physical place for the divine within the community. Alternatively, one might conclude that community members were prompted to contribute toward the cost of the sanctuary based on the promise of God's presence and protection. Even though the idea of supporting construction of the tabernacle in an effort to create a dwelling place for God among the people is explicitly stated, it is perhaps more likely that the ultimate promise of divine protection and favor sparked the motivation for funding religious life during the biblical period and beyond.

The description of God's instructions to Moses for the building of the tabernacle also includes a list of materials needed for the construction process. Presented in descending order of value, the list provides a hierarchy of giving within specific categories. The requested metals descend in value, beginning with gold and continuing with silver and copper. The order of the dyed yarns also reflects their relative value.<sup>3</sup> The sequencing defines different levels of giving for the people and highlights the items of greatest value, which would presumably yield greatest divine favor.

The giving model described seems to most closely resemble a free will system akin to contemporary philanthropy, but the text uses the Hebrew term “תְּרוּמָה”<sup>4</sup>, placing the system within a category of sacred gifts to God that are set apart for dedication. God

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<sup>2</sup> Exodus 35:20-29.

<sup>3</sup> Nahum M. Sarna, *The JPS Torah Commentary: Exodus* (Philadelphia: The Jewish Publication Society, 1991), 157.

explains to Aaron that both the “תְּרִימוֹ” and the “תְּנוּפֹת” are designated for Aaron’s family. The latter gifts were brought to the sanctuary and dedicated before God, meaning in the sanctuary, while “תְּרִימוֹ” were not dedicated before God but only to God.<sup>4</sup>

The concept of תְּרִימוֹ also links these giving systems with other methods used to support religious life in biblical Israel, including both the tithing and half-shekel poll tax for care of the sanctuary.<sup>5</sup>

At that time, tithing was a well known practice throughout the ancient world. A number of different tithing laws appear within the Torah, though it is difficult to ascertain with any measure of certainty the specific system of tithing that was used in the biblical period. Biblical accounts differ on what was subject to the tithe as well as whether the tithe benefited the sanctuary priests, Levites or Israelite owners.<sup>6</sup> Three separate accounts exist in Numbers, Deuteronomy and Leviticus. While the rabbis attempt to explain how these divergent biblical accounts combine to form a unified system, critical scholars generally conclude that these models were not originally part of the same system.<sup>7</sup>

The rabbis later took the disparate tithes described in the Torah and formed them into a unified system of three tithes, in which only the first contribution seems to directly support religious life. This so called “first tithe” supported the service of the Levites.<sup>8</sup> While the Torah only classifies the tithes described in Deuteronomy as mandatory, some scholars argue that the tithe for the Levite was also a mandatory mechanism of religious

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<sup>4</sup> Numbers 18:11.

<sup>5</sup> Jacob Milgrom, *The JPS Torah Commentary: Numbers* (Philadelphia: The Jewish Publication Society, 2003), 426-7.

<sup>6</sup> Milgrom, *The JPS Torah Commentary: Numbers*, 435.

<sup>7</sup> Jeffrey H. Tigay, *The JPS Torah Commentary: Deuteronomy* (Philadelphia: The Jewish Publication Society, 2003), 141-2.

<sup>8</sup> Numbers 18:21-32.

support. Jacob Milgrom asserts that the use of the verb **תָּקַח**, meaning take, suggests that the Levite whom the tax supported did not rely on the landowners to sustain him voluntarily. Moreover, Milgrom further argues that since the “first tithe” was the only form of support for the Levites’ work in the sanctuary, they could not rely on charity alone to fund their activities, especially since the *kohanim* were also supported by mandatory contributions.<sup>9</sup> Finally, he asserts, based on Babylonian sources, that as soon as the central government was established, an annual temple tithe was created.<sup>10</sup>

Scholarly disagreement notwithstanding, by Second Temple times, tithes to support the Temple and clergy seemed to be obligatory.<sup>11</sup> Malachi’s demand “that the people bring the full tithe so that there may be food in the sanctuary” suggests that the tithe became an indispensable source of financial support for the Temple and its personnel during the Second Temple period.<sup>12</sup>

The Torah describes other mechanisms that helped ensure the financial viability of religious life. Another form of **מָה** was the compulsory poll tax paid by all adult males, which supported religious life as well as the construction of the tabernacle.<sup>13</sup>

**וַיֹּאמֶר יְהוָה, אֶל-מֹשֶׁה לֵאמֹר. “כִּי תִשָּׂא אֶת-רֹאשׁ בְּנֵי-יִשְׂרָאֵל, לִפְדֹּתָם, וְתָנוּ אִישׁ פָּדָת נַפְשׁוֹ לַיהוָה, בְּפָקֶד אֹתָם; וְלֹא-יִהְיֶה בָּהֶם גֵּחַף, בְּפָקֶד אֹתָם. “זֶה יִתְּנוּ, כָּל-הָעָבֵר עַל-הַפְּקֻדִים-מִחֲצִית תִּשְׁקֹל, מִשְׁקַל הַקֹּדֶשׁ: עֶשְׂרִים גֵּרָה, תִּשְׁקֹל-מִחֲצִית תִּשְׁקֹל, תְּרֹמֶה לַיהוָה. “כֹּל, הָעָבֵר עַל-הַפְּקֻדִים, מִבְּנֵי עֶשְׂרִים שָׁנָה, וְעַל-הַתֵּן, תְּרֹמֶת יִהְיֶה. “וְהָעֹשִׂיר לֹא-יִתֶּנָּה, וְחֵל לֹא יִמְעִיט, מִמִּחֲצִית, תִּשְׁקֹל-לָתֵת אֶת-תְּרֹמֶת יִהְיֶה, לָעָר עַל-נַפְשָׁתָם. “וְלִקְחַת אֶת-עֶשֶׂף הַפְּרִים, מֵאֵת בְּנֵי יִשְׂרָאֵל, וְחֵדָת אוֹת, עַל-עֲבֹת אֵהָל וּמִגֹּד; וְהָהָ לַבְּנֵי יִשְׂרָאֵל לְכָרוֹן לַבְּנֵי יִהְיֶה, לָעָר עַל-נַפְשָׁתָם.”**

<sup>9</sup> Numbers 18:11.

<sup>10</sup> Milgrom, *The JPS Torah Commentary: Numbers*, 433.

<sup>11</sup> Nehemiah 13:10-12.

<sup>12</sup> Malachi 3:10.

<sup>13</sup> Exodus 30:11-16.

<sup>11</sup> The Eternal spoke to Moses, saying: <sup>12</sup> When you take a census of the Israelite people according to their enrollment, each shall pay the Eternal a ransom for himself on being enrolled, that no plague may come upon them through their being enrolled. <sup>13</sup> This is what everyone who is entered in the records shall pay: a half-shekel by the sanctuary weight—twenty gerahs to the shekel—a half-shekel as an offering to the Lord. <sup>14</sup> Everyone who is entered in the records, from the age of twenty years up, shall give the Lord's offering: <sup>15</sup> the rich shall not pay more and the poor shall not pay less than half a shekel when giving the Lord's offering as expiation for your persons. <sup>16</sup> You shall take the expiation money from the Israelites and assign it to the service of the Tent of Meeting; it shall serve the Israelites as a reminder before the Lord, as expiation for your persons.

The system makes no distinction based on wealth, but rather presents a uniform, compulsory model for the funding of religious life. The collected half-shekel measurements of gold and silver were cast into parts and ritual items for the sanctuary. The funds also went to support the maintenance of worship in the tabernacle.<sup>14</sup> Like the description of the construction of the tabernacle from Exodus 25, this account explicitly makes a connection between support of religious life and divine protection. The text states that community members would be protected from plague by giving the half-shekel, suggesting that the opportunity to prevent illness was the primary motivation of community members in making their personal contributions. In later times, this compulsory tax was interpreted as a precedent for an annual half-shekel tax to support the Temple. Nehemiah describes an annual tax of one third of a shekel to support the Temple.<sup>15</sup> Josephus describes an annual half-shekel tax from the diaspora, which was then sent to Jerusalem.<sup>16</sup>

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<sup>14</sup> Sarna, *The JPS Torah Commentary: Exodus*, 195-6.

<sup>15</sup> Nehemiah 10:33-4.

<sup>16</sup> Antiquities of the Jews, XVIII 9:1.



Based on the texts discussed, the existence of communal financial support for religious life during the biblical period seems clear. Collectively, the texts describe a system that required financial participation by all community members.

While the discussion here offers an overview of communal financial support for religious life in biblical times, it appears that the contributions of community members were motivated by their desire to please God, gain them favor, and provide them with divine protection. During this period, support of religious life was also framed, in part, as a form of divine service. More than simply a financial transaction between community members and the religious leadership, the system provides the community with an additional means of serving God. Supporting religious life elevates what would otherwise be a financial matter into the sphere of holiness and service.

### **Talmudic Period**

During the Rabbinic period, Jewish communities continued to debate the appropriate assessment mechanism to support communal religious needs. The Talmud furthers the conversation about the preferred system for communal taxation through a discussion of the assessment system to apportion the cost for the construction of a protective wall among the residents of a city.<sup>17</sup>

בעא מיניה רבי אלעזר מרבי יוחנן: כשהן גובין, לפי נפשות גובין, או דילמא לפי שבח ממון גובין? אמר ליה: לפי ממון גובין, ואלעזר בני, קבע בה מסמרות. איכא דאמרי, בעא מיניה רבי אלעזר מרבי יוחנן: כשהן גובין, לפי קירוב בתים הן גובין, או דילמא לפי ממון גובין? אמר ליה: לפי קירוב בתים הן גובין, ואלעזר בני, קבע בה מסמרות.

Rabbi Eleazar asked Rabbi Yohanan: When the obligation [of each resident] is assessed, is it assessed per capita or in accordance with wealth? He replied: According to wealth; and Eleazar my son, affix [this teaching] with nails. Others say [the exchange was as follows]: Rabbi

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<sup>17</sup> Bava Batra 7b.

Eleazar asked Rabbi Yohanan: When [each resident] is assessed, is it assessed according to proximity [to the perimeter of the town]? He replied: According to proximity; and Eleazar my son, affix [this teaching] with nails.

This passage provides insight into the rabbinic approach to funding religious needs. The position that contributions should be made “לפי ממון,” according to financial means, states that those of greater means should contribute to the public welfare proportionately to their wealth. This approach contrasts to the principle of “לפי נפשו,” a per capita tax, similar to the biblical half-shekel concept. This dichotomy of a progressive assessment in accordance with one’s wealth and uniform assessment, regardless of other factors, remains an issue of debate for later authorities.

The Talmud introduces the additional idea that a community should include an evaluation of individual benefit in assessing the contribution amount. A person living closer to the perimeter of the town would be in greater danger of being robbed or attacked. Consequently, he would gain greater benefit from the construction of a wall around the town and should contribute more. The second account of the exchange between Rabbi Eleazar and Rabbi Yohanan above suggests that benefit received should be the determining factor in an individual’s tax assessment. However, the Tosafists explain that proximity should be a secondary assessment metric and financial means the primary metric. In the wall example, a rich person living on the outskirts of town would pay more than a similarly affluent person living in the center of town.<sup>18</sup>

In both cases the Talmud argues for a nuanced approach in determining individual assessments. This presents the potential for interpretation and flexibility when determining a specific individual’s financial responsibility to the community. Heavy

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<sup>18</sup> Tosafot on Bava Batra 7b.

reliance on subjective assessment increases the potential for abuse, potentially explaining Rabbi Yohanan's instruction to Rabbi Eleazar in both accounts that he should maintain a strict fidelity to the core principles outlined and not waiver on any account.

A discussion in *Bava Kamma* further illuminates the Talmud's approach to tax assessment on the basis of personal benefit.<sup>19</sup>

ת"ר שיירא שהיתה מהלכת במדבר ועמד עליה גייס לטורפה מחשבין לפי  
ממון ואין מחשבין לפי נפשות ואם שכרו תייר ההולך לפניהם מחשבין  
אף לפי נפשות ולא ישנו ממנהג החמרין

Our Rabbis taught: If a caravan was travelling through the wilderness and a band of robbers threatened to plunder it, the contribution to be paid by each [for buying them off] will be apportioned in accordance with his possessions [in the caravan,] but not in accordance with the number of persons there. But if they hire a guide to go in front of them, the calculation will have to be made also according to the number of souls in the caravan, though they have no right to deviate from the general custom of the ass-drivers.

This *baraita* teaches that individual benefit should be taken into account only when a reasonable assessment can be made about the relative benefit for the individual. The text provides two instructive examples. In the first case, the robbers threaten to plunder the caravan, which poses a risk to property. The text instructs that the ransom be paid in accordance with the potential loss to each traveler. Those traveling with more valuables on the caravan have more to lose and should therefore pay a greater share of the robber's extortion. The second example addresses a different assessment if the group has hired a guide. A guide would presumably guard against a different category of risk, such as wild animals or a sinkhole. These risks are primarily to the lives of the travelers, so the responsibility for protection is shared equally among them.

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<sup>19</sup> Bava Kamma 116b.

Talmudic scholars sought to create a system, or economic model, in which all community members assumed their share of the financial responsibility for communal life. The system described in the Talmud, offers a framework for a conversation about individual financial responsibility for communal needs. This same conversation continues with successive generations.

### **Post-Talmudic Period**

In the tenth century C.E., rabbinic authorities more thoroughly developed the field of Jewish tax law. Two major factors promoted this development, one within the Jewish community and one in society at large. Internally, the Jewish community evolved, both in terms of power and standing, into the primary provider of governmental, educational, judicial and social services to the community. This increased the scope of authority and therefore required a more developed system to finance these new communal functions. Externally, non-Jewish rulers in Christian Europe imposed significant taxes on the Jewish community, known as “toleration money”, for permission for Jews to live in a given geographic territory. Payment of the taxes required communities to develop a procurement system for the necessary funds.<sup>20</sup>

Dating to the biblical period, the Jewish community had long been required to pay taxes to foreign sovereigns. The heavy size of these taxes combined with the demands of providing a broader range of internal communal services compelled the Jewish community to develop a more comprehensive approach to communal finance, including ongoing support for religious needs. Communal leaders turned to relevant Talmudic legal principles for guidance, focusing on parallels between the legal relationship of

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<sup>20</sup> Menachem Elon, *Jewish Law: History, Sources, Principles* (Philadelphia: The Jewish Publication Society, 1994), 745.

community members and the legal principles governing the external partnerships. Nonetheless, these precedents proved insufficient in negotiating the new and more complex landscape.<sup>21</sup> The inability to reach resolution may be reflective of the sensitive nature of economic issues.

Debate between the principles of assessment of “לפי ממון,” assessment according to financial means, and “נפשו לפי,” uniform contribution, continued through the post-Talmudic period. The statements of Joseph Caro and Moses Isserles in the *Shulchan Aruch* and Isserles’s accompanying gloss illustrate how different communities continued to utilize varied approaches with neither system gaining supremacy.<sup>22</sup>

שכר ש"צ פורעים מקופת הקהל, אע"פ שהש"צ מוציא הדל כעשיר, מכל מקום אין יד  
העני משגת כעשיר

Remuneration for the communal prayer leader should come from the communal fund. Even though the communal prayer leader serves the poor and rich alike, in all places a poor person is not able to contribute like a rich person.

Joseph Caro recognized that while community members may benefit equally from communal religious services, the inequality in society necessitates greater contributions by the wealthy. Debate continued without resolution, as illustrated by the comments of Moses Isserles regarding the communities of Ashkenaz.<sup>23</sup>

ויש אומרים שגובין חצי לפי ממון וחצי לפי הנפשות. וכן הוא מנהג הקהילות.

There are some [authorities] who say that one should collect part proportion to wealth and part according to the number of people. This is the custom of the communities.

Rather than engage in an argument over different ideological perspectives, Isserles appears to accept the validity of varied views. Caro’s position, which

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<sup>21</sup> *Ibid*, 745-6.

<sup>22</sup> *Shulchan Aruch*, Orach Chayim 53:23.

<sup>23</sup> Isserles on *Shulchan Aruch*, Orach Chayim 53:23.

echoes the stance taken by Rabbi Yohanan in the Talmud, may well have been the preferred approach, but other societal and economic forces left the issue unresolved.

The ongoing debate enabled communities to exercise greater autonomy in determining their assessment mechanisms. In the 13<sup>th</sup> century rabbinic sources from both Ashkenaz and the Iberian Peninsula affirmed that local practice prevailed as the dominant system for determining a community member's financial obligation. Rashba, Rabbi Shlomo ibn Aderet, explained that communities in the Iberian Peninsula established their own system for communal tax through communal enactment in an effort to support a full range of internal social functions and the religious needs of the community.<sup>24</sup>

דיני המס בכל מקום אין יסודתן בהררי קודש התלמוד, ובכל מקום ומקום תמצא בו דינים מחולפים על פי הנהוג והסכמת גדוליהם אשר גבלו ראשונים, ורשאין הן בני העיר לעשות תקנות קבועות ומנהגים ידועים כפי מה שירצו שלא על פי ההלכה, שזה דבר שבממון.

Nowhere is law based on the Talmud, and in every place you will find laws that vary according to custom [and] according to enactment of leading authorities who earlier established the framework. The townspeople may enact fixed enactments and establish well-known practices, as they see fit, which do not accord with the *halakhah*, as this is a monetary matter.

Just as Rashba dismissed the Talmud's legal authority over economic matters in favor of a system of communal assessment, Rabbi Meir ben Barukh, the Maharam of Rothenberg, depicts a similar approach to communal assessment in Ashkenaz.<sup>25</sup>

ענייני מס אינם תלויים לא בסברא ולא בגמרא, אך [כפי] מנהג המדינה.

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<sup>24</sup> Responsa of the Rashba 4:260.

<sup>25</sup> Responsa of the Maharam of Rothenberg #106.

Tax matters depend neither on the reason nor on the law set forth in the Talmud, but on the custom of the locality.

This shift from a more centralized system to greater communal autonomy reflects the broader power realignment in the post-Talmudic period, marked by the decline of the Gaonate's central power in Babylonia and the emergence of other Jewish power centers throughout Europe. The move also reflects a reality that the taxation system described in the Talmud provided insufficient guidance in the new social and political environment. Ultimately, communities relied on a system of communal ordinances, *Takkanot ha-Kaohal*, to determine a community member's financial obligation and other financial matters.

The self-governing power over the economic relationship between community members and the community was not new. The *Tosefta* recounts that communities were empowered to compel community members to make financial contribution for religious needs.<sup>26</sup>

כופין בני העיר זה את זה לבנות להן בית הכנסת ולקנות להן ספר תורה ונביאים.

The people of a city may force each other to build a *beit haknesset* and to purchase a Torah scroll and Prophets.

A millennium later, in the *Mishneh Torah*, Maimonides reinforces communal jurisdiction over economic matters.<sup>27</sup>

כופין בני העיר זה את זה לעשות חומה דלתים ובריח לעיר ולבנות להן בית הכנסת ולקנות ס"ת ונביאים וכתובים כדי שיקרא בהן כל מי שירצה לקרות מן הצבור.

The people of a city may force each other to build a wall, doors and a bolt for the city, and to build a synagogue, and to purchase a Torah scroll, Prophets and Writings, from which anyone from the community who wishes to read will be able to read.

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<sup>26</sup> Tosefta, Bava Metzia 11:23.

<sup>27</sup> Rambam, Mishneh Torah, Hilchot Shecheinim 6:1.

The tradition of communal autonomy over financial matters recognizes the need for a community to develop their own funding mechanism in line with their individual economic and social realities.

Two new systems for funding religious life emerged during the middle ages that eventually formed the basis of synagogue funding through the 19<sup>th</sup> century. The first new system involved the allocation of seats in the synagogue. In the earliest synagogues worshippers either stood wherever there was room or sat on the floor. Archeological excavations have unearthed some seats that they believe were reserved for community leaders and other dignitaries. Later synagogues, including the second temple period Great Synagogue of Alexandria, allocated seats by profession to enable travelers to find fellow craftsman.<sup>28</sup> Subsequent communities utilized the rabbinic system of *chazakah* for synagogue seating. Under this model, community members retained a hold of seats that could be inherited by successive generations.

Over time, *chazakah* lost strength as both government policy and new economic opportunity spurred Jewish migration during the Late Middle Ages.

As Jews moved, Shlomo Zev Pick argues, communities needed to determine how to deal with newcomers who needed a place to sit in the synagogue and how to allocate seats abandoned by former community members or those away on business for extended periods. The contemporaneous decline of the *chazakah* seating system and the emergence of the sale of seats may suggest that communities saw this new system as a remedy to the

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<sup>28</sup> Jonathan D. Sarna, "Seating and the American Synagogue," in *Belief and Behavior: Essays in the New Religious History*, ed. Philip R. Vandermeer and Robert P. Swierenga (New Brunswick, NJ: Rutgers University Press, 1991), 191.



system of *chazakah*, which no longer worked adequately.<sup>29</sup> An entry attributed to Mordecai Yoffe in the Magen David commentary on the *Shulchan Aruch's* discussion on synagogue design illustrates how widespread the practice of selling seats had become by the 16<sup>th</sup> century.<sup>30</sup>

ועכשיו אין ענין לסדר זה כי קונין המקומות מ"מ.

Now this arrangement is not applicable because seats are purchased in all places.

The system of using the sale or lease of seats to fund synagogue operations continued well into the 19<sup>th</sup> century. Interestingly, centuries later, in 1903 a lack of seating prompted Temple Beth El in Detroit to alter their system from assigned seating to open seating, which will be discussed further in the following chapter.

The second system for funding religious life that emerged in the post-Talmudic period was the sale of Torah honors. This approach became common throughout much of the world and continues through the present time in some communities. One of the earliest responsa on the practice comes from the 15<sup>th</sup> century Italian rabbi, Joseph Colon. Colon was asked about the custom of selling the first *aliyah* on Simchat Torah in exchange for paying for the synagogue lights, as this *aliyah* is typically reserved for a *kohein*.<sup>31</sup>

בכל מקומות מושבותיהם שבשבת בראשית אחד מן הקהל מתנדב מעות לצורך מאור בית הכנסת כדי שיקרא ראשון בהתחלת התורה וגם נהגו שאם יש שם כהן שהוא קונה אותה מצוה או מוחל על כבודו ויוצא מב"ה ועתה אירע שלא רצה הכהן לקנות המצוה בשום צד וגם לא לצאת ולא עוד אלא שלא רצה ללכת לבית הכנסת אחרת אשר שם לא הוי נוהגים המנהג הזה והיו הקהל מאותו ב"ה מתרצים שיהיה הוא קורא ראשון כדינו ולזה הסכימו בני קהלכם להכריחו שלא יכנס בב"ה שלהם ששם

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<sup>29</sup> Shlomo H. Pick, "The Synagogues of Marseille and Their Customs in the High Middle Ages," *Pe'amim* 110 (5767): 85-114.

<sup>30</sup> Magen David on Shulchan Aruch, Orach Chayim 150.

<sup>31</sup> Joseph Colon, Shealot U'tshevot, no. 9; Judson 93.

היו נוהגים אותו המנהג הזה הנז' כדי שלא יתבטל כבוד התורה ומנהג אבותיהם אשר בידם וכן עשו והכריחוהו ע"י שלטון העיר.

...in all of their communities that on *Shabbat Bereshit* one member of the community pays for the lights of the synagogue in order to be called up first to the Torah. The custom is for a *kohein* to pay for his mitzvah or he can release his honor and leave the synagogue. It once happened though that a *kohein* did not want to buy this mitzvah and also did not want to leave the synagogue, even to go to another synagogue that did not have this practice [of paying for the honor, thus the *kohein* could be given his *aliyah*]. . . . The congregation agreed to bar him [the *kohein*] from the synagogue so that he will not enter the synagogue and they can follow the custom [of paying for the first *aliyah*]; by this the congregation will not diminish the honor of the Torah, nor the custom of our fathers. And so they did, and they compelled him by the city police to be out of the synagogue.

Both the responsa and the practice described are fascinating for a number of reasons, not the least of which is the use of municipal authorities to expel someone from the synagogue. The origins of the practice of selling Torah honors to generate revenue and how it expanded from Ashkenaz to the rest of the Jewish world remain unknown. However, the responsa suggests that it was widespread, although not universal, since Colon suggest the *kohein* had the option of going to another synagogue that had a different practice. The 20th century scholar Ismar Elbogen seems to suggest the practice was acculturated from the host culture during the Middle Ages, “these auctions did not occur everywhere, and have nothing to do with Judaism; thus, they do not demonstrate the capitalist spirit of the Jewish religion...” Elbogen cannot hide his disdain for the practice since, as he notes, “this paying for ritual functions was bound to lead to undesirable consequences, especially since for a time, they were even sold at public auction to the highest bidder.”<sup>32</sup>

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<sup>32</sup> Ismar Elbogen, *Jewish Liturgy* (Philadelphia: Jewish Publication Society, 1993), 142, 424.

On a practical level, a community might desire such a practice that meets both the community's need for funds and community members' desire for recognition of their synagogue financial support. In addition, exchanging a special honor for a variable cost helps insulate the community from price fluctuations, a helpful, if not central financial approach.

The shift away from honoring members of the priestly class with the first *aliyah* in favor of financial interests can also be viewed as demonstrating a lack of respect for the Torah and Jewish tradition, as Elbogen asserts. Colon, or the Maharik as he was also known, likely recognized this critique and appears to defend the practice as a way of honoring the Torah. He also uses historical precedent to support the practice, calling it *minhag avoteinu*, a custom of our ancestors. The Maharik's emphasis on the idea of paying for Torah honors as an old custom is particularly interesting given that, in all likelihood, the practice was relatively new.

The desire to root the sale of Torah in Jewish tradition may reflect the financial success of the practice and a desire to enshrine it for ongoing use. Leaders needed to find balance between community members preference for a system rooted in tradition with a viable and sustainable financial model.

## **Conclusion**

The ongoing attempt to create a viable financial model that remains true to Jewish traditions will become a hallmark for synagogue funding. During the biblical period, religious life was funded within a theological framework. Community members gave gifts to God, which, in turn, provided for the needs of the Temple and religious workers. With the destruction of the temple, rabbinic authorities sought to transform the biblical

theological approach in which an individual gave according to their blessing as an expression of gratitude or to seek divine favor. This resulted in a workable legal system that ensured shared responsibility for communal needs based on both individual means and derived individual benefit. As debate over the preferred mechanism for funding religious life continued without resolution, communal autonomy prevailed as communities sought funding mechanisms that conformed to their economic and social realities. While values played a role, and religious authorities sought to root these new mechanisms in Jewish tradition, the ultimate test of a system rested in its ability to generate necessary funds. These systems continued well into the modern period and provided necessary financial support for early Jewish communities in the United States.

## **The Development of Synagogue Financing in America**

Throughout Jewish history, communities adopted different approaches to ensure financial sustainability in keeping with communal realities and the host society. By the 19<sup>th</sup> century, Jewish communities in parts of Western Europe, including those areas from which some of the first American Jews would hail, often modeled governance based on the system in their host country. Many functioned with a substantial degree of autonomy guided by a central leadership body that was responsible for communal organization. In England for example, a chief rabbi, modeled after the Archbishop of Canterbury, oversaw Jewish life along with a Board of Deputies. In France, Jewish leadership rested in central and regional consistories empowered by the government and modeled on their Protestant counterparts. The committees of rabbis and laypeople in France held a monopoly on power, including the ability to levy dues, because public worship was forbidden without their approval.<sup>33</sup>

Like Jewish communities in France and England, the new Jewish community in the United States developed a uniquely American system of governance. From the outset, American synagogues were shaped by the culture and values of their new home, reflecting the American spirit of innovation as well as an ethos of democracy, fairness, and equality. This chapter will trace the evolution of synagogue funding in America.<sup>34</sup>

Shearith Israel, consecrated in 1730 on Mill Street in New York, is the first synagogue built in what would become the United States. Until 1728 the congregation relied solely on voluntary contributions and money raised from the sale of Torah and

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<sup>33</sup> Jonathan D. Sarna, *American Judaism: A History* (New Haven: Yale University Press, 2004), 57.

<sup>34</sup> Hyman B. Grinstein, *The Rise of the Jewish Community of New York 1654-1860* (Philadelphia: Jewish Publication Society, 1945), 39.

other ritual honors. The voluntary system was abandoned out of necessity and the congregation began to fund the majority of its operations by assigning seats to its members, with each seat carrying a specific levy. Necessity frequently promoted such changes in synagogue funding models through American Jewish History, often trumping ideological or other motivations.

This new model paralleled the system employed by many churches as well as Bevis Marks, the Sephardic synagogue in London. Minutes from 1750 recount that the congregation agreed “to appoint our proper persons to rate the seats for the year and appoint each person a proper place for which seat he shall now pay to the present parnas [president] the sum annexed to his seat.”<sup>35</sup> The system resulted in the highest assessments for Jacob Franks and Mordecai Gomez, wealthy Jews of New York, each of whom paid fourteen pounds and received the best seats. The less affluent naturally paid a smaller levy and sat further from the ark. David Hays, who paid only one pound, received what was presumably the worst seat.<sup>36</sup>

Jonathan Sarna describes the practice: “most town churches assigned a ‘proper’ place to every member of the community based on complicated, controversial, and at times capricious sets of standards that predictably aroused no end of squabbling.” The squabbling appears to have less to do with the system as a whole than with how the seating committee allocated seats. Congregants were happy if as they received a good seat; ill will emerged when they were allocated a less desirable seat.

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<sup>35</sup> Jonathan D. Sarna, “Seating and the American Synagogue,” in *Belief and Behavior: Essays in the New Religious History*, ed. Philip R. Vandermeer and Robert P. Swierenga (New Brunswick, NJ: Rutgers University Press, 1991), 191.

<sup>36</sup> Grinstein, 479

Shearith Israel struggled through the eighteenth century in search of a model that ensured their operational financial resources. They experimented with various methods including fixed dues, wealth-based assessment and even tried selling each seat twice. With time, as the American fervor for democracy became louder, Shearith Israel, like many other houses of worship, could not escape democratic pressure.<sup>37</sup>

In its 1805 constitution, the congregation “permanently” moved to a system of pew rental, stating “no poll or income tax” shall ever be assessed on the members of the congregation.<sup>38</sup> The move to pew rental was simultaneously taking hold in churches as well. In keeping with the American desire for egalitarianism, pew rental opened up seating equally to all who could pay. While wealth-based stratification continued, the system of pew rental appeared in line with the great American meritocracy since it opened up the best pews to anyone willing to pay not just the most congregational elite. Under the pew rental system congregational leaders set different values for various categories of seats and then rented them to members of the congregations on a first come, first served basis. At Congregation Mikvah Israel in Philadelphia, seats in the men’s section were divided into five categories, fittingly termed “classes.” In 1851 a three-year seat lease either cost one-hundred, sixty, forty, thirty or twenty-five dollars depending on the class, with additional annual assessments of fourteen, nine, seven, four or three dollars, respectively. Seats that were not leased for a full three year term could be rented annually for twenty, twelve, nine, six or five dollars, again based on the class. The congregation also reserved a separate section in the rear of the synagogue in which seats were not leased or rented, but rather open for guests and the poor. The women’s gallery

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<sup>37</sup> Sarna, “Seating and the American Synagogue,” 191-2.

<sup>38</sup> Grinstein, 480

was divided into three sections in which seats were leased for a three year term at sixty, thirty or twenty dollars, with additional annual assessments of eight, four or three dollars. As in the men's section, leftover seats in the women's section were rented on an annual basis for ten, six or four dollars.<sup>39</sup>

Temple Emanu-El of the City of New York used a different system to monetize seating. It auctioned off seats in perpetuity enabling the synagogue to raise significant sums to cover construction expenses. In 1854, when the congregation moved into its new building on Twelfth Street, the pews sold for between one-hundred and fifty and four-hundred and fifty dollars, yielding a total of \$31,000. Those who did not purchase seats outright could still rent them on an annual basis. Fast forward fourteen years to 1868 when the congregation moved to Fifth Avenue and 43<sup>rd</sup> Street, and the seat auction generated \$708,575, nearly \$86,000 more than what was necessary for the purchase of land and construction of the new building.<sup>40</sup>

Many of the congregations that funded a majority of their operations through pew rentals also relied on income from the sale of Torah honors to augment those funds. As noted in the previous chapter, the sale of *aliyot* and other Torah honors was a common practice beginning in the Middle Ages. In areas of Ashkenaz the sale of Torah honors was so common the Maharik called the practice *minhag avoteinu*, a custom of our ancestors. The practice persisted in nineteenth century American synagogues. Given the voluntary nature of the contributions, however, it was impossible to know how much each honor would fetch at auction. This unpredictability made congregational budgeting

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<sup>39</sup> Sarna, "Seating and the American Synagogue," 192.

<sup>40</sup> Leon Jick, *The Americanization of the Synagogue, 1820–1870* (Hanover, NH: Brandeis University Press, 1976), 179; Grinstein 482; Sarna, "Seating and the American Synagogue," 193.



difficult. Shearith Israel in New York addressed this problem in 1805 when they set the payment for an *aliyah* at two shillings, thus removing uncertainty and enabling the congregation to budget appropriately.<sup>41</sup>

While systems of pew leases or sales and the sale of Torah honors provided the majority of synagogue revenue during this period, congregations also received some limited additional income from other sources, such as fees for marriage or burial, fines for policy infractions, education tuition and membership admission fees.<sup>42</sup> For example, as early as 1813, Congregation Mikvah Israel in Philadelphia required prospective members to pay a five dollar admittance fee before being eligible for membership. In 1823 the fee was raised to twenty dollars. The change apparently generated sufficient controversy to result in its reduction to ten dollars by the following year.<sup>43</sup>

Over time this system fell into disfavor as it contradicted America's societal values of greater equality and democracy among citizens. Stratified seating was viewed as an unwelcome introduction of class distinction, particularly distasteful in the sacred realm of the synagogue.

While concern over stratified seating reflected a growing interest in greater egalitarianism, reform groups more forcefully objected to the sale of Torah honors. In 1824–1825 both Congregation Beth Elohim in Charleston, South Carolina and Congregation Shearith Israel in New York faced significant reform efforts that challenged the established Sephardic leadership approach. Many of the reformers' objections differed greatly between the two congregations but they shared outrage over

<sup>41</sup> Dan Judson, "Money, Schism, and the Creation of American Reform Judaism," *CCAR Journal* (Spring 2010), 92.

<sup>42</sup> Grinstein, 479.

<sup>43</sup> Jick, *The Americanization of the Synagogue*, 16.

the sale of Torah honors, demonstrating the impact of American culture on the development of synagogue funding in the United States. The Charleston episode is perhaps most well known. The group of forty-seven young men that formed The Reformed Society of Israelites for Promoting True Principles of Judaism are most often remembered for their efforts to create liturgical reforms, including English prayers, an English sermon and a shortening of the service.<sup>44</sup> In fact, nearly half of their petition to the leadership of Beth Elohim focused on their outrage over the practice of raising money through the sale of Torah honors.<sup>45</sup>

... your memorialists would further suggest to your honourable body, whether the arrangement recently made in the financial transactions of the congregation, would not altogether supersede the necessity of any offerings whatever? This is most seriously and strenuously desired by your memorialists, because they are prepared to show, by an act of your own body, that the practice of offering is not the result of any imperious necessity, but merely intended as an idle and absurd indulgence. By the 11th Article of the Constitution of your honourable body, it is provided, that such offerings as are made by any member of the congregation, shall, at the end of the year, be deducted out of the amount of his annual subscription as well as that of his wife if he be a married man. According to this part of the Constitution, a revenue is created independent of the offerings, which are subsequently made and deducted out of the amount of subscription at the end of the year. Your memorialists would, therefore, inquire, wherein exists the necessity, under this arrangement, of any offerings whatever? How, and in what manner, the support of the congregation depends upon them and, in a word, whether the above article is not a tacit admission by your Constitution, that so much of the offerings as may amount to the annual subscription of a member, was never intended as a means of supporting the congregation, inasmuch, as the whole amount is already anticipated long before a single offering is made! In fact, many persons, when their amount of assessment is exhausted in offerings, are induced to go out and remain in the Synagogue yard, to prevent being compelled to offer against their will-a practice irregular, indecorous, and highly to be censured because it sets an ill example to our children, and draws upon us the eyes of strangers.

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<sup>44</sup> Sarna, *American Judaism: A History*, 57.

<sup>45</sup> "Memorial," reprinted in L.C. Moise, *Biography of Isaac Harby* (Columbia, SC: R. L. Bryan, 1931).

The Charleston reformers viewed the sale of honors as a threat to the future of Judaism and an obstacle to their goal of creating a modern service. Though they recognized the honor pledges as largely pointless from a financial perspective because the congregation deducted most of the Torah honor pledges from a person's annual assessment, Charleston reformers believed the fundraising tactic played a greater role in alienating people and even drove people from the sanctuary to avoid being forced to pay additional fees. Believing that money and prayer were incompatible, the reformers called on Beth Elohim's leadership to find other ways to raise the funds that the honors practice generated.

Scholars suggest that a number of social influences during the period led the reformers to seek redress for this ubiquitous practice. To some extent the reformers' views were influenced by the early nineteenth century Christian society in which they lived, where reform groups were splitting from established churches across the country in favor of what they viewed as more democratic and inspiring religious life. Only a few years earlier a group in Charleston split from the Congregationalist Church to form a Unitarian Church, a movement growing at that time. The idea that monetary matters were incongruous with the sanctity of worship may have come from the Christian society that primarily relied on pew leases and occasionally passed a plate to support special projects. Recognizing the anti-Semitic stereotypes about Jews and money, the reformers may also have feared that the honors practice was fueling anti-Semitic myths of the Jewish "obsession" with money. Finally, since so many Jews stepped out of the worship service during the honors pledging, there may have been concerns that non-Jews passing by at that time would view Jews as irreverent because many people would be milling around

outside the synagogue. When their petition was rejected, the reformers left Beth Elohim and formed their own ultimately unsuccessful congregations. By 1838 the Reformed Society stopped meeting as several key leaders had left Charleston and many former members had returned to Beth Elohim where they undertook internal reform efforts.<sup>46</sup>

In New York, reformers at Congregation Shearith Israel shared the Charleston reformers objection to the sale of Torah honors but their other complaints greatly differed. While they also wanted to revitalize Jewish life, the young Ashkenazi group had a strong desire for greater religious observance and centered their concerns on the laxity of Jewish observance. From the outset they made their intent to leave Shearith Israel clear. The Constitution and By-Laws of their new group, *Hebra Hinuch Nearim*, the Society for the Education of Young People, ordered that synagogue honors be distributed equally, reducing the minimum donation for an *aliyah* from two shillings to six and a quarter cents, a decline of seventy five percent. It is important to note that they did not object to the system of selling Torah honors entirely, but took issue with the amount itself, which would exclude congregants with more modest incomes from religious life at Shearith Israel.<sup>47</sup> They argued, just as reformers did in generations before them, that the status quo was unfair, and sought to create a new funding system that would ensure greater equality. Their new congregation, B'nai Jeshurun, continued the practice of an offerings exchange for Torah honors until 1851 at which time the practice was abolished.

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<sup>46</sup> Judson, "Money, Schism, and the Creation of American Reform Judaism," 95-8; Sarna, *American Judaism*, 57-9.

<sup>47</sup> Judson, "Money, Schism, and the Creation of American Reform Judaism," 98-100.

<sup>48</sup> Grinstein, 481.

While in both cases financial practices were not the sole or even primary reason for the division, these conflicts illuminate the impact of American values on the synagogue. The Charleston group believed the sale of Torah honors distracted from the worship service and potentially reflected negatively on them in the eyes of their neighbors in the community. Their objections centered on the desire for an esthetically pleasing religious experience and a desire to conform to their Christian surroundings. These were uniquely American concerns rooted in the reformers desire to create an American worship service. In New York, the issue was equality. The Torah honor practice led the less affluent members to feel excluded from the congregation and led them to create a new and more democratic congregation. This again demonstrates how American values of fairness and equality promoted reform in the way synagogues were funded and operated.

More significant changes in synagogue funding mechanisms occurred during the Christian Social Gospel movement of the late nineteenth century. Reverend William S. Rainsford, pioneer of the free institutional church at St. George's Episcopal Church in New York, had a significant impact on the development of the American synagogue. He took over as rector in 1882 and sought to focus his church's ministry on social issues rather than on doctrine. For example, he advocated using the church facilities and resources to provide social service programs for the poor. He worked to abolish the church's system of pew rentals, which he viewed as contrary to church teachings of

equality among the rich and poor.<sup>49</sup> In a 1902 speech reported in *The New York Times*, he argued:<sup>50</sup>

The Church will never succeed in reaching men until all churches are free. We must have a free Church for a free people; pew rents must be abolished altogether. The rich must be taught that we, as followers of Jesus Christ, - actually believe what we preach, and that there is some place in this world where rich and poor are on an equality in addition to the cemetery.

The call for democratic reform strongly resonated with American Jewish leaders who rooted their desire for equality in the prophetic call of the biblical prophets rather than in the Christian gospel. Myer Stern, secretary of Temple Emanu-El in New York, called for a totally free synagogue with no assigned seating for "those of our faith who are eager to worship with us, but whose circumstances through misfortune and various causes are such as to prevent their hiring pews or seats either in our or any other temple or synagogue." In Chicago, Rabbi Isaac Moses attempted to establish a congregation in 1896 using Rainsford's model. He attacked the status quo as undemocratic, arguing that fees kept many Jews from affiliating and limited the independence of rabbis. His effort ultimately failed.<sup>51</sup>

In 1903, a shift to unassigned, open seating was achieved at Temple Beth El in Detroit due to necessity, rather than ideological concerns. With membership growing at twenty-five percent per year, Beth El soon ran out of seats to assign to all of their

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<sup>49</sup> Charles Howard Hopkins, *Rise of the Social Gospel in American Protestantism, 1865–1915* (New Haven: Yale University Press, 1961), 154.

<sup>50</sup> "Total Given at Church Federation Meeting as 1,270,069. Dr. Rainsford Demands a Free Church for a Free People -- Objects to the Clerical Garb," *The New York Times*, January 29, 1902, accessed January 11, 2014, <http://query.nytimes.com/mem/archive-free/pdf?res=FA0916FC3E5412738DDDA00A94D9405B828CF1D3>.

<sup>51</sup> Sarna, "Seating and the American Synagogue," 197-8.

members. In theory, there should have been enough seats to accommodate the number of worshipers physically present on a given Shabbat, but there was not enough space for the growing congregation if the owners of assigned seats were not present, thus resulting in empty seats prohibited for use by others.

As an interim measure, the Board of Trustees decided to temporarily open up seating on a first come, first served basis while a long term solution was crafted. Previously, Beth El employed a cumbersome system for seat assignment. Members were given the option to buy or rent a specific seat or have one assigned to them. Those who chose to purchase or lease a seat paid both an annual means-based assessment and an additional sum as payment for their preferred seat. Those who opted to have a seat assigned to them only paid the annual assessment and received a seat commensurate with their means but did not get to choose their seat. The Board initially recommended retaining this system fearing any change would jeopardize their ability to raise sufficient revenue. Members were not satisfied with this arrangement and a debate ensued over the issue. On April 27, 1904, the Temple Beth El congregation voted to permanently retain the system of unassigned seating and increase member assessments to compensate for the lost revenue from seat leasing and purchasing.<sup>52</sup>

Ideological considerations played a significant role both in the debate surrounding the issue and in the justifications that followed. Proponents of the change echoed the social gospel movement with assertions that open seating was an example of justice and equality. Rabbi Leo Franklin, who led Beth El from 1899-1941, extolled the new system stating, "In God's house all must be equal." In reality, however, the position

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<sup>52</sup> *Ibid* 196-7.

was a compromise between open seating as a symbol of equality and a means-based member assessment system, which implicitly recognized the goal of equality and the practical necessity for those with greater means to contribute at a higher financial level.<sup>53</sup>

While many rabbis supported the move to open seating, Stephen S. Wise was its greatest proponent. In his autobiography, he explains his desire for freedom of the pulpit and then addresses the idea of open seating.<sup>54</sup>

*My second and not minor plea* was that the synagogue must again become democratically managed and that there could be no synagogue democracy as long as the pews and dues system obtained. *Both together introduced into* what should have been the democratic fellowship of religious communion all the un-lovely differentiations of the outer world—pews occupied by and reserved solely for their owners, and definite sums extracted from those who choose to be affiliated with synagogue or Temple. Pews in a religious assembly thus became a purchasable and taxable commodity, and the best places—what ought to have been the places of honor— reserved for the possessing, never for those in humbler circumstances. We therefore introduced a system of unassigned pews, to which we added the practice of voluntary and free. Beyond all this, we sought to introduce the mood and manners of democracy into the tradition but almost forgotten democracy of the synagogue.

In contrast to Franklin whose ideological grounds emerged only after the system had been temporarily tested at Beth El and proven viable, Wise began with ideology. Wise also sought more equality measures than Franklin, seeking to eliminate both stratified seating and stratified assessments. Using the model of the Social Gospel movement, Wise established the first “free” synagogue where he served in 1904 in Portland, Oregon, encouraging members to sit wherever they preferred and pay what they felt was appropriate. Driven largely by the power of his persona, this experiment succeeded and he brought the model to New York in 1907, establishing the Free

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<sup>53</sup> *Ibid.*

<sup>54</sup> Stephen Wise, *Challenging Years: The Autobiography of Stephen Wise* (New York: G. P. Putnam’s Sons, 1949), 99.



Synagogue, which would later bear his name. To Wise, free seating represented the other freedoms central to this congregational vision, including freedom of the pulpit, freedom from fixed dues and freedom of opportunity for all, including women, to become members and hold office. This new model was also his answer to the declining influence of the synagogue and growing number of unaffiliated Jews.<sup>55</sup> Wise's idea of the free synagogue captured the imaginations of many but ultimately failed to succeed nationally. In Savannah, Mickva Israel Congregation adopted the free synagogue model in 1913 only to abandon it a year later due to its lack of economic viability.

During the same time period, other Jewish community leaders proposed that a system of open seating and fixed dues for all members, regardless of economic status, would remedy the undemocratic nature of progressive assessment. A 1920 speech by the president of Congregation Adath Israel in Louisville, Kentucky describes both the practical and ideological motives that led congregations to adopt open seating and a fixed dues system.<sup>56</sup>

It is solely my own recommendation, and that is, that the time has come for Adath Israel to take one more step forward in its reform and its democracy by asking that each and every pew holder in the Congregation surrender his pew. You hear much about democracy these days; democracy everywhere, but it occurs to me that there is no place on earth where there should be so much of democracy as in the house of God. There should be no distinction in the Temple of wealth or class; there should be no rich man's section and poor man's corner. There should be that equality in the privilege of worship that we believe all men do have when eventually they are called to face their Maker. There should be no great, no small, no rich, no poor. Every man should be permitted to enter a Temple and take whatever seat he may desire that may be unoccupied at the time of his entrance....

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<sup>55</sup> Leon A. Jick, "The Reform Synagogue," in *The American Synagogue: A Sanctuary Transformed*, ed. Jack Wertheimer (New York: Cambridge University Press, 1987), 99; Sarna, "Seating and the American Synagogue," 199-200.

<sup>56</sup> Sarna, "Seating and the American Synagogue," 199-200.

Our congregation is growing in number and the problem of assigning seats is a serious one. On all days except the high holydays, those attending services are scatted throughout our large Temple, when with the system of the free pew there would be a closer and more compact sitting, making conditions not only more pleasant for the congregation but easier for the Rabbi. One of the benefits that I see from the unassigned seating system is that people are brought to the Synagogue service earlier on the great holydays so that families may sit together.

There are many people, I am told, who will not join the Congregation because they do not find themselves in a position to pay high dues or to own an expensive seat and they do not wish to experience the humiliation of being set apart and singled out as poor men in the community.

The fixed dues proponents responded to the same practical and ideological objections made to assigned seating. Ultimately, however, unlike voluntary dues, fixed dues provided financial viability and helped ensure the economic health of the American synagogue for decades to come.

By the 1960's the various systems of seat sales, leases and assignments were almost universally replaced with open seating and either a fixed or fair share dues-based model. Synagogues that retained a stratified seating dues model only assigned seats for Rosh Hashanah and Yom Kippur. In 2013, seats in the section closest to the bima at Temple Emanuel in New York City required an annual contribution of \$2,970. Seats in the rear of the sanctuary cost \$750 each.<sup>57</sup>

The history of synagogue funding in America highlights two important considerations that continue to be significant for contemporary synagogue leaders. The first, viability, was perhaps the most central question for any synagogue funding model. The pragmatic motivation of ensuring adequate financial resources frequently superseded

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<sup>57</sup> "Seating Preference Form," *Congregation Emanu-El of the City of New York*, accessed March 11, 2014, [http://admin.emanuelnyc.org/media/documents/doc\\_128.pdf](http://admin.emanuelnyc.org/media/documents/doc_128.pdf).

ideological concerns. In early America, synagogue leaders remained committed to the status quo despite ideological objections until the model ceased to generate sufficient revenue or another more economically viable model emerged. These financial dynamics facilitated the transition to seat leases, then to open seating, and later, to a model of fixed dues. Similar economic realities significantly shape the present day search for new synagogue funding models. The ability of current models to provide adequate resources is an open question, particularly following the economic downturn in the United States and changing demographic trends.

American societal values are the second historically relevant factors that continue to shape the revenue generation decisions of modern synagogue leaders. For much of American Jewish history, the national ideals of greater equality, fairness, and democracy shaped the ideological motivations that drove the movements against the sale of Torah honors and seat sales and toward the development of fixed dues. Despite these changes, the dues models of today still clash with a dominant culture in which younger generations are less comfortable with particularism, averse to institutional life, and in search of a more meaningful, authentic experience.

## Contemporary American Synagogue Revenue Models

Synagogue funding in America is in transition. The more dominant models present significant challenges and none of the newly emerging models appear to fully address the issues faced by synagogues. This chapter describes the major funding models currently employed in the United States. As one will see, these models are almost universally rooted to some extent in either the Jewish biblical or rabbinic tradition, or a specific historical aspect of synagogue funding in America. However, the intentionality of this connection appears unclear. In fact, their continued use today likely rests exclusively in their ability to generate income.

These current synagogue funding models reflect a paradigm Isa Aron, Steven Cohen, Lawrence Hoffman and Ari Kelman describe in their book, *Sacred Strategies: Transforming Synagogues from Functional to Visionary*, as “functional congregations.” Functional congregations demonstrate a consumerist purpose that revolves around providing programs and services to members, such as religious education. This consumer mentality is central to their funding models, impacting how all parties perceive the relationship between community members and the congregation. The services that functional congregations provide are delivered discreetly, in segments and with little relationship to each other. Congregants typically take a passive role in the life of the synagogue, believing their participation is meaningless, which further reinforces the consumerist mentality. Functional congregations are resistant to change and lack reflective leadership, hampering the synagogue’s adaptability to shifts in the American Jewish landscape.<sup>58</sup>

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<sup>58</sup> Isa Aron, et al, *Sacred Strategies: Transforming Synagogues from Functional to Visionary* (Herndon, VA: Alban Institute, 2010), 17-25.

In the following survey of current approaches to synagogue financing, many of the characteristics of “functional congregations” will be evident.

The most common funding model in present day America is referred to as the “fixed dues” model, which includes several variations. The second popular funding model is the “fair share” system. The other models addressed below are significantly less common. The following discussion describes the different methods currently in use to fund synagogue operations, along with some critical analysis of each model.

### **Fixed Dues**

Under the fixed dues model everyone pays the same amount to be a member of the synagogue. This model, in its current version, arose from the desire to conform to American values of democracy, not from the biblical half-shekel system. Students of synagogue funding, however, may view it as an expression of the rabbinic principle of “לפי נפשׁו,” or uniform assessment. At some congregations the fixed payment amount is universal for all members. Increasingly, however, synagogues are setting tiered categories of fixed dues amounts based on demographic groups, such as age and family structure. Beth Tikvah Synagogue in Westborough, Massachusetts, for example, breaks down dues into four separate categories:

- Young Members - under 35 years old with dependent children
- Family Members - over 35 years old with dependent children
- Empty Nesters - ages 55 to 65 without dependent children
- Senior Members- over age 65 without dependent children

Each of the categories is based on the age of the oldest adult. The synagogue also offers separate rates for one parent versus two parent families, and for people who belong to more than one synagogue.<sup>59</sup>

The categories attempt to make membership equitable and more accessible. The Union for Reform Judaism recognizes the benefit to the synagogue of a gradual financial commitment for young adults as follows, “Over time this group’s lives will likely settle down and their incomes may increase allowing them to afford greater dues payments.... the sliding scale of financial commitment will allow for a greater chance of retaining these members as fees increase.”<sup>60</sup> Similarly, the membership categories at Beth Tikvah Synagogue attempt to retain older members who have less disposable income and who no longer use synagogue educational services aimed at synagogue youth.

Virtually all synagogues that utilize a fixed dues model offer dues abatement or other modification procedures to ensure membership is accessible to all, often declaring that no one will be turned away as a result of financial hardship. Members are typically required to submit financial documentation or a written explanation of why they cannot afford to pay the proscribed dues. By requiring written documentation, members are held accountable and abuse of the system is minimized. An anonymous response to a survey conducted by UJA-Federation of New York’s SYNERGY, a federation-synagogue partnership, reveals the difficulty and embarrassment many families face when requesting an assessment modification.

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<sup>59</sup> “Schedule of Membership Fees 2013 – 2014,” Beth Tikvah Synagogue, accessed March 11, 2014, <http://www.bethtikvahsynagogue.org/membership.php>.

<sup>60</sup> “Financial Incentives and Leadership Opportunities For Young Adults,” *Union for Reform Judaism*, accessed March 11, 2014, [http://urj.org/kd/\\_temp/89D6BE2E-1D09-6781-A17F5AB2C7747007/FinancialIncentivesBrochure.pdf](http://urj.org/kd/_temp/89D6BE2E-1D09-6781-A17F5AB2C7747007/FinancialIncentivesBrochure.pdf).

For years we paid “full” dues and realized after a job layoff that we were paying the same dues as those in our community with six-figure incomes, which we never had. We are middle income, always have been, and when faced with a reduced income, the synagogue reduced our dues. It was humiliating to give reasons why we couldn’t pay full dues, and we are expected to submit the same form year after year otherwise we will be assessed the “full” six figure- income dues.<sup>61</sup>

While the system strives to be fair and reasonable, the annual experience of requesting a dues reduction can be humiliating, prompting ill will or even disaffiliation with the synagogue. .

Fixed dues have other challenges as well. Barry Mael, Director of Kehilla Operations and Finance for United Synagogue of Conservative Judaism, explains, “members pay the same rate whether they pray daily or once a year. It is similar to a country club or health club.” Mael believes that fixed dues often cause individuals to see synagogue dues as a transactional relationship. At some point many conclude that they no longer want to pay for a service they do not use. Judy Buckman, executive director of Temple Sukkat Shalom in Wilmette, Illinois, echoes Mael’s critique, “Synagogue affiliation should not be about dues.... It’s counterproductive: If you wish to communicate how warm and welcoming your community is to someone who calls to ask about your congregation, your very mention of “membership” or “dues” can leave the caller with a negative impression of your synagogue.”<sup>62</sup> Rabbi Michael Wasserman of The New Shul in Scottsdale, Arizona, concurs with this assessment “...the consumer model, even at its best, is incompatible with true spiritual community. To conceptualize the

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<sup>61</sup> Beth Cousens, “Connected Congregations: From Dues and Membership to Sustaining Communities of Purpose,” *UJA- Federation of New York* (2013) 7.

<sup>62</sup> Judy Buckman and Mark R. Jacobson, “Debatable: Is the Traditional Membership Dues Model Still Viable?” *Reform Judaism*, Winter 2011, <http://reformjudaismmag.org/Articles/index.cfm?id=2944>.

synagogue as vendor and the congregant as customer erodes the sense of shared responsibility on which all true community depends.”<sup>63</sup> The broader social context in which fixed dues exist leads to a commoditization of the Jewish life that synagogues further reinforce when they extol the benefits that members receive in exchange for membership dues.

Mael argues that attempting to make fixed dues accessible by creating demographic categories also misses the mark. “There are issues regarding the underlying assumptions of the age-based price setting, such as the belief that young families or seniors have fewer resources and should pay less. Some of those assumptions are antiquated or in fact false.” Moreover, membership categories may be seen as a marketing strategy designed to encourage membership within certain demographic groups that are underrepresented in synagogue life.

For much of the 20<sup>th</sup> century the fixed dues system sustained the American synagogue. Today, however, the system no longer provides the necessary resources many congregations require to operate. Rob Carver, a lay leader at Temple Israel, a conservative synagogue in Sharon, Massachusetts, describes the financial challenges confronting many congregations that use a fixed dues system.<sup>64</sup>

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<sup>63</sup> Michael Wasserman, “From Purchase to Partnership: Removing the Price-Tag from Synagogue Membership”, *eJewish Philanthropy*, January 9, 2014, <http://ejewishphilanthropy.com/from-purchase-to-partnership-removing-the-price-tag-from-synagogue-membership/>.

<sup>64</sup> Dan Judson, “Scrapping Synagogue Dues: A Case Study,” *eJewish Philanthropy*, January 12, 2012, <http://ejewishphilanthropy.com/scrapping-synagogue-dues-a-case-study/>.



Each year we were raising dues to make our budget numbers, and we reached a point where we were actually losing money when we raised dues. We were on the wrong side of the demand curve....We had reached a price point where families decided they would rather not belong to the synagogue at all, than pay higher dues. Of course families could come to us for an abatement, but everyone finds the abatement process onerous, so some families just leave. And raising dues again, particularly at the height of the recession, just seemed to sow ill will amongst the congregation.

The continued viability of the fixed dues model is uncertain given the abundance of legitimate criticisms and concerns.

### **Tiered Membership**

A variation on the fixed dues model, tiered membership provides additional benefit to members who contribute set amounts above the fixed dues. Most congregations with tiered membership offer it as an additional option on top of fixed dues, providing more membership benefits for larger contributions. Temple Beth Hillel-Beth El in Wynnewood, Pennsylvania explains, “our ‘Patron Commitment’ option is an all-inclusive membership and philanthropic commitment to our synagogue. As a token of our appreciation for their philanthropy, Patrons are invited to special events throughout the year.”<sup>65</sup> Temple Emanuel of Beverly Hills frames their add on membership as the Pillar Program, “Our Pillar members have all the benefits of full membership, and they also receive a ‘Pillar Pass’ with priority entrance and seating for High Holy Days and complimentary parking. They are invited to special select events during the year as guests of Temple Emanuel, have their names displayed in the foyer of the Sanctuary, and receive special acknowledgement in our Annual Report.” In exchange for their additional

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<sup>65</sup> “Membership,” *Temple Beth Hillel-Beth El*, Accessed March 11, 2014, <http://www.tbhbe.org/membership-2/>.

financial commitment Pillar members at Temple Emanuel of Beverly Hills are also given the following benefits:<sup>66</sup>

**Angel** (*Annual dues + \$25,000*)

This is an all-inclusive Pillar membership, which includes all the perks listed under Tzadikim Pillar, *plus*

- Priority reserved High Holy Day parking
- High Holiday Guest Parking Passes (up to 2 additional passes)
- NEW... Complimentary participation in the following programs:
  - Adult Education classes
  - Yom Kippur Book of Memory and *Yartzeit* Contributions

**Tzadikim** (*Annual dues + \$18,000*)

All the perks listed under Chai Pillar, *plus*

- 8 High Holy Day guest tickets
- NEW... Complimentary participation in the following programs:
  - *Aishet Chayil* sponsorship (Full Page Ad & 4 tickets, \$1,800 value)
  - Purim Ball sponsorship (Mask ad & 4 tickets, \$1,800 value)
  - Tickets to all Temple-sponsored Shabbat Dinners and Holiday Meals (2 tickets)

**L'dor V'dor** (*Annual dues + \$10,000*)

All the perks listed under Chai Pillar, *plus*

- 6 High Holy Day guest tickets
- NEW... Mishloach Manot Purim Baskets (inclusive of the entire Temple community)

**Sustaining Pillar** (*Annual dues + \$6,000*)

All the perks listed under Chai Pillar, *plus*

- 4 High Holy Day guest tickets

**Double Chai Pillar** (*Annual dues + \$4,000*)

All the perks listed under Chai Pillar, *plus*

- 2 High Holy Day guest tickets

**Chai Pillar** (*Annual dues + \$2,000*)

- Pillar Wall recognition in the Clark Drive building
- Complimentary High Holy Day Parking and Priority seating

Tiered membership creates an incentive to give more and, in turn, generates additional revenue for the congregation. However, it reinforces the notion of synagogue

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66 "Pillar Program," *Temple Emanuel of Beverly Hills*, Accessed March 11, 2014, <http://www.tebh.org/membership/pillar-program>.

membership as a transactional fee for services and is reminiscent of the days of pew rentals.

### **Fair Share**

The funding system referred to as “fair share” is modeled in the rabbinic tradition of “לפי ממון,” in which individuals contribute according to their financial resources. The link between “לפי ממון,” and this current synagogue funding model does not appear to be intentional and synagogues do not use the rabbinic concept to describe this model.

The practice of assessing members based on their wealth has been a mainstay of synagogue funding throughout the history of Jewish life in the United States. Under the fair share model, each member directly determines his/her contribution level based on guidelines established by the congregation. The congregation does not determine the specific amount a member should pay or establish membership categories. On its website, Congregation Beth Israel in Houston, Texas explains, “A Fair Share dues system is flexible, allowing members to pay according to their ability. Our policy ensures that membership is affordable to all who wish to be members. It is the essence of our tradition of *tzedakah*, justice and righteousness.”<sup>67</sup>

Congregations typically set fair share levels at between one and three percent of a member’s annual income.<sup>68</sup> Within that range, congregations use two principal systems to guide members in determining their annual dues: (1) ask members to contribute a set percentage of their annual income or (2) set dues at a fixed amount for various income

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<sup>67</sup> “Fair Share,” *Congregation Beth Israel*, Accessed March 11, 2014, <http://www.beth-israel.org/giving/fair-share>.

<sup>68</sup> Barry Mael, “Can Synagogues Live By Dues Alone?” *eJewish Philanthropy*, February 22, 2013, <http://ejewishphilanthropy.com/can-synagogues-live-by-dues-alone/>.

ranges. Washington Hebrew Congregation in Washington, DC, for example, uses the following fair share dues schedule:<sup>69</sup>

Total Household Income Contribution	Annual
Under \$44,999	\$1,035
\$45,000 to \$ 59,999	\$1,340
\$60,000 to \$ 79,999	\$1,680
\$80,000 to \$ 99,999	\$2,220
\$100,000 to \$124,999	\$2,550
\$125,000 to \$149,999	\$3,120
\$150,000 to \$199,999	\$3,650
\$200,000 to \$249,999	\$4,550
\$250,000 and above	\$5,460

Fair share congregations generally operate on the honor system without verifying the income of their members. The members pay based on the guidelines of the congregation. However, this method is not without its issues. According to the USCJ's Mael, "it can create a disincentive among members to declare their full income, because the discrepancy between members' dues rates can be vast".<sup>70</sup> People may be uncomfortable sharing their income amount, even indirectly. Because most synagogues do not verify actual income, measuring compliance with the published guidelines is impossible. The consensus among fair share synagogue leaders, however, is that a substantial number of members pay less than their fair share percentage. The discrepancy makes it difficult for synagogues to plan their expected revenue. Moreover, the knowledge that many or even most people fail to pay their actual "fair share" can have a domino effect, discouraging others from complying.

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<sup>69</sup> "Fair Share Annual Contribution & Capital Pledge Schedule," *Washington Hebrew Congregation*, accessed March 11, 2014, [http://www.whctemple.org/assets/join\\_our\\_temple/Membership\\_36andOver\\_2013-2014.pdf](http://www.whctemple.org/assets/join_our_temple/Membership_36andOver_2013-2014.pdf).

<sup>70</sup> Mael.

Despite its potential for abuse, fair share presents congregations with the opportunity to increase compliance by redefining the nature of the financial relationship between the synagogue and its members. Some congregations, like Temple B’nai Israel in Kalamazoo, Michigan, use technical language and a distinct tone to frame their system as more akin to payment of a tax. “The yearly fair share dues for a family or individual membership unit is 1.25% of the adjusted gross income based on line 32 of the previous year’s 1040 tax return.”<sup>71</sup>

Other congregations, such as Beth Israel in Houston, Texas, frame the system differently using the following careful language on their website to encourage appropriate participation:<sup>72</sup>

Our Fair Share dues plan is based on self-assessment. Our actual cost to provide activities, services, and support life cycle events for our congregants is nearly \$2,400 per family every year. We understand that every member has a different capacity to give. As a guideline, we suggest that Congregants consider giving 2% of their annual household income as yearly Fair Share Dues. Identifying the amount of your annual gift to Congregation Beth Israel is a personal decision, and should be considered carefully. While no one likes to talk about family income, it does provide an objective starting point. You can be assured that you will never be asked to reveal your income. But we do hope you will consider your resources when you determine the amount of your commitment.

Fair share seeks to ensure full membership is open to all without the potential for embarrassment of those with less financial resources. Similar goals also shape an increasingly popular system known as “free will” or “voluntary” dues.

### **Free Will or Voluntary Dues**

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<sup>71</sup> “Temple B’nai Israel Fair Share Dues Policy,” *Temple B’nai Israel*, Accessed March 11, 2014, <http://templebnaiisrael.com/images/FILES/fair%20share%20dues%20policy%20august%202013.pdf>.

<sup>72</sup> “Fair Share”, *Congregation Beth Israel*.

As discussed previously, Rabbi Stephen S. Wise championed the system we now refer to as “free will” or “voluntary” dues in the early 20<sup>th</sup> century to limited success. In the past few years, however, the system has attracted greater attention largely as a result of the work of Rabbi Dan Judson, a historian who studies synagogues and financing.

Free will dues are an entirely voluntary system in which members simply tell the congregation how much they will pay in a given year. As part of the annual pledging process, free will synagogues often publish a “sustaining amount,” the flat sum each member needs to pledge for the congregation to meet its budgetary target. Some congregations publically recognize members who give at or above the sustaining level and/or those who increase the amount of their pledge from the previous year. Recognition and reward are intended to encourage members to increase their commitment annually.

Overall, congregations that have adopted the free will system report positive results. Temple Sukkat Shalom in Wilmette, Illinois has used a pledging system since 1995. Their executive director, Judy Buckman, explains some of the advantages of the system:

When we leave it up to the integrity of the congregant to support the institution, people are drawn to the congregation, and tend to increase their giving when they are ready and able. We want to build loyalty to the synagogue, and have done so by creating a culture of *tzedakah*. When people relate to us as part of their *tzedakah* commitments, financial support usually follows.

While a more systematic study is required, early accounts indicate that synagogues using this model report an increase in revenue.<sup>73</sup> "Slightly less than half of the congregation has already submitted their pledges and, compared to what these same members actually paid last year, revenue is up," states Paul Gross of Temple Kol Ami in West Bloomfield,

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<sup>73</sup> Judson.

Michigan. He continues, "Some of those who paid reduced dues have responded to the pledge system by pledging more than they paid last year, which is a true testament that this system is a much more egalitarian method of collecting our general operating revenue."<sup>74</sup> Temple Israel in Sharon, Massachusetts, experienced a 4% decline in revenues for the first two years after they adopted a free will system. This decline, however, was smaller than the decline experienced in the previous year under the fixed dues system. Despite the ongoing financial downturn, in year three they reversed the downward trend and revenue was up by 2%. They too found that members who had previously gone through the abatement process were giving more than the previous year.<sup>75</sup>

Congregational leaders advocate voluntary dues for reasons other than financial. Temple Israel's financial team discovered that the new system attracted new as well as some prior members. "The new commitment structure has completely transformed the conversation about why members choose to affiliate with the Temple or not. Because the commitment amount is presented as a personal financial decision that is not questioned by the Temple administrative or finance staff, it is no longer a hurdle to affiliation." They also recognize the limitations of the new dues model. "We continue to fight the demographic challenges in our own town and, of course, the new dues structure isn't a panacea. Yet we have seen several members who had chosen to disaffiliate in the last few years decide to return this year."<sup>76</sup>

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<sup>74</sup> Timothy Rath, "West Bloomfield Synagogue Eliminates Dues System," *West Bloomfield Patch*, June 30, 2012, <http://westbloomfield.patch.com/groups/editors-picks/p/west-bloomfield-synagogue-eliminates-dues-system>.

<sup>75</sup> Judson.

<sup>76</sup> Ibid.

The free will system also unburdens synagogue human resources, which in many cases devote significant time to the abatement and collection process. In addition, virtually all members pay their pledge in full and in a timely fashion under this model, reducing end of the fiscal year write offs. Judson reports that only 13 congregations have adopted this model so far, mostly in the past few years. While the early adopters express satisfaction with the new system, its long term viability remains unknown. It will be instructive to observe the model's level of success over the next few years, particularly given its prior failure in the early 20<sup>th</sup> century.

### **Philanthropy**

Philanthropy often serves as an important revenue stream for synagogues. Most philanthropic dollars are contributed through High Holy Day appeals, member contributions and fundraising events, such as annual galas or golf tournaments. Synagogue endowments also provide important annual income. Fundraising is the primary technique synagogues employ to earn revenue for building and other capital campaigns, as well as many special projects. However, there is no known synagogue in the Reform Movement that relies exclusively on philanthropy to fund its operations.

Philanthropy serves as the primary funding mechanism for most Chabad houses. Philanthropy largely works for Chabad because most operate on a relatively limited budget, as Jewish philanthropy journalist Jacob Berkman notes. "Chabad houses typically are bare-bones operations as far as organizational infrastructure, consisting most often of the rabbi and his wife. The most developed operations have a few teachers and program officers. Generally run on shoestring budgets, Chabad houses spend more on educational



elbow grease and personal interaction than on expensive programming.”<sup>77</sup> With few resources, Chabad relies on building personal relationships with local Jews. This approach is central to Chabad’s programmatic success, and is also very helpful when it comes time to raise funds.

Given the current trend of focusing on building relationship-based synagogues within the dues-based systems, perhaps philanthropy will emerge as a viable approach to significantly funding annual synagogue operations.

### **Non Dues Based Revenue**

Dues rarely provide enough funding to sustain congregational life. By necessity, synagogues turn to other revenue sources to balance their budgets. These income streams are a helpful addition to dues but few congregations are in a position to rely on any of these sources exclusively. A brief examination of these other sources follows.

Some synagogues assess additional fees, such as security fees or building fund fees. Some, like building fees, are only collected for a fixed period of time, such as the first five years of membership, while others are assessed annually. The income from fees may be used to fund a specific budget line or be applied to the synagogue’s general operating expenses. Fee systems are used in tandem with other types of dues models, including fair share, fixed dues and tiered dues models. No data exists on the effectiveness of the fee approach although resentment by members from frequent financial requests is a likely byproduct.

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<sup>77</sup> Jacob Berkman, “Philanthropy roundup: At annual parley, Chabad emissaries reflect on recession,” *The Jewish Journal of Greater Los Angeles* November 23, 2009, [http://www.jewishjournal.com/philanthropy/article/philanthropy\\_roundup\\_at\\_annual\\_parley\\_chabad\\_emissaries\\_reflect\\_on\\_recessio](http://www.jewishjournal.com/philanthropy/article/philanthropy_roundup_at_annual_parley_chabad_emissaries_reflect_on_recessio).

Synagogues often rely on program fees as another means to meet their budgets. The fees vary in size from a few dollars for a Shabbat dinner or adult educational program to many thousands of dollars annually as tuition for preschool or camp. Any surplus generated by the program fees can be added to the general operating budget. “The financial benefits of operating a preschool cannot be underestimated,” explains Alice Miller of Congregation Bet Breira in Miami, Florida. “Our profit in this area ranges from \$40,000 to \$100,000 per year.”<sup>78</sup> Not all synagogues have a similar experience as became clear during the recent recession that led many preschools to close their doors. When the early childhood center at Temple Shalom of West Essex in Cedar Grove, New Jersey closed, temple president Randy Laxer explained, “It’s not self-sustaining, and we needed to make some hard decisions.”<sup>79</sup>

Finally, some synagogues take advantage of their physical space to generate additional revenue. Space rentals can range from modest fees for use of the social hall for an occasional B’nai Mizvah or wedding reception, to aggressive marketing campaigns to promote space rental by local businesses and community organizations, or leasing entire sections of the facility on an annual basis to another community organization. The Unitarian Universalist Church at 76th Street and Central Park West in Manhattan provides a successful example of how a religious institution turned its largest expense into its largest revenue stream. Realizing the church facility’s potential to generate revenue, Rev. Darrell Berger hired a director of management and marketing to

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<sup>78</sup> Alice Miller, “The Preschool as a Synagogue Marketing Tool,” August 1992, [http://www.natanet.org/uploadedFiles/natanetorg/Resources/miller\\_alice.pdf](http://www.natanet.org/uploadedFiles/natanetorg/Resources/miller_alice.pdf).

<sup>79</sup> Johanna Ginsberg, “Synagogues make do in hard times,” *The New Jersey Jewish News* June 18, 2009, <http://njewishnews.com/njjn.com/061809/njSynagoguesMakeDo.html>.

aggressively promote the space to outside groups. Three years later, rental income covered 85 percent of the church's \$460,000 budget. Fred Seidler, the church's director of management and marketing, praises the merits of this approach, "This is the wave of the future, and churches have to recognize it."<sup>80</sup>

While rentals can be quite profitable, the strategy also carries significant risk. When a large tenant does not renew their lease the congregation must undertake the difficult work of either finding another tenant immediately or identifying another way to fill the unexpected gap in the budget. Additionally, there are legal issues to consider concerning non-profit organizations engaging in what might be viewed as non-mission related, commercial ventures. Congregations must also consider the expense associated with additional building use and its lack of availability for synagogue functions. Finally, rentals can also negatively impact members' perception of the sanctity of the synagogue.

## **Conclusion**

Ultimately, the market drives the ways synagogues fund their operations; reevaluation is prompted only when a current system fails to provide adequate revenue. Although moral challenges have always been present regarding synagogue dues, the community historically paid little attention as long as revenue continued to flow. As the current, dominant fixed dues funding model falls into disfavor, new alternatives will undoubtedly emerge. Within the current paradigm, tiered dues as well as attempts to augment income through philanthropy, additional fees, and building rentals are available remedies. Modern free will and fair share structures are only gradually gaining

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<sup>80</sup> Claudia H. Deutsch, "Houses of Worship Widening Rentals," *The New York Times* December 27, 1992, <http://www.nytimes.com/1992/12/27/realestate/houses-of-worship-widening-rentals.html>.

popularity, in part due to the fundamental notion of membership that remains engrained in the American Jewish community.

## **A New Paradigm of Synagogue Finance**

In the year since I began working on this project, I have spoken with many community leaders about synagogue funding. These rabbis, synagogue professionals and lay leaders seek help identifying new funding models that would ensure greater financial stability for their congregations. This chapter attempts to address this need by exploring a different way to think about synagogue funding, based on the best practices of synagogue transformation research, as set forth by Isa Aron, Steven Cohen, Lawrence Hoffman and Ari Kelman in their book, *Sacred Strategies: Transforming Synagogues from Functional to Visionary*. While there is no silver bullet, this chapter presents a methodology for synagogues to consider. Through this process, congregations should be better equipped to craft a funding model that responds to their individual culture, financial needs and socio-economic reality.

To create a model that responds to the unique characteristics of each congregation, rather than simply suggest a preferred model, this chapter provides the foundation for a discussion to help leaders understand how principles of synagogue transformation might be applied to financial concerns. While future congregational revenue models will likely retain, to varying extents, many of the approaches described previously, this discussion aims to help transform these models into systems that better advance the mission of the synagogue.

Changes in financial structure alone cannot transform a synagogue into a “visionary congregation”. A synagogue will be most successful in reshaping community members’ engagement, based on their time, emotional investment and monetary contributions, when the congregation offers a sacred paradigm, holistic ethos,

participatory culture, meaningful engagement, innovation disposition and reflective leadership.<sup>81</sup> With that in mind, the following section examines how a new financial paradigm might reflect each of the six qualities of visionary congregations, articulated by Aron, Cohen, Hoffman and Kelman.

### **Sacred Purpose**

For visionary congregations, a shared vision pervades all aspects of synagogue life. Synagogue revenue models, on the other hand, have long been separated from the congregation's sense of purpose. Synagogues seeking a new, transformative approach to revenue generation must first imbue a sense of holiness into what is typically considered a mundane matter. Visionary congregations create an environment in which financial support of the synagogue transcends personal interest to achieve a greater and universal good. The sharp contrast between the commercial and often transactional membership fees process against a sacred frame for synagogue life creates significant challenges to reach this goal.

The Christian stewardship model presents one example of synergy between a religious institution's sacred purpose and its revenue structure.<sup>82</sup> Stewardship is a theological approach that emphasizes an acknowledgement of God's gifts to humanity and seeks to prompt a response of generously giving of oneself, one's resources and talents. For those churches that have adopted this approach, stewardship is more than a case statement for the fall appeal. It is an overall inspiration that guides members in how they engage with the church through both financial support and a commitment to the

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<sup>81</sup> Isa Aron, Steven Cohen, Lawrence Hoffman and Ari Kelman, *Sacred Strategies: Transforming Synagogues from Functional to Visionary* (Herndon, VA: Alban Institute, 2010), 43-44.

<sup>82</sup> *Ibid*, 26-29.

church's mission. Stewardship theology asserts God's sovereignty over all gifts humans receive, not just money and worldly possessions.

The need for a religious conception of how money and Jewish commitment interact is clear.<sup>83</sup> The notion of divine sovereignty over all aspects of the world certainly resonates with Jewish tradition.

An additional sacred paradigm through which community members can understand how financial support intersects with support of the synagogue's sacred mission might be to view contributions toward Jewish religious life as the Israelites saw their gifts for construction of the tabernacle: "And the Eternal spoke to Moses, saying: 'Speak to the children of Israel, that they shall bring me gifts; you shall accept gifts from every man whose heart so moves him.... And let them make Me a sanctuary, that I may dwell among them.'<sup>84</sup> The gifts for the tabernacle were given to God, and through this communal effort God's presence became known to the people. In the modern era, contributions that support Jewish religious life have a similar effect, enabling a communal and spiritual experience of transcendence. Such financial contributions can be understood as a form of divine service akin to study, worship, and acts of kindness. Viewing financial contributions to synagogue life through a sacred paradigm has the power to transform an otherwise ordinary event into a holy act.

The idea of covenant presents yet another way to understand synagogue finance as one pillar of the sacred relationship between the Jewish people and God. As a people with a special relationship with God, Jews have covenantal responsibilities, which surely

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<sup>83</sup> Patrick H. McNamara, *More Than Money: Portraits of Transformative Stewardship* (Herndon, VA: Alban Institute, 1999), 3-4.

<sup>84</sup> Exodus 25:1-2, 8.

include the obligation to support Jewish life. Situating holiness as central to all aspects of synagogue life is vital as congregations seek to craft their own theological approach that resonates with their community. To ensure a secure financial future for synagogues, we must include a connection to the concept of the Divine to link financial support to what God wants of community members.

### **Holistic Ethos**

Synagogue revenue models also need to relate to other aspects of congregational life so that the whole is greater than the sum of its parts. A congregation's assessment mechanism should reflect the particular congregation's culture. Central pillars of Jewish life, such as study, worship, and acts of kindness, should be integrated into the financial model to promote the synthesis between what might otherwise seem to be disparate functions. This means dues and membership should be combined with other aspects of how members engage with the congregation to form a comprehensive understanding of membership. Such an approach integrates revenue generation into an expansive construct and imbues it with the same sense of purpose that pervades all aspects of synagogue life. IKAR, a ten year old Jewish religious community in Los Angeles, presents one example of such an integrated approach in their membership commitments, or *brit*.<sup>85</sup>

As an IKAR member, we ask that you (1) engage in Jewish learning to stretch your heart and mind; (2) dedicate time and creative energy to the community's growth; (3) work toward the tikkun of our city, our country, Israel and the world through participation in Minyan Tzedek, our social justice work; and (4) help us build and sustain IKAR with a financial contribution. Please take a moment to consider your (and your family members) commitments and contributions in each of these four areas.

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<sup>85</sup> "IKAR - LA Membership," IKAR, accessed March 11, 2014, <http://www.ikar-la.org/join/membership/>.



With their four commitments, IKAR places member financial responsibilities on par with their commitments to Jewish learning, communal involvement, and social justice. In fact, IKAR's membership form explicitly asks members to indicate how they will fulfill each aspect of their commitment. In the social justice section, for example, members are asked to select which of four projects they will participate in that year.

Acton Congregational Church, located outside of Boston, employs a similar technique with the "Worship Plus Two" program, which extends the expectations of membership beyond financial participation. Congregants are asked to attend worship whenever possible, which it views as central to church life. They are also asked to involve themselves in at least two church activities during the year. One activity should benefit the individual, such as attending bible study, a fellowship group or a social program. The other activity should benefit the community, such as volunteering, teaching or hosting a coffee hour. Like the IKAR *Brit*, "Worship Plus Two" frames financial participation as only one element of the relationship between the member and community. When taken in combination, these diverse activities help to further individual commitment and build a stronger community.<sup>86</sup>

Also central of a holistic approach is the elimination of barriers between programs and people in order to promote cooperation among different segments of the community. Socio-economic divisions in society challenge the development of a sustainable congregational funding model that recognizes donors and simultaneously reduces class barriers. The congregations studied in *Sacred Strategies* all found ways to limit donor

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<sup>86</sup> McNamara, 22-3.

recognition that is often ubiquitous in Jewish life. Doing so helped to create cultures that value the financial commitment of all community members, regardless of gift size.<sup>87</sup>

### **Participatory Culture**

Creating a sacred community requires the combined efforts of all community members in all areas of synagogue life. A 2013 report by UJA-Federation of New York outlines one financial model that is rooted in such a culture through which each member is seen as central to the synagogue's overall health. Termed the "mishkan model," this approach sees individuals as full partners in the work of building community. Congregations following this model typically speak of members using very intentional terminology to evoke shared responsibility, such as "partners" or "stakeholder." They employ either free will dues or a fair share income-based system through which individuals determine the amount of their contribution. However, monetary donations are only one way by which community members contribute toward the congregation's sustainability.

Mishkan model synagogues ask each stakeholder to give of their time by lending their professional skills or helping with other necessary communal functions, such as preparing communal meals. This shared responsibility for the vitality of the synagogue provides opportunities for meaningful engagement with the community. Given the importance of relationship building, many of these synagogues do not send members an annual dues bill; instead, congregants and leaders meet annually to discuss each member's individual commitment to the congregation, including the financial

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<sup>87</sup> Aron, 31-32

component.<sup>88</sup> This environment helps members see their participation, both personal and financial, as central to the success of the congregation.

The mishkan model rests on the assumption that deeper involvement will result in community members who are more connected to the synagogue and, in turn, provide the synagogue with greater financial support. A shortcoming of this model is its failure to fully consider community members who are not ready to participate in such an immersive community. For them, such requisite participation may be unwelcome or uncomfortable and even drive them away. Moreover, this model requires an ambitious cultural shift that many communities may not be psychologically or organizationally prepared to undertake.

### **Meaningful Engagement**

While the mishkan model described above provides ongoing inspirational experiences that infuse people's lives with meaning, other financial models have the potential to do so as well. In a culture driven by individual autonomy and the search for meaning, visionary congregations seek to offer community members opportunities for finding personal meaning. Recognizing that different opportunities will appeal to the interests of different people, synagogues should offer members a variety of entry points through which they can find personal meaning. The UJA-Federation report presents an alternative approach that enables individuals who are not prepared to fully invest in congregational life as partners to support communal life on their own terms. This "Journey model" meets individuals where they are in their lives, offering opportunities people can choose to engage in and then helping people connect as part of their individual Jewish journey. Rather than annual fees, communities generate revenue per

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<sup>88</sup> Beth Cousens, "Connected Congregations: From Dues and Membership to Sustaining Communities of Purpose," *UJA- Federation of New York* (2013), 12-15.

opportunity. The a la carte nature of this model provides individuals with the freedom to construct their own path with activities that are meaningful to them. They have the choice to financially support only the opportunities they find personally valuable. Leadership committed to building relationships helps participants find opportunities appropriate to their interests.<sup>89</sup>

At its core, the journey model shifts the focus from community building to creating opportunities for Jewish exploration and growth. The value proposition also shifts to focus on each opportunity, which should be able to stand on its own. The measure of success is the increase in Jewish involvement. Evaluating success requires tracking participation and measuring each individual's growth and level of engagement. While this model is easy to view as "fee for service," advocates suggest that it is really about meeting people where they are and helping them develop as Jews. As their engagement increases and they participate in more opportunities, they will provide greater support for the synagogue, creating a financial incentive for congregational leaders to help spur Jewish growth. Many synagogues already adopt this approach in a limited fashion, most notably with programming for families with young children.

The journey model provides an accessible entry point moving people from a consumer approach to Jewish life toward a more holistic, invested understanding. However, it also presents the risk of further commoditizing synagogue offerings and feeding the consumer mentality, behaviors that new models and the holistic approach attempt to counter.

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<sup>89</sup> Cousens, 15-17.

The third option presented by the UJA-Federation report blends the mishkan and journey models into an appropriately named “hybrid model.” It seeks to create a financial model responsive to those who wish to carve out their own Jewish path through opportunities that further Jewish growth, and also to build interdependent communities rooted in shared communal responsibility. Such hybrid communities are able to fund their operations with revenue generated both by individuals who contribute to specific opportunities and those who contribute ongoing support and choose to become partners. By enabling people who only want specific services to effectively purchase those services, the model creates a culture in which individuals who choose to become full stakeholders do so because they view membership in the congregation as something important. They make it a priority, financial and otherwise, in their lives.<sup>90</sup>

The models discussed in the UJA-Federation report attempt to align a synagogue’s purpose with its revenue model. They pair opportunities for meaning with financial engagement. The report argues that congregants respond to such an approach because members understand the purpose of the community, know what is asked of them, and give in response. It advocates a financial model in which engagement, rooted in individual relationships, marries financial transparency. Systems that facilitate an open and positive conversation about money can lead back to deeper member engagement.

### **Innovation Disposition**

Visionary congregations are willing to try new things and possess a high acceptance rate for the possibility of failure. Leaders of such synagogues are change agents who strive for continual experimentation and growth. This openness to change is

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<sup>90</sup> *Ibid*, 17.

essential for congregations seeking new revenue models. Without a willingness to explore new ideas, the synagogue will remain entrenched in the status quo. Many synagogues that possess a culture of innovation fail to exercise it in relation to finances and revert to their old ways when it comes to funding operations.

Consider the example of IKAR, the innovative spiritual community in Los Angeles led by Rabbi Sharon Brous, discussed above. In his book, *The Spirituality of Welcoming*, Ron Wolfson tells of his first meeting with Brous. During the meeting she shared with him two documents, a “service theme” vision statement about the kind of spiritual community she wanted to create and a business plan. After reading them Wolfson commented “These are from two different planets.” “I know,” Brous responded. “I have this vision that IKAR should not be a dues-driven synagogue. I don't even want to call it a synagogue. It's a spiritual community. And my hope is that the people who will come and gain strength from it will support it with money.” After research and deliberations, the board initially asked people to pay whatever they felt comfortable. It didn't work and philanthropists stepped in to support IKAR.<sup>91</sup> Today, IKAR is celebrated for its nearly unrivaled vibrancy including a covenantal approach to membership. However, despite all this innovation, its dues model still mirrors that of many functional congregations with fixed dues based on age and family arrangement.<sup>92</sup>

### **Reflective Leadership**

Synagogue leaders in visionary congregations carefully examine alternatives, share a commitment to the synagogue's overall purpose, focus on relationship building,

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<sup>91</sup> Ron Wolfson, *The Spirituality of Welcoming* (Woodstock, VT: Jewish Lights, 2006), 164-166.

<sup>92</sup> “IKAR - LA Membership.”

examine both the big picture and the details, and take a methodical, strategic approach to change. This type of approach is essential given the challenges affecting changes in synagogue dues models. To successfully determine the appropriate approach for a congregation, leaders must ask critical questions to ensure the funding model reflects the congregation's sacred purpose and integrates with its values. Also critical is an understanding of how funding can better engage members as partners and help people find meaning. These essential questions are often obscured by the fundamental issues of financial viability.

The financial viability of funding mechanisms is a significant theme throughout Jewish institutional history. Since congregations are only beginning to explore alternative models, the viability of the new models remains uncertain. What is clear, however, is that in many cases the status quo is unsustainable. A new model must be found to ensure a vibrant Jewish future for synagogue life.

From a financial perspective, proponents of new dues models have reasons for optimism. A 2010 study by *The Forward* compared the revenue of similar-sized churches and synagogues in six major metropolitan areas. It found that synagogues using fixed dues and churches using a voluntary system typically generate comparable revenue per member.<sup>93</sup> As discussed previously, anecdotal evidence from synagogues that have moved from a fixed dues model to a more voluntary approach suggests similar results. Temple Israel in Sharon, Massachusetts adopted a free will system in 2008. While there was less of a decrease than the previous years under the old fixed dues system, there was

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<sup>93</sup> Josh Nathan-Kazis, "Synagogue Dues Don't Raise More Money Than Church Gifts," *The Forward*, September 7, 2010, <http://forward.com/articles/131095/synagogue-dues-dont-raise-more-money-than-church-gifts/#ixzz2vJ93EXW7>.

still a 4% decline in revenues in the first two years under the new system. Then, in year three, they managed to reverse the downward trend despite the ongoing national financial downturn. Revenue was up 2%. They also found that members who had previously gone through the abatement process were giving more than the previous<sup>94</sup> year.<sup>1</sup> The evidence suggests that the widespread and firmly held doubt about methods other than fixed dues is misguided. Reflective leadership will be necessary to create a culture of openness to new ideas and willingness to explore alternative approaches.

## **Conclusion**

Moving to a visionary paradigm of synagogue funding will require congregations to create a holistic synagogue culture, imbuing their model with holiness and integrating it with other aspects of congregational life. It requires a desire to innovate, a willingness to take risks and think critically about the challenges. Synagogue culture should focus on building a participatory environment in which community members are stakeholders with shared responsibility for communal life. Meaningful engagement will enable them to deepen their connection with others, the synagogue, and God.

While recognizing the current model is flawed, many mainstream synagogue leaders remain uncomfortable with the attempts at innovation. Rabbi Ammiel Hirsch of New York's Stephen Wise Free Synagogue reflected this view when he told *The Forward*, "if we eliminated dues tomorrow and said to the congregation, 'Tithe your income,' we'd go out of business in a year." The evidence we have suggests that with a comprehensive approach to synagogue dues, positive new models can succeed. More

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<sup>94</sup> Dan Judson, "Scrapping Synagogue Dues: A Case Study," *eJewish Philanthropy*, January 12, 2012, <http://ejewishphilanthropy.com/scrapping-synagogue-dues-a-case-study/>.



study is required, however, to assess if the new models are financially feasible on a larger scale. Continued assessment of new approaches, coupled with efforts that make synagogues more financially nimble, will positively impact questions of viability, and in turn, facilitate a transition to a visionary approach to synagogue funding.

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