



January 24, 2011

Dear Friends,

Anshe Emeth has reached the midpoint of our fiscal year, and I would like to share with you some of the things going on “behind the scenes” at the Temple.

We have many things to be proud of this year. We have added a number of new families to our congregation, which means that at a time when other congregations in the community are shrinking or merging, Anshe Emeth is still strong and vital. Undoubtedly members are attracted to our exceptional programming: we have offered non-stop classes, speakers, musical guests—Dan Nichols sang to a packed audience—and our Reitman Scholar-in-Residence, who lectured to a standing-room-only crowd in the Beit Midrash. We also had a visit from Rabbi Druin, an Orthodox Torah scribe, who led a workshop which taught us to be “Holy Rollers”. Congregants are now meeting regularly to inspect and lovingly clean and repair our Torah scrolls. This is a project especially close to my heart, and I hope some of you will decide to join us in this sacred work.

Of course we could not organize all these programs or maintain our beautiful building without the constant oversight of our professional staff. I am most happy to tell you that Heather Kibel has completed her first contract with us, and she will be continuing in her role as Executive Director into the future. Also as we look ahead, we recognize that Cantor Ott is approaching her “bat mitzvah” year with us beginning in the fall of 2011. We are beginning our plans to celebrate the amazing work she has done for Anshe Emeth’s music program. The calendar for next year is already filling up and as always, it will be extraordinary.

Financially, the news I have for you is mixed. We finished our last fiscal year with a \$10.00 surplus—which means we hit our budget right on the nose, while cutting back on staffing and without raising dues or any other fees. In addition, as of January 2011, we are no longer billing a monthly roofing assessment. If you still owe money on the assessment, your obligation is still there, but the amount will not increase.

This fiscal year began with a very difficult financial scenario. In the spring, as always, the Budget & Finance Committee re-evaluated every expense and income category, and then crafted a balanced budget which reflected our Temple’s financial needs realistically and responsibly. This budget was reviewed and passed by the Board of Trustees at our June meeting. Then unexpectedly, on June 30, we were handed a letter from the New Brunswick Board of Education, informing us that they would no longer be renting classroom space from us as they had done for several previous years. This meant that quite suddenly our balanced budget had lost a \$50,000 revenue line.

The Budget & Finance Committee met immediately and revised the budget in order to compensate for this loss of revenue. We tightened our expenses even more, and increased our fundraising goals. The Board and Temple staff have been watching every expenditure and keeping track of every penny since July 1st. Nevertheless, at the midpoint of the fiscal year, we find that our projected budget numbers for the end of the year yield a \$44,000 deficit.

What this means, quite simply, is that we need the help of every congregant to close this budget gap. Anshe Emeth’s professional staff and lay leaders strive every day to oversee and direct our expenditures wisely and responsibly, but the Temple belongs to the entire congregation, and we need your partnership to

protect the Temple's fiscal well-being. Here are a few ways that you can help:

- If you have fallen behind in your dues, please make every effort to catch up. As you know, we rely on dues and follow a "fair share" dues structure. Please make sure that you are in your correct "fair share" category.
- About one-third of our 575 families are on some form of dues relief. Therefore, we conduct our "Bridge the Gap" Annual Appeal in order to keep Anshe Emeth affordable to everyone, while continuing our outstanding programming and covering the Temple's overhead. To date, the Annual Appeal has collected \$84,963 in pledges from just 196 generous families. If you have not yet made a pledge to help "Bridge the Gap", please consider doing so. There are 5 more months left in our fiscal year. If 200 new families donate as little as \$18/month for the next 5 months to the Annual Appeal, we will have \$18,000 to help close our budget gap.
- Earn money for AEMT by shopping with gift cards for everyday purchases like food, clothing, and entertainment. Each gift card purchased through the Temple's scrip program earns a rebate for the Temple. Even families on dues relief can help Anshe Emeth through this program with no additional burden on their budget. For example, by buying \$500 of grocery store gift cards (which give a 4% return to AEMT) per month for the next 5 months, you will have earned \$100 for the Temple without spending a single penny extra for groceries. Other stores, restaurants, and hotels earn even more than 4%. ***We keep gift cards for many local stores on hand in the Temple office. They are easy to use, and we literally cannot afford to pass up the opportunity to earn money for the Temple in such a painless way.***
- Our projected deficit, divided by 400 families, equals \$110/family. In addition to purchasing gift cards, you can help us meet our fundraising budget line by sending shalach manot to your friends, taking a chance on a raffle ticket, attending our Purim Comedy Night, helping to set up and work on the rummage sale, and participating in our golf outing in the spring. Perhaps you have other fundraising ideas—we would love to hear them!

As we move forward, we will find new ways to bring in revenue so we can balance our future budgets. A Revenue Task Force is already exploring new ideas to bring in additional outside revenue. If you have ideas which you would like to share, do not hesitate to contact me or any other officer.

Some people have said to me, "Why don't we just cut back on our programming if we can't afford it?" The truth is that almost all of our programming is funded through endowments, or is self supporting. Only 1% of our operating budget goes to programming. But the cost of supporting a congregation which serves 575 families is substantial, and I believe that all of us must work together to ensure that our Temple remains strong and that this year's financial challenge is successfully met.

On a personal note, I would like to thank you for your support and encouragement throughout my term as president of Anshe Emeth. I have seen how special our Temple is to all of us, and how committed the congregation's members are to each other and to the future of our community. That is why I am writing to you with confidence. I am certain that as Anshe Emeth moves forward into its 152nd year, we will once again meet life's challenges with vitality and success.

Sincerely,



Debbie Cohn
President