



RJC 2010

Dear Friends:

In November, a well-respected local Jewish institution chose to share its financial reality with its constituency in a ground-breaking manner, by making its budget and fiscal status available for review. This bold move of financial transparency in a challenging economic environment is one that the RJC would like to emulate as a means to make our congregation a full and active partner in the operation of our institution. By sharing our 2010 budget with you, we hope not only to inform you about our financial challenges but to inspire you to find new ways to help us continue to serve the needs of our community. We hope that with your help, we can get through the coming year stronger and more financially solvent.

All of our 700 member families are partners and share equally in the overall welfare of our Shul.

RJC needs your help now!

A. Fill in your Membership Renewal form on page 3

- Pre-Pay by end December/January 26, 2010 to help with needed cash flow.
- Pay all dues and other outstanding balances by February
- If you are having difficulty making payments now, commit to pay when you can by contacting the office. We are here to help.
- Please return this form to renew membership and be included in future mailings, Mishloach Manot and receive event and rental discounts.

B. Use RJC Scrip

- Costs you nothing extra
- Do the math! With 700 families using many of the 70+ stores offered in the program we can bring in well over **\$100,000**.

C. Adopt an Extra Family or Two and Pay Their Dues

- During this economic crisis 62 families are unable to pay anything due to job loss
- Another 116 families have not made any payments toward their 2009 commitments

D. Support our Annual Campaigns

- Even in the best of times membership dues account for only 35% of our budget.
- If you have not participated please consider committing to the Kol Nidre Campaign and Annual Dinner.
- Consider pre-paying these items to help our cash flow.

E. Support our Building Fund

- Please step forward and make a donation to this fund to meet our capital goals. This fund will help pay down the huge mortgage we have been carrying since our expansion project 10 years ago. Our mortgage payments currently adds over **\$200,000** to our deficit.

F. Volunteer

- A large part of our Shul's strength comes from the involvement of our members. All of our volunteer efforts in fundraising, programming and day to day operations and management is critical.
- We always welcome any suggestions on how to better our program or how to save and/or raise funds.

Sincerely,

Victor Fein
President

Howard Millendorf
Chairman

Dr. Jonathan I. Rosenblatt
Senior Rabbi

**Please review our budget
Showing RJC's
Income and Expenses,
Levels of Participation,
our Looming deficit and
our Annual Mortgage Payment**

**RJC Operating Budget 2010
at a glance**

	2009	2010	
INCOME			
	MEMBERSHIP DUES/SEATS	625,000	600,000
	DINNER/JOURNAL	215,000	225,000
	HIGH HOLY DAYS SEATS	165,000	165,000
	KOL NIDRE APPEAL	150,000	150,000
	OTHER	673,437	622,000
	TOTAL INCOME	1,828,437	1,762,000
	EXPENSES		
	TOTAL PERSONNEL	843,949	820,616
	UTILITIES	145,328	140,000
	SERVICE/REPAIR/SUPPLIES	115,000	115,000
	PORTERS/MAINT SERVICE	165,000	160,000
	INSURANCE PROPERTY	47,000	47,000
	OTHER	75,881	42,200
	TOTAL BUILDING EXPENSES	548,209	504,200
	TOTAL PROGRAM	560,679	539,181
	TOTAL EXPENSES	1,952,837	1,863,997
	PROFIT/LOSS	(124,400)	(101,997)
	MORTGAGE	229,763	229,763
	TOTAL BALANCE/DEFICIT	(354,163)	(331,760)

In 2009
123 Families have come forward with hardships
62 have arranged reduced dues on a payment plan and
61 have been unable to pay any dues.
An additional 116 have yet to make any payments to 2009 dues

We are constantly looking for ways to best manage these costs

membership dues account for only 35% of our budget.

60% of members participate

42% of members participate

53% of current members have participated in the RJC building fund

RIVERDALE JEWISH CENTER 2010

PARTNER MEMBERSHIP RENEWAL FORM

We hope that you will continue to partner with us to ensure RJC continues to be available 24/7 both physically and spiritually.

- Please consider an additional contribution to help cover the cost of the many families unable to make payments at this time.
- Members whose accounts are up to date (including those who have contacted the office regarding hardship)
 - will be listed in the bulletin and on a poster board in the lobby.
- These members will also be listed in RJC's Mishloach Manot Project list being released mid-January.
 - If you are experiencing financial difficulty please let us know.
 - Please fill out the Quick Survey on page 4

Please indicate below which membership plan you prefer.

<u>Plan A: Basic membership</u>	<u>Discounted Early Registration *</u> (Before Jan. 26)	
<input type="checkbox"/> Family:	\$ 1,425.00	\$ 1,325.00
<input type="checkbox"/> Single:	\$ 712.50	\$ 662.50
<input type="checkbox"/> Young Professional introductory rate	\$ 390.00	\$ 390.00

Young Professional introductory rate is available within 6 months of moving into our community and is good for one year. After that the single member price applies until one member of the couple reaches the age of 29.

Plan B: Membership including High Holiday seats

<input type="checkbox"/> Family (incl. 2 seats):	\$ 1,850.00	\$ 1,750.00	Additional seat are
<input type="checkbox"/> Single (incl. 1 seat):	\$ 925.00	\$ 875.00	available at \$325 each

Please note: If you choose Plan B there is no credit for unused High Holiday seats.

Building Fund: One time commitment payable over four years

- Family \$6,000.00
- Single \$3,000.00

Please note: The office is available to discuss payment options. If you have already participated in the RJC Building Assessment, you have fulfilled your Building Fund obligation.

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

e-mail 1 _____ e-mail 2 _____

check here to receive weekly bulletins and notifications via e-mail from the RJC

Method of Payment:

- I am enclosing my check for \$ _____ for this year's membership and Building Fund **.
- I am unable to make any payment right now, I will contact the RJC office to make arrangements.

In order to facilitate paying your dues, you can pay your membership and Building Fund in scheduled installments using your credit card. Please fill out the form below.

Visa MasterCard American Express

Credit Card #: _____ Exp. Date _____ Security Code _____

- I would like to help bridge the deficit gap and help cover the costs of those who cannot do so. \$ _____
- I would like my entire membership and Building Fund ** in the amount of \$ _____ to be charged right away.
- I would like my credit card charged in equal installments of \$ _____ over _____ months.

Signature _____ Date _____

** (if applicable) * Please note the early registration discount is available for full payment or initiation of a monthly payment schedule before January 26, 2010.

Please consider helping RJC by donating an additional amount to cover those who will be unable to pay membership this year.

Quick Survey 2010

Please answer these questions before returning the Membership Renewal form on page 3

In
2009
Did
You...

- Participate in a weekday minyan? Yes No
- If yes
- 6:05 AM
- 6:45 AM
- 7:45 AM
- Participate in a Friday night minyan? Yes No
- Participate in a Shabbat Shacharit minyan? Yes No
- If yes
- 7:00 AM
- 8:00 AM
- 8:45 AM
- 9:00 AM
- Teen
- Receive a Kibud? Yes No
- Aliyah
- Hagbah
- Gelila
- Attend one of our shiurim? Yes No
- If yes
- Rabbi Rosenblatt's Daily Gemara
- Tuesday Touch of Class
- Rabbi Rosenblatt's Tuesday night Parsha Class
- Daf Yomi
- Rabbi Rothstein's Post Hashkama Shiur
- Avrumy Fein's Sunday Morning Shiur
- Gentlemen's Kollel
- Participate in Sat Night Learning Live? Yes No
- Shop at the Pre Chanukah Boutique? Yes No
- Participate in youth programming? Yes No
- If yes
- Shabbat groups
- Sensational Sundays
- Sports
- Extend an invitation to another member for a Shabbat Meal? Yes No
- Shop using RJC Scrip? Yes No
- Attend the Monday Night Scholar series? Yes No
- Experience a bereavement or illness? Yes No
- If yes
- Was the shul receptive and responsive to your needs? Yes No
- Did RJC follow up? Yes No
- Did you receive Yahrzeit notices in a timely manner? Yes No
- Participate in a community meal at RJC? Yes No
- Pay your 2009 dues? Yes No
- Receive the weekly bulletin via email? Yes No
- Read the weekly bulletin in shul? Yes No

Why just shop When you can do a mitzvah with every item you buy?



How RJC Scrip works

1. Review your monthly spending at the participating vendors.
2. Order what cards you would need for the month and submit your form with payment.
3. RJC then purchases “gift cards” from these popular stores in bulk at a discount.
4. Cards can then be picked-up at Shul or delivered to your house or doorman building at the beginning of each month.

Your favorite store not listed?

Let us know.

Mores stores to be added soon!

**Want to help ensure the success of this project?
Call the RJC office to find out how you can help.**

RJC Scrip Program

For Eating....Shopping....Working....Traveling....Gift Giving and much more

ORDER SCRIP GIFT CARDS!

**Order in Advance to be sure cards are available when you need them.
Save time, make your order monthly by adding an M in the last column**

Product	%	Qty	Total	M
1-800-Flowers \$25.00	25%		\$	
A Pea in the Pod \$25.00	6%		\$	
Ace Hardware \$100.00	4%		\$	
Acme \$100.00	4%		\$	
Amazon.com \$100.00	4%		\$	
Amazon.com \$25.00	4%		\$	
American Airlines \$250.00	8%		\$	
Avis Car Rental \$50.00	8%		\$	
Banana Republic \$25.00	9%		\$	
Barnes & Noble \$10.00	9%		\$	
Barnes & Noble \$100.00	9%		\$	
Barnes & Noble \$25.00	9%		\$	
Bed Bath & Beyond \$25.00	7%		\$	
Best Buy \$25.00	3%		\$	
Best Buy \$100.00	3%		\$	
Best Buy \$250.00	3%		\$	
Best Western \$100.00	12%		\$	
Bloomingdale's \$100.00	12%		\$	
Bloomingdale's \$25.00	12%		\$	
Borders \$25.00	9%		\$	
Budget Car Rental \$50.00	8%		\$	
Champs Sports \$25.00	9%		\$	
Clarion Hotels \$100.00	4%		\$	
Comfort Inn \$100.00	4%		\$	
Courtyard \$100.00	8%		\$	
CVS/pharmacy \$100.00	6%		\$	
CVS/pharmacy \$25.00	6%		\$	
Dressbarn \$25.00	8%		\$	
Dunkin Donuts \$10.00	4%		\$	
Express \$25.00	10%		\$	
Foot Locker \$25.00	9%		\$	
Gap \$25.00	9%		\$	
Home Depot \$100.00	4%		\$	
Home Depot \$500.00	4%		\$	
HomeGoods \$100.00	7%		\$	
HomeGoods \$25.00	7%		\$	
Hyatt Hotels \$100.00	9%		\$	
iTunes® \$15.00	4%		\$	
Column Total			\$	

J. Crew \$25.00	13%		\$	
J. Jill \$25.00	8%		\$	
Kohl's \$100.00	4%		\$	
Kohl's \$25.00	4%		\$	
L.L. Bean \$100.00	15%		\$	
Lands' End \$100.00	17%		\$	
Limited, The \$25.00	9%		\$	
Lord & Taylor \$25.00	8%		\$	
Lowe's \$100.00	4%		\$	
Lowe's \$500.00	4%		\$	
Lowe's \$1000.00	4%		\$	
Macy's \$25.00	10%		\$	
Macy's \$100.00	10%		\$	
Marriott Hotels \$100.00	8%		\$	
Marriott Hotels \$500.00	8%		\$	
Marshalls \$25.00	7%		\$	
Marshalls \$100.00	7%		\$	
Men's Wearhouse \$25.00	8%		\$	
Office Depot \$25.00	4%		\$	
Office Depot \$100.00	4%		\$	
Old Navy \$25.00	9%		\$	
Overstock.com \$25.00	8%		\$	
Payless Shoes \$20.00	13%		\$	
PetSmart \$25.00	4%		\$	
Piperlime \$25.00	9%		\$	
Pottery Barn \$100.00	8%		\$	
Pottery Barn \$25.00	8%		\$	
Quality Inn \$100.00	4%		\$	
Radio Shack \$25.00	4%		\$	
Renaissance Hotels \$100.00	8%		\$	
Residence Inn \$100.00	8%		\$	
Restoration Hdwre \$100.00	12%		\$	
Rite Aid \$25.00	4%		\$	
Sears \$25.00	4%		\$	
Sears \$100.00	4%		\$	
Sears \$250.00	4%		\$	
Sephora \$20.00	4%		\$	
Sports Authority \$25.00	8%		\$	
Sports Authority \$100.00	8%		\$	
Column Total			\$	

Staples \$100.00	5%		\$	
Staples \$25.00	5%		\$	
Starbucks \$25.00	7%		\$	
Sunglass Hut \$25.00	12%		\$	
T.J. Maxx \$100.00	7%		\$	
T.J. Maxx \$25.00	7%		\$	
The Children's Place \$25.00	12%		\$	
Walgreens \$100.00	7%		\$	
Williams-Sonoma \$100.00	8%		\$	
Williams-Sonoma \$25.00	8%		\$	
Zappos.com \$25.00	8%		\$	
			\$	
A&P/Food Emporium \$50	5%		\$	
A&P/Food Emporium \$100	5%		\$	
Fairway \$50	5%		\$	
Fairway \$100	5%		\$	
Garden Gourmet \$100	5%		\$	
Key Food \$50	5%		\$	
Key Food \$100	5%		\$	
Pathmark \$50	5%		\$	
Pathmark \$100	5%		\$	
Riverdale Kosher	insert \$ amt		\$	
Shop Rite \$50	5%		\$	
Shop Rite \$100	5%		\$	
Skyview Wine \$20			\$	
Skyview Wine \$50			\$	
Skyview Wine \$100			\$	
Stop & Shop \$50	5%		\$	
Stop & Shop \$100	5%		\$	
Column Total			\$	
			\$	
TOTAL all columns			\$	

**Payment must be made at
time of order**

___ Check payable to RJC enclosed

___ Please charge my credit card

exp ____/____ security code _____

Name _____ Phone _____

Address _____ e-mail _____

Delivery options _____ Private House _____ Doorman _____ RJC pick-up

For more information on this or any other RJC event please contact us at 718-548-1850 or info@rjconline.org

Payments for Scrip are not considered charitable contributions, and are therefore not tax deductible.