

Kol Nidre Appeal

First, an apology.

This year we switched our synagogue financial management system. Unfortunately we had problems with our Kol Nidre reports that caused errors in the honor roll that we send to the congregation. Please alert the office of any discrepancies you know. We are considering how to respond and we apologize to all affected.

Kol Nidre Night Speech

Rabbi, Cantor Blum and Congregation, Good Shabbos, Good Yom Tov.

When I asked for advice about my Kol Nidre address, I was told "Keep it Brief." When I asked what brief meant, I was told: "less time than Adam Greenberg's Tekiah Gedolah Blast."

Rabbi Wohlberg -- I listened carefully to your Rosh Hashana Sermons -- one more day, a thousand things to do and see before dying, these being the best of times and the new industry of life coaches -- these are fascinating concepts. But then, I thought about these from another perspective -- the new president of Congregation Ohav Sholom, and it's as if I were in an alternate universe! When this term ends, I don't think I will ask for one more day. As for the 644 checks to sign, 326 phone calls to make, 8 speeches to write, 22 meetings to attend well, do the math and it comprises the thousand things I have to do as President. Let me tell you, if these are the so-called best of times then I really do need a life coach!

Of course, I am honored to be president of this Congregation, and I'm not looking for any sympathy at all. I just need to extract a good amount of money tonight.

If you received and reviewed the 2007-2008 budget you noticed that our expenses precisely matched our revenues. The budget committee worked diligently and responsibly and they did an outstanding job. But while balancing a budget requires great skill -- there is another component involved and this Leo Rosten story describes it well:

A group of Russian soldiers was recruiting "volunteers" for the Czar's army, and they came across an amazing thing: a barn that was obviously used for target practice...and every shot was a bulls eye! They rushed to the nearest town, a shtetl, and asked who owned the barn and where they might find the amazing sharpshooter.

"Nu, that's Shepsl's barn," the tailor told them, "but you ought to know, that Shepsl's well, he's a bit messhugah..."

"That's not my concern" the recruiter replied adamantly "we need sharpshooters in our army!"

"You don't get it" the tailor said. "A real sharpshooter draws the target first and then shoots. But Shepsl ..."

This parable aptly describes the budgeting process. Like the sharpshooter, we need to be as accurate as possible. And, like Shepsl, when unexpected expenses and revenue shortfalls cause us to miss our target, we have to move it. Tonight friends, we have to move it significantly, and we need your help.

I hope you have been comfortable in synagogue during these high-holy days. You can thank our House and

Properties Vice President, Steve Gochman, for that. You see, we had a major, unanticipated repair with our air conditioning system. One of the compressors failed and had to be rebuilt. The cost, close to ten-thousand dollars, exceeded our budget for capital expenditure and we had no choice but to draw from our general fund to pay for the repair. While you are comfortable now, that spent money is what we need to pay for heat in the winter. That's before accounting for additional repairs needed for our air conditioning.

In past years, we relied on strong Bingo revenues to pay for surprise expenses. But Bingo, while still a formidable fundraiser, is no longer the cash cow of its heyday, in spite of the stellar efforts of Ira and his team. This is sobering because it has all the touchstones of a great fundraiser: it brings money from the outside, it provides excitement and excellent value to its customers, and, local government regulation left it immune from private competition. But all this is changing. Our long time player base is eroding and the game does not appeal as much to newer players, many who prefer to travel to Foxwoods, Atlantic City or gamble online. Attendance is down and we will struggle to meet even our reduced budgeted revenue.

Years ago, businesses, with excess inventory, donated goods that were sold in our bazaar. But today most of our members are in service industries and those in manufacturing or retail face competitive pressure to recapture value from their excess through the Internet and liquidators. The bazaar is gone, a victim of the modern economy.

We have other fundraisers through the various synagogue arms that do bring in much needed revenue. But the monies raised are targeted for special programs and these fundraisers, in spite of all the good work that goes into them, cannot raise enough money for our capital budget.

The falling revenues and emergency expenditures have created a perfect financial storm that we need to ride out tonight through the Kol Nidre appeal. No other fundraisers will provide the working capital we need. Make no mistake about it, the future of this congregation depends on your response.

But there is another threat that we face that is even more troubling -- apathy and the rising numbers of unaffiliated Jews. Synagogues, ours included, are locked in a brutal war of attrition with secular pursuits and each attritted Jew a spiritual loss to their community. We need to keep our synagogue exciting, presentable, well-maintained and with reasonable dues to attract new members. It's difficult enough to recruit members, and, if we get them to come here only to schvitz *because we cannot raise money for our air conditioning*, do you think they will return?

Does this sound stark? Let's keep things in perspective. First, we have become adept at managing expenses and we have been realistic in assessing bingo revenues. Second, the air conditioning repairs are a non-recurring expense. When properly fixed, it will reduce routine maintenance costs. Finally, we are evaluating and considering a new generation of fundraising activities to monetize the assets of our Synagogue.

We need everyone to participate -- if you have never contributed to Kol Nidre you need to tonight. If you have regularly contributed to Kol Nidre, we need a raise this year. Give whatever increase you can and we can meet our numbers without pain. Kol Nidre presents the ultimate opportunity to demonstrate how much Ohav Sholom means to you.

I see members here tonight with their grown children and grandchildren as deeply committed Jews. We have second-generation families as members, several on our Executive Board. Every Shabbot, Yom Tov and holiday Ohav Sholom displays its relevance. Now, through our Kol Nidre appeal, do your part to keep us strong, keep us growing and finally, keep us cool.

Thank You

G'mar Hatimah Tova.

Yizkor Followup.

To those of you who generously pledged last night, thank you. To those of you who have not yet pledged please act now. If you consider our 2007-2008 budget, you know -- the budget that is not going to balance because of our air-conditioning expenses -- then you need understand that your dues and seating fees pay only a portion of the operating expenses of our synagogue. We need your help under any circumstance, but especially this year with a leap in expenses.

Kol Nidre is a much different transaction than most we make. When we purchase something, it is a simple proposition based on the answers to three questions.

Do we need the good or service?

Is it worth the price?

Can I pay less?

Your presence here today answers the first question and for most of us, it answers the second as well. We need Ohav Sholom and we understand that we need to pay dues. But Ohav Sholom includes another fee, a discretionary one with no fixed or suggested amount, that you pay through your Kol Nidre pledge, and it is the third question, "Can I pay less?" that we need to address.

Perhaps some of us feel that we do enough, and pay enough, through dues, tuition or other charitable acts, and Kol Nidre does not apply. Some of us may feel that we do more than our fair share -- this becomes a problem if we all feel this way.

Humorist Garrisons Keillor's *Lake Wobegon* is a fictional town where "all the women are strong, all the men are good-looking and all the children are above average." The *Lake Wobegon Effect* is the tendency that people have to overstate their qualities. It is common, for a huge majority of respondents to consider themselves in the top quartile of driving ability. Most people think they have above average intellect and sociability. *By the way, everyone one here looks especially wonderful.* And a majority consider themselves to be far more charitable than average.

It's easy to see how people can overrate their generosity -- there are a number of ways to assess it. If your pledge exceeds the average amount you might be content. Or perhaps you have some financial challenges; you feel that whatever you contribute is excess and you might be right! No one can judge this but I ask that you recognize that it is quite possible that you can do more.

Now do understand, we appreciate all contributions, and yes, this is a very generous congregation. Just don't benchmark your giving against the aggregate. Do what you can do.

This summer we took our first trip as a family to Israel. The spiritual highlight of the trip occurred Friday evening at the *Kotel*. An ultra-orthodox man invited us and other tourist families into a minyan where we brought in shabbat with singing and dancing. There were dozens of other minyanim around us. The *Kotel* is an amazing place, it is ours and we all share it because of the unequal sacrifices of others. Ohav Sholom follows the same principle. We may contribute differently but we proudly share it all the same. We are an amazing community, with many blessings: our faith is strong, our building good-looking and our mazel above average. May it stay that way.

L'Shanah Tova
G'mar Hatimah Tova