



September 4, 2024

Dear Congregant,

As of January 1, 2023, Bet Aviv's financial condition was dire due a substantial decrease in our membership in 2022 which threatened to continue in 2023. Over the past year and one half, Art and I have done our best to stabilize things. Due to the generosity of our members, particularly during the 2023 High Holiday Appeal, we finished last year with a surplus, and our membership numbers have held steady this year – a contrast to the last two years of significant decline. However, one-half of the donations from the 2023 appeal went to cover an operating deficit in 2023, and a portion of other monies went to replenish reserves.

At the parlor meetings last year, the Congregation sent a strong and clear signal to leadership that Rabbi Joseph and Cantorial Soloist Beth Reubens were integral parts of our congregation, and that it did not want forced reductions to their salaries, less programming or a large increase in dues. This made our job more difficult in that while our payroll and other costs up through 2021 were manageable with more than 300 members, they greatly exceed our income with a reduced membership of about 200 members. Consequently, if we are to keep dues affordable, as we've previous stated, the only way to balance our budget is to have High Holiday Day appeals each year.

As we approach the High Holidays, Bet Aviv now needs your help and is now reaching out to you for financial assistance in the form of making a donation to our general fund. These monies will be used to cover an expected \$50,000 operating loss in 2024.

We are very excited to be able to repeat the "matching" program which we instituted last year in 2024 as part of our appeal campaign. Some members have again stepped up and offered to match, dollar-for-dollar, all contributions made by October 18 up to a maximum of \$50,000. This gives each of you a great opportunity to make a big difference.

Meanwhile, we are continuing to our efforts to raise money other than from dues and donations. We were awarded a \$5,000 grant from Sinai and Synapses and up to a \$15,000 grant from Howard County for security (which grants may not be available in 2025), retained a marketing firm to assist us in acquiring new members, started a Mitzvot and Memories program during Shabbat Onegs, started a corporate fundraising effort and had some social events which made us money. We also recently sent out a mass mailing to almost 3,000 Jews in Howard County over the age of 50, trying to attract new members. We are trying very hard not to make any material increases to your dues obligations. However, as a practical matter, we still need time to get membership levels up, and you can "buy us" the time we need by being generous again this year. The High Holiday campaign effort is an undertaking

which affords those who are able to give extra in order to do a mitzvah in order to prevent those less able to afford a dues increase from experiencing a financial hardship. We have something really special here at Bet Aviv. Let's keep it that way.

We thank you for your continued membership, your friendship and your caring for one another, and we look forward to your donation supporting this Bet Aviv High Holiday Appeal. Donations to Bet Aviv dues are considered charitable contributions and may be tax deductible. Furthermore, if you are above a required age and are required to withdraw funds from your retirement account, in many cases, if the financial institution holding your retirement account sends your donation from your retirement account directly to Bet Aviv, those funds sent will not be subject to taxation. For example, if you are required to make Required Minimum Distributions from your retirement account, you may be able to achieve these savings. Please consult your financial/tax advisor about this.

You may donate in one of three ways:

1. Online – You can click on the blue button below to take you directly to the High Holiday Appeal Form. Here you can make your donation by credit card (3% fee) or by direct bank transfer (ACH - no fee).
2. US Mail – Click on the green button to display and print the form, fill it out and mail it with your check to Bet Aviv, Oakland Mills Interfaith (OMI) Center, 5885 Robert Oliver Place, Columbia, MD 21045.
3. Qualified Charitable Deduction - Contact the holder of your retirement account and ask them to mail a check directly to Bet Aviv, Oakland Mills Interfaith (OMI) Center, 5885 Robert Oliver Place, Columbia, MD 21045. Be sure to tell them to put your name and "Bet Aviv High Holiday Appeal" on any check they send us.

We ask that in all cases your donation be made by October 18, 2024¹. L'shalom,



Arthur Brody,
Co-President Bet Aviv



Louis J. Ebert,
Co-President Bet Aviv

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¹ Although you have until October 18th, it would be most helpful if you send your donation as soon as possible. Please also note that this letter is being sent to you both through the U.S. mail and electronically. It is being sent to you in electronic form so that, if you plan to pay electronically, you can simply click on the large blue button at the bottom of the electronic version of this letter.

4859-7338-2357, v. 3