

Shannah Tova...

It has LITTERALLY taken me months to settle on a theme for tonight's comments... it is such a rare opportunity to speak with so many of you. Traditionally, this time would be spent sharing my story ...and reviewing our accomplishments this past year in spite of COVID, and sharing the terrific plans for the coming year in spite of COVID, and highlighting our financial needs, and acknowledging my predecessors, our clergy, lay leaders, staff, volunteers and generous donors... and sharing plans for our year-long Centennial Celebration beginning during these High Holy days to mark this extraordinary and wonderful milestone as a congregation.

While I really SHOULD do some of that...in particular, thank the clergy, staff and volunteers who have made these High Holy Days possible and meaningful for all of us, whether virtual or in-person....I feel compelled to use this time in a rather unconventional way. I hope all of you who deserve kudos and recognition will forgive me because rather than stand up here and cheerlead ...I am going to speak about an urgent matter...something that keeps me up at night (besides my kids). I don't mean to alarm anyone BUT what I've learned over the past six months as president, has alarmed me. It's our young people. what ABOUT our young people? We don't see them here ...at least not enough of them...and although COVID has certainly exacerbated the situation...it's not a new challenge...it's been brewing for years...long before COVID and will no doubt, be here long after.

From my days as a strategic marketing profession, I learned that it's all about the numbers...the data. Whether introducing a new product, a new ad campaign, a new brand, a new message...it all begins with numbers...data about customers, prospects, competition, market area...the most creative and effective advertising campaign...always

starts with a thorough marketing analysis...and I take that same approach today...when I'm presented with a challenge ...the first thing I do, is look at the numbers...and if none exit, I FIND THEM...to learn what they can tell us. Its only then, once we understand the nature, size and scope of a challenge, that we can effectively address it.

And that's exactly what I did...in our case...its data about our members, our spending, our trends, and our surrounding population. While the quality of the data we have access to varies...there is always something to be learned and that's where I'll begin this evening.

We are a congregation of just over 400 households...the GOOD NEWS is that this has remained stable for more than a decade. This is quite impressive since its during a time when so many Conservative congregations around the country are in decline, merging or closing altogether. We have Rabbi Beals, our leadership, staff and community to thank for this!

BUT...there's always a BUT, in the past decade, our congregation has gotten older, much older.

How much older you ask? Let's take a look over the past 8 years...as 2013 was the last year we conducted an in-depth demographic analysis of our members for the Strategic Planning process.

- Last year, we had 50% fewer students in our Hebrew School compared to 8 years ago.
- the percentage of adults under 50 years of age has dropped from 42% (just under half) to 20% (one fifth) today. Let me say that again...8 years ago, just under one half of our congregation were adults under 50 years of age and today only one fifth are.
- And to put it another way, today, 40%, or 4 in 10...just under half, of our adult members are 70 years of age or older.

I don't need to expound on what this last bit of data means for our congregation in the next 10 to 15 years if we don't do something to bring in young adults and families.

Am I being overly dramatic? I don't think so...we've seen right here in our own community... what happens when a congregation ages to the point that there are no more young families among their members or children in their Hebrew School.

We've known for many years that our congregation is getting older. Heck, Conservative Judaism is getting older, and the recent Pew study of Jews in America confirms this. We've been telling ourselves that our congregation is only reflecting broader trends among Conservative Jews nationwide well, this isn't really true.

I believe there is a sufficient population of young adults and families in our area who might consider affiliating with a Conservative congregation based on anecdotal evidence and my analysis of the scant data that is available for our local area.

Although we don't know the size of the Jewish population here in New Castle County (because a community-wide study hasn't been done in Delaware since 1995 although I understand one is in the works)...we learned, during our assessment, that other congregations in the area including Chabad are attracting young families and enrolling their children in their Hebrew School... some are even our congregants...they pay membership dues HERE and send their children ELSEWHERE for Hebrew School! Let that soak in.

For Delaware County, just over the line in Pennsylvania, where I live, we have actual data from the 2019 Jewish Population Study conducted by the Greater Philadelphia Federation indicating that the Jewish population is growing with the largest percentage of children overall of the five county area.

Yet, we don't need a flood of young adults and families to join our congregation to reverse our demographic trends...although that would be nice.

We only need a reasonable 2-3% growth rate among this demographic (4-5 couples or families) each year, to get us back to a healthy and sustainable demographic mix in the next five years that more closely reflects what Conservative Judaism looks like today.

Let me be clear...there is no one to blame for the circumstances we find ourselves...it's no one's fault...it's the result of us doing what is reasonable for us to do...we pay our dues, we donate generously, we volunteer our time and we expect those resources to go towards giving us what we want and supporting our needs. Rabbi Beals, Shari Dim, the Administrative Staff, Hebrew School Faculty as well our Leadership and Volunteers have done an amazing job serving and supporting our congregation reflected in our strong membership retention numbers.

Even more impressive is we've accomplished this while holding down operating expenses. You think I'm kidding?

I'm not....since 2013, our operating expenses have increased...wait for it.....3%. That's right, in 2013 our operating budget was \$1,019,000, and last year, \$1,048,000...an increase of \$29,000. We managed to do this while paying down our mortgage debt, maintaining our facilities and raising membership dues 8% in 8 years...or an average of only 1% each year.

How about we compare this to what was going on in the world around us...over this same 8 year period.

- The Median sale price for a home in Wilmington increased 8%
- The cost of living increased 14.3%
- AND UD Tuition and Fees doubled all while our operating budget increased 3% and membership dues 8%!

While you might be pleased and probably surprised...as I was...at how well we've managed to control costs and limit spending...the fact that our operating budget has NOT kept pace with the cost of living means that our operating budget today, buys less than it did 8 years ago... and we've still retained our membership numbers...now that's impressive.

While our circumstances are challenging, they are far from hopeless...in fact, I have great hope for our congregation. As Rabbi Jonathan Sacks once wrote "Hope is the gift of

Judaism to the world...To be a Jew is to be an agent of hope in a world serially threatened by despair,” and he made an interesting distinction between optimism, a passive virtue, and Hope, an active one. It takes no courage to be an optimist but it does to have hope.

So today, let's have hope we can make things better. And we ALREADY have!

When Cantor Elisa informed us, last December, that she was relocating to Texas to be closer to her family, while greatly saddened, we took the opportunity to reassess our needs. Cantor Elisa was both our part time Cantor and our part time Education Director! The assessment resulted in the recommendation that we create two separate positions by maintaining a part time Cantor and creating a full-time position of Director of Life-Long Learning and Education. While I don't have time to fully explain all that went into this recommendation and subsequent decision, suffice it say that we concluded this was our best option to meet the needs of our current congregation...ALL OF OUR MEMBERS including young adults, families and children.

- AND on July 12th Rabbi Nick Renner joined us as a full time Associate Rabbi, Director of Life-Long Learning & Education responsible for the Hebrew School, B'nei Mitzvah Preparation and Training, children's and family Shabbat Services, youth programming and more....he is laser focused on igniting a youth movement within our congregation....by engaging and energizing our young people (and by that I mean the under 50 crowd). You will meet Rabbi Renner in just a few minutes and I expect you will see why we're so excited that he has joined our congregation.
- AND The Koleinu Committee, chaired by Fran Freedman, has arranged for a Cavalcade of Cantors to bring variety to our Shabbat Services in the coming months while providing each candidate with an opportunity to “audition” for the position of part time cantor. We welcome your feedback on each candidate and will be sharing more information in the weeks ahead.

And, let me reassure you, our existing resources will continue to support all of us, our current members and the programs and services we have come to rely upon. But our

existing resources are stretched...our budget pays for less today than it did 8 years ago. Think about it...everything you see, our beautiful building, our facilities, our clergy, our staff, our programs and services...ALL OF IT...is being provided to you with fewer resources than 8 years ago. And...It's simply not sustainable. If our "purchasing power" continues to decline year after year, we run the risk of shrinking instead of growing. How do we address this situation... our budgetary challenges AND the need to attract younger folks? I thought you would never ask!

MORE OF US COULD BECOME contributory members, choosing to pay more than standard dues rate each year.

MORE OF US COULD regularly and generously donate in celebration of our simchats, to honor family and friends and the memory of our loved ones who have passed.

MORE OF US COULD increase our giving to the ANNUAL FUND CAMPAIGN which is going on right now! Our congregation's major fundraiser of the year.

We know there are those among us experiencing challenging times... and we understand that your ability to give is limited ...but for many of us... my family included... we are very fortunate to have weathered the pandemic just fine ...WE need to step up and consider giving more than we did last year and the year before ...as my family did. And to help inspire us, a Few VERY generous families are matching all NEW or INCREASED gifts this year.

SO, if you HAVE already made your annual fund gift, THANK YOU, and if you haven't, PLEASE do so when the holiday concludes! Let us know you're listening and that you understand our need!

BUT THERE'S MORE.... WE COULD embark on a NEW INITIATIVE to raise the funds to address the mortgage debt that remains from our renovation over a decade ago. This would "free up" over 130,000 dollars in payments we make each year to service our 2 million dollar mortgage. That is over 10 percent of our annual operating budget which

could be reallocated ...to, for example, transitioning back to a full time cantor after nearly a decade!

AND... WE COULD raise money to cover ongoing capital and non-recurring maintenance costs incurred each year to care for our beautiful but aging building, facilities and grounds. These are big-ticket items that continually arise...expenses such as a new roof, repair of our beautiful stained glass windows, air conditioning and heating units, sound systems and the whole new world of a technological infrastructure.

We currently spend over \$100,000 each year on the care and maintenance of our building. Having funds available for larger non-recurring expenses when needed, would free up annual operating dollars to reallocate to serving our members and investing in our growth.

And finally and the most exciting to me...WE COULD raise money for a fund to invest in programming, outreach, and initiatives to engage prospective members... those illusive Millennials (25 to 40 year olds), ...those in our community who might join our congregation if we could reach out to them...instead of waiting for them to come to us.

With a **Strategic Growth & Innovation Fund**, we could invest in connecting with young Jews, Jewish families, interfaith families...adults and families that are Jewishly committed and want to be a part of a Jewish community... investment in initiatives such as...

- Israel and Jewish advocacy programs to combat antisemitism and antizionism;
- immersive “next step” programs to follow Jewish summer camp or birthright experiences ,
- a Jewish performance or theatrical troop here in Wilmington,
- an Israeli/Jewish film festival,
- a pop-up Kosher Café or Coffee House featuring programming and entertainment,
- Jewish weekend and/or summer camp experiences for adults and families,
- peer led and hosted Jewish learning and practice communities,

- and maybe even tuition free Hebrew school to remove barriers for young families.

You may be thinking these are pie in the sky ideas...and if you are, OH, how wrong you would be...they are ALL REAL programs, REAL initiatives, REAL examples of what communities around the country, just like ours, are doing AND they are being wildly successful in some cases...IN FACT, some of our congregants' adult children, living in other communities, participate in some of these programs...and have great things to say.

We must also provide for an unknown future...let's remember that two years ago, none of us imagined this pandemic and the investment we would need to make in our technological capabilities to keep our community connected and strong? ... this time, our government stepped in to help us ...but we can't rely on that in the future and making sure we're prepared...whatever our circumstances, takes a strong commitment...of both will and dollars.

And by the way, there is plenty of funding available to supplement any investments we make... many national and international foundations are ready and willing to invest in us once we demonstrate our commitment.

These last three funding initiatives I spoke of -- addressing the debt, funding the care of our building and investing in strategic growth and innovation – have all been the focus of Lisa Lessner and Seth Bloom, Co-chairs of a “proposed” special fundraising campaign, The Second Century Campaign, a campaign that reflects confidence in our future and provides the funding to ensure it.

Over the past six months, they have been meeting with key stakeholders to discuss these three funding priorities and the feasibility of a \$3 million campaign.

I'm pleased to report that their preliminary discussions SO FAR have been quite positive...and early indications are that YES, not only is it feasible we can raise the money ...but there is significant enthusiasm among our key stakeholders for such a campaign ...you see, there are many really smart people in our community who already knew what it has taken me the past six months to learn. That now, during our Centennial

Year, is the time to address our demographic challenges and long-term financial needs. We look forward to sharing more about The Second Century campaign with you in the coming months!

Oh, and I almost forgot...there **IS** one more option ...**WE CAN DO NOTHING**...that's right, we can continue doing what we're doing ...and **YES**, doing nothing **IS** a choice (I always tell my kids that)...which will likely result in a demographic crisis for our congregation in 10 to 15 years from now. As you can probably guess, this isn't the choice I want us to make. But it really doesn't matter what I want...this is your choice, your decision to make, not mine. **AND** make no mistake about it...this **AIN'T** easy.... we are a very generous congregation...so standing up here and saying we need more is incredibly uncomfortable and difficult. But I must, because we do. So, what's it gonna be?

Will you choose to be a contributory member when your dues letter arrives in the next few months?

Will you choose to give the next time you and your family celebrate a Simchat or remember someone dear to you? Will you choose to give generously...and even a little more, if you haven't already...or even if you have, to the annual fund by mailing in your gift or going online in the next few days? Will you choose give even more generously to the Second Century Campaign?... to address our mortgage, care for our building and invest in our future? a once in a generation opportunity. What is **YOUR** choice going to be?

And while you ponder that question...let's remember back, 100 years ago when our founders came together at great personal expense, to form this congregation and what a wonderful century it has been... the mere fact that we are still here, having withstood such dramatic changes in our country and local economy...outlasting some of the most enduring institutions here in Wilmington.... It's a testament to many of you, who have been here for a good part of the past century, and experienced the impact of Congregation Beth Shalom on your life and the lives of your loved ones...

I can only imagine your feelings and connection to our congregation...as I've only been here a mere 16 or 17 years...and can honestly say this congregation has greatly shaped my life, and the lives of each member of my family including my husband, Ross, who I truly believe would likely not be Jewish today were it not for Rabbi Beals and this congregation, and my parents who moved here later in life to be close to us and found an embracing community and a home here at Congregation Beth Shalom... ..this congregation runs through my veins and helps sustain me and family...and I suspect it does for many of you too.

And on the eve of our Centennial ... as I reflect on my own family's past here at Congregation Beth Shalom I imagine our bicentennial celebration in 100 years from now...with my great, great, great grandchild standing right here when I am, speaking to this filled sanctuary on Kol Nidre about how we came together in the days ahead, to make difficult choices at great personal expense, to protect this congregation from a fate that will likely befall many congregations in the decades to come. I pray they will remember US as having great vision and courage and how Congregation Beth Shalom endured because of the choices and decisions we made as they recall all the simchats that will be celebrated here in next 100 years.

Thank you.

And now, I'm thrilled to introduce our new Associate Rabbi, Director of Life Long Learning & Education, Rabbi Nick Renner.