

# Fund For Jewish Education

Sponsored by

The Caroline and Joseph S. Gruss Life Monument Funds, Inc. and  
United Jewish Appeal - Federation of Jewish Philanthropies

45 Broadway, Suite 3050 New York, NY 10006 ● (212) 757-1500 ● Fax (212) 757-1565

## FJE EDUCATOR BENEFITS PROGRAMS

This is in response to your request for information concerning the Fund for Jewish Education's Educator Benefits Program.

The Fund for Jewish Education is presently offering the following programs to eligible educators in Jewish schools within the Greater New York area (New York City, Nassau, Suffolk and Westchester Counties):

1. **Life Insurance:** The Fund for Jewish Education provides cost-free life insurance coverage in the amount of \$100,000.
2. **Medical Reimbursement Program:** The Monthly reimbursement as of July 1, 2003 is: \$49.00 for Individual coverage, \$125.00 for Family coverage and \$80.00 for Employee/Spouse or Employee/Child coverage. The remaining portion of the cost is to be paid by the school, the educator or both.
3. **Pension Reimbursement Program:** Teachers Insurance and Annuity Association (TIAA) has been designated as the carrier for the FJE Pension Reimbursement Program for Yeshivot and Day Schools. Mutual of America has been designated as the carrier for Supplementary Schools. In order to receive the FJE Pension Reimbursement, a minimum contribution of 6% of an educator's total salary is required. This contribution may be wholly contributed by the school or may be contributed in part by the educator. The school, however, must contribute a minimum of 4%. The annual reimbursement is 2% of a maximum salary of \$15,000 per year for each eligible educator enrolled in the school's pension program.

In order to be eligible for the above benefits, the educator's major source of income must be from employment in a Jewish school. Day School educators must be employed for a minimum of 20 hours per week; Supplementary School educators must be employed for a minimum of 12 hours per week.

If you require further information about the Fund for Jewish Education's Educator Benefits Programs, please feel free to contact the FJE Administrative Office.

## **Schools Currently on the FJE Pension Reimbursement Program**

### **2004-2005**

Abraham Joshua Heschel School  
Bais Yaakov Academy of Brooklyn  
Brandeis School  
Hebrew Academy of Long Beach (includes Stella K. Abraham HS for Girls and HALB HS for Boys)  
Hebrew Academy of Nassau County  
HAFTR  
Hebrew Academy of West Queens  
Jewish Foundation School  
Kinneret Day School  
Magen David Yeshiva  
North Shore Hebrew Academy  
Park East ESHI Day School  
Rabbi Harry Halpern Day School  
Rabbi Jacob Joseph School  
RAMAZ  
SAR Academy  
Shulamith School for Girls (includes Long Island Branch)  
Solomon Schechter School of Nassau County  
Solomon Schechter School of Queens  
Solomon Schechter School of Westchester  
Torah Academy for Girls  
United Lubavitcher Yeshiva  
Westchester Hebrew HS  
Yeshiva Ateret Torah  
Yeshiva Darchei Torah  
Yeshiva Derech Hatorah  
Yeshiva Novominsk  
Yeshiva of Belle Harbor  
Yeshiva of Central Queens  
Yeshiva of Crown Heights  
Yeshiva of Flatbush  
Yeshiva Rabbi Chaim Berlin  
Yeshiva Tifereth Moshe  
Yeshiva Torah Temimah  
Yeshiva University HS for Boys (includes Samuel H. Wang School for Girls)  
Forest Hills Jewish Center  
Park Avenue Synagogue

**History of FJE Medical Reimbursement Rates**

**Family Individual Senior ES/PCH**

1981 - 1989*	\$50	\$18	\$14
1989 - 1992	\$165	\$65	\$55
1992 - 2002	\$125	\$49	\$42
2002 - Present	\$125	\$49	\$0

\*or 50% of the premium of the premium  
ES/PCH - Employee & Spouse/Parent & Child

**History of FJE Cost - Free Life Insurance Rates**

1978 - 1984	\$25,000
1984 - 1986	\$50,000
1986 - 1989	\$75,000
1989 - Present	\$100,000



[Click Here to Print](#)

# The Jewish Week

SERVING THE JEWISH COMMUNITY OF GREATER NEW YORK

(10/01/2004)

## Educators Balk At Grants' Loss

*Say their schools will suffer; Fund for Jewish Education defends redistribution to provide more teachers with health plan.*

**Gabrielle Birkner - Staff Writer**

Yeshiva and day school administrators who gathered at the Board of Jewish Education on the eve of Yom Kippur voiced their displeasure with a change in funding that will end basic grants to their institutions and instead provide health care coverage and life insurance to additional teachers.



The mood was tense and the discussion spirited as representatives from more than 50 New York-area Jewish schools, spanning the ideological gamut, spoke out against a recent decision by the Fund for Jewish Education to cut about \$2.2 million in school grants.

The educators said the change would force cuts in school-based programs and reduce money available for scholarships, and could cause an increase in tuitions.

The yearly grants ranged from \$500 to \$14,000, with additional money available to schools serving immigrant populations and special-needs students, as well as for community outreach.

Along with the annual grants, the \$4.7 million fund had included life insurance and medical benefits for educators.

The fund is a partnership between UJA-Federation of New York and the Caroline and Joseph S. Gruss Life Monument Funds.

Arguing that in effect that the whole of the \$2.2 million can be greater than the sum of its parts, the FJE will redistribute the money to provide health care coverage and life insurance to an additional 500 teachers in 30 congregational and day schools, according to Jennifer Rosenberg, planning director of the UJA-Federation's Commission on Jewish Identity and Renewal.

Additional money will fund a study assessing the needs of special-needs children, a mentoring program pairing new teachers with veteran educators and a school management leadership institute.

"The consensus at the meeting was, 'please don't cut our money,'" said Richard Altabe, dean of secular studies at Yeshiva Darchei Torah in Far Rockaway, Queens, which received \$26,000 from the FJE last year.

The money was earmarked for the school's special-education and vocational programming, Altabe said.

"In almost all cases, the amount for each school was less than the cost of tuition for one student," said Billie Gold, FJE committee chair, who spoke and fielded questions at last week's meeting. "Yet we felt the total was large enough to make a significant impact if used in another way."

Since 1978, the FJE has spent \$123 million funding educator benefits, school grants and other educational programs. Basic grant funding, however, has eroded in recent years as health coverage costs skyrocketed, necessitating more money be devoted to paying for benefits.

Rabbi Joel Cohn, principal of SAR Academy in the Riverdale section of the Bronx, acknowledged that there are no easy answers to how the FJE can best stretch its limited funds.

"It has done a fantastic thing for Jewish education by pumping millions of dollars into the system," said Cohn, whose school received about \$15,000 from the FJE last year. "What they've given us, it's a gift. So on one hand you cannot say anything but thank you. But on the other hand, it's going to hurt schools, especially those serving immigrant populations."

At Be'er Hagolah Institute in the Starrett City section of Brooklyn, a majority of the yeshiva's 850 students are immigrants or the children of immigrants from the former Soviet Union who depend on sizable financial aid subsidies.

Grant money had been used to award scholarships to students who otherwise would have attended public school, and to set up remedial programming for children with little or no background in Hebrew or Judaic studies.

"For us, losing this money is really a disaster," said Pearl Kaufman, the school's director. "It means the difference between bringing in more kids on scholarship or not."

Immigrant grants were established in the 1980s amid the large influx of Jewish emigres from the former Soviet Union.

"All these grants were grandfathered over the years to specific schools, which had been almost alone in serving these populations," Gold said.

"Today, of course, the immigration from the FSU has slowed to a trickle and there are many more schools that either do or would like to serve these populations. We believe our funds could have a greater and longer-term impact by using the money to strengthen these schools, and other schools, in their management and fund-raising capacities."

The decision to redistribute the funds was neither quick nor flippant, said Rabbi Deborah Joselow, managing director of the Commission on Jewish Identity and Renewal and the federation professional who works with the fund.

Two years ago the FJE convened a focus group to determine the changing needs of Jewish schools. Last year, along with the grant money, school administrators received letters announcing possible "significant changes" in the distribution of funds. The letters, which did not outline specifics, elicited no responses, Rabbi Joselow said.

At the BJE meeting, Kaufman asked if FJE's decision was reversible.

"I didn't get a straight 'no,'" she said, "but that was the feeling."

"It was remarkable that the meeting had the attendance it did since most people walked in knowing it was a fait accompli," said Rabbi Mordechai Besser, principal of the Manhattan Day School and the chairman of the Yeshiva Elementary Principals Council. "If [the FJE] is going to make such a cataclysmic decision, it may want to have a more collaborative effort."

Rabbi Besser said that while he would have liked last week's meeting to have taken place in advance of the FJE decision, Gold and UJA-Federation representatives were quick to acknowledge how they might have better notified educators to the changes.

In the short term, "[Schools] would rather have the cash," said Gold, adding that in the long run, she is confident day schools and yeshivot will reap the benefits of the FJE's decision. "We made it clear, I hope, that we look forward to their input as we develop these plans, and if they do not meet expectations, we will certainly consider other options." n

Here is a list of other articles in this section

- [Bush Has Friends Among Russians](#)
- [Poll in NYC favors president 54-14 over Kerry; GOP tilt is seen having major implications for local politics.](#)
- [Chai Signs For Jewish Senators](#)
- [Schumer, three other Jewish pols looking strong in re-election bids.](#)
- [ENGAGE-ing Plan For Teachers](#)
- [Two-year program for early-childhood educators will enhance their Jewish knowledge.](#)
- [God In The Tattoo Needle](#)
- [In troubled times, solidarity and defiance turn a sin on its head.](#)
- [New Challenge For Rego Park Shul](#)
- [Struggling Conservative congregation ponders shift to Orthodoxy.](#)
- [Struggling With Prayer](#)
- [The Israeli Falun Gong](#)

© 2000 - 2002 The Jewish Week, Inc. All rights reserved. Please refer to the [legal notice](#) for other important information.

**Dr. Alisa Kurshan, Vice President of the FJE** – “Jewish educators apparently feel that grants are more available for new educational concepts than for basic benefits for the people who will implement them”

**Paul Flexner, Director of human resources development for JESNA** – “Although we have very few studies of teacher salaries, the limited data from both independent schools and Jewish day schools indicates that compensation packages for teachers in the private sector begin minimally 20% below those of public school teachers. In many cases, teachers in the independent school system, of which Jewish day schools are a small component, do not receive either health or pension coverage, which reduces their actual compensation even further in comparison with the public sector. As the shortage of teachers in the public sector has grown, many local school districts are increasing their starting salaries, as well as providing signing bonuses to attract new teachers fresh out of degree programs (or from the private school sector), further exacerbating the problem.”

**Dr. Jack Wertheimer, Provost of the Jewish Theological Seminary** – “The personnel crisis is not limited to recruitment, but also requires a serious plan for retention. Unless salaries and benefit packages are upgraded and more serious efforts are made to offer enrichment opportunities to educators, many will become demoralized and will seek other forms of employment. Moreover, as the shortage of teachers worsens in the country's public and private schools, Jewish educators will be lured away from the field. Like the crisis of recruitment, this is a problem that must be examined on the national level.”

**Rabbi Ephraim Buchwald, Founder, National Jewish Outreach Program (NJOP)** – “We cannot, dare not, sweep under the carpet, the basic failure of the Jewish community in general (and the Orthodox community as well, and not only the Modern Orthodox, but the so-called Haredi community as well) who have failed to insure superior quality Jewish education for our children. The truth is that Rebbeim (master teachers) in the system, especially in large cities, even after ten and fifteen years of service, are often paid much less than a living wage, and often receive no pension, life insurance and limited or no medical coverage. Even when these special coverages are available, it is likely due only to the vision and unprecedented generosity of the late Mr. and Mrs. Joseph Gruss or the Avi Chai Foundation of the late Baal Teshuva, Zalman Chaim Bernstein.”