

from within the member synagogues. All Trustees are charged to work for the JJBS and **not** in the interest of their own their own synagogues.

MSRC/54/061/02

It is strongly suggested in the draft Terms of Reference for the MSRC, that Trustees do not represent their own synagogues on the MSRC committee as this would be a conflict of interest.

MSRC/54/061/03

The MSRC is a vehicle for member synagogues to engage with the JJBS about any matters relating to the JJBS and to raise any queries they may have regarding how the society is run or comments about JJBS practices.

Frank went on to say that the MSRC attendees tonight had the job of keeping an eye on the Trustees and to see that they are conducting the business of the JJBS well. There will be a minimum of 2 meetings a year but more can be called if necessary. Draft Terms of Reference for the MSRC have been offered to all member synagogues for consideration. Which we will discuss tonight in an attempt to ratify them.

MSRC/54/061/04

Tonight, Frank said he had invited the Chair of the Board of Trustees -Steve Wynne to say a few words, the Treasurer-Peter Vos to give an overview of the society's finances and the Honorary Secretary Jocelyn Shepherd to take the minutes.

MSRC/54/061/05

Future topics for discussion at the MSRC meetings can be suggested by MSRC representatives on behalf of their synagogues.

Items for discussion could be subscription increases, increased benefits, funeral practises, and finance.

These items plus others can be discussed at the MSRC meetings after which Frank will act as a conduit to the Trustees taking back comments, concerns, or queries.

MSRC/54/061/06

Frank said that one of the problems with the previous JJBS set up was that Governors did not always convey to their synagogue Boards matters of relevance discussed at the meetings. Also, the lack of participation in meetings by the Provincial synagogues was a matter of concern. His was pleased to see several representatives tonight from our provincial synagogues.

MSRC/54/061/07

Another crucial role of the MSRC is to provide future Trustees to the Board of the JJBS. All member synagogues may at an AGM offer a candidate for the Board of Trustees.

MSRC/54/061/08

Frank mentioned an event on the 16th January at the Woodland cemetery for youth groups and cheder participants. More information can be obtained from Mitzi Kalinsky the Sexton of the JJBS.

MSRC/54/062/01

Steve thanked everyone for attending this meeting.

He said that on the 23rd of June this year he had been elected as the Chair of the Board of Trustees JJBS for the next 3 years and he was at this meeting to represent the Board of Trustees.

Steve reiterated that the MSRC can ask any questions they wish and they can email Frank or himself anytime.

The two meetings a year were primarily to: -

1. Discuss the budget
2. The Annual report ahead of the AGM

Plus, any other matters that the synagogue representatives consider important.

He added that any 3 member synagogues could call a special general meeting to discuss an issue of importance.

The MSRC is an open forum as the Trustees do not want to be seen to be hiding anything.

He commented that the Woodland even though we are in winter, is looking very nice. Also, that the offices were now housed at the Woodland cemetery. These offices were currently closed due to the new Covid situation and staff are working from home.

He mentioned that there is a rising demand for the facilities offered by us for catering in the gathering hall after funerals.

He thanked the officers and Trustees for all their support.

MSRC/54/062/02

Frank mentioned that the Trustees were looking for volunteers to sit on various sub committees. This would be at the discretion of the Chairs of the committees.

The committees are: -

1. Investments
2. Woodland- grounds
3. Woodland – Buildings and Equipment
4. Finance
5. Governance
6. Grants

The Board is also looking for someone who has experience of compiling a continuity plan. Frank requested that a list of all the committee be produced and sent to the Synagogues with an invitation for member of our synagogues to apply to sit on these committees. Jocelyn agreed to do this.

MSRC/54/062/03

Kathryn Michael (Radlett) asked if the invitation to attend these meetings was specifically for one of the representatives here tonight or was the invitation open to any member of their synagogue who may wish to attend? She said Paula Woods was their normal representative could she apply to be a representative?

Frank said it could be any member of the synagogue *nominated by the Governing body of the synagogue*. Steve concurred and added that any duly elected officer of a synagogue could sit on the MSRC.

MSRC/54/062/04

Janet Posner (Bromley) asked that when information was circulated to the synagogues the MSRC representatives were also sent the information.

Frank asked for clarification on who could attend the MSRC meetings to represent their synagogue. Steve clarified that initially it had been thought that Chairs or Treasurers would be able to attend these MSRC meetings. Steve now felt that he would rather have someone who was concerned about representing their synagogue and had the time to give to the MSRC and attend the meetings.

The reason the information had gone to Chairs was because we did not know who would be representing their synagogues at this first meeting of MSRC. Now that we had a named person representing each synagogue, they would be sent the papers as well as the Chair/Administrator.

MSRC/54/062/05

Frank wanted to know who would be written to next year when we get to the JJBS AGM?

Peter said we will try to write to all the contacts who are relevant, but we will expand the list to include all the representatives.

Jocelyn confirmed that all synagogue Administrators together with their Chairs (for whom we had email addresses) had been emailed with all the relevant documents for this meeting.

She asked that all attendees tonight email her to confirm their email address.

MSRC/54/063/01 Finance/accounts

Peter Vos the Treasurer shared his screen to show the management accounts up to October. October is not a quarter end and the Board does not normally produce accounts monthly because our billing is done quarterly. However, we are now doing so.

Income and expenditure are not far off the budget. He stated that we do not have last year's accounts for comparison

As of October, our income and expenditure show we have an operating surplus which is a bit of an exception. This is because we have invoiced for the four quarters this year and as our invoices go out at the beginning of the quarter, we are predicting that the surplus will change to a deficit by the end of the year as we have two months of expenses to come in.

The most striking point about the accounts is that it is dominated by our gain of nearly £1.8 million on investments a 15% increase. It has been an unprecedented year for the Society's investments. The bank interest, investment income and dividends are more or less the same every year about 2%.

No questions were asked.

MSRC/54/063/02 The budget

Peter put the budget schedule on to the screen.

The budget schedule was presented in a similar format as before. He said that we can see an operating surplus. It is forecast we will have a deficit this year and a bigger deficit next year. This because we have had a larger number of funerals whilst our subscription has not changed. We survive on subscriptions if we have more deaths, we have more costs which result in a loss.

On the plus side is we will have less liability. We have a bigger loss predicted for next year due mainly to the Society having to pay towards the re-building of the lodge at the Western. In the arrangement we have with the Western we have to pay two thirds of the cost. In reality without this extra burden, we would be in a better situation.

We are forecasting that the income will be up a small amount. The costs are basically inflation, salaries etc. 2020 and 2021 had very high numbers of deaths but we may have less in 2022.

MSRC/54/063/03

Janet Posner (Bromley) asked about non-member funerals and how that affected the budget. Peter said the charge for non-member was in the region of £9,000 substantially more than it actually cost us. It was hard to predict how many we will do it is a volatile figure. There was less than last year, but more than the past 4 years.

Frank added that the society takes on board non-member funerals and after removing their costs the balance is placed in a fund and it is given away to worthy causes by the Grants Committee or spent developing the Woodland.

MSRC/54/063/04

Michael Berkson (Cambridge) asked if the accounts could be circulated before the meeting in future as he had not seen them.

(After the meeting Michael emailed to apologise as the accounts had indeed been sent to his synagogue.)

MSRC/54/063/05

Veronica Kennard (NNLS) asked about the recent increase of income to the JJBS from NNLS and wanted to know if it was in the accounts Peter said it was in the income line.

Steve reminded Veronica that it had not been a full year yet for NNLS so the figures started coming in in March.

MSRC/54/064/01

Steve Wynne (Chair of Trustees) wanted to remind everyone that the JJBS carried out 2 out of 3 of all funerals at the Western which made us liable for 2 thirds of all of the bills relating to the Western cemetery.

At the moment we are looking at the cost of replacing the lead recently stolen from the roof of the Ohel at the Western Cemetery. The Hon Officers closely watch all costs and check all bills provided by the Western Foundation.

MSRC/54/065/01

Frank went on to say that every year the Trustees go through the process of deciding whether to put up fees. In 2022 it was decided not to put up the fees. However, the level of benefit is going up from. £2,750 to £2,800. All synagogues should be aware of this because it affects any late entry payments not yet paid. For those synagogues not collecting this payment they will find that those members who have outstanding payments the cost will rise.

MSRC/54/066/01

Kathryn Michael (Radlett) asked about the extra charge for the undertakers collecting bodies from outside the M25. She said that Radlett and St Albans were literally on the border and she wondered if anything could be done about the extra charge.

Frank said this had been a perennial problem and you have to draw the line somewhere. However, this was exactly the sort of situation where Kathryn could write something to him and he would take it to the Trustees to review.

Steve mentioned that charges from the undertakers had not risen this year. He would check the charge tomorrow and get back to Kathryn.

MSRC/54/067/01

Frank asked how many of those synagogues present collected the late entry before the person dies?

MSRC/54/067/02

Janet Posner (Bromley) said over the last ten years they had tried to collect the money when people join. Every year if it goes up, they send out letters to those who have not paid explaining that the cost will rise and encouraging them to pay. The number of Late Entry Payments outstanding had decreased substantially. We always try to collect it when they die.

MSRC/54/067/03

Alan Cohen (Harlow) said they try to collect when people join the synagogue, but they also allow people to pay in instalments.

MSRC/54/067/04

Janice Feldman, Treasurer from Tikvah Chadasha said they asked people to pay on joining, if it was a lot of money, they might allow payment over 3 months. Janice wondered if the figures for the Late Entry Payments could be circulated once a year to synagogues. Frank responded that the figures were sent every year to the synagogues. Frank held up the schedule to the screen which showed all the late entry payments and other information circulated every year to all synagogues. It always had done. Janet Posner said she felt the presented accounts were extremely good and praised Peter for his efforts.

MSRC/54/067/05

Graham Berkman (Peterborough) said his synagogue encouraged payment on joining and then again at intervals throughout the year.

MSRC/54/068/01

Frank asked if people were aware that there was a significant penalty if they signed up members and the members died within 6 months? He then asked if anyone new how much it was? He said it was £5,000.

He went on to say that this was introduced to discourage synagogues from signing up members who were dying. Frank suggested that synagogues look at their membership forms and make sure they get new members to sign that they have read this section and know they are liable for the penalty in these circumstances. Peter commented that £5,000 was a bargain when a non-member funerals costs £9,000. Frank said not if the synagogue could not get the money back from the dependants.

MSRC/54/069/01

Janet (Bromley) wanted to thank all the Trustees for all the work they did for the synagogues and also everyone attending tonight for being here. She felt that people did not realise quite how much work running the society entailed.

MSRC/54/070/01

Frank wanted to remind everyone present that they can contact him at any time with any queries or topics they wished to be discussed at further meeting he hoped everybody present had enjoyed the meeting and would attend again.

MSRC/54/071/01

Janet Posner (Bromley) wanted to know if the MSRC were going to receive the minutes of the Trustee meetings?

It was felt that the minutes have gone to the synagogues. Janet Posner (Bromley) would also like to see a report on the operation side of the society. Jocelyn said that the Sexton's report was included in the Trustees report.

Kathryn Michael (Radlett) confirmed that the Trustee minutes went out on the 1st December.

MSRC/54/071/02

Janet Burden (BKY) suggested that synagogues set up a separate folder so that all JJBS documents could be accessed or forwarded to those people who need them.

MSRC/54/072/01

Graham Berkman (Peterborough) asked if there was going to be any improvement on the website with regards to the Yahrzeit date finder? it seems to be limited to going back only 10 years.

Steve Wynne explained on the wall of the new office was a screen which showed all the dates relating to a person death.

Graham said it the ability to calculate the date that was important to him. Steve Wynne said he would discuss updating the Yahrzeit date finder with the web designers.

Frank said he uses the Chabad website to calculate the dates for his synagogue's Yahrzeit list.

Steve also mentioned that we are now using "**what3words**" to locate graves now at the Woodland and Western cemeteries.

MSRC/54/073/01

Steve explained that they now had a 'pay online' button feature on the website to enable people to pay directly to the JJBS and monies owing. Frank felt that all Administrators of the synagogues should be informed about this facility. Peter said when the new web site was up and running in January, they would do some publicity about this.

MSRC/54/074/01

Steve Wynne also reminded people that the offices had now moved to the Woodland and could he ask that those attending tonight to remind their Administrators of the new JJBS address which is at the bottom of all communications to them.

The JJBS is still receiving mail to the old address which delays the time of response to these letters.

MSRC/54/075/01

Frank said it had an interesting meeting and he thanked everyone for attending.

The meeting finished at 9.20 pm