

A New Haven Tradition since 1892

BEKI bulletin

Congregation
Beth El-Keser Israel

December 2006

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Hanuka

The first night of Hanuka is Friday night 15 December 2006. Hanuka candles or lamps should be lit about 4:00p. The blessings for candle lighting are available as audio files at www.beki.org/audio.html and are printed in our prayerbook *Siddur Sim Shalom* on p. 242 (classic edition) or p. 307 (Shabbat edition and *Or Hadash*). Shabbat Candles should be lit about 4:05p.

The *Hanukiya* (Hanuka Menora) will be lighted each evening (except Friday) at BEKI at 5:45p, immediately before the Maariv evening service. It is also lighted during the morning for “decorative” purposes, although not in fulfillment of a specific *mitzva*.

Tefillin are worn each day of Hanuka (except, of course, on Shabbat). The passage “Al ha-Nisim – For the Miracles” is added to each *amida*, and Hallel, a collection of celebratory Psalms, is recited each morning. The Torah is read each day of Hanuka. Tahanun, the penitential prayer, is not recited.



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BEKI Bulletin

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To contribute articles or for inquiries regarding membership, donations, or special activities, call the Synagogue office (203) 389-2108, or write to:

85 Harrison Street, New Haven, CT 06515-1724
or email: jjtilsen@beki.org

or see our web page: www.beki.org

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A Message from Rabbi Tilsen & Dear Rabbi

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Dear Rabbi

An Occasional Column of Answers, Advice and Helpful Household Hints

Dear Rabbi,
By mistake, meat was cooked in a clean dairy pot which has not been used for weeks. There was no actual milk involved in the cooking. The pot has handles with bolts on the inside of the pot, and is too big to be submerged in boiling water. Can the pot be saved? What is the deal with the meatballs? Can we eat them? Are they *treif* because they were cooked in a dairy pot or is it okay after the fact given that there was no milk involved and the pot was clean?

Signed,
On Top of Old Smokey

Dear Old Smokey,
You do have a pot to poach in, and you have not lost your poor meatballs.

A metal pot normally used on the stove top, even one with plastic handles, can be kashered by washing it, waiting a day, and immersing it in boiling water. It is not necessary to remove the handles to kasher the pot. A general principle in kashrut is that the property (“*ta’am*”) of being meat or dairy (or *treif*, i.e., not kosher) is removed from a utensil in the same way that it enters the utensil (*ke-vol’o kakh polto* “as it is absorbed, so it is exuded”). If the dairy pot was used, and became exposed to meat, while its handles were attached, then it can be kashered while its handles are still attached. Nevertheless, it is good to

remove the handles for cleaning and immersing them detached if they are removable.

If you do not have a larger pot in which to immerse the subject pot, you can either borrow a bigger kosher pot (unless yours is the biggest in the world), or fill the pot with water, bring it to a boil, and drop in an object that will cause the water to overflow the lip of the pot. This latter procedure, though, should be followed only with extreme caution due to the possibility of scalding, short-circuiting the stove, or extinguishing the cooking flame.

While one may not cook meat in a dairy pot, in the case you have described, and where it occurred unintentionally, you may eat the meatballs. You may want to impose a small fine on yourself to help reinforce the prohibition against this type of mixing. In an institutional setting, though, such meatballs may be discarded so as not to give untrained workers the mistaken impression that such mixing is permitted.



Rabbi Jon-Jay Tilsen

Dear Rabbi,

The BEKI kitchen has three sinks, marked "meat, dairy, pareve." I have seen that sometimes water splashes from one sink to the other, or that utensils are put in the "wrong" sink. Sometimes the water backs up from one sink to the other. Doesn't this affect the kashrut of the pots or food? Also, sometimes the sinks stink.

Signed, Sink Stink

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Dear Sunk Stunk,

The preferred arrangement for institutions is to have two separate kitchens, one for meat and one for milk. In a single kitchen setting, it is preferable to have two separate washing areas. When that is not available, it is best to have two sinks, which is the situation at BEKI at present (actually, we have three sinks).

Rabbi Moshe Isserles (YD 95:3) explains that meat and dairy pots could be washed in the same sink, with hot water, as long as they were not washed together at the same time. That is the position that justifies using a single sink for both. Under normal circumstances (assuming we never prepare meat and dairy together at the same time, and assuming no dirty utensils from a previous use are sitting out when cooking begins), this arrangement is sufficient to insure that all is kosher. As long as we are not cooking in the sink, we are observing the laws of kashrut. This means that splashes and backwash, or even using the wrong sink, does not compromise the kashrut status of the food produced in the kitchen.

However, the basis for this approach is somewhat complicated. It may depend on whether the utensils were used within the past day, whether they still have particles of actual meat or dairy on them, whether they are rinsed or immersed in the sink, whether they are washed inside of a pot that rests in the sink, the temperature of the water, the duration of immersion, and the

relative volume of the food particles and sink if immersed.

It is always better to have completely separate washing areas in order to reinforce in a visible way that meat and dairy must be kept apart. Short of that, the designation we use for the three sinks and sometimes having a sink cover provide the suggestion of the separation.

As for the bad odor, apparently this comes from a plumbing issue. While it probably does not affect the kashrut, it is a problem that should get fixed.

Dear Rabbi,

What exactly is the problem with the two kashrut supervision symbols posted on the BEKI refrigerators as being "not acceptable"? Does that apply to all items they supervise? Does it apply to their general supervision or lack thereof? Is it all baloney?

Signed,

Hekhsher Huckster

Dear Super Supervisor,

The general approach to kashrut at BEKI can be described as "by-the-book" and "liberal" (at least in the present environment of extremism) and based on "openness" and "full disclosure" to enable our members and guests to see what our standards and procedures are so they can make their own decisions on an informed basis.

We accept the supervision of any credentialed rabbinic agency as constituting a presumption of kosher status.

However, from time to time there are agencies that we learn do not meet our standards of religious practice or otherwise do not maintain our faith in their integrity or competence. There are two particular agencies which our Rabbinical Assembly colleagues in Philadelphia and New York have decided not to rely on for our institutions. It is on that basis, and not my personal and direct experience with them or my own expertise, which informs this policy at BEKI.

Of course, there are some products that simply do not need kashrut supervision. Thus, if one of these agencies had their symbol on a bottle of water, it would not mean that the water was any worse than unsupervised water. Likewise, if your household eats cheese that is produced without supervision, then the fact that a block of cheese bears the insignia of one of these agencies does not make the cheese any worse.

In addition to these agencies, our Kashrut Notice indicates that a "plain K" on a product does not mean that the product was produced under acceptable supervision and does not create a presumption that the product may be used.

Qiddush Committee Update

Over the past few years, the Qiddush Committee has been preparing Shabbat qiddushim for the BEKI community week after week. The original idea was to enhance the Saturday presentation but more importantly to create an opportunity for building connections and community. When the Qiddush Committee began we were just a few women with a vision. I am so proud to say we have grown in numbers! We are now over 30 volunteers! Not only that, but we have both men and women, of all ages. We sometimes even have kids helping out in the kitchen! Supervised, of course! There are four prep “teams” that meet on a rotating basis, and which is coordinated by our very own Ellen Cohen. We have several volunteers who solicit members for sponsorship. I coordinate menus. Peggy is always helpful with financial information, helping with communication to Dave and Clarence and whatever in general is needed. We have support from the Executive and General Board. Who knew it could be this big and successful?

I want to take this opportunity to thank everyone who makes this committee work. I am in awe of your dedication and service to this group and the BEKI community at large. I want you all to know that we appreciate all that you do and enjoy the wonderful presentations week after week! From the outside, it may seem that these weekly qiddushim happen effortlessly but I can assure you that many hands make the wheel turn and it has not gone unnoticed! It has been great getting

to know each of you and have you be a part of our group! I look forward to working together for many more years!

If you are interested in learning more about Qiddush Committee or would like to volunteer, please email or call Bryna Pauker at brynap@sbcglobal.net or 389-9603. We can always use more hands! Even if you can only be a fill-in...every little bit helps! Thanks.
Bryna

BEKI Religious School

BEKI Religious School One

The month of November found the students of BEKI Religious School involved with many activities led by Adi Ben-Ami and Lev Kraitman, our Israeli emissaries from Partnership 2000. Lev delighted the students with an interactive game so they would learn about his life.... He was born in Latvia... immigrated to Israel at age 2... loves physics... the Negev is his favorite place in Israel... practices martial arts.... and plays the guitar. Lev then explained the geography of the Afula-Gilboa region as the students assembled a map of our Sister City.

Both emissaries authored a moving tribute (tekes) to commemorate the eleventh anniversary of the death of Yitzhak Rabin. The BEKI Upper Grade students all dressed in white shirts. The program began with “mishmar kavod,” the presentation of the Israeli and American flags. Adi and Lev then shared their remembrances of Rabin as young children. The BEKI Religious School students

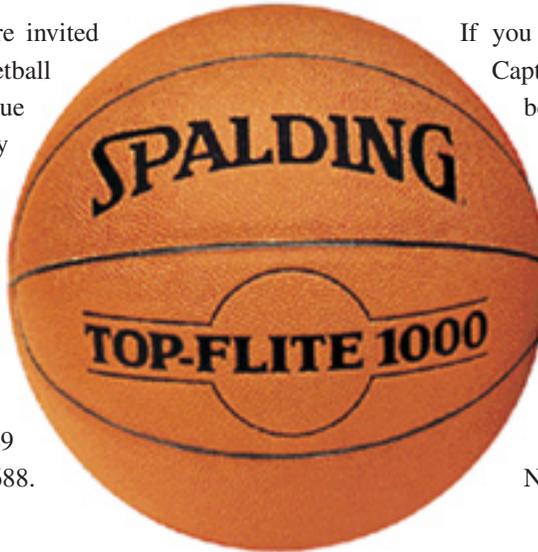


sang Hatikva and Shira Shalom, the song sung at the Peace Rally on Rabin’s last night.

Tikvah Shapiro, Grade Five teacher brought newspapers from 1995 with pictures of Rabin. She also shared her yahrzeit candle from 1995 with a picture of Rabin. She told the students of the adaptation of the American poem, “Captain, My Captain” as a tribute to Rabin. The service concluded with the lighting of yahrzeit candles spread in the star shape of a Magen David. Shulamit Daniels and Iris Back, BEKI teachers, also shared their memories of Rabin.

Basketball Challenge

BEKI members and supporters are invited to cheer or play in a Men's Basketball event with the Westville Synagogue ("The Westvilleans") on Saturday Night 9 December at 8:00p at the JCC. If you are interested in playing on the BEKI Men's Team ("New Haven Mavens" or "Ball-a-Boosters" or "Bekiim: Jews for Exegesis" or ?) please contact Captains Steve Rothman at dmdsjr@aol.com (Home) 397.2249 or Lloyd Friedman (Home) 393.2688.



If you would like to serve as Cheerleading Captain please contact Jon-Jay at jjtilsen@beki.org 389-2108 x10. A sponsor is needed. Team sponsorship pays for T-shirts for players, cheerleading supplies, donation to BEKI youth programs, and the pride of supporting the team (contact jjtilsen@beki.org). (The winner of this Orthodox vs. Conservative showdown may play the victor of Rabbi Hecht's Hebrew Day "Shia-ites" vs. State University of New York Hillel's "SUNYs.")

SATO: Social Action Tiqun Olam

The **Coat Drive** will continue through the winter. Coats in all sizes are always needed. Bins are labeled in the lobby or coatroom.

We are starting a **Winter Blanket Drive**. We are working in concert with Marrakech to effectively distribute these blankets to those who are homeless in the Metropolitan New Haven area throughout the winter. Bins are labeled and are in the lobby or coatroom.

BEKI is a Partner in **Amity Cares Habitat for Humanity**. We are responsible for a share of the financial viability of the project, as well as contributing volunteer time and efforts. Our efforts as part of the first Amity Cares build were fantastic. Please continue to support our efforts in the following ways.

Earmarked Donations: If you are

already planning to make a contribution to Habitat for Humanity this year, please earmark it for "BEKI - for Amity Cares" and send to the HFH of Greater New Haven. If not, consider doing so.

Raffle: Buy tickets for the Thanksgiving Day Raffle (\$5/ea or 3/\$12). Prize is two tickets for Okeemo Ski Resort in Vermont (includes lift tickets and accommodations). Drawing is on Thanksgiving Day at Chips Restau-

rant in Orange. (All proceeds from breakfasts served there that day will be donated to Amity Cares.)

Work: Actual work will begin on the next house in January. Consider being part of our Habitat for Humanity work crew (no skills necessary!!) and let Darryl know so that she can keep you informed of schedules, etc. Last year we had over 40 volunteers participating!

DRK & JB

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What To Save And What To Throw Away

When the weather turns cold, we know it is time to get our houses in order for what is predicted to be an unseasonably mild winter. In my house it is a dreaded time. Change the screen doors for the storm doors bring in the miniature roses and hens and chicks to avoid the first frost, put away the lawn furniture and umbrella. Then rake and bag the leaves. Fairly new to New Haven, Brooks and I were not aware of the very specific requirements of the New Haven Public Works Department: "Brush must be bundled in no more than five foot lengths and tied with cord." I do not know about your house, but cord... not a staple. Do they mean rope? Certainly not string. So I guess it is off to Home Depot for some cord.

So once the outside of the house is ready for December, then we look inside. Screens go up and storms go down. Did I have the oil tank cleaned?...No. not the oil tank, I mean the furnace. Oh, we're so smart; we presigned to buy our home heating oil for \$3.00 a gallon, unbreakable contract. Now gas is down to \$2.15 a gallon. Well, looks like it is back to the space heater following us from room to room.

Then the last mission on the road to winter warmth... the clothes... Brooks often disappears during this mission for he knows that I still have clothes from the Seventies in a closet on the third floor. The summer closet becomes the winter closet. I hear grumbling and muttering each year. The fun part is getting out the hats, gloves and scarves... warm and fuzzy with good memories of times past.

I believe this work, this physical transformation is symbolic of our winter lives. No longer lulled outside by the sand and the sea, we often "nest" for the winter. Winter can be a time for projects... pictures bought from artists on Ben Yehuda street and never hung, wedding and baby pictures put into albums, a good book actually opened and lovingly consumed by a fire in the fireplace with a steaming cup of tea. Spiritually, winter can also be a time for growth. Perhaps a class or the Rashi study group, maybe a new effort to attend services on weekday mornings or evenings.

Nesting to me is a little like taking inventory on your spiritual and physical life. When you nest, you wrap yourself in warmth... the physical warmth of layers... the spiritual warmth of faith and observance.



Dr. Lauren Kempton

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BEKI Israel Trip in February 2007



photo by Brooks

Dr. Kempton in Northern Israel Summer 2006

Join fellow BEKI members along with Dr. Lauren Kempton and Rabbi Jon-Jay Tilsen for a fun-and-fact-filled Israel Experience during the Presidents' Day Week Holiday (18 February to 1 March). This trip is being offered at \$2,000 per person (including airfare, accommodations, ground transportation, mobile phone and all the falafel you can eat) (price valid through 20 November; check for current price). This may be the best and most affordable Israel trip ever. For information contact lkempton@beki.org or jtilsen@beki.org 389.2108 x13 or x10. The trip will include three nights in Jerusalem (central Israel), four nights in Afula (North – Haifa , Galilee and Golan) and three nights in Qetura (South – Dead Sea, Eilat, Negev).

Weekday morning services at BEKI

Begin your day with spiritual renewal and fellowship. The Monday morning service (7:00a to 7:45a) includes a brief Torah service, and is followed by the Rashi Study Group (7:45a to 8:30a). Tuesday mornings (7:00a to 7:30a) are attended by a unique mix of people. Wednesday mornings (7:00a to 7:30a) features a continuing group of friends. Thursday mornings (8:15a to 9:00a) are ideal for people who may not wish to rise earlier or who bring children to school, and includes a brief Torah service. It is perfect for those who wish to avoid crowds. Friday mornings (7:00a to 7:30a) present an ideal setting for someone wishing to help develop a cadre of dedicated daily *daveners*.

In addition to fulfilling the daily mitzvot of *qeriat shema* (recitation of the Shema), *tefila* (prayer), *Talmud Torah* (study) and *Tzedaka* (charity), attendance also affords those in mourning a Minyan so that they can recite *qaddish*. Audio recordings of some of the prayers are available at the BEKI website under "Audio Library." Regular participants in these services are always glad to welcome additional worshippers. Call our office at 389-2108 x14 or see www.beki.org/schedule.html for a complete schedule.

Maariv Evening Service

The daily *maariv* evening service comprises the recitation of the Shema and its accompanying blessings, as well as the individual recitation of the Amida. The *maariv* service (also known as *arvit*) provides an opportunity to fulfill the Biblical commandment of reciting the Shema at night as well as fulfilling the rabbinically mandated recitation of the Amida. An audio recording of the Shema is available in BEKI's web Audio Library.

BB Scholarship

The B'nai B'rith Career & Counseling Services of New York College Scholarship Committee offers eight college scholarships, totaling almost \$30,000, to high school seniors who demonstrate strong academic performance and financial need. Financial need is considered on a broad basis. Any graduating high school senior, who will be attending college next year, is eligible to apply. The only restriction

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is that applicants must live in the five boroughs of New York City, Nassau/ Suffolk Counties, New York State or the New England States.

To receive a college scholarship application, send a stamped, self addressed #10 envelope to Bershad College Scholarship Committee, c/o MetroNorth Region B'nai B'rith, 823 United Nations Plaza, New York, NY 10017. Application deadline is 31 December 2006.

*Shabbat Dinner
Friday Night
1 December
Reservations
Required*

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Two-Way Traffic

The driveway from Harrison Street to the parking lot supports two-way traffic. (The "exit only" pattern is in force only for High Holy Days.) When exiting via the driveway, be sure to stop before crossing the sidewalk, in compliance with state traffic laws and

in compliance with *halakha* (Jewish law) which strictly prohibits running over pedestrians.

LifeCycle

Mazal Tov to

Karel Koenig on the birth of her grandson

Paula Hyman & Stan Rosenbaum on the birth of twin grandchildren, Aviv Yisrael and Ma'ayan Zimrah, to Judith & Or



Miriam Stern

Bat Mitzva in December

Miriam Stern, daughter of Michael Stern & Kathy Rosenbluh, will lead and participate in services as a bat mitzva on Shabbat Hanuka, parashat Va Yeshev, 16 December 2006

Library News

***Overcoming Life's Disappointments* By Harold S. Kushner**

Reviewed by Rabbi Murray Levine

Ask an American Jew who knows a little Yiddish for the Yiddish word for disappointed and invariably he or she will respond "disappointed." (The Yiddish word is "antoyshed.") It is not that all of us have not known disappointments in our lives but rather that we often have difficulty in translating them into another language, into another mode, into going beyond the disappointment in a meaningful experience.

It is this phenomenon that Harold Kushner deals with in *Overcoming Life's Disappointments*. He writes lucidly and movingly that "Every disappointment, every dream that doesn't come true leaves a wound in a person's soul." He takes as his role model Moses who carries with him the broken fragments of the original Ten Commandments. He writes that we learn from Moses how to face "our past with gratitude and our future with confidence, even as we carry with us the memories of the dreams that never come true."

You cannot help but enjoy reading Kushner's insights into a common experience which we have all had. I am therefore happy to contribute this book to BEKI's Rosenkrantz Library.

Shabbatot

Darshanim in December



Elayne Dimenstein

Elayne Dimenstein will serve as darshanit (Torah Commentator) on Shabbat parashat VaYishlah, 9 December.

Education Director Dr. Lauren Kempton will serve as darshanit on Shabbat parashat VaYigash, 30 December.

Shabbat Shalom Learners' Minyan

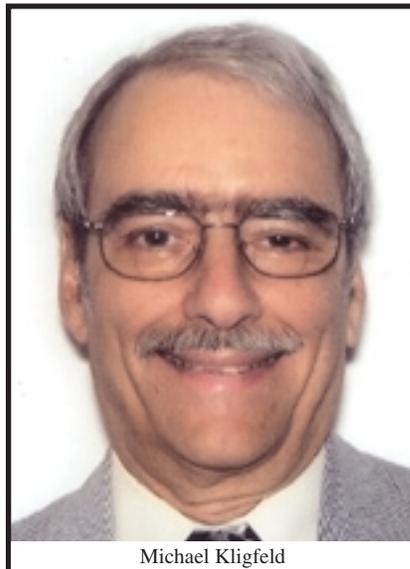
The "Shabbat Shalom Learners' Minyan," which meets every other Saturday morning at 10:45a in BEKI's Library Chapel, is an ideal setting for veteran and novice shul-goers alike to become more comfortable and proficient in the Shharit (morning) and Torah services in a supportive setting. Expertly led by **Steven Fraade**, **Rabbi Alan Lovins** and others, the Shabbat Shalom Learners' Minyan is a nurturing exploration of practice and theory presented in a participatory, non-threatening and multi-generational setting. Many members who

take advantage of this unique offering feel a deeper sense of awe born of increased understanding and appreciation for the services. Everyone is welcome to participate regardless of religious status or background.

New: Shabbat Afternoon Topics in Tefila

What do the prayers in the siddur mean, and are they relevant? Should we say things we don't believe? Is there leeway between standardization and sincerity? What is our responsibility to truthfulness or tradition? Does "authentic" mean historical, or spiritual, or intellectual? Can we change the wording or the melody? What is the psychology of prayer? Is it all merely lip service?

On Shabbat afternoons in December and throughout the winter, we will explore issues of prayer and the prayerbook. These forty-minute sessions will follow the Mincha afternoon service (which begins 20 minutes before sunset – about the same time



Michael Kligfeld

as candle-lighting time on the preceding Friday night) and will be followed by the Maariv evening service and Havdala.

Presenters may include Steven Fraade, Rabbi Lina Grazier-Zerbarini, Michael Kligfeld, Rabbi Pete Stein, and Rabbi Jon-Jay Tilsen. The time and topic will be published in the weekly "BEKI Happenings."

Sundays

MAKOM Beit HaMidrash at BEKI: "Introduction to Talmud" & "Talmud Berakhot, Chapter II" with Moshe Meiri

Beginning & Intermediate Sections

Serious youth are invited to dive into the "sea of Talmud" on Sunday mornings with Moshe Meiri. Two sections will be offered; one for beginning students, and another for continuing students. Students are expected to have studied some Mishna and be able to read Hebrew. An acquaintance with Rashi's commentaries is helpful. The text, the edition, will be supplied. This text is vocalized for easy reading and is accompanied by an English commentary and translation. The classes meet Sunday mornings from about 9:45a to 11:00a and 11:05a to 12:15p. Students wishing to enroll should speak with Arnold Carmel at MAKOM. The classes are open only to students in grades 8-12. This is an honors program class and will be taught in an academic Jewish Studies style. Disciplined attendance is expected. Moshe may be reached at moshe@snet.net.

MAKOM Beit HaMidrash at BEKI: “The Genesis Chronicles” with Margolit Kern

Margolit Kern will be teaching *Miqra* (Scripture) for youth at two challenging levels on Sunday mornings. The classes are part of the MAKOM honors program at BEKI for students in grades 8-12. The classes meet Sunday mornings from about 9:45a to 11:00a and 11:05a to 12:15p. Students wishing to enroll should speak with Arnold Carmel at MAKOM. This is an honors program class and will be taught in an academic Jewish Studies style. Disciplined attendance is expected.

Mondays

Rashi Study Group

Each Monday morning from 7:45a to 8:30a adults meet in the Library Chapel to read Rashi’s commentary on the Torah. It is possible to join the study group for a single meeting or to begin at any time. Knowledge of Hebrew is not necessary. Rashi purported to explain the *peshat* of the text, i.e., the meaning in its historical, literary and linguistic context. Visitors and new participants are welcome. The Rashi Study Group meets immediately following the 7:00a *shaharit* morning service.

Wednesdays

Rabbis’ Study Group

Wednesdays with Murray is a weekly study group exclusively for rabbis, facilitated by Rabbi Murray Levine. The Wednesday study group affords local

rabbis an opportunity to pursue their own *talmud torah* (Torah study) in a “safe” setting and with opportunities to learn from each other’s experience and insight. For more information, call Rabbi Murray Levine at (203) 397-2513.

Thursdays

Sanhedrin Talmud Study Group

The “Sanhedrin Talmud Study Group,” hosted by Isaiah Cooper, meets weekly on Thursdays during the lunch hour (12:30p to 1:30p) with Rabbi Tilsen at a downtown New Haven professional office for Talmud study. The Group has met weekly since 1999. For some participants, this is their first direct experience with Talmud text. The Group focuses on the issues raised in the Talmud, with less attention to the technical aspects of the text. Knowledge of Hebrew or Aramaic is helpful but not required. For location or information, contact Isaiah Cooper at 233.4547 or icooper@cooperlaw.net.

Writing Group

The writing group meets on each Thursday in the Chapel Library from 2:00p to 4:00p. Each week a group of interested writers come together to share the short pieces that they have written: memoirs, poetry, children’s stories and short stories. The goal of the group is to encourage writing, critique of written pieces, and publishing. Each week the writers come together with a piece of their writing. The writer then has a “Read-Aloud” and the group provides feedback. For more information please contact Ruth

Silver at bergidal@yahoo.com or Dr. Lauren Kempton at 389-2108 x13 or lkempton@beki.org

AA Meeting

The *Here We Are* Group of AA meets at BEKI every Thursday night at 8:00p. The weekly Meeting has been held at BEKI since May 1997. Open to any person who can benefit from a recovery program, the meeting is held according to standard AA procedure. It is currently engaged in a 12 & 12 Study – Discussion. This is not a specifically Jewish recovery group, although a large proportion of participants are Jewish. For information on the weekly meeting contact Jay at (203) 387-6019 or sokolow@snet.net

Every Day

Divrei Torah on the Web

A collection of Divrei Torah (Torah commentaries) and essays by members and Rabbi Tilsen is posted on BEKI’s website under “Adult Studies” and “Meet Rabbi Tilsen.”

Required Reading & Reference Books on Web

A listing of basic Judaic reference and introductory works is posted on BEKI’s website at www.beki.org/books.html with a brief annotation by Rabbi Tilsen.

Reading Torah at BEKI

If you would like to read Torah, or learn how to read, contact the Torah Reading Coordinator through the synagogue office at 389-2108 x14 or through Rabbi Tilsen at jjtilsen@beki.org.

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- In memory of Harold Ratner by Ruth Levitan
- In memory of Bess Brownstein by Patricia Pitt
- In memory of Julius E. Levine by Donna Levine Hoffman & Heidi
- In memory of Susan Gell by John & Marcia Gell
- In memory of Edward Weinstein by James Weinstein
- In memory of Sara Miller by Harry Miller
- In memory of Samuel F. Meadow by Arnold Meadow
- In memory of Milton Rosell by Elayne & Mort Dimenstein
- In memory of Marjorie Wolfson by Steven Wolfson & Elsa Stone
- In memory of Harry Wartur by Steven Wolfson & Elsa Stone
- In memory of Ben Kugell by Thelma Kugell

New Tax Law Makes IRA Giving Better

The Pension Protection act of 2006 presents a special opportunity to make a gift to BEKI or the BEKI Religious School (or other not-for-profit) from your IRA without adverse tax consequences.

Lisa Stanger, Director of the Jewish Foundation of Greater New Haven (387-2424) and BEKI member, explains, "If you are 70 ½ or older, for a limited time (2006 & 2007), you can instruct the trustee of your IRA to make a direct distribution of up to \$100,000 per year to the charity of your choice. A direct distribution counts toward your annual IRA distribution requirement and it is tax neutral for federal and state tax purposes."

Such a distribution can be used for a Renovations Campaign pledge, Annual Campaign contribution, to create an endowment for the benefit of the synagogue managed by the Jewish Foundation, or for other contributions. Stanger notes that "Unlike a cash withdrawal from your IRA, your direct contribution will be excluded from income for federal purposes and not taxed. It will not be eligible for a charitable tax deduction, but it will not count toward the percentage limitations on your other deductible gifts."

Please speak with a qualified advisor before making a charitable IRA rollover gift.

Important Tax Information

Taxpayers are reminded that synagogue dues, pledges and contributions are tax-deductible to the full extent of the law. BEKI is recognized as a 501(c)3 organization by the US Treasury. For many people it is advantageous to pay dues, pledges and contributions before the end of the tax year (for most people 31 December). It is also helpful to BEKI to receive your payment at an early date. Please consult your tax advisor for more information.

You can contribute stocks and securities directly to BEKI. For some, significant tax advantages can be realized by contributing appreciated stocks. IRS regulations usually allow the donor to deduct the appreciated value of the security. Illustration: You bought 100 shares of XYZ at \$10 two years ago and it is now trading at \$20. If you sell your shares, you realize a gain of \$1,000, and pay \$150 in taxes – net \$850 profit. If you donate the shares directly to BEKI, you pay no taxes on the appreciation, saving \$150 in taxes, and you receive a tax deduction for \$2,000 – which could be worth \$600 if you pay a marginal rate of 30%. That means your \$2,000 donation "costs" you only \$1,250.

Charitable contributions also avoid the penalty of the Alternative Minimum

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