# **NHBZ Shabbos Bulletin**

Dec. 15, 2012

Welcome to Nusach Hari B'nai Zion

2 Teves, 5773

Affiliated with the Union of Orthodox Jewish Congregations of America

**Torah Portion Mikeitz:** Maftir: Haftorah:

Genesis 41:1 - 44:17 Numbers 7:48-53 Zechariah 2:14 – 4:7

Stone Chumash pages 222-249 Stone Chumash page 770. Stone Chumash pages 1210-11

# Erev Shabbos - Friday, December 14

- Mincha & Maariv (4:20 pm)
- Candle Lighting (4:22 pm)

# Shabbos - Saturday, December 15

- Shachris & Musaf (9:00 am) Thank you for leading services: - Pesukei D'Zimra: Howard Sandler - Haftorah: Lenny Alper - Shacharis: Menachem Szus - Sermon: None Today - Leyning: Dr. Larry Gornish - Musaf: Menachem Szus
- סח הארי בני ציוו
- Shabbos Lunch & Learn (following Musaf) in honor of December Birthdays & Wedding Anniversaries. Rabbi Smason's topic: 'Chanukah: Rekindling Jewish Spirituality' Thanks to "POP-Stars" Lou & Shirley Osheroff for sponsoring the soda today (not last week, sorry!!!) in honor of their grandson, Josh Mandel. Josh in spending a year in Israel volunteering his time teaching English to underprivileged children. HAPPY BIRTHDAY, JOSH !!! We love you very much!!!
- Mincha / Shalosh Seudos / Ma'ariv (4:05 pm)
- Shabbos Concludes (5:25 pm)

<u>This Week</u>				1		77		U
At a Glance	Shabbos Dec. 15	Sun. Dec. 16	Mon. Dec. 17	Tues. Dec. 18	Wed. Dec. 19	Thur. Dec. 20	Fri. Dec. 21	Shabbos Dec 22
Shachris	9:00 am	8:00 am	7:00 am	7:00 am	7:00 am	7:00 am	7:00 am	9:00 am
Mincha/Maariv	4:05 pm	4:20 pm	4:20 pm	-	-	-	4:20 pm	4:05 pm
Maariv Only	-	-	-	6:45 pm	6:45 pm	6:45 pm	-	-
<u>Events</u> – see times in Event Planner Box below	Happy Chanukah! CHANUKAH PARTY TONIGHT!!	Happy Chanukah! Learn Mishna; RAP	RSVP for Friday Night Shabbos Dinner!	Buy Cash Cards	Lunch 'n' Learn	Shechita Class	Erev Shabbos; FRIDAY NIGHT DINNER!	Child Care; Youth Prog; Learner's Service; Study Group

## **Coming Events** (see Event Planner Box on next page for *all* events)

• Family Chanukah Fun at NHBZ! (Tonight, Dec. 15) Thanks to sponsors Lenny & Fran Alper, Andy & Ellen Berg, Sam & Shirley Bluestein, Alan & Janet Haber, Harold & Fran Hoffman, Kurt & Sandy Kahn, Bob & Joni Kaiser, Mark Ragin & Gail Rose, Irwin & Roz Rosen, and Marty Tessler. Activities: 6:30-7:30 pm -Kids' programming: crafts, music, a movie & snacks - Latkes, Jelly Donuts & Cookies! Adults will have music, social gathering and snacks, too! 7:30-9:30 pm – Live Music! Hamburgers & Hot Dogs, hot off the grill, available for

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Weekly at NHBZ         Shabbos         - Child Care (10:00 am – Noon) kids 3 & under in the Children's Room         - Youth Programming (10:15 am – 11:00 am) children 4-8, in the Youth Lounge.         - Learners Service (10:15 am) led by Rabbi Ze'ev Smason in the Chapel         - Shabbos Tanach (Bible) Study Group (30 minutes before Mincha)         Sunday         - Mishna Learning (after Shachris) with Rabbi Chanan Swidler of Aish         - RAP with the RABBI Teen Group (10:15 am) with Rabbi Smason @Starbucks Olive & Price         - Mystical Moments with Rabbi Max Weiman (between Mincha & Maariv.)         - Tanya (8:00 pm) with Rabbi Shaya Mintz of the St. Louis Kollel         Wednesday         - Rabbi Smason's Lunch & Learn (12:15 pm – 1:00 pm) now studying Pirkei Avos	<ul> <li><u>Thursday</u></li> <li>Schechita (5:30 pm – 6:30 pm) with Rabbi Chaim Loike of the OU Kashruth Division</li> <li><u>Monthly at NHBZ</u></li> <li>Irvin Alper Social Club (First Sunday)</li> <li>Women's Home Study Group (First Tuesday, 2:30 pm) with Rabbi Shaya Mintz, of the St. Louis Kollel at home of Jackie Berkin</li> <li>Morris Lenga Yiddish Club (First Thursday, 7:30 pm)</li> <li>Dine-In Pizza Night (Last Sunday 5:00 pm – 7:00 pm)</li> <li>Carry-Out Pizza Night (Wednesday mid-month; will resume ASAP!)</li> <li>Sisterhood (Third Tuesday)</li> <li>Women's Guide to Time (As scheduled) with Rebbitzen Chani Smason</li> <li><u>MHBZ Signature Events</u></li> <li>Synaplex Shabbos</li> <li>Shabbos Lunch &amp; Learn</li> <li>I-Chat</li> </ul>
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## **Coming Events**

## • Family Chanukah Fun at NHBZ, continued ...

purchase -- \$6.00 hamburger plate, \$5.00 hot dog plate. We ask that you please bring canned/non-perishable goods for the Jewish Food Pantry.

- Sisterhood Luncheon & Bingo!!! (Tuesday, December 18) 12:00 noon. Donation \$6.50. Delicious menu of piping hot pasta, garlic bread, salad, beverages and assorted desserts. Everyone is Welcome!!! RSVP to Rachael Pevnick, 314-395-6017.
- Shabbos Dinner and Mini-Synaplex (Next Friday night, December 21) Services at 4:20 pm; Kabbalat Shabbat, 4:40 pm; Mini-Synaplex breakout sessions at 5:30 pm: Shabbat 101; Insights into this week's Torah Portion, led by Robert Friedman; Shabbat Family Sing-a-long! Full, Delicious Shabbat Dinner at 6;00 pm. Adults: \$18.00; KIDS: 4-10, \$8.00; 3 & under, Free. Following dinner, Rabbi Smason will speak on "The December Dilemma."
- Asara B'Teves ~ The Fast of Teves (Sunday, December 23)
- Installation Shabbos (Shabbos, January 5, 2013)
- Irvin Alper Social Club (Sunday, January 6, 2013) New, earlier time: 3:00 pm to play cards, watch a movie, and shmoozing; Dinner at 5:00 pm.

# **Meetings**

• Executive Committee (<u>Wednesday</u>, December 26 at 7:00 pm, following minyan)

# **Reminders**

- Buy and Use Cash Cards call the office ASAP to order your cards and earn free money for NHBZ!
- **High Holiday Appeal** please pay your pledge as soon as possible.
- Schnucks E-Scrip Card Use your Schnucks Card now, and make it count!!!

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- **Sponsorships** If you would like to sponsor Kiddush, Soda, Shalosh Seudos, this Bulletin, or something unique in honor or in memory of someone, please call 314-991-2100, extension 2, to make arrangements.
- **Tributes** Show your friends you care; a tribute is a donation in honor of a birth, a birthday, an anniversary, a healthy recovery, or in memory of a loved one, or for any reason to show you care; tributes will be listed in this bulletin monthly.
  - For a Shul tribute, call Gloria Waxman at 314-872-3296
  - For a Sisterhood tribute, call Phyllis Silverman at 314-434-2482
  - For Libby Needle Fund, call Sally Needle at 314-991-2575
- Buy a Brick Online or by Phone Our website now accepts online donations for the Brick and Planting Campaign; go to <a href="http://www.nhbz.org/dedications.asp">http://www.nhbz.org/dedications.asp</a> or call the office at 314-991-2100.
- **Synagogue Honors** It is customary to make a donation to the synagogue for an Aliyah or other synagogue honors received.

### News, Features and Simchas

- **Rabbi Smason and Chani** will be in Chicago from Sunday through Tuesday. Rabbi Smason will be back in the office on Wednesday.
- Kashrus Alert from the OK Kosher Certification. Please send all questions and comments directly to the OK at 718-756-7500 or info@ok.org The Variety Pack of Roundy's Chewy Granola Bars has been incorrectly labeled as OK dairy. Each pack contains 4 flavors. The Chocolate Chip, Oatmeal Raisin, and Peanut Butter Chocolate chip are all certified by the OK as kosher / dairy (Cholov Stam). The S'mores flavor is NOT CERTIFIED and is NOT KOSHER.
- Mazel Tov On Simchas December 15-21 Happy Birthday to Sandie Abrams, Rhonnie Goldfader, Al Katz, Bonnie Klein, Jonathan Shanker, Elisheva Sudin and Mindy Woolf. Happy Anniversary None This Week! Show your friends you care by sending a tribute. For Shul: Gloria Waxman 314-872-3296; Sisterhood: Phyllis Silverman 314-434-2482; For Libby Needle Fund: Sally Needle 314-991-2575; For Chesed Fund: Drop by the office for a Card Pack.
- Toys & Gifts For Chanukah Thanks to Lenny & Fran Alper, Ruth Alper, Sam & Shirley Bluestein, Marvin & Jackie Gitel, Bob, Joni, Hannah & Rebecca Kaiser, Morris & Estelle Kram, Esther Levary, Ted & Rachael Pevnick, Irwin & Roz Rosen, Menachem & Linda Szus and our NHBZ Sisterhood for bringing gifts for Chanukah!!! (If you brought gifts and your name is missing from this list, please call Sandie so we can say "Thank You" to you in the bulletin next week.)
- Special Book "Our Father's Voice: A Holocaust Memoir" is Felicia Graber's new book written with her brother, Dr. Leon Bialecki, from recorded interviews with their father; The Forward states: "In his acute observations and straightforward judgments, Mr. Bialecki spared no one, least of all himself. He was uniformly frank about Jew and gentile, rich and poor, pious and nonreligious, cultured and uneducated." Felicia will generously donate \$8.00 to NHBZ from the sale of each \$18.00 book. We only have four books left in the office. Please come to the office or place your orders by calling 314-991-2100, ext. 2.
- Epstein Hebrew Academy Fundraiser
  - **Take Back Your Closets** (through Dec 21) Drop off unused cell phones, shoes, and handbags at Epstein Hebrew Academy, 1138 North Warson Road. Funds raised from the sale of your donations will benefit Friends of the Hebrew Academy. Contact Vicki Isakow at fha@eha.org for more information!
- Get a taste of "Discovery!" Just 2 ½ hours of amazing insights and classes, Tuesday, December 25<sup>th</sup>, 10:00 am 12:30 pm! Followed by a catered Kosher Chinese Lunch! Plus FREE Babysitting & Activities For Kids! COST: Just \$35 per adult (includes babysitting & lunch) RSVP ASAP! Only the 1st 50 adults with payment can attend! Please contact Claire at 314-862-2474 or cwolff@aish.com Location: 457 N. Woods Mill Rd. (The Firehouse) Chesterfield, MO 63017 Presented by Aish Favorite, Rabbi Eliyahu Bergstein. Facinating Topics! •Distinguishing Knowledge from Faith
   •The Seven Wonders of Jewish History •Information Only the Author Could Have Known •Transmission: Is Today's Torah the Same as the Original? •G-d's Hand in History
- <u>VIDEO</u> presentation featuring Rabbi Twerski, "Putting the Lid on Anger." At the home of Mrs. Shaindy Lefton, Wednesday, December 26, 10:30 a.m. For women only. Suggested donation, \$3.00. Contact Shoshana Kowalsky, 314-726-6047 or email skowalsky@stlkollel.com.

#### Beyond Twelve Gates -- Parshas Mikeitz Rabbi Ze'ev Smason -- December 14, 2012

#### Welcome to Beyond Twelve Gates!

An 8-year old from Edwardsville, IL, has put the city on the map with a heart-grabbing act of generosity. Wyatt Erber won a scavenger hunt sponsored by a local bank, and donated his \$1,000 prize to the family of neighbor Cara Kielty, a 2-year-old who is battling leukemia. The scavenger hunt involved finding clues at local businesses all summer long. Wyatt never gave up his quest for that prize money. When asked why he kept at it so hard, he answered simply, "I thought this would help them buy medicine for Cara."

When he did win, Wyatt, called Cara's mom, Trisha Kielty. "I won!" he announced." "You did not win," Trisha said, laughing." "Yes, I did!" Wyatt insisted." "No, you didn't — you're joking!" Kielty replied." "Here! Talk to my Mom!" When Trisha realized that Wyatt wasn't kidding, she almost dropped the phone. The Kieltys decided they couldn't take Wyatt's prize money, but he insisted. What finally convinced them? One question from Wyatt: "How much chemotherapy will this buy Cara?"

How much is a person worth? Judaism teaches that a person's value cannot be measured by his capabilities, achievements, contributions, or even personality and character. In fact, a person's value cannot be measured at all. The purity of the unconditional love the Almighty has for his children (see Jeremiah 31:3 "I have loved you with an everlasting love..") is impossible to replicate. But in fulfilling the mitzvah of "Love your friend as yourself" (Leviticus 19:17), we should strive to do the best as is humanly possible. They say it takes a village. Sometimes, though, all it takes is the unconditional love in the big heart of a small child like Wyatt Erber.

#### Parshas Mikeitz Genesis 41:1 -- 44:17

Pharaoh has a two-part dream about seven scrawny cows devouring seven robust cows, followed by seven thin stalks of grain swallowing seven healthy, good ones. When his advisers are unable to adequately interpret the dream, Pharaoh summons Joseph, who had been in prison for a total of twelve years. Ascribing his power of interpretation solely to G-d, Joseph tells Pharaoh that Egypt will first experience seven years of abundant crops, and then will be ravaged by a devastating famine. Pharaoh appoints Joseph as viceroy of Egypt, making him the second most powerful man in the land (this is a source for the game of tennis in the Torah -- we see that Joseph ... served in Pharaoh's court). Joseph's wife Asnat gives birth to two sons, Menashe and Ephraim, and the years of plenty and famine unfold just as Joseph had predicted.

With the famine devastating the land of Canaan (Israel), Joseph's brothers descend to Egypt to purchase food. When they don't recognize their royal brother, Joseph sets in motion a plan to determine if the brothers have fully repented for their sin of selling him almost twenty-two years before. Joseph acts detached, accusing them of being spies, and holds Simeon hostage. Joseph then allows the rest of the brothers to go with food to their father on the condition that they return with their youngest brother Benjamin. With great reluctance, Jacob agrees to this condition. Mikeitz concludes with the looming threat that Benjamin will be made a slave to the Egyptian ruler.

#### **Rabbinic Ruminations**

Nearly 40 percent of all U.S. households currently host at least one dog. Does the type of dog you own say anything about you? And for those who are single, what dog breeds give men and women the best chance of getting a 'leg up' on the competition in the 'dog eat dog' world of dating and romance?"

The breed of dog you choose can reflect your personality and lifestyle. In an online questionnaire for 1,000 owners of purebred dogs, respondents were measured for what psychologists call the "Big Five" personality traits: Conscientiousness, extroversion, openness, agreeableness and neuroticism, a measure of anxiety. Owners of toy dogs, like Paris Hilton and — believe it or not — Sir Isaac Newton, score high on a personality trait called openness, a measure of how intellectually curious, open to new experiences and appreciative of arts and culture a person is. Meanwhile, owners of friendly dogs such as the Labrador retriever are likely to be the most agreeable personalities around.

A different study suggests that the top 5 breeds for women hoping to attract men are Golden and Labrador

Nusach Hari B'nai Zion 650 N. Price Road Saint Louis, MO 63132 Ze'ev Smason, Rabbi Aaron Borow, Rabbi Emeritus Janet Haber, President Dr. Ethan Schuman, Chazan Office Phone 314-991-2100 Chapel Phone: 314-991-2100 Webpage: www.nhbz.org Retrievers, Chihuahuas, Poodles and Beagles. Men love retriever breeds, the study showed, and will ideally adore a woman caring for one. As for guys seeking to "cur"ry favor with the opposite sex, women most like men with German Shepherds, Golden and Labrador Retrievers, Siberian Huskies and French Bulldogs. Men with German Shepherds are seen as "great dad" material, and owning a husky is considered "manly."

From the Torah perspective, a person's personality can be identified through his "*kos, kis and kas*": This is phrase referring to key qualities. *Kis*: How does he use his money? *Kos*: What is he like when he drinks (alcohol)? *Kas:* How does he respond to stress and pressure, and what does he get angry at? Modesty in speech and action, compassion and kindness are also vitally important barometers of what our behavior says about us.

#### Quote of the Week

# Joke of the Week

Iranian President Mahmoud Ahmadinejad calls President Obama and tells him, "Barack, I had a wonderful dream last night. I could see America, the whole beautiful country, and on each house I saw a banner." "What did it say on the banners?" Obama asks.

Mahmoud replies, "UNITED STATES OF IRAN."

Obama replied, "You know, Mahmoud, I am really happy you called, because believe it or not, last night I had a similar dream. I could see all of Tehran, and it was more beautiful than ever, and on each house flew an enormous banner."

"What did it say on the banners?" Mahmoud asked.

Obama replied, "I don't know. I can't read Hebrew." (thanks to Reed Wernick)

# NHBZ Shul Tributes, December, 2012

#### **IN MEMORY OF**

Brother-in-Law of Sam & Shirley Bluestein Morrie & Estelle Kram Hilda Markowitz Howard Sandler Esther Ringermacher Alan & Janet Haber Mimi Fiszel Keith & Karen Zeff Bernard Landau Estelle Levin Sol & Lil Klarfeld George Rosenberg Jordan & Lorraine Cherrick Charles Waxman Paula Pultman Kessler Mim Fiszell

#### IN HONOR OF

Rabbi Shaya & Mindi Mintz **Robert & Chelle Meadows** Saul & Chani Abrams **Ruth Novack Alper** Sarah Klein Frances Fixman Rabbi Howard & Felica Graber Shirlee & Irv Baris Birthday of Jeff Baker Keith, Nancy, Max & Zoe Alper Birthday of Mayer Taller Fabian & Francine Attoun Birthday of Norma Rubin Alan & Janet Haber Mayer Taller Birthday of Herman Drifon Alan & Janet Haber Birthday of Howard Sandler Alan & Janet Haber Birthday of Fabian Attoun Alan & Janet Haber Birthday of Betty Parker Alan & Janet Haber Birthday of Dorothy Kissel Alan & Janet Haber Birthday of Asher Zarkowsky Alan & Janet Haber Birthday of Irwin Rosen Alan & Janet Haber Bob & Joni Kaiser

#### IN HONOR OF

Shirley Hollander Bertha & Harold Berman Anniversary of Leonid & Stella Vladimirov from Bertha Berman

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Birthday of JoAnn Raskas Alan & Janet Haber Joan Abrams Birthday of Louise Givon Alan & Janet Haber Birthday of Jackie Berkin Alan & Janet Haber Birthday of Yelli Smason Alan & Janet Haber Birthday of Ruth Novack Alper Alan & Janet Haber Birthday of Corey Woolf Alan & Janet Haber Birthday of Adrienne Breen Alan & Janet Haber Birthday of Suzanne Tendler Alan & Janet Haber Birthday of Andy Abrams Alan & Janet Haber Birthday of Don Kleiman Alan & Janet Haber Birthday of Sandy Segall Alan & Janet Haber Birthday of Emma Mufson Alan & Janet Haber Birthday of Rochel Zakroff Alan & Janet Haber Birthday of Lewis Schucart Alan & Janet Haber Birthday of Leib Smason Alan & Janet Haber Birthday of Dr. Susan Feigenbaum Alan & Janet Haber Birthday of Bob Abrams Alan & Janet Haber Birthday of Polina Golynskiy Alan & Janet Haber Birthday of Mikhail Epshteyn Alan & Janet Haber Birthday of Ina Makovsky Alan & Janet Haber Birthday of Murray Baker Alan & Janet Haber Birthday of Michelle Mufson Alan & Janet Haber Birthday of Morton Klein Sarah Klein Birthday of Leo Bressler Alan & Vivian Zarkowsky Bob & Joni Kaiser

#### Alan & Janet Haber Anniversary of Ed & Judy Ziegelman Alan & Janet Haber Bob & Joni Kaiser Anniversary of Lester & Pearl Figus Alan & Janet Haber Anniversary of Vitaly & Ally Gipkhin Alan & Janet Haber Anniversary of Mike & Batya Elbaz Alan & Janet Haber Anniversary of Jon & Naomi Shanker Alan & Janet Haber Wedding of Jacqueline Kirsh Frances Rothman Bas Mitzvah of Granddaughter of Sam & Shirley Bluestein Morrie & Estelle Kram Birth of new Granddaughter of Alan & Janet Haber Mayer Taller Bob & Joni Kaiser Happy New Year to Alan & Janet Haber Ron & Sandy Segall New great grandson of Rabbi Howard & Felicia Graber Bob & Joni Kaiser New Grandson of Dr. Craig & Jackie Berkin Rabbi Aaron & Pearl Borow Bob & Sandie Abrams Mayer Taller Rabbi Herschel Berkin upon having written and published a book, 'Ramchal on the Parsha' Mayer Taller Engagement of Ted & Rachael Pevnick's granddaughter Bob & Joni Kaiser

Anniv. of Joel & Susan Manesberg

#### A SPEEDY RECOVERY TO

Susan Scribner Bob & Joni Kaiser Barry Schere Ron & Sandy Segall Max Pepose Bob & Joni Kaiser

#### NHBZ Sisterhood Tributes, December, 2012

New great grandson of Esther Kalina Bertha & Harold Berman Esther Levine Birthday of Miriam Kaplelusz

Ze'ev Smason, Rabbi Aaron Borow, Rabbi Emeritus Janet Haber, President Dr. Ethan Schuman, Chazan Bertha Berman Esther Kalina & Esther Levine A SPEEDY RECOVERY TO Mr & Mrs Sam Schecter Every Other Week Club

> Office Phone 314-991-2100 Chapel Phone: 314-991-2100 Webpage: www.nhbz.org

<u>NHBZ - 2013</u> <u>PLANS</u>	<u>DUES</u>	1 YR	PLAN	2 YR PLAN	5 YR PLAN	LIFETIME PLAN
			Pay after			Start payments before
		5% discount	3/31/2013			12/31/12;
	Conditions on	Pay by	& before	Pay by	Pay by	finish payments within 60
Category	Jan 1	3/31/2013	12/31/2013	3/31/2013	3/31/2013	weeks
Young Adult	age 28-29	\$156.75	\$165.00	N/A*	N/A*	\$12,500.00
Individual Adult	age 30-69	\$679.25	\$715.00	\$1,365.00	\$3,399.00	\$12,500.00
Senior Adult Single Parent	age 70+ Kids K thru	\$612.75	\$645.00	\$1,226.00	\$3,065.00	\$12,500.00
Family	college Kids K thru	\$731.50	\$770.00	\$1,465.00	\$3,675.00	\$12,500.00
Two Parent Family	college	\$1,448.75	\$1,525.00	\$2,899.00	\$7,250.00	\$25,000.00

Please review the above chart for a summary of all 2013 Dues Plans. We have three new plans this year that provide you with discounts and tax benefits, and also help the congregation.

# <u>1 YEAR PLAN</u>

This is our Standard Dues plan that we have always offered. Features:

- If you pay before March 31, 2013, you will get a 5% discount
- Family plans include all children from Kindergarten through college.
- Reserved High Holiday seats for children are \$25 per child through college.
- Reserved High Holiday seats for out-of-town guests of members are \$100 per guest
- Reserved High Holiday seats for members of the United States Military are free
- Reserved High Holiday seats for out-of-town college students attending school in St. Louis are free
- Monthly payment schedules are available. They must start by 1/15/2013. Please contact office.
- Any membership payments are non-refundable

Our Building Fund is a one-time donation of \$3000 per dues category – individual, senior or family – everybody pays the same. The Building Fund may be paid out over 5 years at \$600 per year.

If it is difficult for you to pay the Standard Dues or the Building Fund donation, please contact our Executive Director Sandie Abrams to discuss alternative arrangements. Please call our office for details and further information, 314-991-2100, ext. 2.

## LIFETIME PLAN

This is a new option for 2013. Features:

- The lifetime plan for families guarantees the parent(s) membership for life
- The lifetime plan for families guarantees membership for children through college
- The lifetime dues amount is guaranteed until December 31st, 2012; in subsequent years, the amount could increase
- The lifetime plan means that you will not be affected by future dues increases
- The names of lifetime members will be inscribed on a plaque in the synagogue
- To qualify for the lifetime plan, you must not owe any outstanding dues or assessments
- This lifetime membership fee is for membership dues only
- You must sign an agreement for this plan, and any donations you have made before signing the contract will not count toward the lifetime membership fee
- You must complete payments within 60 weeks of signing the contract, allowing you to plan charitable deductions over 3 income tax years
- If you do not pay in full within 60 weeks, your lifetime membership will end, and your payments to date will become a donation and will not be applied to membership dues
- If a married couple decides that only one of them wants to buy a lifetime membership, then the other one will continue paying dues with one of the other plans
- You can change from a single parent family membership to a 2-parent family membership by paying the then current single parent family dues for the second parent
- Any lifetime plan payments are non-refundable

## 2 YEAR and 5 YEAR PLANS

This is a new option for 2013 that gives you a discount for paying in advance. Features:

- This plan represents a discount for paying in advance
- You will not be charged any further membership dues over the term of the plan
- The total amount is to be paid by March 31, 2013
- If you do not pay the full amount for the plan of your choice by the allotted date, then your payments to date will be applied to your 1 YEAR membership plan.
- Any payments to the 2 year and 5 year plans are non-refundable.
- \* If Young Adult wishes they may participate in these plans at the Individual Adult rates