



Shabbos Bulletin

Welcome to Nusach Hari B'nai Zion

Affiliated with Union of Orthodox Congregations of America

November 21, 2020 ~ 5 Kislev 5781

Candle Lighting 4:26 pm

Shabbos Ends 5:29 pm

Parshas: Toldos: Genesis 25:19 -- 28:9
Haftarah: Malachi 1:1 - 2:7

Chumash pages 124 - 143
Chumash pages 1137-1138

Erev Shabbos, November 20

- Mincha & Ma'ariv ~ 4:25 pm

Shabbos, November 21

- Shabbat Services ~ 9:00 am
- Mincha ~ 4:10 pm
- Parsha Deep Dive "Charity as the Key to Godly Blessing" with Rabbi Avi Okin ~ after Mincha
- Ma'ariv/Shabbos ends ~ 5:29 pm



Important: Information Concerning Shabbat Morning Services on Page 6

Minyan Times	Wed Nov 18	Thurs Nov 19	Fri Nov 20	Shabbos Nov 21	Sun Nov 22	Mon Nov 23	Tues Nov 24	Wed Nov 25
Shachris	7:00 am	7:00 am	7:00 am	9:00 am	8:00 am	7:00 am	6:45 am	7:00 am
Mincha/Ma'ariv	6:45 pm	6:45 pm	4:30 pm	4:10 pm	4:25 pm	6:45 pm	6:45 pm	6:45 pm

Ma'ariv only

Happy Birthday ~ Evan Garmaise, Carly Eisenberg, Dr. Alan Brook, Dr. Erol Amon,
Jay Umansky, Shirley Hollander, Sandy Greenberg

This Week and Beyond

- **Wednesday, November 18~ 7:00 pm** ~ Join a special class with Rabbi Smason "**Getting Your Second Wind: How to Recharge Your Spirit as the Pandemic Drags On**"
Join by video: <https://zoom.us/j/295822730>
- **Sunday, November 22 ~ 12:00 pm~ Annual Membership Meeting, Board Elections and Olive Tree Raffle drawing.** There is still time to enter the Olive Tree raffle and win 6 bottles of olive oil from Israel and adopt a tree in your name for \$18 – contact the officed to enter by Thursday. Join the meeting via Zoom <https://us02web.zoom.us/j/87380534593>

- **Sunday, November 29 ~ PIZZA NIGHT** ~ Nusach Hari B'nai Zion will have a Kosher Carry Out PIZZA NIGHT on Sunday, November 29, 2020 with pick-up from 4:00- 5:30 p.m. All pizzas are \$14 with your choice or combination of mushrooms, green peppers and onions. Orders are prepaid, order by Friday, November 27. Call 991-2100 Ext 2 or emailing jeff@nhbz.org.
- **NHBZ Chanukah Gift Basket Fundraiser** sponsored by Amy & Denny Feit. **Almost Sold Out- ONLY 10 Baskets Left!!** See flyer for details.

Join Rabbi Avi Okin between Mincha and Maariv on Shabbos afternoon as we thoroughly explore some of the Mitzvos, themes, and lessons of that week's Torah Portion.

Mazel Tov to Rabbi Ze'ev Smason who was recently appointed as the *Midwestern Regional Vice-President of the Rabbinic Board of the Coalition for Jewish Values*. The Coalition for Jewish Values represents over 1,500 traditional observant rabbis in matters of public policy. Board officers work collectively to find consensus on the important issues of the day, articulate an authentic Jewish perspective on current events, and advocate for traditional Jewish values while setting organizational policy. These issues include Israel, anti-Semitism, religious liberty and more.



The NHBZ Pushke Project Wants Your Pushke ~ December 1st

The Pushke project began in September and is now approaching the first pickup or delivery date. Please see the flyer in this bulletin and plan on making arrangements for your Pushke to be counted.

Minyanim at NHBZ

Minyanim have now begun to take place indoors at the shul, both daily and on Shabbos. We welcome the participation of those able to attend, and our daily minyan always needs the support of our members. The health precautions in effect during the High Holidays such as masks, social distancing, etc. will continue to be in effect. For details, see below.

Parshas Toldos

Isaac and Rebecca pray to G-d for a child. Rebecca finally conceives, and after a difficult pregnancy gives birth to twins -- Esau and Jacob. Their personality differences soon grow apparent, as Esau turns to hunting while Jacob is pure and wholesome, spending his time studying Torah. Returning from a hunting expedition, Esau finds Jacob cooking a pot of lentil soup. Jacob agrees to give his older



brother a portion from the pot of soup in exchange for the spiritual birthright. Faced with a severe famine, Isaac and family settle in Gerar (the land of the Philistines within Israel's borders) rather than descend to Egypt as his father Abraham had done years before. After experiencing astonishing financial success, Isaac comes into continual conflict with King Avimelech over the wells which Isaac dug anew. This pattern of 'success and persecution' has repeated itself throughout Jewish history. Isaac decides to bless Esau as the firstborn. At Rebecca's insistence, Jacob disguises himself as his older brother and receives the blessing of the firstborn (which rightfully belonged to him). The Torah

portion concludes with Jacob fleeing from Esau's wrath for 'stealing' his blessing and escaping to Charan to stay with his uncle, Laban, where he is to find a wife.

Health guidelines for attending Minyanim:

Age Guidelines:

- a) Healthy individuals age 64 and under are welcome without additional restrictions.
- b) 65 - 74: Welcome only with a note or letter from their personal physician attesting that their health is good enough to reasonably assume the risk of a 45 minute (or for Shabbos, a three-hour) indoor prayer service held with medically-guided precautions. (please see back of bulletin for full health guidelines)
- c) Those 75 and over wishing to attend: Please contact Rabbi Smason directly at: Pepshort613@gmail.com or 314- 749-5271

Anyone 64 or younger with a comorbidity appearing on the following list may attend only with the physician's note attesting that their health is good enough to reasonably assume the risk of a 45 minute (or for Shabbos, a three-hour) indoor prayer service held with medically-guided precautions.

•*People of all ages with underlying medical conditions, particularly if not well controlled, including:

* People with chronic lung disease or moderate to severe asthma

*.....People who have serious heart conditions

*People who are immunocompromised. Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications

*People with severe obesity (body mass index [BMI] ≥ 40)

*People with diabetes*People with chronic kidney disease undergoing dialysis*People with liver disease.

For the police officers & firefighters who will be on duty on Thanksgiving Day this year, our congregation plans on bringing them a traditional Thanksgiving Meal.

To express appreciation to our first responders, we need sponsors to support this program.

Please consider becoming a sponsor for \$36 or more.

Contact jeff@nhbz.org or call 991-2100 ext.2



Annual Membership Meeting and Election of Officers Sunday, Nov. 22, Noon



Did you ever wonder how the officers of NHBZ are elected?
Do you want to have a say in the future direction of NHBZ?
Do you want to express your opinions to the Board of Directors?

You are invited to attend the Annual Membership Meeting and Election of Officers on **Sunday, November 22, at 12:00 Noon**. This year we will also feature the Olive Tree Raffle Drawing. Join via Zoom link <https://us02web.zoom.us/j/87380534593>.

Each November, we hold a Membership meeting to give a 'state of the shul' report and elect officers and members of the Board of Directors. This is an opportunity for you to interact directly with the Rabbis, President and other officers and Board members about the business of the shul. If you would like to give your opinion, make suggestions or just listen, this is your chance.

Here is how the election works. We have a nominating committee that consists of all past presidents. That committee deliberates throughout the year, and comes up with a proposed slate of officers that is presented to the Board in October. At the November Membership meeting, the slate is officially nominated, **and other nominations are accepted from the floor**. **You can even nominate yourself**. Members in good standing may nominate others and may have the privilege of voting. Nominees must be members in good standing for at least one year at time of nomination. The Officers and new Board members take office on January 1.

We have eight officers and fifteen Board members. **Officers serve for one year**, and can be re-elected. **Board members serve for three years**, with one third of the Board up for election each year. Sometimes we have a vacancy mid-term, and must nominate somebody to fill the remaining time of a term. Here is the slate of nominees for this year's election (indicated in **red** or asterisk), along with continuing Board members.

NHBZ Officers – Term ends 12/31/2021

President	*Menachem Szus
Vice President	*Kenny Bressler
Vice President	*Stella Vladimirov
Vice President	*(open)
Vice President	*(open)
Treasurer	*Denny Feit
Secretary	*(open)
Gabbai	*Alan Zarkowsky



NHBZ Board of Directors

Term ends 12/31/2021

Rhonnie Goldfader
Stuart Klamen
Bobby Levine
Ed Levitt
Phyllis Silverman

Term ends 12/31/2022

Howard Loiterstein
Margo Tzadok
Richard Woolf
***Caryn Alper**
***Nancy Belau Rush**

Term ends 12/31/2023

***Faye Cohen**
***Jennifer Hartranft**
***Marcie Brook**
(open)
(open)



Do You Have the Covid Blues?

Rabbi Ze'ev Smason

***“Getting Your Second Wind:
How to Recharge Your Spirit as the
Pandemic Drags On”***

Wednesday, November 18, 2020

7:00 pm



Join by video: <https://zoom.us/j/295822730>

Join by toll free audio : 1-312 -626 -6799

Information Concerning Shabbat Services and Weekly Minyanim at NHBZ

Dear members,

In light of Covid-19 cases that are on the rise in our area and new restrictions established by St. Louis County, I requested guidance from physicians and a health professional who are members of NHBZ, whether protocol changes were advisable for the minyanim currently taking place within our synagogue building. I have included below their response which advises that due to the increased risk to the NHBZ community, all minyanim be limited to a maximum of 15 people.

To that end, the following procedure will be in place for Shabbos *morning* services, beginning this Shabbat, November 21.

1. Twelve men and three women will be eligible to attend.
2. Four of the twelve men automatically on each week's list will be Rabbi Okin, our Torah reader, our gabbai, and one gentleman who is an *avel* (a mourner).
3. Others interested in attending must sign up in advance by Thursday at 5:00 P.M. by emailing jeff@nhbz.org or by calling Jeff at 314 991-2100 x 2
4. If by Friday morning there are not 15 individuals who have pre-registered, our gabbai will contact members to fill in any remaining spots.

It is with a saddened heart that I compose this message, understanding that these new guidelines may preclude some of our dear members from attending Shabbos morning services. Nevertheless, I trust that the entire NHBZ community will understand the life-and-death health risk Covid-19 poses, and will be grateful for the informed guidance our synagogue's dedicated medical professionals have given us during these dangerous and trying times.

Rabbi Smason

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Dear Rabbi:

In light of trends in COVID-19 cases in St. Louis County since the beginning of October, which result in an increased risk of an infected individual attending an indoor function without yet being aware that they are infected, the medical committee met Sunday afternoon and considered a broad variety of possible policy changes, ranging from no change whatsoever to returning to the suspension of all indoor activities that was necessary last spring. After a discussion of the medical merit of the different options available, the committee is making the following recommendations:

- 1) All minyanim, morning and evening, weekdays and Shabbos, should be limited to 15 attendees.
- 2) The length of the Shabbos service should be reduced from three hours to two hours.

The other existing requirements - age restrictions, masking requirements, social distancing, affirmation by the attendees that they have not experienced any of the symptoms, monitoring temperature on weekday services, etc - must remain in place.

Continued....

The committee will continue to monitor the case rates and will revisit this recommendation as rates change. We all look forward to the time when the citizens of St. Louis county have taken all the steps possible for as long as necessary to reduce the case rate to the point that risks have returned to the level prior to the holidays.

Best Regards,

Dr. Alan Brook

Dr. Faye Cohen

Dr. Daniel Morgensztern

Dr. Adrian Shifren

Brian McCary





THE SISTERHOOD SCOOP

NOVEMBER 21



Volume 3

Number 38

5 Kislev 5781

November 21, 2020

Toldot: "Grab the Opportunity" Gen. 25:19-28:9

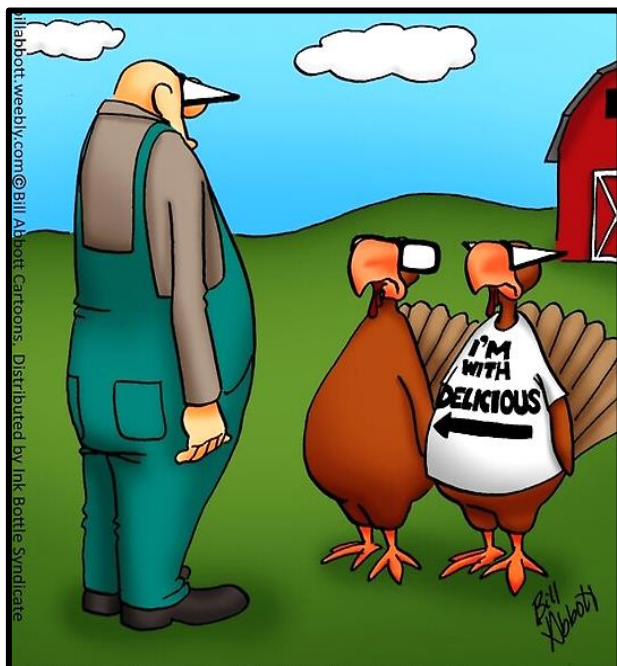
- adapted from **Rabbi Eli Scheller** (www.aish.com)

And Eisav said, "Look, I am going to die, so of what use to me is the birthright?" ...And Eisav spurned the birthright.

Eisav came home from the field exhausted and noticed Yaakov cooking up a stew. "Pour some of that red stuff down my throat for I am starving", Eisav exclaimed. Yaakov replied, "I'll sell it to you for the birthright." Eisav said, "Look I am going to die, so of what use to me is the birthright?" After he sold the birthright to Yaakov, the verse tells us Eisav looked at the birthright with disdain.

Rashi explains that Eisav feared the birthright since he knew that the birthright entailed responsibilities such as performing the service in the Holy Temple, and if there were any shortcomings in his performance he could be punished with death. If so, why was he considered to have treated the birthright with disdain by selling it? On the contrary, he was showing the importance of the birthright and the dignity in which the service must be conducted!

In the course of life, G-d "throws" us many opportunities which can make us greater. He gives us an opening to start a great project or a position where we can influence and elevate others. The Torah is telling us not to let these opportunities slip away. Don't say, "It's too hard for me," or "I'll do it tomorrow..." Eisav had the opportunity to do the service of the birthright and gave it up. The Torah considers the passing up of such an opportunity a disgrace! When an opportunity comes your way - grab it, and enjoy the ride to greatness!



Getting to Know You...

Rebbetzin Devorah Tova Okin

Sisterhood welcomes Rabbi Avi and Rebbetzin Devorah Okin and their son, Binyomin, to NHBZ. The Okins arrived in St. Louis in September just prior to the Yamim Noraim, but due to the Coronavirus we have been unable to properly meet and welcome them. Meet Mrs. Okin here in our exclusive interview!



Rebbetzin Devorah Tova Okin

Q: Tell us about yourself and your family.

A: I was born and raised in Los Angeles, where my parents still live. I went to local Jewish day schools and studied in Israel for a year at Michalalah Jerusalem College before attending UCLA, where I became heavily involved with the campus Jewish publication and other Jewish organizations. I'm currently a fourth-year doctoral student at Fielding Graduate University, studying clinical psychology with a focus on neuropsychology and also -- somewhat inadvertently -- a focus on trauma and addictions. I'm also a trainee at UMSL, where I conduct child and forensic assessments.

My husband and I met shortly after I moved to New York during my first year of grad school and moved to LA after getting married. We were introduced by a friend of mine -- sister-in-law of a friend of his -- who got a flat tire. Her brother-in-law told her to call my husband, since he was a volunteer for Chaverim, a roadside assistance organization, and she was so grateful for the help that she called me up and told me I had to go out with him because he was so nice!

Our 16-month-old, Binyomin (Benny) is also an Angeleno but has been loving the colder weather here, so far! He also loves meeting new people and will eagerly share his thoughts with anyone, in fluent gibberish and toddler-speak.

As a family, we enjoy going on walks, singing Shabbat and other songs, reading books (especially ones featuring cars and trucks), & trying new foods.

Q: What is your favorite Jewish holiday and why?

A: My favorite Jewish holiday is Sukkot, although all of the holidays are wonderful in their own ways. I love building, decorating, and then sitting in the Sukkah with family and friends, singing songs and enjoying the holiday. I'm also very much an outdoorsy person and so enjoy spending time outside in the Sukkah. (If anyone has recommendations for local toddler-friendly hiking trails, please send them over!)

Q: What hidden talents do you have? Or describe something about you that would be interesting for people to know.

A: I have an interest in languages and cultures and speak Spanish and Hebrew (and can read and write paleo-Hebrew), in addition to English. I've also been working on Arabic and German, although those have gotten sidelined as grad school (and life) have taken over. Before getting engaged, I had planned a trip to Iceland with a good friend and was working on reading Icelandic and having a basic grasp of the language.

Interview is continued on the next page...



THE SISTERHOOD SCOOP

NOV. 21 CONTINUED



Volume 3

Number 38-page 2

5 Kislev 5781

November 21, 2020

Book Club News

Because the original book selected for December has been difficult to obtain, our book club will instead be reading **"How to Fight Anti-Semitism,"** by Bari Weiss. The Zoom discussion will be **Monday, Dec. 21, 7:15-8:45pm.** Bari Weiss, the featured speaker at the recent JFed's Women's Philanthropy event, is the former op-ed staff editor for The New York Times. Her book is an important, concise brief against modern-day anti-Semitism. *The Guardian* writes: "Her childhood synagogue in Pittsburgh was the site of last year's Shabbat morning massacre. This passionate, vividly written, insightful book is her pained, fighting elegy."

Save the date for the **February 22** book club meeting when we will read **"Noah's Wife,"** by Lindsay Starck, a gorgeously written, brilliantly introspective, fable-like novel reimagining Noah's Ark for our modern times.

To join Sisterhood's Book Club,
or, to suggest a book to read, call
Terri Schnitzer 314-518-4107
terrischnitzer@yahoo.com



Possible upcoming books: *Finding Dorothy* by Elizabeth Letts; *Footprints on the Heart* by Jean Naggar

Getting to Know You...

Rebbetzin Devorah Okin – Continued

Q: What is the most adorable thing your son has done that you can describe in 50 words or less?

A: On Sunday night, we made semi-homemade pizzas and Binyomin wanted to help. We ran out of shredded mozzarella and so were using string cheese. Benny grabbed a stick (clean hands!), persistently peeled it into shreds, and carefully dropped the shreds onto the designated pie. He then ate the extra cheese.

Q: And, to avoid any potential controversy at NHBZ Pizza Nights, we asked Mrs. Okin... How do you feel about putting pineapple on pizza?

A: I do enjoy pineapple on pizza and became a fan during my student media days, when a coworker convinced me to order pineapple-jalapeño pizza for our weekly meetings. The sweet and sour acidity adds a flavorful dimension which is pleasantly accented when you also add jalapeños! (My husband, however, is appalled by those additions, like most East Coasters I've queried.)

Welcome to NHBZ, Mrs. Okin, and thank you for sharing with us!

Sisterhood wishes you a Happy Thanksgiving



...And thanks you for your support!

For information or to join Sisterhood, call the NHBZ office at 314-991-2100, ext. 3, or email: sisterhood@nhbz.org



Pizza Night

Sunday, November 29, 2020

4:00 pm – 5:30 pm

Carry Out ONLY

ALL PIZZAS \$14.00

Choose from any one or combination of Mushroom, Green Pepper and Onion. Final price is still \$14.00!

**ALL orders are pre-paid! Order by noon Friday, Nov. 27~
email orders to jeff@nhbz.org (you will get an email order confirmation) or
pay online below**

All food under the supervision of Rabbi Ze'ev Smason

**You can also order by calling 314-991-2100, ext. 2.
A pick up time between 4:00 pm – 5:30 pm will be given to you
when you order.**

**Nusach Hari B'nai Zion 650 North Price
Road Olivette, MO 63132
314-991-2100**





Chanukah 2020 Fundraising Project

Chanukah Gift Baskets

To give to your family and friends

This Chanukah we will be offering Limited Edition Chanukah Gift Baskets filled with items to help make this Chanukah special



Chesed: consider buying an extra basket for those in need.

\$36 per Gift Basket

Deluxe Gift Baskets for \$54 (triple chai)

Includes more gifts and more gelt!

If you are able, please give extra as all proceeds go to the Shul!



Each Basket includes gifts, Israeli products including Ahava, gelt and fun! Order gift baskets for you, your children, your grandchildren, your friends, or neighbors

Order your Gift Basket NOW – ONLY 10 LEFT!!!

Drive thru pick up at the shul on Sunday, December 13th with jelly donuts as a treat. Home delivery option available. **ORDER SOON** – QUANTITIES ARE LIMITED

For questions or more information email amyph8@yahoo.com

To order your gift baskets call 314- 991-2100 ext 2 or jeff@nhbz.org



Thank you to Amy and Denny Feit for chairing this project and creating the Gift Baskets



NHBZ Online Classes

Rabbi Smason will keep you connected during this challenging time. The classes listed below are easy to join and you can drop in on one without having previously attended. **All** classes are offered through Zoom video conferencing on your computer or smart phone (you do not need to download Zoom to see the class) **AND** through audio only on your telephone.

Instructions to attend a class:

***For Zoom video:** each class has a Zoom link- click on the link or copy and paste the link in your browser to join the class.

For audio through your telephone connect in 2 ways:

1. *Preferred option* - **Call 312- 626 - 6799** which connects you to the ZOOM audio number and will enable you to participate fully, except for the video. Toll Free.
2. Or call **314-325-8791** for our old audio connection. We encourage you to use the preferred option as this option will not be available soon.

1. Weekdays at 8:00 am (Sun. 9:00 am) New topic: **“Tehillim Tips; Insights Into Our Prayers”** with **Rabbi Smason**. Each session is planned to last 30 minutes or so.

Join by video at: <https://zoom.us/j/99013706617>

2. Monday - Friday: 2:30 - 3:00 pm ~ “King David: His Life, Times and Spirit” with **Rabbi Smason**. This class will offer an in-depth study of the King David through sources in the Book of Samuel and Psalms.

Join by video: <https://zoom.us/j/136785930>

3. Friday at 8:00 am ~ Rabbi Smason will discuss the **“Haftorah of the Week”**

Join by video at: <https://zoom.us/j/99013706617>

4. Sunday- Wednesday at 7:00 pm ~ Rabbi Smason will offer a “Family Time Meeting” offering a few words of inspiration, perhaps a story, and then together we will recite Tehillim and sing. Each session is planned to last 15 minutes or so.

Join by video : <https://zoom.us/j/295822730>

5. Every Monday at 7:30 pm ~ “To the Source” with **Rabbi Smason**. An ongoing weekly class covering contemporary Torah topics using classic and modern English and Hebrew texts.

Join by video at: <https://zoom.us/j/295822730>

NHBZ Online Classes (cont.)

6. Every Wednesday at 12:15 pm ~ Study with Rabbi Smason- Pirkei Avos / Ethics of the Fathers. Our long-running class offers contemporary, relevant insights based upon the timeless wisdom of the Torah.

Join by video at: <https://zoom.us/j/214068419>

7. Thursdays at 7:00 pm ~ Rabbi Smason will offer his popular "Starting Points" program -- a 45-minute discussion/presentation of relevant, contemporary topics. Titles and dates, below.

Join by video at: <https://zoom.us/j/295822730>

November 12 "You Have a Gigantic Billboard: What Would It Say?"

November 19 "Tick-Tock: What Is Time?"

November 25 "Thanksgiving: An Attitude of Gratitude"



Do you shop on Amazon?

Sign up for Amazon Smile, and .5% of your qualified purchase will be donated back to the NHBZ.

How it works:

1. Visit smile.amazon.com
2. Sign in to your Amazon account
3. Under "Pick your own organization", search for "Nusach Hari"
4. Select "Nusach Hari-Bnai Zion Congregation"
5. Start shopping! Every time you shop, sign into smile.amazon.com, and you will earn funds for Nusach Hari.

Donating your IRA distributions to a charity

Qualified charitable distributions (QCDs) have been permanently extended. Individuals can donate up to \$100,000 per year directly from a traditional or Roth IRA to qualifying charities. This is attractive to some investors because QCDs can be used to satisfy required minimum distributions (RMDs) from an IRA without having the distribution included in their income.

Eligibility

A qualified charitable distribution may be made:

- When the IRA holder is age 70½ or older
- Directly from the IRA to a qualified charity
- From a traditional or Roth IRA

Qualified charities

Generally, a qualified charity includes most public charities that are eligible to receive tax-deductible contributions – including religious institutions, certain veterans' organizations, fraternal societies and community foundations that provide scholarships.

Limitations on distributions

Restrictions set on QCDs include the following:

- \$100,000 maximum per person per year
- Distributions transferred to the charity no later than Dec. 31 of the current tax year
- Must be a direct IRA distribution from the IRA custodian or trustee to a qualified charity
- Not all charitable organizations qualify
- Applicable only for traditional and Roth IRA distributions (excludes SEP and SIMPLE IRAs)

Making a QCD provides an opportunity to make a charitable contribution that you might otherwise not have been able to make and/or receive potential tax benefits for charitable contributions that you are already making. You should consult your tax advisor

and estate-planning attorney about your situation. Edward Jones, its financial advisors and employees do not provide tax or legal advice.

Key benefits

- **For those who give larger gifts** – Deductibility limits do not apply to QCDs, which means the QCD can be made in addition to other charitable contributions that may be limited by the annual maximum deductible percentage of income or phase-outs of itemized deductions.
- **For those who don't itemize deductions** – If QCDs are used as the funding source for charitable donations, the donor will receive tax benefits when there otherwise would have been none due to the use of the standard deduction.
- **For those who pay taxes on a portion of their Social Security benefits** – Income for determining the taxation of Social Security benefits is lower than if the IRA holder had taken the RMD, potentially reducing this taxation.
- **For those whose income level subjects them to tax on Net Investment Income, or phase-out of personal exemptions or itemized deductions** – A QCD made in lieu of an RMD will result in lower Adjusted Gross Income for the IRA holder, which may lessen the effect of this tax or applicable phase-outs.



Andrea Trapet

Financial Advisor

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Edward Jones
MAKING SENSE OF INVESTING

WE MAKE IT EASY FOR YOU TO SUPPORT THE SHUL

Have you ever thought of making a donation to Nusach Hari B'nai Zion in the form of Stocks?

Pay for your Dues and Pledges!



By donating stock that has appreciated for more than a year, you are actually giving 20 percent more than if you sold the stock and then made a cash donation. The reason is simple: *avoiding capital gains taxes*. The maximum federal capital gains tax rate is 20 percent on long-term holdings. Given that the stock market has gained so much in the past year, you are likely to realize a taxable profit on the sale of assets you purchased in the past five years. But if you donate the stock directly to a charity, there's no capital gains tax to pay. Plus, you are still eligible to deduct the full fair-market value of the asset you donated from your income taxes, *up to the overall amount allowed by the IRS*. And remember that your appreciated assets can also include assets that are not publicly traded, like restricted stock or even bitcoin.

There are even more tax incentives for you this year! As shared earlier this year, legislation passed by Congress in reaction to Covid-19 provides an additional incentive to do so. One very important new and additional tax deduction that is now available is a deduction of up to \$300 per taxpayer (\$600 for a married couple) in annual charitable contributions---uniquely available to people who take the standard deduction (for taxpayers who do not itemize their deductions). It is an "above the line" adjustment to income that will reduce a donor's adjusted gross income, and thereby reduce taxable income. Until Covid-19 and this new legislation, this additional deduction for making a charitable deduction was simply not available for those who do not itemize deductions. It provides a tax break now when one was not available before.

For those who do itemize tax deductions, the normal rules on charitable deductions still apply. In addition, under this new Covid-19 law individuals and corporations that itemize can deduct much greater amounts of their contributions. Individuals can elect to deduct donations up to 100% of their 2020 AGI (up from 60% previously). Corporations may deduct up to 25% of taxable income, up from the previous limit of 10%.

You can donate stocks without headaches

To obtain a deduction for the current tax year, the stock transfer must be completed by December 31. For electronic transfers from your brokerage account, the donation is recorded on the day it is received (not when you approve the transfer). Plan your year-end stock gifts as early as possible and have ongoing communications with your broker to ensure that the transfer takes place. It's something to consider, and very easy to do!!! **Just call Andrea Trapet, our stock broker at Edward Jones, 314-351-7194, and tell her that you would like to donate stock to our shul;** Andrea will take it from there, guiding you along the way. They will notify us of your generous donation – (it is our policy to sell the stock right away, and they will send a check to the shul.)

Please contact Laura at the shul office to let her know of your transfer. Contact your own financial or tax advisor to see how you might benefit from this opportunity in 2020.