

## Shabbos Bulletin

#### Welcome to Nusach Hari B'nai Zion

Affiliated with Union of Orthodox Congregations of America

November 14, 2020 ~ 27 Cheshvan 5781

Candle Lighting 4:31 pm

Shabbos Ends 5:34 pm

Parshas: Chayei Sarah: Genesis 23:1 -- 25:18

Chumash pages 106-123

1 Kings 1:1-36 Haftorah:

Chumash pages 1136 - 1137

Our sponsor for this week's Shabbos bulletin: Bob Kaiser to say thank you to the following hardworking gentlemen for helping construct the new pergola on NHBZ's terrace: Meir Armoza, Jesse Barash, Ed Del Castillo, Richard Frankel, Richard Goldstein, David Stein and Alan Zarkowsky.

#### **Erev Shabbos, November 13**

Mincha & Ma'ariv ~ 4:35 pm

#### Shabbos, November 14

- Shabbat Services ~ 9:00 am
- **Mincha** ~ 4:15 pm
- "Parsha Deep Dive" Appreciating and Learning from Our Leaders with Rabbi Avi Okin ~ after Mincha
- Ma'ariv/Shabbos ends ~ 5:34 pm

New pergola on the Kaiser Terrace



Minyan Times	Wed Nov 11	Thurs Nov 12	Fri Nov 13	Shabbos Nov 14	Sun Nov 15	Mon Nov 16	Tues Nov 17	Wed Nov 18
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	4:15 pm	4:25 pm	6:45 pm	6:45 pm	6:45 pm

Ma'ariv only unless shown otherwise

Rosh Chodesh

Happy Birthday ~ Marilyn Liss, Kenny Bressler and Mike Minoff Anniversaries~ Jerry & Devy Goldenberg

#### 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. Join via Zoom <a href="https://us02web.zoom.us/j/87380534593">https://us02web.zoom.us/j/87380534593</a>
- ➤ 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.. 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.

#### **Today is Veterans Day**

NHBZ expresses its gratitude to all veterans, and in particular to all Jewish veterans, for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

#### NHBZ Adopt-A-Tree Raffle EXTENDED Raffle deadline...

Enter our raffle to win one 'Adopted-Tree' for only \$18.00! The winner will get six bottles Israeli olive oil, and support NHBZ's Israel advocacy programming. To enter the raffle email <a href="mailto:jeff@nhbz.org">jeff@nhbz.org</a> or call the office 314-991-2100 ext 2. Deadline is Monday, November 19<sup>th</sup>.

#### The NHBZ Pushke Project Wants Your Pushke!

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 Chayei Sarah

Chayei Sarah begins with Sarah's death at the age of 127 and Abraham's search for a proper burial place which would be worthy of her greatness. Abraham is conned by Efron (a member of the Hittite nation who lived in the land of Israel) into paying an extremely large sum of money for her place of burial. Sarah is buried in M'arat HaMachpelah - the Tomb of the Patriarchs - in Hebron. Do you know who else is buried there? (answer: Adam

I must be getting old, Sarah.
I can't remember what this week's parsha is...

Story of my life...

& Eve, Isaac & Rebecca, Jacob & Leah ....in addition to Abraham and Sarah). Abraham sends his faithful servant Eliezer back to the old country (Aram Naharaim) to find a suitable wife for Isaac. Eliezer devises a plan by which he will find a modest, generous and kind girl fitting for his master's



צדקה

son. Eliezer decides to stand by the town's well, waiting for a girl to offer water to him and his camels. Suddenly Rebecca appears and exerts great effort to draw water for a stranger and his ten camels. She brings Eliezer to her father's house, whereupon Abraham's servant asks that Rebecca return with him to marry Isaac. She accepts, and they are married. The Torah states that "Isaac married Rebecca ....and he loved her." This teaches us that true love comes after marriage, not before.

#### Missed the program? Watch it now!

Rabbi Smason's program "Remembering Kristallnacht" presented November 9, 2020 is now available to watch on You Tube : <a href="https://youtu.be/ufGsuF93rdM">https://youtu.be/ufGsuF93rdM</a>

## YOUNG FAMILY PROGRAMS WITH RABBI AVI OKIN November 2020 - March 2021

November 26th- Thanksgiving Parent-Child Learning December 13th- Chanukah Party January 1st- New Year's Day Parent Child Learning January 28th- Tu Beshvat kids party February 25th - Purim Event February 26th- Purim Carnival/Meal March 21st- Pre-Pesach Camp/Babysitting

## Sunday, November 22 ~ 12:00 pm Annual Membership Meeting Election of Officers



Attend Meeting via Zoom at- <a href="https://us02web.zoom.us/j/87380534593">https://us02web.zoom.us/j/87380534593</a>

#### **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)



## 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



# \$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 by December 6, 2020

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

For questions or more information email <a href="mailto:amyph8@yahoo.com">amyph8@yahoo.com</a>
To order your gift baskets call 314- 991-2100 ext 2 or <a href="mailto:jeff@nhbz.org">jeff@nhbz.org</a>









# Traditional Thanksgiving

**Holiday Meal for Police and Firefighters!** 

From Nusach Harí B'naí Zíon Congregation

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





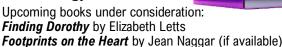
Volume 3 Number 37 27 Cheshvan 5781 November 14, 2020

#### **Book Club News**

Because the original book selected for December (Footprints on the Heart by Jean Naggar) 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 important book is a worthy, 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, regularly 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



## DID YOU KNOW? SISTERHOOD...

- ✓ created and delivered 142 Rosh Hashanah Gift Baskets to members and friends throughout the community at the holidays far exceeding the goal of this first-time project!
- ✓ matches funds for eligible children of NHBZ Members who participate in St. Louis Jewish Federation's Passport to Israel Program
- continues to organize educational programs and chesed activities to strengthen our shul, support our community and enrich the lives of our members through spiritual growth in Torah values, and we welcome your support
- eagerly anticipates the time when we can resume the planning of our signature event NHBZ Sisterhood's DiNe 'N' Style Annual Luncheon & Fashion Show
- ✓ ... can't wait until we are once again able to sponsor special Holiday treats at Pesach, Simchas Torah, and Purim and enjoy socializing together at 'kiddushim' in person!

#### "A Journey of a Thousand Miles" Chayei Sarah (Genesis 23:1-25:18)

- adapted from Rabbi Lord Jonathan Sacks (z"I), in his memory

Why Abraham and Sarah died at peace despite their tumultuous lives. The parsha describes the lives of Abraham and Sarah as good and long and even that they were blessed with everything. "Abraham was old, well advanced in years, and G-d had blessed Abraham with everything" (Gen. 24:1). Yet how is any of this conceivable? Abraham and Sarah were commanded by G-d to leave everything that was familiar: their land, their home, their family, and travel to an unknown land, then forced to leave because of famine. Twice, Abraham's life was at risk; he was driven into exile; remained childless a long time despite repeated Divine promises that they would have as many children as the stars. Then there was the agony of the binding of Isaac. One way or another, neither Abraham nor Sarah had an easy life. Theirs were lives of trial, in which their faith was tested at many points. How can Rashi say that all of Sarah's years were equal in goodness? How can the Torah say that Abraham had been blessed

Seven times Abraham had been promised the land. Here is just one: The Lord said to Abram after Lot had parted from him, "Raise your eyes, and, from the place where you are now [standing], look to the north, to the south, to the east, and to the west. All the land that you see I will give to you and your offspring forever.... Go, walk through the length and breadth of the land, for I am giving it to you" (Gen. 13:14-17). Yet by the time Sarah dies, Abraham has no land at all, and is forced to beg for permission to acquire even a single cave in which to bury his wife, and has to pay a massively inflated price.

with everything? The unexpected answer is in the parsha itself.

Then, in relation to children, Abraham is promised four times: "I will make you into a great nation" (12:2). "I will make your offspring like the dust of the earth" (13:16). "'Look at the sky and count the stars. See if you can count them.' [G-d] then said 'That is how [numerous] your descendants will be.""(15:5). "No longer shall you be called Abram. Your name shall become Abraham, for I have set you up as the father of many nations."

Whether we think of children or the land - the two key Divine promises to Abraham and Sarah - the reality fell far short of what they might have felt entitled to expect.

That, however, is precisely the meaning and message of Chayei Sarah. In it Abraham does two things: he buys the first plot in the land of Canaan, and he arranges for the marriage of Isaac. One field and a cave was, for Abraham, enough for the text to say that "G-d had blessed Abraham with everything." One child, Isaac, by then married and with children (Abraham was 100 when Isaac was born; Isaac was 60 when the twins, Jacob and Esau, were born; and Abraham was 175 when he died) was enough for Abraham to die in peace. Lao-Tzu, the Chinese sage, said that a journey of a thousand miles begins with a single step. To that Judaism adds, "It is not for you to complete the work but neither are you free to desist from it" (Avot 2:16). G-d himself said of Abraham, "For I have chosen him, so that he will direct his children and his household after him to keep the way of the Lord by doing what is right and just, so that the Lord will bring about for Abraham what he has promised him" (Gen. 18:19).

The meaning of this is clear. If you ensure that your children will continue to live for what you have lived for, then you can have faith that they will continue your journey until eventually they reach the destination. Abraham did not need to see all the land in Jewish hands, nor did he need to see the Jewish people become numerous. He had taken the first step. He had begun the task, and he knew that his descendants would continue it. He was able to die serenely because he had faith in G-d and faith that others would complete what he had begun. The same was surely true of Sarah.

To place your life in G-d's hands, to have faith that whatever happens to you happens for a reason, to know that you are part of a larger narrative, and to believe that others will continue what you began, is to achieve a satisfaction in life that cannot be destroyed by circumstance. Abraham and Sarah had that faith, and they were able to die with a sense of fulfilment.

To be happy does not mean that you have everything you want or everything you were promised. It means, simply, to have done what you were called on to do, to have made a beginning, and then to have passed on the baton to the next generation. "The righteous, even in death, are regarded as though they were still alive" (Berakhot 18a) because the righteous leave a living trace in those who come after them.

That was enough for Abraham and Sarah, and it must be enough for us.



## 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, Oct. 23 ~ email orders to <a href="mailto:jeff@nhbz.org">jeff@nhbz.org</a> (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



## DOLLAR-A-DAY PUSHKE CAMPAIGN

Thank you for your continuing participation in the NHBZ Pushke campaign. You will recall that the program calls for the collection of the Pushkes every three **months** and our returning the now empty Pushkes back to you to continue the ongoing cycle of daily contributions. The first three month cycle will be concluding on December 1st. At that time or a few days before, please drop off your Pushke at the shul office. The contents will be emptied, credited to your account and the now empty Pushke immediately returned to you for continued future use. Please call in advance (314-991-2100, Ext 2) to schedule drop off or to arrange for us to pick-up the Pushke at your home. In appreciation for your prompt attention to this matter, all those



returning Pushkes by December 3<sup>rd</sup> will have their name entered in a drawing for a \$25 Target gift card to be held shortly after the return date and then on a quarterly basis thereafter.

Sincerely,

NHBZ Pushke committee

Dr. Eliot Katz Stella Vladimirov

#### 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, or her assistant Beth, that you would like to donate stock to our shul; Andrea or Beth 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.

# 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 7930 Mackenzie Rd Affton, MO 63123 314-351-7194 edwardjones.com

Member SIPC





#### **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: <a href="https://zoom.us/j/136785930">https://zoom.us/j/136785930</a>
- 3. Friday at 8:00 am ~ Rabbi Smason will discuss the "Haftorah of the Week" Join by video at: <a href="https://zoom.us/j/99013706617">https://zoom.us/j/99013706617</a>
- **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: <a href="https://zoom.us/j/295822730">https://zoom.us/j/295822730</a>
- **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 a: 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.

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## NHBZ Cash Card Order Form Chanukah Orders

What is scrip, and how does it work?

- Purchase gift cards from NHBZ at face-value and NHBZ receives a percentage of your purchase from each card as listed below.
- Orders must be placed and payment received no later than November 16
- ₱ Just fill out a form and mail to the office with your payment. (Questions? Call Jeff at 991-2100 x2)



	Denomination			Total		Denomination			Total
Retailer	(in Dollars)	%	Qty	Amount	Retailer	(in Dollars)	%	Qty	Amount
Amazon.com	\$ 25.00	2.25%			JC Penney	\$ 25.00	5.0%		
	\$ 100.00	2.25%				\$ 100.00	5.0%		
AMC Theatres	\$ 25.00	8.0%			Kohl's	\$ 25.00	4.0%		
Athleta	\$ 25.00	14.0%				\$ 100.00	4.0%		
Barnes & Noble	\$ 10.00	8.0%			Krispy Kreme	\$ 10.00	8.0%		
	\$ 25.00	8.0%			Lowe's	\$ 25.00	4.0%		
Bath & Body Works	\$ 10.00	12.0%				\$ 100.00	4.0%		
	\$ 25.00	12.0%			Macy's	\$ 25.00	10.0%		
Bed, Bath & Beyond	\$ 25.00	7.0%				\$ 100.00	10.0%		
	\$ 100.00	7.0%			Office Max/	\$ 25.00	5.0%		
Best Buy	\$ 25.00	4.0%			Office Depot	\$ 100.00	5.0%		
	\$ 100.00	4.0%			PetSmart	\$ 25.00	5.0%		
Cold Stone Creamery	\$ 10.00	11.0%			Pottery Barn	\$ 25.00	8.0%		
Container Store	\$ 25.00	9.0%			REI	\$ 25.00	8.0%		
	\$ 100.00	9.0%			Starbucks	\$ 10.00	7.0%		
Crate & Barrel	\$ 25.00	8.0%				\$ 25.00	7.0%		
CVS	\$ 25.00	6.0%			Target	\$ 25.00	2.5%		
	\$ 100.00	6.0%				\$ 50.00	2.5%		
Dierberg's	\$ 25.00	2.5%			Talbots	\$ 25.00	13.0%		
	\$ 100.00	2.5%			T.J. Maxx/Marshall's/	\$ 25.00	7.0%		
Dillards	\$ 25.00	9.0%			Home Goods	\$ 100.00	7.0%		
	\$ 100.00	9.0%			Ulta Beauty	\$ 25.00	4.0%		
Famous Footwear	\$ 25.00	8.0%			Walgreens	\$ 25.00	5.0%		
Gap/Old Navy/	\$ 25.00	14.0%				\$ 100.00	5.0%		
Banana Republic	\$ 100.00	14.0%			Walmart/	\$ 25.00	2.5%		
Home Depot	\$ 25.00	4.0%			Sam's Club	\$ 100.00	2.5%		
	\$ 100.00	4.0%							
iTunes	\$ 15.00	5.0%			_				
	\$ 25.00	5.0%							

TOTAL	TILLC		DED.	Ф
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Payment may by made by <u>Cash</u> or <u>Check payable to NHBZ</u>, and must accompany your order. If you want to pay with **Credit Card**, a 3% fee will be added.

NAME		
PHONE	EMAIL	