



Shabbos Bulletin

Welcome to Nusach Hari B'nai Zion

Affiliated with Union of Orthodox Congregations of America

December 5, 2020 ~ 19 Kislev 5781

Candle Lighting 4:21 pm

Shabbos Ends 5:24 pm

Parshas: Vayishlach Genesis 32:4 -- 36:43
Haftarah: Obadiah 1:1-21

Chumash pages 170-197
Chumash pages 1141-1142

Erev Shabbos, December 4

- Mincha & Ma'ariv ~ 4:20 pm

Shabbos, December 5

- Shabbat Services ~ 9:00 am
- Mincha ~ 4:05 pm
- Parsha Deep Dive with Rabbi Avi Okin ~ *"Digging Out the Meaning Behind the Gid Hanasheh"* after Mincha
- Ma'ariv/Shabbos ends ~ 5:24 pm
Saturday night / Motzei Shabbos in the evening prayer / ma'ariv we begin to add the prayer "V'sayn tal u'matar." If you have any questions please contact Rabbi Smason



Important: Don't forget to register to attend Shabbat services. Call 991-2100 ext. 2 or jeff@nhbz.org by 4pm Thursday.

Davening Times

NEXT 4 DAYS	Wed Dec 2	Thurs Dec 3	Fri Dec 4	Shabbos Dec 5
Shachris	7:00 am	7:00 am	7:00 am	9:00 am
Mincha/Ma'ariv	N/A	N/A	4:20 pm	4:05 pm
Ma'ariv Only	6:45 pm	6:45 pm	N/A	N/A

NEXT WEEK	Sun Dec 6	Mon Dec 7	Tues Dec 8	Wed Dec 9	Thurs * Dec 10	Fri Dec 11	Shabbos Dec 12
Shachris	8:00 am	7:00 am	7:00 am	7:00 am	7:00 am	6:45 am	9:00 am
Mincha/Ma'ariv	4:20 pm	N/A	N/A	N/A	N/A	4:20 pm	4:05 pm
Ma'ariv Only	N/A	6:45 pm	6:45 pm	6:45 pm	6:45 pm	N/A	N/A

*1st Night of Chanukah

Birthdays ~ Max Goldman, Mayer Taller and Dr. Eldad Bialecki

Anniversaries ~ Leonid & Stella Vladimirov, Scott & Leslie Gitel and Dr. Milton & Tammy Sallis

This Week and Beyond

- **Wednesday, December 9 ~ 7:15 pm ~ Rabbi Smason and Rabbi Okin** will present a Chanukah class via Zoom *"The Open and Hidden Miracles of Chanukah."* Please join through zoom video: <https://us02web.zoom.us/j/295822730>
- **Thursday evening, December 10 ~First Night of Chanukah**
- **Sunday, December 13~ Young Family Chanukah Drive Through with Rabbi Avi Okin.** See the flyer for details.
- **Wednesday, December 23 ~ 7:00 pm ~ Rabbi Smason** will speak on: *"Jumpstarting Change in a Pandemic New Year."* Please join through zoom video: <https://us02web.zoom.us/j/295822730>



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.

The NHBZ Pushke Project Needs Your Pushke ~ December Pickup or Drop Off

We can pick up your Pushke or you can drop it off at shul. ~ please contact jeff@nhbz.org to make arrangements or call the office 991-2100 ext. 2. Please put the contents in a plastic bag with your name on it and keep your Pushke for continued use.

A Thanksgiving Dinner That Couldn't Be Beat

Despite the Coronavirus pandemic, our congregation again cooked and brought the traditional Thanksgiving meal to Olivette police/firefighters. This year it was even more important than ever to show the tremendous gratefulness and support that our shul has towards first responders.

We are thankful to the people who shopped, cooked, and delivered the food and worked many hours in the kitchen to make this event possible: **Norma Rubin, Robert Kaiser, Leonid and Stella Vladimirov.**

We also wish to thank to people who donated money and a turkey to this event: **Lenny & Fran Alper, Jesse & Debbie Barash, Dr. Craig & Jackie Berkin, Leo Bressler, Dr. Faye & Brian McCary, Amy & Denny Feit, Alan & Janet Haber, Bob & Joni Kaiser, Jim Pollock, Libby Routman and Jeff & Terri Schnitzer.**



Missed Class?

"Getting Your Second Wind: 'Recharging Your Spirit as the Pandemic Drags On'" presented by Rabbi Ze'ev Smason. You can now watch the class on video by clicking here: https://www.youtube.com/watch?v=ry-1bo_4vQ8&feature=youtu.be

Parshas Vayishlach

Jacob and his family returned from the house of Laban to the land of Israel, only to find Esau heading toward them with 400 men, ready for battle. After preparing his family for war and praying to G-d for help, Jacob attempts to appease his brother by sending him a gift of many animals.

After his family crosses the river to await the meeting with Esau, Jacob is left alone for an all-night 'confrontation' with an angel disguised as a man. Although Jacob is victorious, he is left limping from a hip-dislocation. Rejoining his family, Jacob encounters Esau who accepts him with an apparent new-found brotherly love. Jacob and Esau part ways in peace. Another crisis arises when Jacob's daughter Dinah is abducted and raped by Shechem, the prince of a town with the same name. Two of Jacob's sons, outraged at the humiliation caused to their sister, trick the town's residents into circumcising themselves on the condition that they would then be allowed to intermarry with Jacob's family. Simeon and Levi (two sons of Jacob) then decimate the entire city and save Dinah. Later in the portion, G-d blesses Jacob and gives him the additional name, Israel. Soon after, Rachel dies while giving birth to Benjamin, Jacob's twelfth son. Finally, Jacob returns home and is reunited with his father Isaac. The Torah portion concludes with a lengthy genealogy of Esau's family.



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.



Make sure your **SOUND IS ON** and **CLICK BELOW** for important information about the Anniversary Virtual Event:

<https://youtu.be/qElp08d00CQ>

And, ICYMI – last week’s announcement:

<https://youtu.be/7IDPwIY3U7A>

As a replacement for the banquet dinner, you will have an opportunity to dedicate volumes of our recently acquired

Artscroll Schottenstein Edition Talmud
as well as purchase Event Sponsorships and Journal Ads

See the next page for a complete list of the
6 *Sedarim* (Orders) and 74 Volumes in the Talmud

If you would like help in selecting a specific Order or Volume to dedicate, contact the office.

Earlybird RSVP by December 10

All others RSVP by December 21

Below is a complete list of the 6 *Sedarim* (Orders) and 74 Volumes in the **Artscroll Schottenstein Edition Talmud**

Introduction to the Talmud – 1 Volume

Seder Zeraim (Seeds) – 2 Volumes

- [#01] - Berachos Vol 1 (2a-30b)
- [#02] - Berachos Vol 2 (30b-64a)

Seder Mo'ed (Festival) – 20 Volumes

- [#03] - Shabbos Vol 1 (2a-36a)
- [#04] - Shabbos Vol 2 (36b-76b)
- [#05] - Shabbos Vol 3 (76b-115a)
- [#06] - Shabbos Vol 4 (115a-157b)
- [#07] - Eruvin Vol 1 (2a-52b)
- [#08] - Eruvin Vol 2 (52b-105a)
- [#09] - Pesachim Vol 1 (2a-41b)
- [#10] - Pesachim Vol 2 (42a-80b)
- [#11] - Pesachim Vol 3 (80b-121b)
- [#12] - Shekalim (2a-22b)
- [#13] - Yoma Vol 1 (2a-46b)
- [#14] - Yoma Vol 2 (47a-88a)
- [#15] - Succah Vol 1 (2a-29b)
- [#16] - Succah Vol 2 (29b-56b)
- [#17] - Beitzah (2a-40b)
- [#18] - Rosh Hashanah (2a-35a)
- [#19] - Taanis (2a-31a)
- [#20] - Megillah (2a-32a)
- [#21] - Moed Katan (2a-29a)
- [#22] - Chagigah (2a-27a)

Seder Nashim (Women) – 16 Volumes

- [#23] - Yevamos Vol 1 (2a-41a)
- [#24] - Yevamos Vol 2 (41a-84a)
- [#25] - Yevamos Vol 3 (84a-122b)
- [#26] - Kesubos Vol 1 (2a-41b)
- [#27] - Kesubos Vol 2 (41b-77b)
- [#28] - Kesubos Vol 3 (78a-112b)
- [#29] - Nedarim Vol 1 (2a-45a)
- [#30] - Nedarim Vol 2 (45b-91b)
- [#31] - Nazir Vol 1 (2a-34a)
- [#32] - Nazir Vol 2 (34a-66b)
- [#33a] - Sotah Vol 1 (2a-27b)
- [#33b] - Sotah Vol 2 (27b-49b)
- [#34] - Gittin Vol 1 (2a-48b)
- [#35] - Gittin Vol 2 (48b-90b)
- [#36] - Kiddushin Vol 1 (2a-41a)
- [#37] - Kiddushin Vol 2 (41a-82b)

Seder Nezikin (Damages) – 17 Volumes

- [#38] - Bava Kamma Vol 1 (2a-35b)
- [#39] - Bava Kamma Vol 2 (36a-83a)
- [#40] - Bava Kamma Vol 3 (83b-119b)
- [#41] - Bava Metzia Vol 1 (2a-44a)
- [#42] - Bava Metzia Vol 2 (44a-83a)
- [#43] - Bava Metzia Vol 3 (83a-119a)
- [#44] - Bava Basra Vol 1 (2a-60b)
- [#45] - Bava Basra Vol 2 (61a-116b)
- [#46] - Bava Basra Vol 3 (116b-176b)
- [#47] - Sanhedrin Vol 1 (2a-42a)
- [#48] - Sanhedrin Vol 2 (42b-84a)
- [#49] - Sanhedrin Vol 3 (84b-113b)
- [#50] - Makkos (2a-24b)
- [#51] - Shevuos (2a-49b)
- [#52] - Avodah Zarah Vol 1 (2a-40b)
- [#53] - Avodah Zarah Vol 2 (40b-76b)
- [#54] - Horayos/Eduyos (2a-14a/2a-9b)

Seder Kodashim (Holy Things) – 16 Volumes

- [#55] - Zevachim Vol 1 (2a-36b)
- [#56] - Zevachim Vol 2 (36b-83a)
- [#57] - Zevachim Vol 3 (83a-120b)
- [#58] - Menachos Vol 1 (2a-38a)
- [#59] - Menachos Vol 2 (38a-72b)
- [#60] - Menachos Vol 3 (72b-110a)
- [#61] - Chullin Vol 1 (2a-42a)
- [#62] - Chullin Vol 2 (42a-67b)
- [#63] - Chullin Vol 3 (68a-103b)
- [#64] - Chullin Vol 4 (103b-142a)
- [#65] - Bechoros Vol 1 (2a-31a)
- [#66] - Bechoros Vol 2 (31a-61a)
- [#67] - Arachin (2a-34a)
- [#68] - Temurah (2a-34a)
- [#69] - Kereisos (2a-28b)
- [#70] - Meilah/Kinnim/Tamid/Middos

Seder Taharot (Purities) – 2 Volumes

- [#71] - Niddah Vol 1 (2a-39b)
- [#72] - Niddah Vol 2 (40a-73a)





A CHANUKAH DRIVE-THRU



Looking for the Light at the End of the Tunnel!



Drive by NHBZ to pick up Chanukah Treats and a Special Balloon from Way Cool Balloons for each child in your car!



(Families will remain in their cars to ensure social distancing)

Sunday, December 13, 2020



1 to 3 p.m.



There is no cost for this event.

(Donations of between \$25-\$180 to sponsor this event are warmly accepted!)

You need not be a member of NHBZ to participate!

Please RSVP to Rabbi Okin at aviokin@nhbz.org.



THE SISTERHOOD SCOOP DECEMBER 5



Volume 3

Number 40

19 Kislev 5781

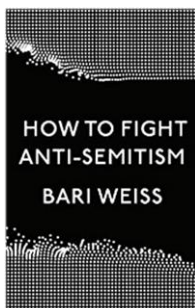
December 5, 2020

BOOK CLUB NEWS

The next ZOOM meeting of the NHBZ Sisterhood Book Club will be **Monday, Dec. 21, 7:15-8:45pm**. The book is: **"How to Fight Anti-Semitism,"** by Bari Weiss, who was the featured speaker at the recent JFed's Women's Philanthropy event and is the former op-ed staff editor for **The New York Times**.

Her important book is a concise argument 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

What Is Yud-Tes Kislev? 'The Festival of Liberation'

Yud-Tes Kislev (19th of Kislev / Dec. 5, 2020) is the anniversary of the passing of Rabbi DovBer, the Maggid of Mezeritch, in 1772, and anniversary of the release from capital sentence and imprisonment of his disciple, Rabbi Schneur Zalman of Liadi, in 1798, and is celebrated as a Chassidic holiday amongst Chabad Chassidim.

Yud-Tes Kislev marks the "birth" of Chassidism and the founding of the "Chabad" approach — a philosophy and system of study, meditation, and character refinement that made abstract, mystical concepts rationally comprehensible and practically applicable in daily life.

-www.chabad.org

VAYISHLACH: "Something is Better than Nothing"

(Genesis 32:4-36:43)

– by **Shoshanna Dresner** www.aish.com

Yaakov and his family are dramatically reunited with Eisav. The mothers step forward, followed closely by their children behind. But when it comes to Rachel, Yosef her son steps in front of her.

Why?

Rashi explains that Yosef wanted to protect Rachel from Eisav. Yosef realized that because Rachel was beautiful, she could be in danger if Eisav laid his eyes on her. (33:7)

But why did Yosef bother? Firstly, (according to the Seder Hadorot) he was only 6 years old, so there is no way he could completely block Rachel. And secondly, surely Eisav would ask him to move aside and he would see Rachel anyway!

The Tolner Rebbe shlit"a has an enlightening approach to this question. Yosef understood that even though he may only block her partially, and for a couple of minutes, it was still worth it. A half loaf is better than no loaf! (The Medrash tells us that in the end miraculously he did indeed block her).

This is a beautiful attitude to life, and to kindness.

There are times that we may be powerless to completely change a situation, but in most cases, there is something that can still be done.

We might not be a doctor [sic], but a meal, a lift, or an enquiry after a sick persons [sic] welfare can go a long way.

We can't bring back someone who has passed, but we can, in some way show that we care.

Perhaps we can't change someone's financial situation, but something small can make a temporary difference.

Like Yosef, a 'giver' does not go through life with an 'all or nothing' attitude but appreciates the value in each gesture. When it comes to kindness 'something is definitely better than nothing'!

(Torah ideas adapted from Dvar Torah by Rabbi Frand)

If you used one of these:



Stay safe! You are in the high risk group.



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>

December 3 "What Have You Learned from the Pandemic?"

December 10 "Beauty: Is It Only in the Eye of the Beholder?"

December 17 "Chanukah: Do Miracles Still Happen?"

December 24 "Is the World Getting Better or Worse?"

December 31 "Welcoming 2021: How to Begin Getting Happier"



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.

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 *aveil* (a mourner).
3. Others interested in attending must sign up in advance by Thursday at 4:00 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



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.

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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