



# Shabbos Bulletin

## Welcome to Nusach Hari B'nai Zion

Affiliated with Union of Orthodox Congregations of America

December 12, 2020 ~ 26 Kislev 5781

Candle Lighting 4:22 pm

Shabbos Ends 5:25 pm

Parshas: Vayeshev Genesis 37:1-- 40:23  
Haftarah: Amos 2:6 - 3:8

Chumash pages 198-220  
Chumash pages 1143-1143

### First Night of Chanukah, December 10

- Join Rabbi Smason and his family (by Zoom) for Chanukah candle lighting each night of Chanukah (except for Friday) See page 2 for the link.

### Erev Shabbos, December 11

- Mincha & Ma'ariv ~ 4:20 pm

### Shabbos, December 12

- 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 ~ 5:25 pm



### Friday night CHANUKAH candle lighting:

Since on Friday evening (Erev Shabbos) we must light our Chanukah candles before sunset and enable the candles to stay lit for approximately 30 minutes after nightfall, one should use candles that stay lit for at least 90 minutes. Those who light with oil and wicks should make sure that a sufficient amount of oil is used.

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

## Davening Times

| NEXT 4 DAYS    | Wed<br>Dec 9 | Thurs<br>Dec 10 | Fri<br>Dec 11 | Shabbos<br>Dec 12 |
|----------------|--------------|-----------------|---------------|-------------------|
| Shachris       | 7:00 am      | 7:00 am         | 6:45 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<br>Dec 13 | Mon<br>Dec 14 | Tues<br>Dec 15 | Wed<br>Dec 16 | Thurs*<br>Dec 17 | Fri<br>Dec 18 | Shabbos<br>Dec 19 |
|----------------|---------------|---------------|----------------|---------------|------------------|---------------|-------------------|
| Shachris       | 8:00 am       | 6:45 am       | 6:45 am        | 6:45 am       | 6:45 am          | 7:00 am       | 9:00 am           |
| Mincha/Ma'ariv | 4:20 pm       | N/A           | N/A            | N/A           | N/A              | 4:20 pm       | 4:10 pm           |
| Ma'ariv Only   | N/A           | 6:45 pm       | 6:45 pm        | 6:45 pm       | 6:45 pm          | N/A           | N/A               |

\*8th Night of Chanukah

## Chanukah candle lighting with Rabbi Smason and his family

**Beginning Thursday, December 10** and Saturday night through Thursday of the following week each night at 6:30 P.M. Rabbi Smason will share a brief D'var Torah, light the Chanukah candles with his family, and then join YOU in singing a Chanukah song .... or two. Each night's lighting program is expected to last between 15-20 minutes.

Zoom link: <https://us02web.zoom.us/j/295822730>



**Birthdays ~ Dr. Faye McCary, David Porter, Orly Shanker, Chiyya Smason, Robert Friedman, Rodney John, Sandie Abrams, Dr. Jonathan Shanker and Frances Rothman**

**Anniversaries ~ Rabbi Aaron & Pearl Borow**

## This Week and Beyond

- **Sunday, December 13~ Young Family Chanukah Drive-Thru with Rabbi Avi Okin.**  
See the flyer for details.
- **Monday, December 14 .** A special session of "To the Source", led by Rabbi Smason, will study and discuss the topic: ***"Light My Fire! Selected Laws of Chanukah"***  
Join by video at: <https://zoom.us/j/295822730>
- **Wednesday, December 23 ~ 7:00 pm ~** Rabbi Smason will speak on: ***"Jumpstarting Change in a Pandemic New Year."*** Please by video: <https://us02web.zoom.us/j/295822730>
- **Sunday, December 27 ~ Pizza Night Carry Out**
- **Wednesday, January 6, 2021 ~7:00 pm~** Presentation: ***"The Sephardic Story: From King Solomon to The Ends of the Earth."*** Dr. Isaac Amon.  
Join by video at: <https://zoom.us/j/295822730>

## 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](mailto: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.

## Parshas Vayeshev

Jacob's favoritism toward Joseph incites his brother's hatred. Their jealousy increases when Joseph tells them about two dreams which indicate that they will one day be subservient to him. Jacob sends Joseph to check up on his brothers, and upon seeing him approaching they plot to kill him. Reuben convinces the brothers not to kill Joseph but is unable to totally save him as the brothers sell Joseph into slavery in Egypt.

After dipping Joseph's coat in blood, they return to their father who assumes that his beloved son was torn apart by a savage beast. The Torah then digresses to relate the story of Judah and his daughter-in-law Tamar.

The narrative then returns to Joseph in Egypt, where he becomes an extremely successful slave and is placed in charge of his master's household.



His master's wife repeatedly tries to seduce Joseph, and when he refuses he is thrown into prison. Ten years later, Pharaoh's chief butler and baker are placed into the same prison. One night they each have a perplexing dream that Joseph accurately interprets, setting the stage for his release from prison.

## **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](https://www.youtube.com/watch?v=ry-1bo_4vQ8&feature=youtu.be)

## **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](mailto: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]  $\geq 40$ )

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



## ***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](mailto:aviokin@nhbz.org).





# THE SISTERHOOD SCOOP

## DECEMBER 12

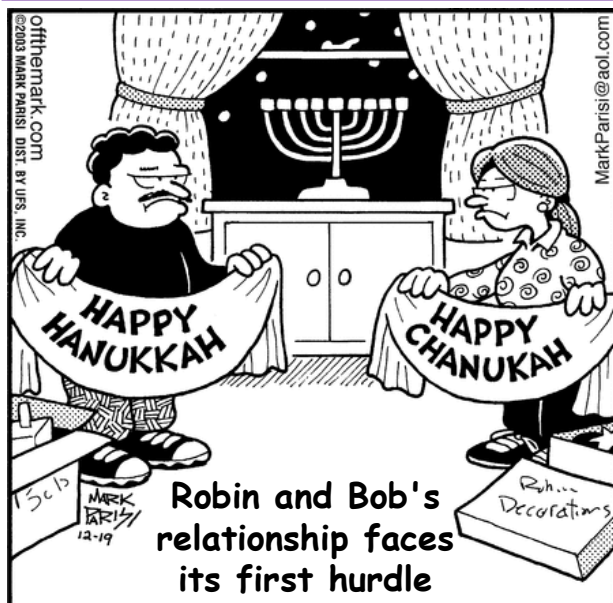


Volume 3

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26 Kislev 5781

December 12, 2020



## Hanukkah and The Queen's Gambit

– by **Rabbi David M. Cohen** [www.aish.com](http://www.aish.com)

The Queen's Gambit, the hugely popular Netflix mini-series, has received rave reviews. The riveting story of an orphaned chess prodigy, struggling with emotional demons as she rises to world chess champion, resonates deeply with people (and has made chess the new rage).

What's all the fuss about?

People love the underdog. The Harvard Business Review and other publications have explored "the underdog effect" in the context of branding, elections and sports. And the more extreme the challenges, the more people root for the person to rise above.

The protagonist in The Queen's Gambit has an incredible gift for chess. But her life circumstances make it incredibly unlikely that such a gift would ever be discovered, let alone nurtured.

Even when those obstacles are overcome, the self-sabotage, social isolation and baggage from her past continue to weigh her down. Ultimately, it's an amazing story of triumph and inner-will.

The year 2020 has been the Year of the Underdog. This year, we are all struggling. We've had to dig deep inside of ourselves and overcome our basic instincts and need for social connection.

Multi-variable hardships and past emotional trauma have resurfaced with abandon. As the saying goes, "Everyone you meet (or don't meet!) is fighting a battle you know nothing about."

In this milieu, the holiday of Hanukkah couldn't come soon enough. Hanukkah is the festival of the Underdog.

It commemorates two miraculous events. How a band of outnumbered warriors could be victorious over the powerful Greek forces. And more famously, it reminds us that a tiny candle can wondrously remain aflame and triumph beyond natural expectations.

In Jewish tradition, the candle represents the flame of the soul, the life force of a human being. As the great sage Rabbi Israel Salanter commented, "As long as the candle is still lit, it is possible to rectify and fix."

Hanukkah is also a time for gratitude. We recite the Hallel prayer of praise to G-d for all eight days of the festival. It is tricky to have gratitude in such perilous times. Yet, if our candle still burns and we stand together with family relatively intact, there is much to have appreciation for.

We are all underdogs fighting against this pandemic. We are rooting hard for each other, our country and the world.

In chess, the Queen's Gambit is a tactic of apparent sacrifice to actually garner an unseen advantage. We have sacrificed much, but our advantage is our perseverance and persistence.

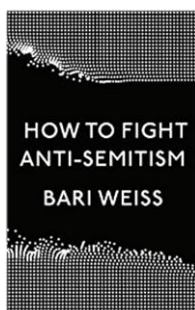
A favorite mantra of mine is, "Hold the vision and trust the process." Now is the time to express gratitude for what we have, remind ourselves of where we are going and know events are still unfolding.



## 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."



To join Sisterhood's Book Club, or, to suggest a book to read, call **Terri Schnitzer 314-518-4107** [terrischnitzer@yahoo.com](mailto:terrischnitzer@yahoo.com)

## Rabbi Jonathan Sacks on Hanukkah:

**"Hanukkah is about the freedom to be true to what we believe without denying the freedom of those who believe otherwise. It's about lighting our candle, while not being threatened by or threatening anyone else's candle."**

# CHANUKAH BLESSINGS

The following blessings are said on each of the eight nights of Chanukah. Where there are spaces, be sure to say G-d's name in Hebrew.

**BA-RUCH A-TAH A-DO-\_\_\_ AI E-LO-\_\_AY-NU ME-LECH HA-O-LAM A-SHER KID-SHA-NU  
BE-MITZ-VO-SAV VE-TZEE-VA-NU LE-HAD-LIK NER SHEL CHANUKAH**

**Blessed are you, L-rd our G-d, King of the Universe,  
who sanctified us with His commandments and  
commanded us to light the Chanukah candles.**

**BA-RUCH A-TAH A-DO-\_\_\_ AI E-LO-\_\_AY-NU ME-LECH HA-O-LAM SHEH-A-SAH NEE-SEEM  
LA-A-VO-SAY-NU BA-YA-MEEM HA-HEM BA Z'MAN HA-ZEH**

**Blessed are you, L-rd our G-d, King of the Universe,  
who performed wonders for our fathers  
in those days, at this season.**

The following blessing is added on the first night of Chanukah only:

**BA-RUCH A-TAH A-DO-\_\_\_ AI E-LO-\_\_AY-NU ME-LECH HA-O-LAM SHEH-HE-HE-YA-NU  
VE-KEE-MA-NU VE-HI-GEE-ANU LA-Z'MAN HA-ZEH**

**Blessed are you, L-rd our G-d, King of the Universe,  
who has kept us alive and preserved us and  
enabled us to reach this season.**



**Earlybird RSVP DEADLINE:  
THURSDAY, Dec. 10  
Don't miss out – call NOW**

ICYMI – make sure your **SOUND** IS 'ON' and **CLICK** each link for *previous* video announcements about the 115<sup>th</sup> Anniversary Event:

<https://youtu.be/7IDPwIY3U7A>  
<https://youtu.be/qElp08d00CQ>

- 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 options below)
- For a complete list of the 6 *Sedarim* (Orders) and 74 Volumes in the Talmud see the next page
- For help in selecting a specific Order or Volume, and to specify dedication wording, contact the office: 314-991-2100, ext. 2

#### TALMUD DEDICATIONS

- ☐ I would like to dedicate an entire Artscroll Talmud (74 volumes) .....\$18,000  
☐ I would like to dedicate \_\_\_ Order(s) of the Talmud ..... \$3,600 each  
☐ I would like to dedicate \_\_\_ volume(s) of the Talmud..... \$125 each

#### SPONSORSHIP JOURNAL ADS

Includes Full-Page Color Ad PLUS number of Talmud volumes (shown in parentheses)

- ☐ **Crown (Seder)** Inside Front..... \$3,600  
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☐ **Sustainer (2)**.....\$ 950  
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#### JOURNAL ADS ONLY

Full Page is 4.5" x 7.5"

- ☐ Full Page Color.....\$ 400  
☐ Full Page .....\$ 250  
☐ Half Page.....\$ 150  
☐ 1/4 Page (Bus. Card).....\$ 85  
☐ 1/8 Page .....\$ 50  
☐ Name Listing Only.....\$ 36



# 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)







## **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 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](https://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](https://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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[edwardjones.com](http://edwardjones.com)

Member SIPC

**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 return (\$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.