



Shabbos Bulletin

Welcome to Nusach Hari B'nai Zion

Affiliated with Union of Orthodox Congregations of America

December 26, 2020 ~ 11 Teves 5781

Candle Lighting 4:27 pm

Shabbos Ends 5:31 pm

Parshas: Vayigash Genesis 44:18 -- 47:27
Haftorah: Ezekiel 37: 15-28

Chumash pages 250 - 267
Chumash pages 1144-1145

Erev Shabbos, December 25

- Mincha & Ma'ariv ~ 4:10 pm

Shabbos, December 26

- Shabbat Services ~ 9:00 am
- Mincha ~ 4:15 pm
Parsha Deep Dive with Rabbi Avi Okin ~
"Understanding the Shema" after Mincha
- Ma'ariv/Shabbos ends ~ 5:31 pm



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 23	Thurs Dec 24	Fri * Dec 25	Shabbos Dec 26
Shachris	7:00 am	7:00 am	8:00 am	9:00 am
Mincha/Ma'ariv	N/A	N/A	4:10 pm	4:15 pm
Ma'ariv Only	6:45 pm	6:45 pm	N/A	N/A

* Fast of 10 Teves. Fast begins at 6:05 A.M.

NEXT WEEK	Sun Dec 27	Mon Dec 28	Tues Dec 29	Wed Dec 30	Thurs Dec 31	Fri Jan 1	Shabbos Jan 2
Shachris	8:00 am	7:00 am	7:00 am	7:00 am	7:00 am	8:00 am	9:00 am
Mincha/Ma'ariv	4:30 pm	N/A	N/A	N/A	4:30 pm	4:30 pm	4:20 pm
Ma'ariv Only	N/A	6:45 pm	6:45 pm	6:45 pm	N/A	N/A	N/A

Birthdays ~ Richard Goldstein, Louis Goldman, Dr. Naftali Kadosh and Lila Belasen

Anniversaries ~Ronald & Sandra Segall, Howard & Phyllis Loiterstein,

Dr. Craig & Jackie Berkin, Robert & Kate Friedman and Dr. Eldad & Danielle Bialeck

This Week and Beyond

- **Wednesday, December 23 ~ 7:00 pm ~ Rabbi Smason** will speak on: **"Jumpstarting Change in a Pandemic New Year."** Please join by video: <https://zoom.us/j/295822730>
- **Sunday, December 27 ~ Pizza Night Carryout** ~ 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 12 noon Friday, December 25 by emailing jeff@nhbz.org
- **Wednesday, January 6, 2021 ~7:00 pm~** Presentation: **"The Sephardic Story: From King Solomon to the Ends of the Earth."** by Dr. Isaac Amon.
Join by video at: <https://zoom.us/j/295822730>
- **Sunday, January 10 ~ 7:00 - 8:00 pm ~ NHBZ 115th Anniversary Virtual Event:**
"Food for Thought" ~ everyone is invited to attend via Zoom video.

A message from Rabbi Smason regarding Friday, the Fast of Teves

Dear members and friends. The Fast of the 10th of Teves is unusual in being the only fast day on our calendar that can occur on a Friday. This coming Friday, December 25, is the Fast of Teves. For those able to fast, we enter Shabbos fasting and end the fast with Kiddush and our Shabbos evening meal. In addition, the mincha (afternoon) service begins a bit earlier than usual and includes a Torah reading particular to the Fast Day, as well as our reciting additional prayers. For any questions or further information, please feel free to contact me by email or phone. Pepshort613@gmail.com
314 749-5271

Fast of the Tenth of Teves - עשרה בטבת is observed on Friday, December 25

Fast Begins: 6:05 A.M.

The fast commemorates three calamities that occurred during Jewish history on the tenth of Teves and the two days preceding it:

- 1) The siege of the First Temple by Nebuchadnezzar and the Babylonians*
 - 2) The translation of the Torah into Greek, ordered by Egyptian King Ptolemy, during the Second Temple period.*
 - 3) The death of Ezra the Scribe, great Jewish leader who returned the Jewish people to Israel following the Babylonian exile.*
-

The Big Push for your Pushke is on! ~ Please get your Pushke to us now!

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.

You also have the convenient option to simply count the amount in your Pushke and then mail a check for that amount.

To the Source

Please join Rabbi Smason's popular text-based 'To the Source' each Monday evening at 7:30 P.M. Following the completion of selected topics in Kashrus, this coming Monday begins a new topic: "Torah Perspectives on the Coronavirus." In the coming weeks we will study, analyze and discuss classic and modern Torah texts concerning issues such as, "What do Do When Plagues Strike?", "What If It Is Not One's Time to Die?", and "Vaccine Triage: Who Should Get It First?"
Join by video at: <https://zoom.us/j/295822730>

Parshas Vayigash

Judah makes an impassioned plea to the powerful Egyptian ruler (Joseph, still in disguise) for Benjamin's life, claiming that Jacob would surely die from sorrow if he lost Benjamin. Judah offers to remain in Egypt as a slave in place of his younger brother. Unable to restrain himself any longer, Joseph reveals his identity to his stunned brothers and forgives them for selling him into slavery so many years before.

Joseph then sends his brothers back to the land of Israel, laden with gifts, to bring Jacob and their families down to Egypt where they will live in the province of Goshen. Before Jacob leaves home, G-d appears to him in a 'vision of the night', reassuring him that He will be with them and that they will eventually return to the land of Israel as a great nation. After 22 years of separation, Jacob is reunited with his beloved son Joseph. Joseph embraces his father and weeps, overflowing with joy, and then brings his father to meet Pharaoh. The portion concludes by describing how Joseph uses his vast power to amass nearly all of the wealth of Egypt for Pharaoh's treasury.

Exciting news for donors to Tomchei Shabbos

If you are considering a year-end donation, the 2020 CARES Act allows taxpayers who do not itemize their deductions to claim a charitable deduction for cash donations of up to \$300 for an individual or for a married couple. This is a great opportunity for you to help Tomchei Shabbos continue providing kosher food to our community, while providing you with a tax break for 2020 as a bonus. To donate click [Here](#) or go to our website www.tomcheistl.com or by mail: Tomchei Shabbos c/o 7 Highgate Rd. St Louis, MO 63132.

NUSACH HARI B'NAI ZION • 650 NORTH PRICE ROAD • ST. LOUIS MISSOURI 631



Pizza Night

Sunday, December 27, 2020

4:00 pm – 5:30 pm

Carryout 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 pre-paid! Order by noon Thursday, December 24-
email orders to jeff@nhbz.org (you will get an email order confirmation)**



Time is running out to sign up!

**Send in your Ads
and Talmud Dedication selections**

**RSVP Today
so we can send you the Zoom Link to join the Event**

Don't miss out!

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
- ☐ **Pillar (4)** Inside Back Cover \$1,600
- ☐ **Sustainer (2)**..... \$ 950
- ☐ **Benefactor (2)** \$ 750
- ☐ **Sponsor (2)** \$ 550

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)





THE SISTERHOOD SCOOP

DECEMBER 26



Volume 3

Number 43

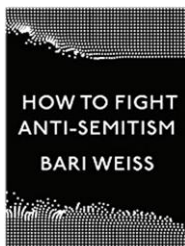
11 Tevet 5781

December 26, 2020

Next BOOK CLUB Meeting: Monday, January 4, 2021

The next ZOOM meeting of the NHBZ Sisterhood Book Club will be **Monday, Jan. 4, 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**.

Bari Weiss grew up at the Tree of Life Synagogue, the site of last year's Shabbat morning massacre in Pittsburgh. Her insightful book, vividly written, is must-read argument against modern-day anti-Semitism.



Call **Terri Schnitzer** at **314-518-4107** or email terrischnitzer@yahoo.com to join Sisterhood's Book Club, or to **submit your book choice** for the Feb. 22, 2021 Book Club Meeting:

- ☐ **"Noah's Wife"** by Lindsay Starck, or
- ☐ **"Finding Dorothy"** by Elizabeth Letts

Sensitivity... Even When the Going Gets Tough

Vayigash (Genesis 44:18-47:27) – by **Shoshanna Dresner**, aish.com

Yosef had been sold by his brothers as a slave, imprisoned in Egypt, and then in an unexpected turn of events promoted to one of the highest positions in the land. In an astonishing story so clearly led by Divine providence Yosef's brothers also found themselves in Egypt, in a search for grain during a difficult famine.

Not realizing that the Governor in Egypt that they had been dealing with all along during their stay was their long-lost brother, it was finally time for Yosef to reveal his identity to them.

Overcome with emotion, it would have been easy for Yosef to simply announce who he was in front of everyone present. However, even in the heat of the moment he was sensitive to his brothers' feelings and asked the Egyptians to leave the room so that his brothers wouldn't be shamed about their sin of selling him in front of anyone else.

An incredible example of self-control and sensitivity.

When people are emotionally excited, whether the situation is a happy one, or G-d forbid a challenge, it is very easy to be so absorbed in what is happening that the feelings of others are forgotten.

A true master of the art of kindness will not forget.

Such a person will have trained him or herself to be so acutely aware of the feelings of those around them, to the extent that even when the situation is challenging, or there is no time to think, their reaction is still of utmost sensitivity.

On Judgement...

Rabbi Ishmael would say: One who refrains from serving as a judge avoids hatred, thievery and false oaths. One who frivolously hands down rulings is a fool, wicked and arrogant.

He would also say: Do not judge on your own, for there is none qualified to judge alone, only the One. And do not say, "You must accept my view," for this is their [the majority's] right, not yours.

– Pirke Avos, 4:7-8

The Bigger Brisket

Moishe and Miriam were sitting down to eat at the dinner table. Miriam commented, "You know, Moishe, when we were first married, you took the small piece of brisket and gave me the larger. Now you take the large one and leave me the smaller. You don't love me anymore?"

"Nonsense, honey," replied Moishe, "you just cook better now."

A Healthy Breakfast

Moshe was taking to his psychiatrist. "I had a weird dream recently," he says. "I saw my mother but then I noticed she had your face. I found this so worrying that I immediately awoke and couldn't get back to sleep. I just stayed there thinking about it until 7am. I got up, made myself a slice of toast and some coffee and came straight here. Can you please help me explain the meaning of my dream?"

The psychiatrist kept silent for some time, then said, "One slice of toast and coffee? Do you call that a breakfast?"

ArtScroll Schottenstein Edition Talmud Status

Thanks to the following people and organizations who have dedicated Orders or Volumes of the ArtScroll Schottenstein Edition Talmud as part of the “Food for Thought” 115th Anniversary Virtual Event

Fran & Lenny Alper	Ed & Helayne Levitt
Anonymous	Howard & Phyllis Loiterstein
Jesse & Debbie Barash	Hesh & Marcia Lyons
Gary Benson	Faye & Brian McCary
Richard Stein Berger Memorial	Sally Needle
Sam & Shirley Bluestein	Marty & Barbara Olevitch
Andrew & Jill Chirchirillo	Jay & Susan Pepose/Feigenbaum
Julie & Don Eisenberg	David & Gail Porter
Denny & Amy Feit	Mark & Gail Rose Ragin
Dan Goedel Gatewood Wealth Solutions	Libby Routman
Marvin & Jackie Gitel	Nancy & Jason Rush
Devy & Jerry Goldenberg	Rabbi & Chani Smason
Stan & Rhonnie Goldfader	Jonathan Spetner Spetner Associates
Sandra & Marvin Greenberg	Linda & Menachem Szus
Jewish Federation	Peggy & Jay Umansky
Joni & Bob Kaiser	Lisa Weiss
Eliot & Sally Katz	Dov (Barry) Zeffren
Bobby Levine	

As of Monday morning, only the following Volumes have been selected for specific dedications that will appear on bookplates. If you have dedicated one or more volumes, but have not specified which one(s), please let us know by December 30, or we will assign volumes to you with a generic dedication on the bookplate. If you want help selecting a volume, Rabbi Smason will be happy to help you select one.

[#01] - Berachos Vol 1 (2a-30b)	Smason
[#02] - Berachos Vol 2 (30b-64a)	Szus
[#03] - Shabbos Vol 1 (2a-36a)	Smason
[#04] - Shabbos Vol 2 (36b-76b)	Radinsky
[#05] - Shabbos Vol 3 (76b-115a)	Radinsky
[#06] - Shabbos Vol 4 (115a-157b)	Porter
[#11] - Pesachim Vol 3 (80b-121b)	Needle
[#13] - Yoma Vol 1 (2a-46b)	Alper
[#14] - Yoma Vol 2 (47a-88a)	Alper
[#15] - Succah Vol 1 (2a-29b)	Brook
[#16] - Succah Vol 2 (29b-56b)	Benson
[#17] - Beitzah (2a-40b) David	Porter
[#18] - Rosh Hashanah (2a-35a)	Zarkowsky
[#20] - Megillah (2a-32a)	Smason
[#23] - Yevamos Vol 1 (2a-41a)	Porter
[#29] - Nedarim Vol 1 (2a-45a)	Goldfader
[#36] - Kiddushin Vol 1 (2a-41a)	Goldfader
[#57] - Zevachim Vol 3 (83a-120b)	Porter

If you have selected a specific volume, but are not listed here, contact the office ASAP

Summary of Nusach Hari / Israel Program

See the video here: <https://youtu.be/mUr5Px52Ha8>

During Chanukah, Nusach Hari and Musar Avicha Shul (in Ma'ale Adumim, Israel) met for another enlightening Zoom program. We had the opportunity to engage with our Israeli Zoom pals on the topic of “Who is a Hero”. The comments were inspiring and interesting.

The individual people that were depicted heroes were very diverse in their life’s purpose and were ordinary people doing extraordinary things. Holocaust Survivors like Victor Frankl who wrote “Man's Search for Meaning” and St. Louis Holocaust survivors like Rachel Miller were mentioned as heroes.

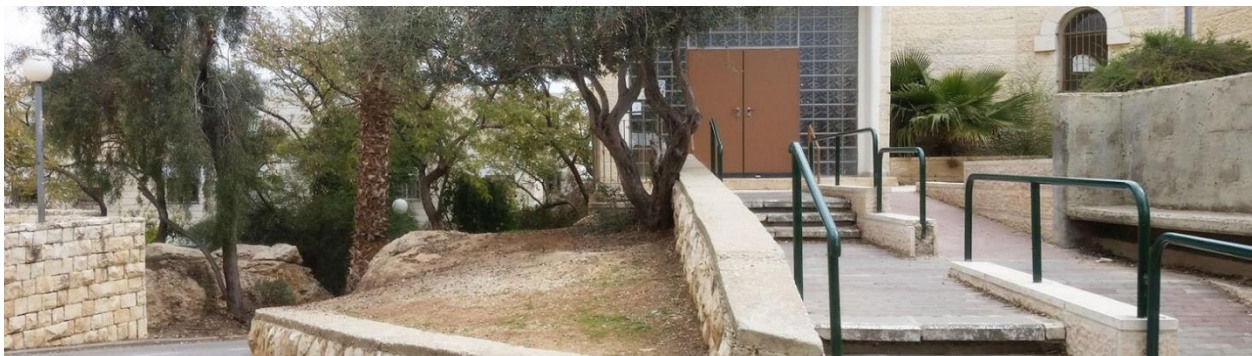
Educators were perceived as heroes; Rabbi Greenwald of Aish HaTorah St. Louis was mentioned for helping Jews feel a spiritual awakening and connection to Judaism. In addition, many of the participants had family members described as heroic for taking a moral stand in difficult circumstances or for actions like starting a Kibbutz in Israel.

Volunteers from Zaka were mentioned as heroes for doing holy work and ensuring proper burials. In addition, the medical personnel on the front lines helping patients with covid cases are special heroes.

This was such an enlightening program and gave insight into the many ways human beings can make a difference in the world. We can all find our life purpose and become heroes through positive action.

This was a terrific program!

Devy Goldenberg



Musar Avicha, Ma'ale Adumim, Israel



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"

January 7 "Kvetching: Are You a Whiner or a Winner?"

January 14 "Stiff-Necked People -- Are We a Pain in the Neck?"

January 21 "What Does It Mean to Be A Religious Jew Today?"

January 28 "The Golden Rules of Good Conversation"



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.

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.

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

Edward Jones
MAKING SENSE OF INVESTING