

2001 Annual Report



Cincinnati Community Kollel

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2001
Annual Report

Prepared for our Annual Meeting

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Amberley Village Hall

Contents

5 Introduction

Rabbi David Spetner

6 Report: On-site Learning

Rabbi Meir Minster

7 Report: Off-Site Learning

Rabbi Yitzchok Preis

Centerfold: Staff Bios

13 Contributor List

17 Financial Summaries

KOLLEL DIRECTOR / OPERATIONS

Rabbi David Spetner



Introduction

It gives me great pleasure to welcome you to the Cincinnati Community Kollel's Annual Meeting. This meeting has been organized to give the community at large a picture of the Kollel's operations. In the next hour, you will hear reports on the Kollel's on-site and off-site activities, view video testimony from our participants, and be inspired by our guest speaker, Rabbi Shlomo Morgenstern. The Annual Report in your hands contains our activity reports, as well as staff bios, an income statement and balance sheet, and an alphabetical list of our contributor base.

In Israel, every seventh year is a sabbatical year, and just such a year is drawing to a close next week, with the advent of Rosh Hashanah. The Kollel, though, is just beginning its seventh year, and it will be no sabbatical! We look forward to a bumper crop of Torah learning, in the Kollel and throughout the Jewish community.

What is our Community Kollel? At its core it is a *makom Torah*, a place dedicated to the study of Torah. The Kollel operates with the philosophy that, more than any other spiritual or physical asset, it is our Torah and the study of it that have kept our people alive throughout the millennia. It is the goal of our staff to share the beauty of Torah study throughout the Cincinnati Jewish community and, through that, to help each Jew draw closer to their Judaism.

We call the Torah *Etz Chaim*—a Tree of Life—and, like a tree, in order to bear fruit it must have roots deep within the earth. In order to share Torah, our staff must be deeply rooted in their own dynamic Torah study. Our staff scholars maintain

two daily study sessions, each three hours in length, where in a group format they probe, study, and analyze the Torah. This daily effort is led by my co-director Rabbi Meir Minster. The study of these last two years has yielded the completion of one of the longest and most intricate sections of the Talmud, Tractate Shabbos. The formal completion, known in Hebrew as a Siyum, will be made by Rabbi Minster, as he reports on the Kollel's on-site activities.

Our Mission Statement reads: "To enrich the Cincinnati Jewish community by creating an environment of Torah study and providing access to our spiritual heritage." Anyone who has stepped into the Kollel's Beis Midrash (study hall) understands how an environment dedicated to Torah study energizes Jews to pass on their heritage from generation to generation. But to provide education to the members of a community, you must meet them "where they are," and the Kollel has done that, by partnering with a host of community organizations. Our Outreach Director, Rabbi Yitzchok Preis, has effectively led that charge, overseeing all of the Kollel's off-site learning opportunities.

We look forward to the coming year and the opportunity to touch the lives of ever more Jews with the beauty of Torah.

KOLLEL DIRECTOR / TORAH STUDIES

Rabbi Meir Minster



Report on On-Site Learning

DURING ITS FIRST SIX YEARS, the Kollel has completed the study of four tractates of the Talmud, covering practical areas of Jewish living. We began with the study of Chullin, which deals with the laws of kashruth. This was followed by

Niddah (the laws of family purity) and then Berachos (the laws of blessings and prayer). Most recently, we have spent the past two years studying Shabbos.

Before we make our Siyum, our formal completion, of the tractate Shabbos, I would like to take a moment to describe the daily activities of our **Beis Midrash**. “Beis Midrash” translates literally into a study hall or place of learning, but in our case it is much more. Besides serving as the physical hub for much of the Kollel’s activities, the spiritual impact of the Torah we learn there permeates and drives all that we do.

The celebration of a Siyum serves as a good analogy for this idea. At a Siyum we do not describe the completion and mastery of a subject as an end, but instead as a beginning. We express the hope that we will return to learn the same material once again. Building on what we have already acquired, we can apply this knowledge to discover and reveal even more than we had imagined the first time. Mastery also allows us to apply this knowledge to other areas of learning and, in a practical way, to incorporate it into our lives. Most importantly, we are then able to share that knowledge with others. That is why it is traditional to invite guests to a Siyum—even those who have not participated in the learning—because it is a source of joy for them, as well. Everyone benefits from this learning.

This is the essence of the Kollel. From our own learning come the Torah insights that we are able to share with others. Our day is anchored by our personal study. In the morning session we attempt to master specific areas of *halacha* (legal conclusions), while in the afternoon we survey the entire tractate at hand, gaining an appreciation for the context from which *halacha* is derived. Not any less important, however, is the community learning which we view as flowing from these sessions.

From five-thirty in the morning until after ten o’clock at night, members of the community can be found learning in the Beis Midrash—with the Kollel staff or on their own. They are taking time from their schedules to incorporate the beauty of Torah into their day. Whether studying one-on-one at break-

fast, lunch, or during our evening community session, or by joining a class, **lunch-and-learn**, or our very successful **Yesodei Hatorah** program—where participants acquire the skills to learn on their own—people are finding their lives enriched by the Torah.

Perhaps our proudest moment is at **Father and Son Learning**, where parents, grandparents, and children gather on winter Saturday nights, filling the Kollel building to capacity. The sweet sound of Torah being passed on, from generation to generation, is truly inspiring.

OUTREACH DIRECTOR

Rabbi Yitzchok Preis



Report on Off-Site Learning

The vibrant Beis Midrash described by Rabbi Minster is only one of many bases of Kollel Torah study. Kollel learning opportunities permeated the greater Cincinnati community this year. The Regency in Hyde Park, Pilder's Deli, and the clubhouses at Harper's Point, Carrington Crossing, Indian Creek, and Bishop's Gate, were all hosts to Kollel learning experiences. An ongoing, home-based study group in Blue Ash was added to our regular classes, as well.

As we look toward the new year, we look forward to bringing learning opportunities to these and other locations. A weekly class at The Regency is planned. A Shabbat/Holiday Workshop is scheduled at Indian Creek. We will also be partnering with the Sycamore Senior Center to provide classes to their constituency.

This past year saw two successful Partners in Torah programs at Temple Shalom. Another such program is already slated for this fall. Ohav Shalom will also be hosting our Partners pro-

gram—sessions are scheduled there in November and February.

I should also note the classes that have been presented in conjunction with our downtown partner, the Downtown Synagogue and Learning Center. Hebrew Reading Crash Courses and an ongoing weekly Torah Portion Class are already taken for granted. But expansion is in progress. I would like to take this opportunity to introduce **Rabbi Ben Travis**. Rabbi Travis is now serving as the Downtown Synagogue and Learning Center's spiritual leader and educator. Rabbi Travis has already added new classes to the weekly schedule and looks forward to continuing to provide the "downtown community" with more Jewish offerings.

We are excited to announce the upcoming opening of a Jewish Learning Center in the Communicare building, just off the Reed Hartman Highway, near Cornell. Rabbi Spetner's popular Lunch-and-Learn will soon be joined by many other ongoing opportunities in that neighborhood. A Torah Baboker, Friday morning Torah portion study series will hopefully kick off these new opportunities, right after the holidays.

The Kollel's Lag Ba'Omer Bonfire is already a well-established, greatly anticipated annual event. This year Camp Livingston also tasted the *nu'ach* and inspiration of a Kollel bonfire, as the Kollel shared songs and stories with Livingston campers and staff. A repeat performance next year has already been guaranteed.

The Kollel has and will continue to provide Shabbat hospitality and quality Jewish experiences for students at U.C. Last year this broadened to include Jewish U.C. faculty members and residents of the surrounding Clifton neighborhood.

Rabbi Zev Weiner now leads the weekly Discovering Judaism discussion group in Oxford. I must make mention of the great hospitality of the Miami U. Hillel. They have done everything they can to accommodate Kollel families for the several Shabbatons we have run there. The students, Hillel staff, and Kollel families all find these Shabbatons to be enjoyable and inspiring.

(continues on page 12)

The Staff of the Cincinnati



Rabbi David Spetner

KOLLEL DIRECTOR / OPERATIONS

Before founding the Kollel in 1995, Rabbi Spetner served as a congregational rabbi in Richmond, Virginia, and as a teacher in Yeshiva Ohr Someach. While overseeing the Kollel's many facets, he leads a weekly Lunch-and-Learn in Blue Ash and a Torah Portion Class at the Downtown Synagogue.



Rabbi Yitzchok Preis

OUTREACH DIRECTOR

A graduate of Ner Israel and Johns Hopkins School of Engineering, Rabbi Preis is already a well-known Jewish educator in Cincinnati. He has taught at the Melton School, UC's Jewish Studies Program, the Jewish Federation, and other venues.



Alter B. Raubvogel

ADMINISTRATOR

A Cincinnati native, Alter attended rabbinical schools in St. Louis and Brooklyn, and spent eleven summers as Art Director at a camp in New York's Catskills. His responsibilities range from running the Kollel office to creating publicity materials.



Rabbi Ben Travis

STUDENT OUTREACH COORDINATOR
RABBI, DOWNTOWN SYNAGOGUE

Rabbi Travis holds an MS in Business from Johns Hopkins, along with ten years of rabbinical training. A former championship frisbee player, his other interests include tennis and playing guitar.



Elisa Travis

COORDINATOR OF WOMEN'S PROGRAMMING

A certified physical therapist and mother of four, Elisa successfully launched the Kollel's ongoing Woman to Woman Partners in Torah program. She is now designing and implementing Jewish learning opportunities for women, by women.

ati Community Kollel

Rabbi Meir Minster

KOLLEL DIRECTOR / TORAH STUDIES

Ordained by the late Rabbi Yaakov Weinberg, of Ner Israel Rabbinical College, Rabbi Minster oversees the academic excellence of the Kollel's staff scholars. He also delivers the Daf Yomi (page a day of Talmud), Women's Chumash, and other classes.



Rabbi Ely Behar

STAFF SCHOLAR

Hailing from Long Island, Rabbi Behar teaches classes on prayer and the meaning of mitzvos.

He leads one level of the Yesodei Hatorah skills-training program. He combines an enthusiastic teaching style with Chassidic thought.



Rabbi Yehudah Bienstock

STAFF SCHOLAR

Holding both a rabbinic degree and a Bachelors of Science, Rabbi Bienstock lectures weekly on the Book of Kings, and on Jewish law at a local synagogue.

His uncle, Daniel Kurtzer, was recently appointed U. S. Ambassador to Israel.



Rabbi Yehiel Kalish

STAFF SCHOLAR

A native of Cincinnati (he represented Cincinnati in the 1991 Maccabiah Games), Rabbi Kalish teaches a class on the weekly Torah portion at Golf Manor Synagogue, among other classes. An accomplished chazzan, he directs a local boys' choir.



Rabbi Zev Weiner

STAFF SCHOLAR

Rabbi Weiner is the newest member of our staff. He leads a weekly student group at Miami University

Hillel. He spent the last two summers running a wilderness program for Jewish boys in New York State.



Report on Off-Site Learning *(continued from page 9)*

New teen study and discussion groups are about to get underway. The kickoff meeting for High School juniors and seniors will be taking place in my Sukkah in just a few weeks. Subsequently, the group will rotate homes in Blue Ash, Montgomery and Amberley. A similar series for freshmen and sophomores will hopefully be starting up right after the holidays.

Particularly exciting: Two new high school Jewish Culture Clubs are in formation. Details on those will be forthcoming once final.

The Kollel's "Test Your Knowledge" Torah portion quiz is a regular feature in the *American Israelite*. Special thanks to Dov Aharon Wise for the time and talent he puts into this community resource.

We are proud to announce that we have broadened our women's learning opportunities. Mrs. Elisa Travis has been brought on board in a part-time capacity to direct the women-to women offerings. She has already found opportunities to connect with women of a variety of ages and backgrounds. We look forward to much success as she brings her creative talents and unique sensitivities to the women of Cincinnati.

On behalf of the entire Kollel family I encourage all of you to take advantage of our offerings. I also invite you to share your suggestions and your requests. We eagerly look forward to enriching *the entire community* through greater Jewish awareness and knowledge. With your participation, input, and involvement, that goal can be realized.

Our Contributors

We thank the following contributors, listed alphabetically, for their generous support during our first six years, in ways both great and small.

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M/M Morton Zemel
The Zero-Breese Company
M/M Ira Zimmerman
D/M Jeff Zipkin
M/M Egal Ziv
M/M Robert Ziv
M/M William Ziv
M/M Philip A. Zukowsky
R/M Raffie Zuroff

Cincinnati Community Kollel
Balance Sheet
December 31,2000

Assets

Cash

Cash	3,839.26	
Petty Cash	0.00	
Total Cash		3,839.26

Other Receivables

Deposits	525.00	
A/R	975.00	
Bureau of Workers Compensation	134.57	
Total Other Receivables		1,634.57

Other Assets

Deposit on building		0.00
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Fixed Assets

Land	54,886.06	
Building	311,020.94	
Building Improvements	22,761.42	
Furniture & Equipment	22,794.15	
Car	1,150.00	
Total Fixed Assets		412,612.57

Accumulated Depreciation

A/D - Building	(39,646.79)	
A/D - Leasehold Improv.	(3,887.16)	
A/D - Moveable Equipment	(15,456.67)	
A/D - Car	(1,150.00)	
Total Accumulated Depreciation		(60,140.62)

Total Assets		<u>357,945.78</u>
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Liabilities and Equity

Payroll Withholding Liability

Fed & FICA Taxes Payable	2,472.32	
State Tax Payable	607.61	
Local Tax Payable	671.82	
Other Payroll Withholdings		3,751.75

Other Short Term Liabilities

A/P Visa	0.00	
Deposits	0.00	
		0.00

Long Term Liabilities

Note Payable - Bank One	71,005.39	
Note Payable - Fifth Third	62,500.00	
Mortg. - Star Bank	129,400.00	
Total Liabilities		262,905.39

Equity

Contributed Capital	(239.82)	
Retained Earning - Prior	79,134.35	
Retained Earning - Current	12,394.11	

Total Equity		<u>91,288.64</u>
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Total Liabilities and Equity		<u>357,945.78</u>
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Cincinnati Community Kollel
Income Statement
For year ended December 31, 2000

	Current Year		Prior Year	
	Amount	Percent	Amount	Percent
Revenue				
Rental Income	0.00	0.00%	0.00	0.00%
Special Donation	0.00	0.00%	0.00	0.00%
Donation	<u>498,514.92</u>	<u>100.00%</u>	<u>653,459.29</u>	<u>100.00%</u>
Total Revenue	498,514.92	100.00%	653,459.29	100.00%
Gross Profit	498,514.92	100.00%	653,459.29	100.00%
Expenses				
<i>Administrative & General</i>				
Administrative Salaries	159,360.76	31.97%	170,378.85	26.07%
Scholarships	122,208.00	24.51%	128,164.20	19.61%
Honorariums	520.00	0.10%	58,015.16	8.88%
Accounting Fees	900.00	0.18%	0.00	0.00%
Convention Expenses	871.00	0.13%	30,180.41	4.62%
Office Supplies	4,868.34	0.98%	6,824.93	1.04%
Religious artifacts	525.00	0.11%	170.00	0.03%
Repairs	0.00	0.00%	739.00	0.11%
Printing	1,310.54	0.26%	7,126.40	1.09%
Interest - Operating Loan	22,888.94	4.59%	29,719.96	4.55%
Meals & Entertainment	4,452.98	0.89%	4,471.41	0.68%
Travel	7,001.83	1.40%	22,773.13	3.49%
Contributions & Donations	22,630.00	4.54%	28,714.58	4.39%
Gifts	559.73	0.11%	1,723.36	0.26%
Dues & Subscriptions	310.00	0.06%	85.00	0.01%
Publications & Books	1,522.09	0.31%	1,496.07	0.23%
Telephone	6,261.38	1.26%	4,650.14	0.71%
Pager	60.00	0.01%	90.00	0.01%
Informational Advertising	1,438.80	0.29%	964.74	0.15%
Legal Fees	100.00	0.02%	0.00	0.00%
Miscellaneous	<u>980.45</u>	<u>0.20%</u>	<u>1,252.38</u>	<u>0.19%</u>
Total Administrative & General	358,569.84	71.93%	497,539.72	76.14%
<i>Housekeeping</i>				
Repairs & maintenance	<u>13,141.98</u>	<u>2.64%</u>	<u>13,432.89</u>	<u>2.06%</u>
Total Housekeeping	13,141.98	2.64%	13,432.89	2.06%
<i>Utilities</i>				
Electricity & Gas	19,919.21	4.00%	5,258.36	0.80%
Water & Sewage (included in Gas & Elec.)	<u>0.00</u>	<u>0.00%</u>	<u>8,253.35</u>	<u>1.26%</u>
Total Utilities	19,919.21	4.00%	13,511.71	2.07%
<i>Benefits & Payroll Taxes</i>				
Payroll Taxes - OBES & BWC	1,417.17	0.28%	2,140.89	0.33%
Moving Expense	1,000.00	0.20%	1,000.00	0.15%
Benefits - Health Insurance	<u>43,239.00</u>	<u>8.67%</u>	<u>36,509.18</u>	<u>5.59%</u>
Total Benefits & Payroll Taxes	45,656.17	9.16%	39,650.07	6.07%
<i>Corporate Expenses</i>				
Fica	12,191.26	2.45%	13,034.25	1.99%
Bank Service Charges	557.43	0.11%	205.31	0.03%
Car Insurance	732.00	0.15%	675.00	0.10%
Car Expenses	974.81	0.20%	1,469.99	0.22%
Architect - Feasibility Study	4,575.00	0.92%	0.00	0.00%
Liability Insurance	<u>2,704.71</u>	<u>0.54%</u>	<u>323.00</u>	<u>0.05%</u>
Total Corporate Expenses	21,735.21	4.36%	15,707.55	2.40%
<i>Cost of Ownership</i>				
Rents	8,379.83	1.68%	12,409.21	1.90%
Copier Lease	0.00	0.00%	0.00	0.00%
Real Estate Taxes	4,021.98	0.81%	4,115.16	0.63%
Amortization - Leasehold Improvements	897.02	0.18%	715.73	0.11%
Depreciation - Equipment	<u>13,799.57</u>	<u>2.77%</u>	<u>14,417.56</u>	<u>2.21%</u>
Total Cost of Ownership	27,098.40	5.44%	31,657.66	4.84%
Total Expenses	486,120.81	97.51%	611,499.60	93.58%
Net Income from Operation	12,394.11	2.49%	41,959.69	6.42%

Our Mission:

*To enrich
the Cincinnati Jewish community
by creating an environment
of Torah study
and providing access
to our spiritual heritage.*