

2002
Annual
Report



Cincinnati Community Kollel





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2002 Annual Report

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KOLLEL DIRECTOR / OPERATIONS

Rabbi David Spetner



Introduction

Welcome to the Annual Report of the Cincinnati Community Kollel. The Kollel has just completed its seventh year of activity and we are proud of the accomplishments of the past year. It is with great excitement that we offer this review to our community and supporters. The 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.

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 this last year has yielded the completion of one of the most complex sec-

tions of the Talmud, Tractate Eruvin.

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.

This new year is witness to a significant change in our team of four Staff Scholars. Staff Scholars join the Kollel for an average of two to five years as a “first step out” from the purely academic world. Three scholars have just left the Kollel for new and exciting positions, and three new scholars have joined us. I would like to take this opportunity to recall those who have previously served as Staff Scholars and review what they are doing today. (You will meet our new scholars in the Staff centerfold.)

In Cincinnati:

Rabbi Eli Behar is teaching part-time in RITSS High School, where he and his wife serve as dorm parents. He is also pursuing a Masters in Social Work at University of Cincinnati.

Rabbi Yehudah Bienstock has taken a position in the health care field in Cincinnati and still teaches several classes for the Kollel.

Rabbi Yuval Kernerman was recently appointed Headmaster of Cincinnati Hebrew Day School.

Rabbi Boruch Leff is a full-time Judaic Studies instructor at RITSS High School, and writes a popular weekly column at Aish.com.

Rabbi Reuven Pelberg is a full-time Judaic Studies instructor at Cincinnati Hebrew Day School.

Outside of Cincinnati:

Rabbi Yoseph Aharon David is the Director of the Memphis Community Kollel.

Rabbi Ephraim Fischer studies and teaches in Bet Shemesh, Israel.

Rabbi Yehiel Kalish, now in Chicago, serves as Director of the Midwest Region of Agudath Israel of America. He advocates on behalf of Jewish communities, including Cincinnati, at the local, state and federal levels.

Rabbi Dov Lipman is Headmaster of Eshkol Academy, a Jewish high school in suburban Washington D.C.

We are proud of the Kollel's "alumni" and the important positions they now fill in Cincinnati and elsewhere. Likewise, we are excited about our new and remaining staff and believe we have assembled a special group, each with a unique blend of humanity, compassion, and scholarship.

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 seven years, the Kollel has completed five tractates of the Talmud, covering practical areas of Jewish living. We began with the study of Chulin, which deals with the laws of kashrus. This was followed by Niddah (the laws of family purity) and then Berachos (the laws of Blessings and Prayer). Over the past three years we have covered the laws of Shabbos, studying the tractates Shabbos and Eiruv.

Year eight finds the Kollel in a very exciting position. The arrival of three new Staff Scholars and their families has given a completely new and fresh face to the Kollel. It also allows us the opportunity to restart our cycle of learning. The study of Chulin promises to be even more rewarding this next time around.

I would like to take a moment to describe the daily activities of our Beis Midrash. A 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 learned there permeates and drives all that we do.

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 apprecia-

tion 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 5:30 in the morning until after 10:30 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 breakfast, lunch, or during our evening community session, or by joining a class, lunch-and-learn, or our very successful Yesodai 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. Special thanks go to volunteer Josh Kibel, who runs this program, soup to nuts.

I invite you to come in to the Kollel. Meet our new Scholars, join us in our learning, and discover your own place in Torah. We look forward to seeing you.

OUTREACH DIRECTOR

Rabbi Yitzchok Preis



Report on Off-Site Learning

The Kollel's vibrant Beis Midrash creates an energy that spreads far beyond its walls. This past year saw Kollel outreach activities for teens, college students and adults of all ages in a wide variety of settings. Highlights of this past year's "off-site" endeavors include:

- **Supernatural Series**, in conjunction with the **Council of Jewish Life & Learning**. The **Jewish Federation** hosted three lectures on the messiah, the afterlife, and angels, presented by Rabbis Preis and Travis, as well as Kollel alumnus Rabbi Boruch Leff.
- An audience of diverse backgrounds was treated to a fascinating glimpse into **Jewish Mysticism** in a seminar presented by noted scholar and educator **Rabbi Eliezer Beitowitz**.
- **The W.I.S.H.**, a Discovery Seminars production, was hosted by **Yavneh Day School**. Guest lecturer **Rabbi Yerachmiel Milstein** shared Jewish **Wisdom and Insights** on **Success and Happiness** to a very receptive audience.
- Our **Jewish Learning Center** in the Communicare Building in Blue Ash opened with a variety of one-on-one and group study sessions. Artist **Morris Katz**, of *Guinness Book of World Records* fame, enhanced the center by turning the *mizrach* (eastern) wall into a one-of-a-kind *Kotel* scene.

- The **Downtown Synagogue & Learning Center** continues to be the site of a variety of educational opportunities for the “downtown community.” **Rabbi Ben Travis** leads individual and group study sessions and has developed pre-holiday refresher classes.
- A **Mother-Daughter Lunch & Learn** was introduced, with kickoff sessions last spring at **Cedar Village**. Participants were engaged in enjoyable, interactive, multi-generational learning directed by **Mrs. Leah Fine**.
- **Ancient Wisdom for Modern Parents and Teachers** was the theme when noted author and speaker **Lawrence Kelemen** addressed a full house in Yavneh Day School’s Boymel Chapel. The Kollel arranged this event in conjunction with the **Council on Jewish Life & Learning, Cincinnati Hebrew Day School, the Alan R. Mack Parents’ Center of Jewish Family Service, and Yavneh Day School**. The program was funded in part by a grant from the **Manuel D. and Rhoda Mayerson Foundation**.
- An emergency fundraiser for **Magen David Adom**, coordinated by the Kollel together with **Cincinnati Hebrew Day School**, raised \$5000 of much-needed funds on very short notice. *Jerusalem Post* correspondent **Gil Hoffman** shared his perspectives with over 150 participants.
- The **ABC’s of KOSHER** returned to **Pilder’s Deli**, providing over a dozen participants with the knowledge and inspiration to boost kosher observance.

(continues on page 14)

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.

nati 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 A. D. Motzen

STAFF SCHOLAR

A second-generation Special Ed teacher, Rabbi Motzen has put that career on hold to pursue advanced studies at the Kollel and gain experience teaching adults. Among other classes, he leads the advanced level of the Yesodai Hatorah program.



Rabbi Shai Scherer

STAFF SCHOLAR

Holding both a Rabbinic degree from Ner Israel in Baltimore and a Bachelor of Commerce from University of Toronto, Rabbi Scherer maintains the Kollel's library while teaching an assortment of classes including "Understanding Prayer – *In Depth*".



Rabbi Zev Weiner

STAFF SCHOLAR

Rabbi Weiner and his wife Chaya travel weekly to lead a student group at Miami University Hillel in Oxford, Ohio. Among other classes, he teaches a popular Torah portion group at Golf Manor Synagogue, where even the Rabbi attends!



Rabbi Raphael Weinschneider

STAFF SCHOLAR

A native of Chicago, Rabbi Weinschneider hails from a line of four generations of American rabbis. He also holds a Masters in Business Administration from Johns Hopkins University. He leads a class on Practical Jewish Law on Mondays.



Report on Off-Site Learning *(continued from page 11)*

- **Miami University Hillel** and the Kollel provide **Discovering Judaism**, a weekly dinner-discussion that continues to grow in popularity. **Rabbi Zev Weiner**, his wife, **Chaya**, and his son, **Gavriel**, are adored by the students who flock to their weekly sessions. **Kollel Shabbatons at Miami U.** have become regular features, drawing scores of students to services, festive meals and meaningful discussions.
- **Women’s Partners in Torah** continues to provide an unparalleled social-learning opportunity for women of all backgrounds and walks of life. **Elisa Travis** has expanded the ongoing women’s learning opportunities to include several **women’s home–study groups** as well.
- Our first **Women’s Panel Discussion** was hosted by **Cincinnati Hebrew Day School**. The panelists enlightened and inspired the audience with their perspectives on a number of issues that face modern Jewish women.
- The home of **Robert and Arna Fisher** was host to our first **Kollel Teen Shabbaton**. The Fishers’ graciousness allowed teens to experience inspiring services and Torah-infused meals in a uniquely comfortable setting.
- **Worlds in Collision** took a deeper look into the current crisis in Israel and the heightened tensions throughout the world. Historian **Ken Spiro** presented this informative seminar at the offices of **Jewish Federation of Cincinnati**.
- We have continued to provide “**Torah Partners**” sessions at congregations throughout the area. **Ohav Shalom Congregation** was host to our most recent

session; members of **Northern Hills Congregation** are slated to become our newest “partners” in a session this coming winter.

- Campers in **Camp Livingston** were once again treated to a memorable **Kollel kumzitz** as Kollel rabbis shared inspiring stories and spirited songs with campers and staff.
- The Kollel’s “**Test Your Knowledge**” Torah portion quiz is enjoyed by readers of all ages and enhances many a local Shabbat table. Produced by **Dov Wise**, it is featured weekly in the *American Israelite*.
- Jewish IQ’s are enhanced with our **Jewish Interest Question of the Month** email. Distributed to almost 200 readers, this free publication provides basic understanding of important Jewish principles, customs and practices.

As we enter the new year, we look forward to offering many new programs while maintaining and building upon past successes. “**Turn Friday Night Into Shabbos**”, an **Amazing Relationships** Seminar and a variety of **Introductory Workshops** are among the many programs we look forward to advertising soon. We look forward to your participation and, as always, value your input in our programming.

Our Contributors

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

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R/M Yitzchok Polsky
M/M Alan Polter
Mr. Jeffrey H. Porges
Mr. S. Sidney Prantikoff
R/M Doniel Pransky
M/M Robert Pransky
R/M Ervin Preis
M/M Robert Preis
R/M Yitzchok Preis
Mr. Robert Prescott
M/M Jay Price
Ms. Belle Pritzman
M/M Bernard Rabenstein
Mrs. Flora Rabenstein
M/M Yaakov Rabenstein
M/M Gary Rabiner
M/M Morton Rabkin
R/M Daniel Raccach
M/M Daniel Randolph
Dr. Doug Rank
R/M Moshe Rappaport
Drs. Mitchell & Karen
Ohlbaum Rashkin
M/M Alter Raubvogel
Mrs. Ilene Raubvogel
Mr. Lee Raubvogel
Red Line HealthCare
M/M Gerald Reiner
D/M Glenn Reinhart
Ms. Ina Maria Remus
M/M Joseph Resnikoff
M/M George Ribowsky
M/M Paul D. Rice
Mr. David Rich
M/M John Richey
Mr. Ben Richter OBM
Bnos Rochel Pesia Fruma
(RITSS)
R/M Yisroel Rokowsky
M/M Charles Ronkin
Rookwood Properties
M/M Stephen L. Rosedale
Ms. Hannah Rosen
Judge & Mrs. Jack Rosen
M/M Robert Rosen
R/M Meyer Rosenbaum
R/M Avrohom Rosenberg

Mr. Barry Rosenberg
Mr. Ronald Rosenberg
M/M Sheldon H. Rosenberg
M/M Joseph Ross
D/M Marc Rothenberg
D/M David M. Rube
Mrs. Sidney Rube
M/M Richard Rubenstein
M/M Ari Rubinoff
M/M Samuel Rudansky
Rumpke Waste, Inc.
M/M Edward Sachsendorfer
Mr. Richard Sadoff
M/M Elliott Safer
Mr. Barry Salamon
M/M Michael Samet
D/M Randy Sandow
D/M Richard S. Sarason
M/M Henech Satt
M/M Sylvan Sax
M/M Tuvia Schachter
Dr. Martin Scharf
R/M Yisroel Mayer Scher
M/M Rolf Schickler
M/M Steve Schlam
Ms. Cheryl L. Gersch Schloss
D/M Victor Schmelzer
M/M Jim Schmidt
M/M Alfred Schneider
Mr. Ben & Dr. Ronna
Schneider
M/M Harry Schneider
M/M Jerome B. Schneider
Mr. Joseph Schneider
M/M Mordechai Schonfeld
M/M Stuart Schott
M/M Arthur Schreiber
M/M Jason Schreiber
Mr. Keith Schreiber
R/M Tsvi G. Schur
D/M Robert Schutz
Mrs. Chaiah Schwab
R/M Moshe Schwab
M/M Hayim Schwartz
Mr. Jerry Schwartz
M/M Michael D. Schwartz
M/M Yitzchok Schwartz
M/M Alan Schwartzberg
M/M Eric Schwartzberg
M/M Avrohom Schwebel
R/M Jonathan Seidemann
D/M Roger Selya
Rabbi Ari Senter
M/M Barry Septimus

M/M Joseph Shafran
M/M Kenneth Shapiro
D/M Mitch Shapiro
M/M Stephen Shapiro
Ms. Sharyn Sharer
Mr. Richard L. Shenk
M/M Tom Sherman
Mr. Don Shiman
Ms. Rose Shmalo
M/M Albert Shohet
Dr. Marilyn Sholiton
Shor Yoshuv Gamach
M/M Andrew Shott
M/M Joseph Shuster
M/M Jay Sien
Ms. Aliza Sigal
M/M Gerson Silver
M/M Aryeh Silverberg
M/M Allen Singer
Skilled Care Pharmacy
Mrs. Elaine Skurow
M/M Fred Skurow
D/M Richard Skurow
M/M Barry Smith
M/M Henry Sobol
Dr. Norman Sobol
R/M Andy Sollofe
D/M Ronald Solomon
Ms. Helene Sonnenblick
Ms. Rose Spector
M/M Abbie Spetner
R/M David Spetner
M/M Jonathan Spetner
Mr. Kenneth Spetner
R/M Dovid Spiegel
M/M Bernard Spitz
Ms. Gayle Statman
Mr. Michael S. Statman
M/M Nicholas Statman
M/M Chaim Mendel Stein
M/M Label Steinhardt
Ms. Tara Stepenberg
M/M Yitzchok Strauss
Dr. Barry M. Stregevsky
Mrs. Ruth Stregevsky
M/M Sam Sudman
M/M Robert Sugerman
M/M Stuart Susskind
Golf Manor Synagogue
Ohav Shalom Synagogue
M/M Philip Taliaferro III
M/M Donald Taplits
Temple Sholom
M/M Avi Tepfer

M/M Harry Tesler
Mr. Kevin Tesler
M/M Michael Thomas
M/M Stuart Tobin
M/M Eliyahu Tolchinsky
R/M Moshe Toron
R/M Yaacov Toron
Towne Investment Co., L. P.
R/M Binyomin Travis
Ms. Doris Travis
M/M Philip Travis
Tristate Urologic Services
R/M Akiva Trout
R/M Tzvi Tuchman
R/M Michel Twerski
Vaad Hoeir of Cincinnati
Vaad Machzikei Kashrus Inc.
M/M Reuven Vadnai
D/M David Varady
R/M Gershon Vogel
M/M Akiva Wagschal
M/M Avrohom Wagschal
M/M Yoni Wagschal
Ms. Barbara Waldinger
D/M Raphael Warren
Mrs. Fela Warsawiak
Mr. Nate Waspe
M/M Judah Wassner
M/M Roger D. Watson
D/M Alan Robert Weber
Mr. Geoffrey E. Webster
R/M Shia Webster
M/M Albert Wechselman
M/M Abraham Wechter
M/M Robert Weil
M/M Howard Weinberg
D/M Michael Weinberg
Mr. Barrett Weinberger
Mrs. Gail Weinberger
M/M Israel Weinberger
Mr. Judah Weiner
M/M Moshe Weiner
Mr. Nathaniel Weiner
R/M Zev Weiner
M/M Ari Weisberg
D/M David Weisberg
M/M Marvin Weisberger
Mr. Benjamin Weiss
M/M Craig Weiss
Ms. Gila Weiss
Mr. Richard Wesley
M/M Richard Westheimer
M/M Robert Wilder
R/M Asher Wilhelm

M/M Ronald Wilhelm
D/M Todd Winkler
Ms. Marian Winner
R/M Aaron Winter
R/M Aryeh Winter
Mr. Sidney Winter
Mr. Dov Aharon Wise
M/M Hirsch Wise
M/M Isadore Wise
M/M Ron Wise
M/M Sol Wise
M/M Tzvi Wodinsky
M/M Alan Wolf
Zev Wolfson & family
M/M Yaakov Wollner
R/M Yaakov Yankelewitz
M/M Avi Yarmove
R/M J. Hillel Yarmove
M/M Howard Yasgur
M/M Yehoshua Young
D/M Bruce Younger
D/M Ira Younger
R/M Menachem Zehnwirth
M/M Morton Zemel
The Zero-Breese Company
M/M Ira Zimmerman
Mr. Steve Zimmerman
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, 2001**

Assets

Cash

| | | |
|------------|-------------|----------|
| Cash | 5,157.98 | |
| Petty Cash | <u>0.00</u> | |
| Total Cash | | 5,157.98 |

Other Receivables

| | | |
|--------------------------------|---------------|----------|
| Deposits | 1,090.00 | |
| A/R | 0.00 | |
| Bureau of Workers Compensation | <u>134.57</u> | |
| Total Other Receivables | | 1,224.57 |

Other Assets

| | | |
|---------------------|--|----------|
| Closing Costs - net | | 1,895.83 |
|---------------------|--|----------|

Fixed Assets

| | | |
|-----------------------|-----------------|------------|
| Land | 100,486.06 | |
| Building | 518,520.94 | |
| Building Improvements | 22,761.42 | |
| Furniture & Equipment | 22,948.13 | |
| Car | <u>1,150.00</u> | |
| Total Fixed Assets | | 665,866.55 |

Accumulated Depreciation

| | | |
|--------------------------------|------------------|------------|
| A/D - Building | -56,821.37 | |
| A/D - Leasehold Improv. | -4,584.64 | |
| A/D - Furniture & Equipment | -17,903.62 | |
| A/D - Car | <u>-1,150.00</u> | |
| Total Accumulated Depreciation | | -80,459.63 |

Total Assets **593,685.30**

Liabilities and Equity

Payroll Withholding Liability

| | | |
|----------------------------|---------------|----------|
| Fed & FICA Taxes Payable | 3,971.57 | |
| State Tax Payable | 996.96 | |
| Local Tax Payable | <u>768.61</u> | |
| Other Payroll Withholdings | | 5,737.14 |

Other Short Term Liabilities

| | | |
|----------|------|--|
| A/P Visa | 0.00 | |
| Deposits | 0.00 | |

Long Term Liabilities

| | | |
|----------------------------|-------------------|-------------------|
| Note Payable - Bank One | 233,902.65 | |
| Note Payable - Fifth Third | 47,500.00 | |
| Mortg. - Star Bank | <u>119,399.70</u> | |
| Total Liabilities | | 400,802.35 |

Equity

| | | |
|----------------------------|------------------|-------------------|
| Contributed Capital | -239.82 | |
| Retained Earning - Prior | 91,528.46 | |
| Retained Earning - Current | <u>95,857.17</u> | |
| Total Equity | | 187,145.81 |

Total Liabilities and Equity **593,685.30**

**Cincinnati Community Kollel
Income Statement
For years ended December 31, 2001 and 2000**

| <i>Revenue</i> | Current Year | | Prior Year | |
|---|-------------------|----------------|-------------------|----------------|
| | Amount | Percent | Amount | Percent |
| Equity in donated building -Non Cash Donation | 83,085.00 | 13.53% | 0.00 | 0.00% |
| | 531,022.96 | 86.47% | 498,514.92 | 100.00% |
| Total Revenue | 614,107.96 | 100.00% | 498,514.92 | 100.00% |
| Gross Profit | 614,107.96 | 100.00% | 498,514.92 | 100.00% |
| Expenses | | | | |
| Administrative Salaries | 152,979.40 | 24.91% | 159,360.76 | 31.97% |
| Scholarships | 119,394.00 | 19.44% | 122,208.00 | 24.51% |
| Honorariums | 2,719.00 | 0.44% | 520.00 | 0.10% |
| Accounting Fees | 900.00 | 0.15% | 900.00 | 0.18% |
| Convention Expenses | 314.00 | 0.05% | 671.00 | 0.13% |
| Office Supplies | 3,026.28 | 0.49% | 4,868.34 | 0.98% |
| Religious artifacts | 1,574.94 | 0.26% | 525.00 | 0.11% |
| Repairs | 100.00 | 0.02% | 0.00 | 0.00% |
| Printing | 1,851.14 | 0.30% | 1,310.54 | 0.26% |
| Interest - Operating Loan | 30,325.15 | 4.94% | 22,888.94 | 4.59% |
| Meals & Entertainment | 5,479.38 | 0.89% | 4,452.98 | 0.89% |
| Travel | 5,524.12 | 0.90% | 7,001.83 | 1.40% |
| Contributions & Donations | 26,480.00 | 4.31% | 22,630.00 | 4.54% |
| Gifts | 154.53 | 0.03% | 559.73 | 0.11% |
| Dues & Subscriptions | 54.00 | 0.01% | 310.00 | 0.06% |
| Publications & Books | 8,080.38 | 1.32% | 1,522.09 | 0.31% |
| Telephone | 6,788.08 | 1.11% | 6,261.38 | 1.26% |
| Pager | 0.00 | 0.00% | 60.00 | 0.01% |
| Informational Advertising | 12,917.66 | 2.10% | 1,438.80 | 0.29% |
| Legal Fees | 0.00 | 0.00% | 100.00 | 0.02% |
| Miscellaneous | 2,556.37 | 0.42% | 980.45 | 0.20% |
| Repairs & maintenance | 17,010.82 | 2.77% | 13,141.98 | 2.64% |
| Utilities | 22,842.45 | 3.72% | 19,919.21 | 4.00% |
| Payroll Taxes - OBES & BWC | 899.21 | 0.15% | 1,417.17 | 0.28% |
| Moving Expense | 989.86 | 0.16% | 1,000.00 | 0.20% |
| Benefits - Health Insurance | 42,520.81 | 6.92% | 43,239.00 | 8.67% |
| Fica | 11,703.08 | 1.91% | 12,191.26 | 2.45% |
| Bank Service Charges | 571.31 | 0.09% | 557.43 | 0.11% |
| Car Insurance | 1,059.92 | 0.17% | 732.00 | 0.15% |
| Car Expenses | 868.47 | 0.14% | 974.81 | 0.20% |
| Shipping | 3,137.30 | 0.51% | | 0.00% |
| Architect - Feasibility Study | 0.00 | 0.00% | 4,575.00 | 0.92% |
| Liability Insurance | 2,008.00 | 0.33% | 2,704.71 | 0.54% |
| Rents | 7,202.50 | 1.17% | 8,379.83 | 1.68% |
| Copier Lease | 0.00 | 0.00% | 0.00 | 0.00% |
| Real Estate Taxes | 5,520.45 | 0.90% | 4,021.98 | 0.81% |
| Amortization - Leasehold Improvements | 1,076.65 | 0.18% | 897.02 | 0.18% |
| Depreciation - Equipment | 19,621.53 | 3.20% | 13,799.57 | 2.77% |
| Total Expenses | 518,250.79 | 84.39% | 486,120.81 | 97.51% |
| Net Income | 95,857.17 | 15.61% | 12,394.11 | 2.49% |
| less non-cash equity in donated building | (83,085.00) | | | |
| Net Income from Operations | 12,772.17 | | | |

Our Mission:

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