

# 2003 Annual Report

**Cincinnati Community Kollel**



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## Contents

- 5 Introduction**  
Rabbi David Spetner
- 7 Report: On-site Learning**  
Rabbi Meir Minster
- 9 Report: Off-Site Learning**  
Rabbi Yitzchok Preis
- Centerfold: Staff Bios**
- 14 Contributor List**
- 21 Financial Summaries**

KOLLEL DIRECTOR / OPERATIONS

# Rabbi David Spetner



## Introduction

Welcome to the 2003 Annual Report of the Cincinnati Community Kollel. The Kollel has just completed its eighth 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 his or her 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 found us deep in the study of the laws of *kashrus* and its sources in Talmud Chulin. This upcoming year we look forward to completing this two year project.

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 past year was 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. When we began last year, three scholars had just left the Kollel for new and exciting positions, and three new scholars had joined us. I am pleased to report that our new team has been a smashing success, both in their teaching and reaching out to others as well as in their own study sessions. They are truly 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

This past year marked a milestone for the Kollel. We began the study of tractate Chulin—which deals with the laws of *kashrus*—for the second time in our history. The arrival of three new Staff Scholars and their families, which completed the full turnover of our original founding team, allowed us the opportunity to restart our cycle of learning.

During its first seven years, the Kollel had completed five tractates of the Talmud, covering practical areas of Jewish living. Chulin had been our first area of focus and engaged us for our first two years. This was followed by Niddah - the laws of family purity and then Berochos - the laws of Blessings and Prayer. The final three of those years were spent covering the laws of Shabbos, found in the tractates Shabbos and Eiruv.

This coming year, our ninth, we look forward to completing the study of Chulin, continuing through our second cycle.

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 appreciation for the context from which Halacha is derived. No 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 or lunch-and-learn, people are finding their lives enriched by the Torah.

Over the past few months, Cincinnati has joined the growing number of cities that are participating in a new and exciting early-morning learning program called Kollel Dirshu International. This program, led locally by Rabbi Yitzchok Preis, encourages the mastery of sections of the Talmud by setting a daily pace and a weekly examination of the material covered. A stipend is offered for those who reach attendance and grade requirements. Although the learning ends by 7:00am, the participants have found their entire day transformed by this early morning spiritual workout. Some even return later in the day to continue their Torah discussions.

We have been pleasantly surprised by the number of people this program has attracted. Kollel Dirshu joins our other successful programs, Yesodei Hatorah (where participants acquire the skills to learn on their own) and Daf Yomi—the daily study of a folio of Talmud, gaining an appreciation for the breadth of the Talmud.

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 so effectively. We also thank Rabbi Shai Scherer, for expanding the program to include a summer version, on Shabbos afternoons.

I invite you to come in to the Kollel. 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 continues to create an energy that spreads far beyond its walls. This past year saw expanded 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:

- **Miami University Hillel** continues to play host to our popular, weekly **Discovering Judaism** dinner-discussions. A **Kollel Shabbaton** at the university, in Oxford, Ohio included upbeat services, home-cooked meals and festive Shabbat meals.
- 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 kumzitz was co-sponsored by Cincinnati's only kosher **Dunkin' Donuts**.

- **“What if I Get Angry at G-d?”** was the topic of a lecture presented by noted scholar and educator **Rabbi Eliezer Breitowitz**. The presentation, hosted by **Yavneh Day School** was a joint venture of the **Kollel** and **Jewish Family Service**.
- **Northern Hills Congregation** became the newest local congregation to host **Kollel Torah Partners** sessions. The topic of interactive study was **“Torah Perspectives on Pleasure.”**
- **Woman to Woman Partners in Torah** continues to provide unique one-on-one learning experiences that bring together women of a variety of ages and backgrounds.
- Our **Women's Learning Initiative** also initiated new home study partnerships and home study groups addressing topics of interest to area women.
- The **Kollel** hosted **Rabbi Berel Wein**, who presented a Talmudic discourse on the **Ten Commandments**.
- **Go Bananas Comedy Club** was the site of **Pamensky Live**, a **Discovery Productions Relationships Seminar** brought to Cincinnati as joint venture of the **Kollel**, **JSTAR**, and the **Jewish Social and Sport Network of the JCC**.
- Our **Jewish Learning Center** in the **Communicare Building** in **Blue Ash** has been home to variety of one-on-one and group study sessions.



- **Holiday workshops** before Sukkot and Passover brought important information and insight to classes in the Blue Ash Jewish Learning Center. Other programs there included “**A Glimpse into the Supernatural**” and weekly **Rambam study**.
- **9/11 Survivor** Oded Aron shared his experience and inspiring insight in a pre-Chanukah presentation hosted by **Jewish Federaton**.
- The **JCC** teamed up with the **Kollel** to address the age-old question of **anti-semitism** with a seminar entitled “**Why the Jews?**”
- **Reincarnation** and other concepts in **Jewish Mysticism** were explored in a three-part series presented at the **JCC**.
- The **Jewish Culture Club** at **Walnut Hills High School** has been maintained with special pre-holiday after-school study and discussion sessions.
- 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.
- The **Kollel** provided **Koshering Assistance** to several families who were interested in providing themselves and their children with the benefits of kosher.

*(continues on page 14)*

The Staff of the



# Cincinnati Community Kollel



## 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.



## 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.



## 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.

## 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 travels weekly to lead a student group at Miami University Hillel in Oxford, Ohio. He also runs an after-school program for junior high-aged boys. Among other classes, he teaches a popular Torah portion group at Golf Manor Synagogue, which 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)*

- Study groups and Shabbat experiences for **students at Hebrew Union College** provided an opportunity for them to learn about traditional Judaism.

As we look forward to the new year, we anticipate continued growth with the introduction of a new “**Seniors Study**” opportunity, a major **Women’s Renewal Retreat**, the unveiling of the **Cincinnati Jewish IQ**, our first **Internet study** option in conjunction with **Israel-based JIS**, an exciting new, teen project called **L.A.V.E.**, and much more.

## Our Contributors

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

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Neace Lukens  
M/M Malkiel Nechamkin  
M/M Simche Neiman  
M/M Yaakov Neiman  
Rabbi Naftali Neuberger  
R/M Sheftel Neuberger  
R/M Shraga Neuberger  
R/M Yaakov Neuberger  
Yitzchok Neuberger  
M/M Larry A. Neuman  
Edith Newman  
D/M Lawrence Newman  
Newman, Freyman, Klein,  
& Gamache, P. C.  
M/M Louis Newmark  
Novack Burnbaum  
& Crystal LLP  
M/M Barry M. Nove  
D/M David Novick  
M/M Menachem Nussbaum  
M/M Yechiel Nussbaum  
Judy Oberman  
Judy Office  
Frances Olshewski  
Omnicare Foundation  
M/D Shimon Oppenheim  
M/M Paul Osborne  
Salomee Osborne  
M/M Fred Ostrow  
Richard Overturf  
Zev Padway  
R/M Moshe B. Parnes  
M/M Moshe Pascher  
Dr. David Paul  
M/M Ed Paul  
Reneé S. Paul  
D/M Alter Peerless  
M/M Louis Peerless

M/M Melvin Peerless  
Dr. Sidney Peerless  
R/M Abraham Pelberg  
R/M Reuven Pelberg  
M/M Philip Peltz  
M/M Dan Penn  
M/M Leonard Penn  
M/M Ira Perlmutter  
Phillips Supply Company  
Charles A. Pinder  
PNC Bank  
M/M Thomas R. Poe, Sr.  
Arnold Polak  
M/M Herb Pollock  
R/M Yitzchok Polsky  
M/M Alan Polter  
Jeffrey H. Porges  
R/M Shlomo Porter  
S. Sidney Pranikoff  
R/M Doniel Pransky  
M/M Robert Pransky  
Ruth Pransky  
Anita Preis  
M/M Robert Preis  
R/M Yitzchok Preis  
Robert Prescott  
M/M Jay Price  
Belle Pritzman  
M/M Aaron Rabenstein  
M/M Bernard Rabenstein  
R/M Manfred Rabenstein  
M/M Yaakov Rabenstein  
M/M Gary Rabiner  
M/M Morton Rabkin  
R/M Daniel Raccah  
M/M Daniel Randolph  
Dr. Doug Rank  
R/M Moshe Rappaport  
Drs. Mitchell & Karen  
Ohlbaum Rashkin  
M/M Alter Raubvogel  
Ilene Raubvogel  
Lee Raubvogel  
Red Line HealthCare  
M/M Gerald Reiner  
D/M Glenn Reinhart  
Ina Maria Remus  
M/M Joseph Resnikoff  
M/M George Ribowsky  
M/M Paul D. Rice  
M/M David Rich



M/M John Richey	D/M Victor Schmelzer	M/M Jay Sien
Harvey Richman	M/M Jim Schmidt	Aliza Sigal
• M/M Ben Richter	M/M Alfred Schneider	M/M Gerson Silver
Bnos Rochel Pesia Fruma	Ben & Dr. Ronna	M/M Aryeh Silverberg
(RITSS)	Schneider	M/M Allen Singer
R/M Yisroel Rokowsky	M/M Harry Schneider	Skilled Care Pharmacy
M/M Charles Ronkin	M/M Henry Schneider	Elaine Skurow
Rookwood Properties	Jeremy Schneider	M/M Fred Skurow
M/M Stephen L. Rosedale	M/M Jerome B. Schneider	D/M Richard Skurow
Hannah Rosen	Joseph Schneider	M/M Barry Smith
Hon./M Jack Rosen	M/M Moshe Schneider	M/M David Snitzer
M/M Robert Rosen	M/M Mordechai Schonfeld	Henry Sobol
Mrs. Meyer Rosenbaum	Dr. Reuven Schore	R/M Andy Sollofe
M/M Avrohom Rosenberg	M/M Stuart Schott	M/M Harry Solomon
Barry Rosenberg	M/M Gary Schottenstein	D/M Ronald Solomon
M/M Marvin Rosenberg	M/M Arthur Schreiber	Helene Sonnenblick
Robert Rosenberg	M/M Jason Schreiber	D/M Ben Sorotzkin
Ronald Rosenberg	Keith Schreiber	Rose Spector
M/M Sheldon H.	R/M Tsvi G. Schur	Abraham Spetner
Rosenberg	D/M Robert Schutz	R/M David Spetner
M/M Charles Rosenblatt	Chaiah Schwab	M/M Jonathan Spetner
M/M Joseph Ross	R/M Moshe Schwab	Kenneth Spetner
D/M Marc Rothenberg	M/M Hayim Schwartz	R/M Dovid Spiegel
D/M David M. Rube	Irving Schwartz	Sandra Spinner
Mrs. Sidney Rube	Jerry Schwartz	M/M Bernard Spitz
M/M Richard Rubenstein	M/M Michael D. Schwartz	M/M Greg Spitz
M/M Ari Rubinoff	M/M Yitzchok Schwartz	Standard Textile
M/M Samuel Rudansky	M/M Allen Schwartzberg	Gayle Statman
Rumpke Waste, Inc.	M/M Eric Schwartzberg	M/D Michael S. Statman
M/M Edward	M/M Avrohom Schwebel	M/M Nicholas Statman
Sachsendorfer	R/M Jonathan Seidemann	M/M Chaim Mendel Stein
M/M Richard Sadoff	D/M Roger Selya	M/M Andrew Steinberg
M/M Elliott Safer	Rabbi Ari Senter	M/M Label Steinhardt
Barry Salamon	M/M Barry Septimus	Tara Stepenberg
M/M Michael Samet	M/M Joseph Shafran	M/M Yitzchok Strauss
M/M Scott Samuelson	M/M Kenneth Shapiro	Dr. Barry M. Stregevsky
D/M Randy Sandow	D/M Mitch Shapiro	Ruth Stregevsky
R/M Richard Sarason	M/M Stephen Shapiro	M/M Sam Sudman
M/M Allan Satin	Sharyn Sharer	M/M Robert Sugerma
M/M Henoah Satt	Richard L. Shenk	M/M Stuart Susskind
M/M Sylvan Sax	M/M Tom Sherman	• Downtown Synagogue
M/M Tuvia Schachter	R/M Don Shiman	Golf Manor Synagogue
M/M David Scharf	Rose Shmalo	New Hope Synagogue
D/M Martin Scharf	M/M Albert Shohet	Northern Hills Synagogue
M/M Max Schechter	Dr. Marilyn Sholiton	M/M Philip Taliaferro III
R/M Leib Scheinbaum	D/M Lee Shonfield	M/M Donald Taplits
R/M Yisroel Mayer Scher	Shor Yoshuv Gamach	M/M Jerome S. Teller
R/M Shai Scherer	M/D Andrew & Sally Shott	Temple Sholom
M/M Rolf Schickler	D/M Arthur Shriberg	M/M Avi Tepfer
M/M Steve Schlam	M/M Joseph Shuster	M/M Harry Tesler
Cheryl L. Gersch Schloss	M/M Michael Siegel	Kevin Tesler

M/M Michael Thomas  
M/M Stuart Tobin  
M/M Eliyahu Tolchinsky  
R/M Moshe Toron  
R/M Yaacov Toron  
R/M Binyomin Travis  
Doris Travis  
M/M Philip Travis  
Tristate Urologic Services  
R/M Akiva Trout  
R/M Tzvi Tuchman  
R/M Michel Twerski  
Vaad Hoer 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  
Ahuva Wainhaus  
Barbara Waldinger  
D/M Raphael Warren  
Fela Warsawiak  
Nate Waspe  
M/M Judah Wassner  
M/M Roger D. Watson  
D/M Alan Robert Weber  
Geoffrey E. Webster  
R/M Shia Webster  
M/M Albert Wechselman  
M/M Abraham Wechter  
M/M Robert Weil

Weil Funeral Home  
M/M Richard Weiland  
M/M Wirly Weiler  
M/M Howard Weinberg  
D/M Michael Weinberg  
Drs. Nolan & Susan  
Weinberg  
Barrett Weinberger  
Gail Weinberger  
M/M Israel Weinberger  
Etty Weiner  
Judah Weiner  
M/M Moshe Weiner  
Nathaniel Weiner  
R/M Zev Weiner  
M/M Ari Weisberg  
D/M David Weisberg  
M/M Marvin Weisberger  
M/M Mitch Weisberger  
Benjamin Weiss  
M/M Craig Weiss  
Gila Weiss  
M/M Bernard Weller  
• Irene Wells  
Richard Wesley  
M/M Richard Westheimer  
M/M Robert Wilder  
R/M Asher Wilhelm  
M/M Ronald Wilhelm  
D/M Todd Winkler  
Marian Winner  
R/M Aaron Winter  
R/M Aryeh Winter  
Sidney Winter

M/M Dov Aharon Wise  
M/M Hirsch Wise  
M/M Isadore Wise  
Joyce Kamin Wise  
Ron Wise  
Sol Wise  
M/M Tzvi Wodinsky  
M/M Alan Wolf  
R/M Abraham Wolfson  
M/M Yaakov Wollner  
R/M Yaakov Yankelewitz  
M/M Avi Yarmove  
R/M J. Hillel Yarmove  
M/M Howard Yasgur  
D/M Jacob Yosafat  
M/M Yehoshua Young  
D/M Bruce Younger  
D/M Ira Younger  
Z A Consulting, L.L.C.  
M/M Gary Zakem  
R/M Menachem Zehnwirth  
M/M Morton Zemel  
The Zero-Breese Company  
M/M Ira Zimmerman  
Steve Zimmerman  
D/M Jeffrey Zipkin  
M/M Morris Zipkin  
M/M Egal Ziv  
M/M Robert Ziv  
M/M William Ziv  
R/M Dovid Zomber  
M/M Philip A. Zukowsky  
R/M Raffie Zuroff  
M/M Ben Zweiter

**Cincinnati Community Kellee  
Balance Sheet  
December 31, 2002**

**Assets**

**Cash**

Cash	248.19	
Petty Cash	0.00	
<b>Total Cash</b>		<b>246.19</b>

**Other Receivables**

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

**Other Assets**

Closing Costs - net		1,441.00
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**Fixed Assets**

Land	100,486.06	
Building	518,520.94	
Building Improvements	45,637.85	
Furniture & Equipment	22,946.13	
Car	1,150.00	
<b>Total Fixed Assets</b>		<b>688,742.98</b>

**Accumulated Depreciation**

A/D - Building	(74,938.00)	
A/D - Leasehold Improv.	(5,513.91)	
A/D - Furniture & Equipment	(19,914.54)	
A/D - Car	(1,150.00)	
<b>Total Accumulated Depreciation</b>		<b>(101,516.45)</b>

<b>Total Assets</b>		<b>590,139.29</b>
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**Liabilities and Equity**

**Payroll Withholding Liability**

Fed & FICA Taxes Payable	2,174.21	
State Tax Payable	695.28	
Local Tax Payable	683.37	
<b>Other Payroll Withholdings</b>		<b>3,552.86</b>

**Other Short Term Liabilities**

A/P Visa	0.00	
Deposits	0.00	
		0.00

**Long Term Liabilities**

Note Payable - Bank One	224,775.24	
Note Payable - Fifth Third	36,069.30	
Mortg. - Star Bank	119,377.85	
<b>Total Liabilities</b>		<b>380,222.39</b>

**Equity**

Contributed Capital	(239.82)	
Retained Earning - Prior	187,385.63	
Retained Earning - Current	19,217.23	

<b>Total Equity</b>		<b>206,363.04</b>
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<b>Total Liabilities and Equity</b>		<b>590,139.29</b>
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**Cincinnati Community Kollel**  
**Income Statement**  
For the years ended December 31, 2002 and December 31, 2001

	Current Year		Prior Year	
	Amount	Percent	Amount	Percent
<b>Revenue</b>				
Equity in donated building -Non Cash Donation	0.00	0.00%	83,085.00	13.53%
	562,399.16	100.00%	531,022.96	86.47%
<b>Total Revenue</b>	<b>562,399.16</b>	<b>100.00%</b>	<b>614,107.96</b>	<b>100.00%</b>
<b>Gross Profit</b>	<b>562,399.16</b>	<b>100.00%</b>	<b>614,107.96</b>	<b>100.00%</b>
<b>Expenses</b>				
Administrative Salaries	158,092.82	28.11%	152,979.40	24.91%
Scholarships	114,972.00	20.44%	119,394.00	19.44%
Honorariums	12,045.48	2.14%	2,719.00	0.44%
Accounting Fees	0.00	0.00%	900.00	0.15%
Convention Expenses	200.00	0.04%	314.00	0.05%
Office Supplies	6,365.24	1.13%	3,026.28	0.49%
Religious artifacts	578.00	0.10%	1,574.94	0.26%
Repairs	2,462.18	0.44%	100.00	0.02%
Printing	4,332.43	0.77%	1,851.14	0.30%
Interest - Operating Loan	26,327.14	5.04%	30,325.15	4.94%
Meals & Entertainment	5,504.84	0.98%	5,479.38	0.89%
Travel	4,226.26	0.75%	5,524.12	0.90%
Contributions & Donations	33,750.00	6.00%	26,480.00	4.31%
Gifts	31.80	0.01%	154.53	0.03%
Dues & Subscriptions	30.00	0.01%	54.00	0.01%
Publications & Books	683.52	0.16%	8,080.38	1.32%
Telephone	6,848.40	1.22%	6,788.08	1.11%
Pager	0.00	0.00%	0.00	0.00%
Informational Advertising	11,516.52	2.05%	12,917.66	2.10%
Legal Fees	0.00	0.00%	0.00	0.00%
Miscellaneous	447.12	0.08%	2,556.37	0.42%
Repairs & maintenance	17,259.84	3.07%	17,010.82	2.77%
Utilities	20,131.44	3.58%	22,842.45	3.72%
Payroll Taxes - OBES & BWC	934.74	0.17%	899.21	0.15%
Moving Expense	3,660.00	0.65%	989.86	0.16%
Benefits - Health Insurance	54,414.99	9.68%	42,520.81	6.92%
Fica	12,094.25	2.15%	11,703.08	1.91%
Bank Service Charges	270.62	0.05%	571.31	0.09%
Car Insurance	398.00	0.07%	1,059.92	0.17%
Car Expenses	750.01	0.13%	868.47	0.14%
Shipping	7,754.55	1.38%	3,137.30	0.51%
Architect - Feasibility Study	0.00	0.00%	0.00	0.00%
Liability Insurance	3,809.00	0.68%	2,008.00	0.33%
Rents	0.00	0.00%	7,202.50	1.17%
Copier Lease	0.00	0.00%	0.00	0.00%
Real Estate Taxes	9,578.88	1.70%	5,520.45	0.90%
Amortization - Leasehold Improvements	1,384.27	0.25%	1,076.65	0.18%
Depreciation - Equipment	20,127.59	3.58%	19,621.53	3.20%
<b>Total Expenses</b>	<b>543,181.93</b>	<b>96.58%</b>	<b>518,250.79</b>	<b>84.39%</b>
<b>Net Income</b>	<b>19,217.23</b>	<b>3.42%</b>	<b>95,857.17</b>	<b>15.61%</b>
less non-cash equity in donated building	0.00		(83,085.00)	
<b>Net Income from Operations</b>	<b>19,217.23</b>		<b>12,772.17</b>	

# Our Mission:

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