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Rabbi David Spetner

WELCOME TO THE ANNUAL REPORT OF THE Cincinnati Community Kollel. The Kollel has just completed its tenth 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, cash flow and income statements, a 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 intensive daily study sessions, each three hours in length, where in a group format they probe, study, and analyze the Torah. In addition, in the early morning, over breakfast, during lunch hour and every evening, our Staff Scholars can be found studying with and teaching Torah to people from every part of the Jewish community. This daily effort of studying and teaching is led by my co-director, Rabbi Meir Minster.

Our Mission Statement reads, “To enrich the Cincinnati Jewish community by creating an environment of Torah study and providing access to our spiritual heritage.” Any-one who has stepped into the Kollel’s Beis Midrash (study hall) understands how an environment dedicated to Torah study energizes Jews to pass that heritage on 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 very effectively led that charge, overseeing all of the Kollel’s off-site learning opportunities.

Last year was witness to a 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, two scholars had just left the Kollel for new and exciting positions, and two new scholars had joined us. In addition, this month we welcomed a new Staff Scholar, replacing Rabbi A. D. Motzen, who left the Kollel to direct Agudath Israel of Cincinnati. I am pleased to report that our new team is already a smashing success, both in their teaching and in 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 are also pleased to report that the Kollel has received a generous grant from the Jewish Foundation of Cincinnati, enabling the purchase of the building next door to the Kollel. This addition will allow the Kollel to expand into much-needed space.

We look forward to the coming year and the opportunity to touch the lives of ever more Jews with the beauty of Torah.
WE TAKE GREAT PRIDE AS WE LOOK BACK AT the learning of the Kollel in the past year. We focused on the Laws of Ribbis – interest and finance, one of the most complex areas of discussion within Jewish law. We also completed the tractate Yoma, which deals with the special service in the Temple on the day of Yom Kippur, as well as, the observances and fasting that still pertain to us today.

We add these accomplishments to our list of achievements over the past ten years. During this time we completed and reviewed many of the tractates of the Talmud that cover the practical areas of Jewish living. Chulin, dealing with the laws of Kashrus 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 next three years were spent covering the laws of Shabbos, found in the tractates Shabbos and Eiruvin.

By our eighth year we were well past the first complete turnover of our Staff Scholars. The departure of all the members of our original founding team, allowed us the opportunity to restart our cycle of learning, and we began Chulin once again, for another two year course in the tractate which forms the core of practical Jewish law. By the way, we take great pride in the fact that the majority of our Staff Scholars make Cincinnati their home after leaving the Kollel, serving the Jewish community in so many different ways.

This coming year, our eleventh, we add a new tractate to our cycle, Avodah Zarah, which deals with the subject of other religions and our interaction with the non-Jewish world. We have already found this tractate to be fascinating and quite engaging and we look forward to another wonderful year of learning.

We are also excited about the arrival our newest Staff Scholar Rabbi Moshe Kibel. Moshe and his wife Leila are both Cincinnati natives. It is very encouraging to see the youth of our community returning to Cincinnati along with their young families, as they set out to make their mark on the Jewish world.

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. While our day is anchored by our personal study, it is from this learning that the Torah insights that we are able to share with others takes shape. 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 10:45 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.

Besides our regular classes and one-on-one learning, the Kollel has developed several special learning opportunities. Now in its fourth year, Kollel Dirshu, an exciting and extremely successful early-morning learning program, has exceeded even our most optimistic expectations. Cincinnati continues to be a shining star among the growing number of cities that are participating in this international program. Kollel Dirshu, 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 7:00 A.M., 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 continue to be amazed by the number of people this program has attracted. Kollel Dirshu has earned a prominent space among our other successful programs, Yesodai Hatorah - where participants acquire the skills to learn on their own and Daf Yomi – the daily study of a folio of Talmud, an opportunity to gain 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.

THE KOLLEL’S VIBRANT BEIS MIDRASH continues to create 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:

• **Miami University Hillel** continues to play host to our popular, weekly Discovering Judaism dinner-discussions. A Kollel Shabbaton at the university, in Oxford, OH included upbeat services and home-cooked, 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.

• **AJC, CHDS, JCC, and JCRC** joined the Kollel in presenting former Palestinian terrorist Walid Shoebat and his powerful message encouraging support for a strong, Jewish Israel.

• **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 Second **Women’s Conference**, hosted by Yavneh Day School, featured a variety of presentations and workshops and a lecture by keynote speaker Jill Kaisman.

• Our **Women’s Learning Initiative** also coordinated a special parenting lecture by guest speaker Tziporah Heller at the Alan R. Mack Parents Center of Jewish Family Service.
• Rabbi Ken Spiro of Jerusalem presented a fascinating glimpse into “The Edge of History” in a presentation for teens of BBYO and a community lecture at the JCC.

• Teen Torah study groups met throughout the past year at Walnut Hills High School and at the Kollel.

• Judy Rajchenbach was the guest speaker for an inspiring Women’s Learning Initiative Evening of Recognition at Avari’s Deli and Bistro.

• Greg and Michele Young hosted a Havdalah ceremony, Saturday Night Buffet and Love & Marriage Lecture in their beautiful Indian Creek home.

• The Kollel provided a guest presentation on the Mysteries of the Alef-Bet to the Sycamore High School Hebrew classes.

• A Crash Course in Hebrew Reading was provided in Mt. Lookout as part of the National Jewish Outreach Program’s Read Hebrew America campaign.

• Lunch & Learn’s continue to provide meaningful mid-day spiritual boosts for participants every week in Blue Ash and Downtown.

• 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 Rabbi Dov Wise, it is featured weekly in the American Israelite.

• A Summer Spirituality Series brought classes to the Indian Creek Clubhouse and private homes in Mason, Amberley, and Mt. Lookout.

• Our new Jewish Learning e-newsletter, sponsored by AJOP, provides meaningful articles, Kollel updates, and Shabbat recipes to a growing list of subscribers.

We pray for and look forward to similar success in the future. As always, we welcome your suggestions and would be happy to design programming to meet your specific Jewish learning interests.
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 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), among other classes.

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.

Elisa Travis
COORDINATOR OF WOMEN’S PROGRAMMING
A certified physical therapist and mother of five, 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.

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 Gershon Fruchter
STAFF SCHOLAR
A student both of Ner Israel Rabbinical college & Johns Hopkins Graduate School of Business, Rabbi Fruchter teaches Practical Jewish Living at Golf Manor Synagogue, and other classes.

Rabbi Moshe Kibel
STAFF SCHOLAR
Born in Memphis and raised in Cincinnati, Moshe and his wife Leila (born and raised in Cincinnati) have just returned “home” with their three children after studying in Kollels in Jerusalem and South Bend, Indiana. This very first “Hoosier” Kollel Scholar has begun teaching our Torah Portion of the Week class for women on Monday nights.

Rabbi Jeremie “Yirmi” Lederer
STAFF SCHOLAR
Imported from Paris, France, Yirmi holds a rabbinic degree and an MBA, both earned in Miami, Florida. He teaches the highest level of Yesodei Hatorah, as well as leading a Jewish boys’ choir.

Rabbi Dov Schwartzbaum
STAFF SCHOLAR
Born in Virginia and raised in Israel, Dov and his wife Esti joined the Kollel this past September. Dov leads a bi-weekly Beginner’s Service at Golf Manor Synagogue, as well as a Hebrew Reading Crash Course and other classes.

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 teaches a popular class on Thursdays, and leads the Kollel’s activities at Miami University Hillel, in Oxford.
Financial Statements

All figures are for the year ended December 31, 2004, except where noted. (Negative numbers are enclosed in parentheses.)

Cash Flow

Operating Activities

Current year Revenue ............................................ $590,148.00
Current year operating expenses........ (576,129.07)
Adjust for non-cash expenses:
  Depreciation 29,884.00
  Amortization 1,755.00
Cash expenses 544,490.07

Effects of changes in operating assets & liabilities
A/R 1,048.15
Payroll taxes (974.00)
Net Cash provided by operating activities .45,732.08

Capital Expenditures
Capital expenditures ............................................ (3,099.00)

Financing Activities
Principal payments on loans:
  Bank One (1) 3,788.00
  Fifth Third 15,000.00
  USBank 20,000.00
  Bank One (2) 11,960.00
Net cash from financing activities ....... (50,748.00)

Net change in cash ........................................... (8,114.92)
Cash—beginning of year ................................. 6,994.00
Cash—end of year ......................................... ($1,120.92)

Balance Sheet

Assets

Cash
  Cash ......................... ($1,121.20)
  Petty Cash ......................... 0.00
  total ............................. (1,121.20)

Other Receivables
  Deposits ....................... 1,115.00
  Bureau/Workers Comp ....134.57
  total ............................ 1,249.57

Other Assets
  Closing Costs—net ..........6,603.53

Fixed Assets
  Land ...........................149,026.06
  Building .....................724,246.53
  Bld'g Improvements .....66,774.85
  Furniture & Equip't .....27,754.12
  Car ............................... 1,150.00
  total ..........................968,951.56

Accumulated Depreciation
  Building ....................(122,569.77)
  Leasehold Improv. .......(9,829.62)
  Furniture & Equip't ...(24,165.55)
  Car ...............................(1,150.00)
  total ..........................(157,714.94)

Total Assets ................$817,968.52

Liabilities & Equity

Payroll Withholding Liability
  Fed & FICA Taxes ....$2,099.44
  State Tax ....................645.60
  Local Tax .....................616.49
  total ..........................3,361.53

Other Short Term Liabilities
  Notes Payable ................. 0.00

Long Term Liabilities
  Note Payable—
    Bank One ............82,366.06
    Fifth Third ...........6,069.27
    USBank ............79,377.85
    Bank One ..........392,479.41
    total ........................560,292.59

Equity
  Contributed Capital......(239.82)
  Retained Earning—
    Prior ......................240,535.34
    Current ....................14,018.88
    total ........................254,314.40

Total Liabilities & Equity ....$817,968.52
## Income

### Revenue

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<th>Year to Date</th>
<th>Prior Year (2003)</th>
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<td>Interest Income</td>
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<td>Donations</td>
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<td><strong>Total Revenue</strong></td>
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<tr>
<td><strong>Gross Profit</strong></td>
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### Expenses

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<th>Amount</th>
<th>Percent</th>
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<td>Administrative Salaries</td>
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<td>Convention Expenses</td>
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<td>0.00</td>
<td>0.00%</td>
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<td>Event expenses</td>
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<td>25,671.71</td>
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<td>Office Supplies</td>
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<td>Interest</td>
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<td>Meals &amp; Entertainment</td>
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<td>Contributions &amp; Donations</td>
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<td>Dues &amp; Subscriptions</td>
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<td>Payroll Taxes—OBES &amp; BWC</td>
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<td>Benefits—Health Insurance</td>
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<td>57,199.23</td>
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<tr>
<td>Fica &amp; Medicare taxes</td>
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<td>1.87%</td>
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<td>Bank Service Charges</td>
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<td>Car Insurance</td>
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<td>0.00%</td>
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<tr>
<td>Car Expenses</td>
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<tr>
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<td>97.62%</td>
<td>596,131.20</td>
<td>94.61%</td>
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**Net Income**

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<th></th>
<th>Amount</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>14,018.88</td>
<td>2.38%</td>
<td>33,932.00</td>
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**Net Income from Operations**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>14,018.88</td>
<td>2.38%</td>
<td>33,932.00</td>
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