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Annual Report 2006



KOLLEL DIRECTOR / OPERATIONS

## Rabbi David Spetner

### Introduction

WELCOME TO THE ANNUAL REPORT OF THE Cincinnati Community Kollel. The Kollel is now in its twelfth year of activity and we are proud of its accomplishments. 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, 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.” 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 very effectively led that charge, overseeing all of the Kollel’s off-site learning opportunities.

This year, the Kollel expanded its activities more than it ever has in our twelve-year history. First was the arrival of three new staff scholars and their families, bringing the total number of Staff Scholars to six. The Kollel also embarked on two new, exciting outreach projects. One is the opening of the Kollel Retreat Center in Deerfield Township, headed by Rabbi Pinchas & Naomi Landis. The other is our Aish Campus project at University of Cincinnati and at Miami University (of Ohio), headed by our former Staff Scholar, Rabbi Rafi Weinschneider. (Please read more about these endeavors in Rabbi Preis’ report, on page 9.)

We are excited about both our new and our existing staff, and we hope you will get to know them. 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.



## Rabbi Meir Minster

### On-Site Learning

WE TAKE GREAT PRIDE AS WE LOOK BACK AT the learning of the Kollel in the past year. We focused on the tractate Avodah Zarah, which deals with the subject of other religions and our interaction with the non-Jewish world. As you might imagine, we found this tractate to be fascinating and quite absorbing.

With great pleasure we add Avodah Zarah to the growing list of tractates that have been studied in the Kollel over the past twelve years. During this time we completed and reviewed many of the tractates of the Talmud that cover the practical areas of Jewish living. Chulin, the tractate dealing with the laws of *kashrus*, had been our first area of study and engaged us for our first two years. This was followed by Niddah (the laws of family purity) and then Berachos (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 this time, our original Staff Scholars had left the Kollel and been replaced by newer members. 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 many different ways. With a fresh staff, we took advantage of the opportunity to return to our first course of studies, and we began Chulin once again, for another two-year course in the tractate which forms the core of practical Jewish law.

Over the years we also were able to add new tractates to our cycle. In our tenth year, we challenged ourselves with the study of 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 Yom

Kippur and the observances and fasting that still pertain to us today. This current year, our twelfth, we began the study of the tractates Beitza and Chagiga, which deal with the laws specific to the Jewish holidays. We are combining this with another look at the laws of Shabbos.

We are very excited that papers authored by our Staff Scholars were included for publication in the most recent volume of *Afikei Torah*, a collection of scholarly works produced by members of community kollels from across the United States and Canada. We look forward to the appearance of additional papers by our staff in this year's upcoming edition.

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 we share with others take 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, at 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 7:00am, 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 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.



OUTREACH DIRECTOR

## Rabbi Yitzchok Preis

### Off-Site Learning

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:

- Our **College Campus Outreach**, spearheaded by **Rabbi Rafi Weinschneider**, has been significantly expanded with a new "Shabbat-House" on the **University of Cincinnati** campus and dozens of weekly Torah study sessions at **Miami University**. Our new partnership with Aish Hatorah of Jerusalem is helping us provide meaningful Israel experiences to a growing number of college students. Our popular **Discovering Judaism** dinner-discussions continue to meet weekly at the Miami University Hillel.
- The new **Kollel Retreat Center** in Deerfield Township has quickly become very busy with a wide variety of programming. **Rabbi Pinchas Landis** and his wife **Naomi** are already recognized as highly capable educators and as very hospitable hosts. **Breakneck Through the Bible** and **Hebrew classes** are regular features and a weekly "**Hebrew Speakers' Class**" has become a popular favorite for many local Israelis. Over 130 people participated in KRC **Chanukah parties** and many local Jews have become "regulars" at **Shabbat dinners** at the KRC.
- Our **Women's Learning Initiative**, sponsored in part by the Jewish Federation of Cincinnati is directed by **Elisa Travis & Naomi Landis**. They coordinate a variety of learning sessions including a new weekly coffee-shop discussion group. Dozens of area women of all

ages and backgrounds joined together to perform in the WLI presentation of the musical, **Esther: Secrets in the King's Court**. The sellout crowd of close to 400 women, from all parts of the community raved about the entertaining performance and the communal unity it generated.

- **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.
- Rabbi Eliyahu Bergstein was our guest speaker for **“Cracking the Da Vinci Code.”** When plane cancellations made his visit impossible, Manhattan-based Agudath Israel arranged a tele-broadcast to Cincinnati Hebrew Day School which graciously hosted the event.
- Campers in the **JCC 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 provided an entertaining, educational “game show” for students in the **Sycamore High School Hebrew Club**.
- A **Crash Course in Hebrew Reading** offered in the Symmes Township Library attracted many unaffiliated and ‘nominally-affiliated’ participants.
- **Lunch & Learn’s** continue to provide meaningful mid-day spiritual boosts for participants every week in Blue Ash on Thursdays and Fridays and Downtown on Wednesdays .
- **Home-based study groups** are now meeting regularly in Amberley, Kenwood, Montgomery, and Wyoming.
- 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.
- Our **Torah e-newsletter**, sponsored by AJOP, provides meaningful articles, Kollel updates, and Shabbat recipes to a growing list of subscribers.

## Our Staff

### 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 over-seeing the Kollel’s many facets, he leads a weekly Lunch-and-Learn at Avari’s Deli 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,  
WOMEN'S LEARNING INITIATIVE

A certified physical therapist and mother of six, 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.

### **Naomi Landis**

ASSOCIATE COORDINATOR,  
WOMEN'S LEARNING INITIATIVE

Born in Seattle and raised in Richmond and Miami, Naomi studied in Israel and has taught both in Miami and Baltimore. A mother of three, she joins her husband in running the Kollel Retreat Center while studying with women throughout the community.

### **Rabbi Pinchas Landis**

PROJECT DIRECTOR, KOLLEL  
RETREAT CENTER

Rabbi Landis grew up in suburban Atlanta and chose an observant Jewish life through his involvement with the Atlanta Scholars Kollel. He is a former International President of BBYO and serves locally as a BBYO adviser. He and his wife Naomi run the Kollel Retreat Center's many programs, classes, and Shabbos experiences.

### **Rabbi Rafi Weinschneider**

AISH CAMPUS OUTREACH

A native of Chicago, Rabbi Weinschneider hails from a line of four generations of American rabbis. He also holds a M.B.A. from Johns Hopkins University. "Rabbi Rafi" reaches out to students on the campuses of University of Cincinnati & Miami of Ohio.



### **Rabbi Chaim Barry**

STAFF SCHOLAR

Born and raised in Harrisburg, Pennsylvania, Rabbi Barry has a Judaic Teaching Certificate from Machon Teacher's Training Institute. He teaches the Yesodei Hatorah skills-building class, and a class on Ramban at Kneseth Israel Congregation every Shabbos.

### **Rabbi Dov Katz**

STAFF SCHOLAR

A native of Memphis Tennessee, Rabbi Katz studied in Yeshivos in Jerusalem, New York, and Baltimore, as well as earning a B.S. in Computer Science. He informs and entertains the entire Kollel at the end of every evening session with his "Jewish Law Minute".

### **Rabbi Moshe Kibel**

STAFF SCHOLAR

Born in Memphis and raised in Cincinnati, Moshe and his wife Leila (born and raised in Cincinnati) 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 Cobi Robinson**

STAFF SCHOLAR

A native of Chicago, Illinois, Rabbi Robinson attended Yeshivat Shaalavim in Israel and Ner Israel in Baltimore. He holds a Masters in School Administration and Supervision from Loyola University in addition to two Rabbinic degrees. He teaches a popular class on the weekly portion at Golf Manor Synagogue in addition to other classes.



## Rabbi Dov Schwartzbaum

STAFF SCHOLAR

Born in Virginia and raised in Israel, Dov and his wife are our resident Hebrew speakers. He leads a weekly class for Israelis at the Kollel Retreat Center and other programming for the Israeli community.

## 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.

PHOTOS: ESKY COOK, ALTER RAUBVOGEL



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Joshua Fink	Genesis Rehabilitation	M/M Steve Goodman	M/M Lee Hanover	D/M Boris Ilyasov	D/M Kenneth Kattan
M/M Yaakov Finkelstein	Services	Drs. Daniel & Beth Marcus	Richard Hanson	M/M Yehuda Isaacs	M/M Uzi Kattan
First General Services	Shirley Gershuny	Gordon	Hard Warehouse	R/M Jerold Isenberg	<i>M/M Alfred B. Katz</i>
First Quality Products, Inc.	M/M Menachem Gerskovich	Nathan Gordon	Technologies Ltd.	The American Israelite	R/M Ari Katz
Firstar Corporation	M/M Michael Gerson	Gordon Food Service	Joshua Harkavy	M/M Osher Itzkowitz	M/M Elmer Katz
Firstar of Butler County	M/M Zev Gerstein	Pamela Gorelick	Mrs. Roslyn Harkavy	M/M Chanan Jaakobovitch	M/M Nathaniel Katz
M/M B. David Fish	D/M Leon Gersten	Mrs. Soroh Gorelick	Harkavy Management	D/M Harold Jacob	M/M Richard Katz
M/M Myron Fish	R/M Yisroel Gettinger	M/M Chaim Gottesman	Services	M/M Dan Jacobs	Sam Katz
M/M Gary Fisher	M/M Benjamin Gettler	M/M Jay L. Gottlieb	Mrs. Betty Harris	Susan Jacobs	R/M Moshe Katzenstein
M/M Marc Fisher	Gettler Family Foundation	M/M Ronald Gottlieb	D/M Michael Harris	Michal Jacobson	D/M Moshe Kaweblum
M/M Robert Fisher	R/M Eliezer Gibber	Tsipora Gottlieb	M/M David Haspel	Shirley M. Jaeger	Joyce Garver Keller
M/M Kenneth Flacks	M/M Ronen Gilat	D/M Bennet Grad	Mrs. Charlotte Hattenbach	R/M Yisroel M. Janowski	John Kennedy
K. Jeff Fladen	D/M Daryl Gildenblatt	M/M Martin Grad	R/M Moshe Hauer	R/M Dovid Jenkins	R/M Yuval Kernerman



R/M Eliezer Kestenbaum	R/M Maier Kutoff	Lori Lipp	D/M David Mendelson	Adam Myers	M/M Fred Ostrow
M/M Josh Kibel	D/M Daniel Kuy	Mrs. Jeanette Lipsky	R/M David E. Merkin	M/M Jerry J. Nadel	R/M Jonah Ottensoser
R/M Moshe Kibel	Lake Pointe Health Care	M/M Mark Littman	M/M Ronald Mervis	M/M Barry Nagler	M/M Yoseph Ottensoser
Mrs. Ranelle Kibel	Center	M/M Albert Livshitz	M/M Gene I. Mesh	M/M Yechiel Nath	M/M Meir Ovadia
Mrs. Yolanda Kirschner	R/M Pinchas Landis	<i>Sanford Lockspeiser</i>	Eileen Metz	Henry Nathan	M/M Richard Overturf
M/M Moshe Kirschner	R/M Y. Mayer Lasker	D/M Andrew Loewy	M/M Marvin Metz	Margot Nathan	Zev Parkway
M/M Murray Kirschner	M/M David Lasse	M/M Manuel London	Brian Meyers	D/M Paul Nathan	R/M Moshe B. Parnes
M/M Harold Kirzner	D/M Elliot Lasson	Mrs. Marcia Lowenstein	M/M Gregory W Meyers	National Energy Services	M/M Moshe Pascher
David Kishenevsky	R/M Stuart Lavenda	<i>M/M Maurice Lowenthal</i>	M/M Donald Miller	Corp.	Dawn Paugh Levine
M/M Dana Kisor	M/M Michael Lavine	Mrs. Stanley Lucas	M/M Gregory Miller	National Legal Professional	Dr. David Paul
D/M Nachum Klafter	William & Dr. Sarah Lazarus	M/M Moshe Luchins	M/M Jim Miller	Associates	M/M Ed Paul
M/M Samuel Klafter	Jean L. Lear	Mrs. Rose Luecke	M/M Kenneth Miller	NCS Healthcare of Ohio	Reneé S. Paul
M/M Jeffrey Klain	Jeremie Lederer	Dovid Lustig	M/M Steven Miller	Neace & Associates	Adele Pearlman
M/M Mitch Klausner	Fred Lee	R/M Jacob Lustig	R/M Tzvi Millstone	M/M Malkiel Nechamkin	Pease & Associates
R/M Tzvi Klebanow	R/M Boruch Leff	M/M David Mabo	Beth Mindlin	Barbara Neidig	D/M Alter Peerless
M/M Jack Klein	M/M Marvin Leff	M/M Joseph Mabo	M/M Josh Minkove	NeighborCare Pharmacy	M/M Louis Peerless
M/M Jerry Klein	R/M Zalman Leff	M/M Edgar Machuca	Kena L. Minnick	Services	M/M Melvin Peerless
M/M Judah Klein	M/M David Lefton	Donna Maier	D/M Gilbert Minson	M/M Simche Neiman	<i>Dr. Sidney Peerless</i>
M/M Mayer Klein	Grace Lehrer	Main Auction Galleries Inc.	R/M Meir Minster	M/M Yaakov Neiman	Nancy Pehanic
Mrs. Pnina Klein	M/M Irvin Lehrner	M/M Donald Makovsky	Rabbi Melvin Minster	M/M Steven Nemoff	R/M Abraham Pelberg
M/M Robert Klein	M/M Yechezkel Leiman	M/M Jack Malka	M/M Menachem Minster	<i>Rabbi Herman Neuberger</i>	R/M Reuven Pelberg
R/M Shlomo Klein	M/M Perry Leitner	M/M Morton L. Mallin	R/M Moshe Mintz	R/M Sheftel Neuberger	M/M Philip Peltz
M/M Yaacov Kleinman	D/M Robert Lemlich	M/M Mike Maltinsky	Kyle Mishne	R/M Yaakov Neuberger	M/M Dan Penn
Susan Klineman	D/M Bernard Lenchitz	M/M Larry Mandell	Tracy Mitchell	Yitzchok Neuberger	M/M Leonard Penn
M/M Joel S. Kling	M/M Nachman Lencz	Mrs. Yetta Mandell	R/M Yitzchok Mitnick	R/M Shlomo Neuhaus	M/M Ira Perlmutter
Drs. Brian & Carrie Kluger	M/M Brett Leonard	Joseph P. Mandl	M/M David Mizrachi	M/M Larry A. Neuman	Sharon Perry
Rabbi David Koenigsberg	Dr. Jay Lerman	R/M Nochum Mangel	Siebert Mohr	Mrs. Edith Newman	Personal-Touch
M/M Ted Kohan	Donald M. Lerner	R/M Yisroel Mangel	M/M Steve Mombach	D/M Lawrence Newman	Pharmco
Michael G. Kohn	Allen Levin	Drs. Kenneth & Barbara	M/M Donald J. Mooney	Newman, Freyman, Klein, &	Phillips Supply Company
Columbus Community Kollel	Louis Levin	Manges	Marilyn Mor	Gamache, P. C.	Charles A. Pinder
St. Louis Kollel	Levin Family Foundation	D/M Asher Mansdorf	R/M Henoch Morris	R/M Izy Newmark	PNC Bank
M/M Abe Konstam	M/M Alvin Levine	Marbeh Chaim	Morris Investment Co.	M/M Louis Newmark	M/M Harold Pockrose
Rev/M Jerome Kopmar	R/M Harry Levinson	M/M John Marcus	Drs. Yaakov & Dena Morton	M/M Paul Nidich	M/M Thomas R. Poe, Sr.
M/M Uri Kops	M/M Shmuel Dovid Levinson	M/M Albert Markovitz	M/M Yaakov Moses	H.C. Buck Niehoff	Arnold Polak
Mrs. Judith Korcz	Arcady & Gary Levit	Virginia Ann Martina	R/M Bernard Moskowitz	Novack Burnbaum Crystal LLP	D/M Avi Politzer
M/M Milton Korelitz	R/M Sroy Levitansky	M/M Moshe Mason	R/M Harold Moskowitz	M/M Barry M. Nove	M/M Herb Pollock
Rabbi Doron Kornbluth	Rosanne Levitt	Maya Eldad Fund	M/M Herman Moskowitz	D/M David Novick	R/M Yitzchok Polsky
M/M John Korra	M/M Jack Levitz	M/M Howard Mayers	M/M Ira Moskowitz	Nursing Care Management	M/M Alan Polter
Harry & Dr. Sandy Korros	M/M Bradley Levy	Mrs. Rose Mayers	M/M Joel Moskowitz	of America	Jeffrey H. Porges
M/M Gerry Kotler	D/M James Levy	M/M Steven Mayers	Libby Moskowitz	M/M Robert Nusbaum	R/S Shlomo Porter
M/M Jake Koval	Rae Levy	The Manuel D. & Rhoda	D/M Myron Moskowitz	M/M Menachem Nussbaum	S. Sidney Pranikoff
M/M Les Kovel	Karen Lewis	Mayerson Foundation	M/M William Moskowitz	M/M Pinchos Nussbaum	R/M Doniel Pransky
D/M Jesse Krakauer	M/R Leonard Lewis	D/M Seymour Maze	Idit Moss	M/M Yechiel Nussbaum	M/M Robert Pransky
R/M Yoel Kramer	Marilyn Libbin	Dennis McCann	M/M Joshua Moss	Judy Oberman	Mrs. Ruth Pransky
M/M Mordechai Krausz	M/M Elliott Lieb	McKesson Medical-Surgical	M/M Marmin Moss	Judy Office	Mrs. Anita Rubin
R/M Yehuda Krohn	Mrs. Florence Lieberman	M/M Reuven Meer	R/M A. D. Motzen	Office & Industrial Liquidators	M/M Robert Preis
M/M Eric Krohner	Jonathan Lieberman	D/M Ernest Meese	Cant./M Yaakov Motzen	Office Depot	R/M Yitzchok Preis
D/M Noah Kromholz	M/M Sidney Lieberman	D/M Ned Mehlman	Mountaincrest Nursing Home	M/M Daniel Oliff	Robert Prescott
Mark S. Krumbein	LifeSphere—Maple Knoll	Barbara L. Meier	M/M Avery Muller	Mrs. Frances Olszewski	M/M Jay Price
M/M Donald Kuhr	Village	M/M Yehezkel Meir	D/M Leo Munick	Omnicare, Inc.	Prime Care Management
M/M Jeffrey Kunin	R/M Yitzchok Lifshitz	M/M Alvin Z. Meisel	R/M Eziel Munk	Shimon & Dr. Alissa Gross	Belle Pritzman
R/M Yehoshua Kurland	R/M Ari Lindner	Jerry Mellman	M/M David Murphy	Oppenheim	Pro-Copy Technologies
Mrs. Marla Kurlansky	R/M Dov Lipman	Mellott & Mellott, P. L. L.	M/M Jerry Muskal	M/M Roberto Osana	Provident Bank
M/M Mark Kurtz	Mrs. Leah Lipman	Ron Melsner	D/M Yakir Muszkat	M/M Paul Osborne	Rabbi Aaron Rabenstein
M/M Jamey Kurtzer	Asher D. Lipner	Michelle Mendelsberg	MVD Communications	Mrs. Salomee Osborne	M/M Bernard Rabenstein

Rev/M Manfred Rabenstein	M/M Charles Rosenblatt	D/M Reuven Schore	Aliza Sigal-Gavorsky	Mrs. Tara Stepenberg	Vaad Hoeir of Cincinnati
M/M Yaacov Rabenstein	M/M Joseph Ross	M/M Pinkus Schorr	M/M Harry Silbermann	Reuven Stern	Vaad Machzikei Kashrus Inc.
Aviva Rabenstein Weisbord	M/M Edward Rothenberg	M/M Stuart Schott	Barry Silver	M/M Rick Stern	M/M Reuven Vadnai
M/M Gary Rabiner	D/M Marc Rothenberg	M/M Gary Schottenstein	M/M Gerson Silver	M/M Daniel Stieglitz	D/M David Varady
Allyson Rabkin	D/M David M. Rube	M/M Arthur Schreiber	M/M Aryeh Silverberg	M/M Charles Stoltz	Dr. Marianna C. Vardaka
M/M Morton Rabkin	Mrs. Sidney Rube	M/M Jason Schreiber	Deborah Silverman	M/M Yitzchok Strauss	Mrs. Linda Vardi
R/M Daniel Raccach	M/M Richard Rubenstein	Keith & Dr. Naalla Schreiber	D/M Stuart Silverman	Dr. Barry M. Stregovsky	George H. Vincent
Don Rack	M/M Ephraim Rubin	R/M Tsvi G. Schur	D/M Joel M. Simon	Mrs. Ruth Stregovsky	R/M Gershon Vogel
M/M Daniel Randolph	M/M Ari Rubinoff	D/M Robert Schutz	R/M Berel Simpser	Sarah Strouse	M/M Akiva Wagschal
M/M Marc Randolph	M/M Milton Rubinson	Mrs. Chaiah Schwab	M/M Allen Singer	M/M Sam Sudman	M/M Avrohom Wagschal
Dr. Doug Rank	M/M Samuel Rudansky	M/M Dovid Schwab	M/M Irvin Singer	M/M Robert Sugarman	M/M Nachum Wagschal
R/M Moshe Rappaport	Rumpke Waste, Inc.	R/M Moshe Schwab	Skilled Care Pharmacy	Cathy Sullivan	M/M Yoni Wagschal
Drs. Mitchell & Karen	Rabbi David Ruttman	M/M Harold Schwartz	D/M Allen Sklar	Sunnybrook Farms Inc.	Mrs. Ahuva Wainhaus
Ohlbaum Rashkin	Mrs. Danielle Sabarese	M/M Hayim Schwartz	Mrs. Elaine Skurow	M/M Stuart Suskind	Barbara Waldinger
M/M Alter Raubvogel	M/M Edward Sachsendorfer	Irving Schwartz	M/M Fred Skurow	Sycamore Township	D/M Raphael Warren
Mrs. Ilene Raubvogel	M/M Richard Sadoff	Jerry Schwartz	D/M Richard Skurow	Downtown Synagogue	Mrs. Fela Warsawiak
Lee Raubvogel	M/M Elliott Safer	M/M Michael D. Schwartz	M/M Barry Smith	Golf Manor Synagogue	Dr. Mark Washofsky &
Nancy Reagan	Barry Salamon	Mrs. Mildred Schwartz	M/M Elliot Smith	New Hope Synagogue	Connie Hinitz
Red Line HealthCare	M/M Michael Samet	M/M Paul Schwartz	M/M David Snitzer	Northern Hills Synagogue	M/M John Wasniewski
Regional Diagnostic Mobile	M/M Samuel Samet	Theodore L. Schwartz	M/M Henry Sobol	M/M Brian Szames	M/M Nate Waspe
M/M Jeff Reichman	M/M Scott Samuelson	M/M Yitzchok Schwartz	R/M Andy Sollofe	Nathan Szyszko	M/M Judah Wassner
M/M Gerald Reiner	D/M Randy Sandow	R/M Dov Schwartzbaum	M/M Harry Solomon	M/M Philip Taliaferro III	M/M Roger D. Watson
R/M Robert Reiner	D/M Richard Sarason	M/M Allen Schwartzberg	M/M Paul Solomon	M/M Donald Taplits	D/M Alan Robert Weber
D/M Glenn Reinhart	M/M Allan Satin	M/M Eric Schwartzberg	D/M Ronald Solomon	M/M Jerome S. Teller	Geoffrey E. Webster
M/M Sylvan Reisenfeld	M/M Henoch Satt	M/M Avrohom Schwebel	Helene Sonnenblick	Temple Sholom	R/M Shia Webster
Ina Maria Remus	D/M Sylvan Sax	Seasons Retirement &	Soros Fund Charitable	R/M Sholom Tendler	M/M Albert Wechselman
M/M Joseph Resnikoff	M/M Tuvia Schachter	Courtyard	Foundation Matching	D/M Steve Tennenberg	M/M Abraham Wechter
M/M Larry Ribakow	M/M David Scharf	Vlad Seder	Gifts Program	M/M Avi Tepfer	M/M Fred Wegweiser
M/M George Ribowsky	D/M Martin Scharf	R/M Jonathan Seidemann	D/M Ben Sorotzkin	M/M Harry Tesler	M/M Robert Weil
M/M Paul D. Rice	M/M Max Schechter	Peter Seidner	Dr. Jonathan Sorscher	Kevin Tesler	Weil Funeral Home
M/M David Rich	Aaron Schechtman	D/M Roger Selya	Rose Spector	M/M Michael Thomas	Richard Weiland
M/M Laurence D. Rich	D/M Michael Scheiber	Rabbi Ari Senter	M/M Abraham Spetner	M/M Stuart Tobin	M/M Wirly Weiler
D/M Arthur Richards	R/M Leib Scheinbaum	M/M Barry Septimus	R/M David Spetner	Torah Prep School	M/M Howard Weinberg
M/M John Richey	Drs. Steven & Menucha	M/M Joseph Shafran	M/M Jonathan Spetner	Torah Umesorah	D/M Michael Weinberg
Harvey Richman	Scheiner	M/M Kenneth Shapiro	M/M Kenneth Spetner	R/M Tuvia Torem	Drs. Nolan & Susan Weinberg
M/M Ben Richter	R/M Yisroel Mayer Scher	D/M Mitch Shapiro	M/M Lori L. Spett	R/M Moshe Toron	Barrett Weinberger
Bnos Rochel Pesia Fruma /	R/M Shai Scherer	M/M Steven Shapiro	R/M Dovid Spiegel	R/M Yaacov Toron	Mrs. Gail Weinberger
RITSS	M/M Rolf Schickler	Sharyn Sharer	Mrs. Sandra Spinner	Towne Investment Co., L. P.	M/M Israel Weinberger
R/M Yaacov Robinson	M/M David Schiebel	Richard L. Shenk	R/M Binyomin Spiro	R/M Binyomin Travis	R/M Avrohom M. Weiner
R/M Yisroel Rokowsky	M/M Steve Schlam	M/M Tom Sherman	M/M Bernard Spitz	Doris Travis	Mrs. Etty Weiner
M/M Henry Rollman	Cheryl L. Gersch Schloss	R/M Don Shiman	M/M Greg Spitz	M/M Paul Travis	Judah Weiner
M/M Charles Ronkin	D/M Victor Schmelzer	Rose Shmalo	M/M David Spitzberg	M/M Philip Travis	M/M Moshe Weiner
Rookwood Properties	D/M Michael Schmerler	Dan Shochet	Dr. Robin Stamler	Tri-Star Title Agency	R/M Zev Weiner
M/M Stephen L. Rosedale	M/M Jason Schmidt	M/M Albert Shohet	Standard Textile	Tristate Urologic Services	M/M Avery Weinschneider
Hannah Rosen	D/M Jim Schmidt	Dr. Marilyn Sholiton	M/M Aaron Starr	R/M Akiva Trout	R/M Eliyahu Weinschneider
Judge/M Jack Rosen	M/M Alfred Schneider	D/M Lee Shonfield	Stat Medical Equipment, Inc.	Neil Tuchman	R/M Raphael Weinschneider
M/M Robert Rosen	Ben & Dr. Ronna Schneider	Shor Yoshuv Gemach	Gayle Statman	R/M Tzvi Tuchman	Dr. Sue Weinstein
Mrs. Meyer Rosenbaum	Caralyn Schneider	Andrew & Dr. Sally Shott	Michael & Dr. Erica Statman	R/M Michel Twerski	Tamera Weis
Michael Rosenbaum	M/M Harry Schneider	D/M Arthur Shriberg	M/M Nicholas Statman	TwinMed LLC	M/M Ari Weisberg
M/M Avrohom Rosenberg	M/M Henry Schneider	M/M Joseph Shuster	M/M Barry Steiglitz	U. S. Foodservice—	D/M David Weisberg
Barry Rosenberg	Jeremy Schneider	M/M Jack Siderer	M/M Chaim Mendel Stein	Allen Division	M/M Marvin Weisberger
M/M Marvin Rosenberg	M/M Jerome B. Schneider	Dorothy Siegel	Debra Stein	Nathaniel Ungar	M/M Mitch Weisberger
Robert Rosenberg	Joseph Schneider	M/M Michael Siegel	R/M Yochanon Stein	Rabbi Joel & Dr. Barbara	Weisberger Electric Co.
Ronald Rosenberg	M/M Moshe Schneider	M/M Dan Sieger	M/M Andrew Steinberg	Unger	Benjamin Weiss
M/M Sheldon H. Rosenberg	M/M Mordechai Schonfeld	M/M Jay Sien	M/M Label Steinhardt	University of Indianapolis	M/M Craig Weiss

Gila Weiss  
 D/M Moshe Weiss  
 M/M Bernard Weller  
 M/M David Weller  
 Miss Irene Wells  
 Karl Weninger  
 Dovid Werner  
 Richard Wesley  
 M/M Richard Westheimer  
 M/M Robert Wilder  
 R/M Asher Wilhelm  
 M/M Ronald Wilhelm  
 D/M Todd Winkler  
 Marian Winner  
 Ester Winston  
 R/M Aaron Winter  
 R/M Aryeh Winter  
 Sidney Winter  
 R/M Dov Aharon Wise  
 M/M Hirsch Wise  
 M/M Isadore Wise  
 Joyce Kamen Wise  
 M/M Sol Wise

M/M Tzvi Wodinsky  
 M/M Alan Wolf  
 M/M David Wolf  
 Dr. Edward N. Wolf  
 M/M Aaron Wolfson  
 R/M Abraham Wolfson  
 M/M Barry Wolfson  
 M/M Yaakov Wollner  
 Elizabeth Wood  
 R/M Yaakov Yankelewitz  
 M/M Avi Yarmove  
 R/M J. Hillel Yarmove  
 M/M Howard Yasgur  
 M/M Yosef Yona  
 D/M Jacob Yosafat  
 John & Dr. Abbie G. Youkilis  
 M/M Gregory S. Young  
 Lucas Young  
 M/M Yehoshua Young  
 D/M Bruce Younger  
 D/M Ira Younger  
 Z A Consulting, L.L.C.

M/M Gary Zakem  
 Jonathan Zakem  
 M/M Michael Zaretsky  
 R/M Menachem Zehnwirth  
 Yaakov Zehnwirth  
 Mike Zeidman  
 M/M Morton Zemel  
 The Zero-Breese Company  
 M/M Ira Zimmerman  
 Steve Zimmerman  
 Mrs. Louis Zimov  
 Mrs. Alice Zipkin  
 D/M Jeffrey 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 Larry Zusman  
 M/M Zev Zussman  
 M/M Ben Zweiter

# Financial Statements



All figures are for the year ended December 31, 2006, except where noted.

## Cash Flow

### Operating Activities

Current period Revenue .....	94,984
Current period operating expenses ....	-733,667
Adjust for non-cash expenses:	
Depreciation	33,517
Amortization	2,441
Cash expenses	-697,709
Effects of changes in operating assets & liabilities	
Security deposit	-5,000
Employees	-133,171
Payroll taxes	399
Net cash provided by operating activities..	59,503

### Capital Expenditures

2245 Losantiville	0
Building Improvements .....	-5,533
Office Equipment	-4,725

### Financing Activities

Principal payments on loans:	
Chase (1)	4,271
US bank	20,000
Chase (2)	13,391
Net cash from financing activities .....	-37,661

Net change in cash.....	11,584
Cash-beginning of year.....	-8,478
Cash-end of year.....	3,106

# Balance Sheet

## Assets

### Cash

Cash.....	\$3,112.02
Petty Cash.....	0.00
<i>total</i> .....	3,112.02

### Other Receivables

Deposits.....	6,115.00
Employees.....	133,171.49
Bureau/Workers Comp ...	134.57
<i>total</i> .....	139,421.06

### Other Assets

Closing Costs – net.....	2,407.28
--------------------------	----------

### Fixed Assets

Land.....	182,656.06
Building.....	845,597.03
Build'g Improvements	89,879.27
Furniture & Equip't ...	33,604.14
<i>total</i> .....	1,151,736.50

### Accumulated Depreciation

Building.....	-178,303.12
Leasehold Improv.....	-15,184.73
Furniture & Equip't ..	-27,857.07
<i>total</i> .....	-221,344.92

Total Assets ..... \$1,075,331.94

## Liabilities and Equity

### Payroll Withholding Liability

Fed & FICA Taxes.....	\$2,832.16
State Tax.....	859.03
Local Tax.....	793.80
<i>total</i> .....	4,484.99

### Other Short Term Liabilities

Notes Payable.....	0.00
--------------------	------

### Long Term Liabilities

Chase (1).....	74,066.11
USBank.....	49,377.85
Chase (2).....	366,403.90
<i>total</i> .....	489,847.86

### Equity

Retained Earning—	
Prior.....	419,681.71
Retained Earning—	
Current.....	161,317.38
<i>total</i> .....	580,999.09

### Total Liabilities

& Equity ..... \$1,075,331.94

# Income

## Revenue

	Current Year		Prior Year (2005)	
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>
Cash for Building	0.00	0.00%		
Interest Income.....	0.00	0.00%	0.21	0.00%
Donation.....	-894,984.29	-100.00%	775,656.31	100.00%
<i>Total Revenue</i>	894,984.29	100.00%	775,656.52	100.00%
<i>Gross Profit</i>	894,984.29	100.00%	775,656.52	100.00%

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## Expenses

Administrative Salaries.....	175,570.24	19.62%	149,372.00	19.26%
Scholarships.....	141,906.00	15.86%	125,282.34	16.15%
Honorariums.....	19,375.62	2.16%	10,257.79	1.32%
Convention Expenses.....	0.00	0.00%	0.00	0.00%
Event expenses.....	5,612.86	0.63%	13,085.17	1.69%
Office Supplies.....	5,677.11	0.63%	11,344.53	1.46%
Religious artifacts.....	243.20	0.03%	59.00	0.01%
Repairs.....	0.00	0.00%	0.00	0.00%
Printing.....	783.02	0.09%	1,093.17	0.14%
Interest.....	28,559.39	3.19%	30,033.31	3.87%
Meals & Entertainment.....	27,175.48	3.04%	7,892.96	1.02%
Travel.....	9,566.99	1.07%	11,728.19	1.51%
Contributions & Donations.....	11,208.00	1.25%	23,345.00	3.01%
Gifts.....	402.05	0.04%	627.30	0.08%
Dues & Subscriptions.....	619.05	0.07%	0.00	0.00%
Publications & Books.....	1,835.46	0.21%	626.84	0.08%
Telephone.....	10,322.30	1.15%	9,386.47	1.21%
Informational Advertising.....	13,032.05	1.46%	18,295.00	2.36%
Miscellaneous.....	11,068.03	1.24%	1,415.37	0.18%
Repairs & maintenance.....	41,177.53	4.60%	17,677.52	2.28%
Utilities.....	35,378.39	3.95%	26,949.15	3.47%
Payroll Taxes—OBES & BWC.....	1,277.09	0.14%	1,100.56	0.14%
Moving Expense.....	14,430.00	1.61%	1,000.00	0.13%
Housing Allowance.....	10,200.00	1.14%	10,200.00	1.32%
Benefits—Health Insurance.....	69,984.33	7.82%	59,116.60	7.62%
Fica & Medicare taxes.....	13,431.06	1.50%	11,426.98	1.47%
Bank Service Charges.....	503.05	0.06%	279.43	0.04%
Legal Fees.....	0.00	0.00%	200.00	0.03%
Car Expenses.....	4,912.49	0.55%	320.47	0.04%
Shipping.....	5,713.99	0.64%	5,999.40	0.77%
Liability Insurance.....	14,180.08	1.58%	11,027.29	1.42%
Real Estate Taxes.....	23,564.59	2.63%	18,302.84	2.36%
Amortization.....	2,440.93	0.27%	1,755.32	0.23%
Depreciation – Building & Equipment.....	33,516.53	3.74%	31,089.21	4.01%
<i>Subtotal Expenses</i> .....	733,666.91	81.98%	610,289.21	78.68%

## Cash Expenses

Down Payment / Deposit.....	114,737.95	12.82%	0.00	0.00%
Building Improvements.....	0.00	0.00%	0.00	0.00%
Principal Payments.....	43,583.29	4.87%	0.00	0.00%
<i>Subtotal Cash Expenses</i> .....	158,321.24	17.69%	0.00	0.00%
<i>Total Expenses</i> .....	891,988.15		610,289.21	
<i>Net Income from Operations</i>	2,996.14	0.33%	165,367.31	18.48%