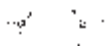


2002 Annual Report



Cincinnati Community Kollel





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.

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 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 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.

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

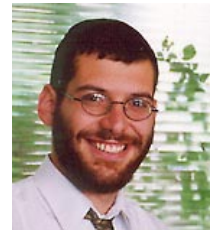
Holding both a Rabbinic degree from Ner Israel in Baltimore and a Bachelor of Commerce from University of Toronto, Rabbi Scherer maintains the Kollel's library while teaching an assortment of classes including "Understanding Prayer – *In Depth*".



Rabbi Zev Weiner

STAFF SCHOLAR

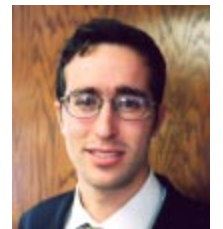
Rabbi Weiner and his wife Chaya travel weekly to lead a student group at Miami University Hillel in Oxford, Ohio. Among other classes, he teaches a popular Torah portion group at Golf Manor Synagogue, where even the Rabbi attends!



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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M/M Elliot Karp	Mr. Yechezkel Leiman	M/M Josh Minkove	M/M Moshe Pascher	M/M John Richey	Mrs. Chaiah Schwab
Mrs. Phyllis T. Karp	M/M Perry Leitner	D/M Gilbert Minson	Dr. David Paul	Mr. Ben Richter OBM	R/M Moshe Schwab
R/M Yaacov Karp	D/M Robert Lemlich	R/M Meir Minster	M/M Ed Paul	Bnos Rochel Pesia Fruma	M/M Hayim Schwartz
M/M Howard Karsh	M/M Nachman Lencz	Rabbi Melvin Minster	Ms. Renee S. Paul	(RITSS)	Mr. Jerry Schwartz
M/M Sandor Katan	Dr. Jay Lerman	M/M Menachem Minster	D/M Alter Peerless	R/M Yisroel Rokowsky	M/M Michael D. Schwartz
Mr. Alfred B. Katz	R/M Harry Levinson	M/M Moshe Mintz	M/M Louis Peerless	M/M Charles Ronkin	M/M Yitzchok Schwartz
R/M Ari Katz	M/M Shmuel Dovid Levinson	Mr. Kyle Mishne	M/M Melvin Peerless	Rookwood Properties	M/M Alan Schwartzberg
R/M Moshe Katzenstein	Mr. Arcady Levit	M/M David Mizrachi	Dr. Sidney Peerless	M/M Stephen L. Rosedale	M/M Eric Schwartzberg
D/M Moshe Kaweblum	Ms. Rosanne Levitt	M/M Steve Mombach	R/M Abraham Pelberg	Ms. Hannah Rosen	M/M Avrohom Schwebel
Mr. John Kennedy	M/M Jack Levitz	R/M Henoah Morris	R/M Reuven Pelberg	Judge & Mrs. Jack Rosen	R/M Jonathan Seidemann
R/M Yuval Kernerman	M/M Harold Lieberman	Morris Investment Co.	M/M Philip Peltz	M/M Robert Rosen	D/M Roger Selya
Rabbi Eliezer Kestenbaum	M/M Sidney Lieberman	M/D Yaakov Morton	M/M Dan Penn	R/M Meyer Rosenbaum	Rabbi Ari Senter
M/M Josh Kibel	LifeSphere - Maple Knoll	R/M Bernard Moskowitz	M/M Leonard Penn	R/M Avrohom Rosenberg	M/M Barry Septimus

M/M Joseph Shafran	M/M Harry Tesler	M/M Ronald Wilhelm
M/M Kenneth Shapiro	Mr. Kevin Tesler	D/M Todd Winkler
D/M Mitch Shapiro	M/M Michael Thomas	Ms. Marian Winner
M/M Stephen Shapiro	M/M Stuart Tobin	R/M Aaron Winter
Ms. Sharyn Sharer	M/M Eliyahu Tolchinsky	R/M Aryeh Winter
Mr. Richard L. Shenk	R/M Moshe Toron	Mr. Sidney Winter
M/M Tom Sherman	R/M Yaacov Toron	Mr. Dov Aharon Wise
Mr. Don Shiman	Towne Investment Co., L. P.	M/M Hirsch Wise
Ms. Rose Shmalo	R/M Binyomin Travis	M/M Isadore Wise
M/M Albert Shohet	Ms. Doris Travis	M/M Ron Wise
Dr. Marilyn Sholiton	M/M Philip Travis	M/M Sol Wise
Shor Yoshuv Gamach	Tristate Urologic Services	M/M Tzvi Wodinsky
M/M Andrew Shott	R/M Akiva Trout	M/M Alan Wolf
M/M Joseph Shuster	R/M Tzvi Tuchman	Zev Wolfson & family
M/M Jay Sien	R/M Michel Twerski	M/M Yaakov Wollner
Ms. Aliza Sigal	Vaad Hoeir of Cincinnati	R/M Yaakov Yankelewitz
M/M Gerson Silver	Vaad Machzikei Kashrus Inc.	M/M Avi Yarmove
M/M Aryeh Silverberg	M/M Reuven Vadnai	R/M J. Hillel Yarmove
M/M Allen Singer	D/M David Varady	M/M Howard Yagur
Skilled Care Pharmacy	R/M Gershon Vogel	M/M Yehoshua Young
Mrs. Elaine Skurow	M/M Akiva Wagschal	D/M Bruce Younger
M/M Fred Skurow	M/M Avrohom Wagschal	D/M Ira Younger
D/M Richard Skurow	M/M Yoni Wagschal	R/M Menachem Zehnirwirth
M/M Barry Smith	Ms. Barbara Waldinger	M/M Morton Zemel
M/M Henry Sobol	D/M Raphael Warren	The Zero-Breese Company
Dr. Norman Sobol	Mrs. Fela Warsawiak	M/M Ira Zimmerman
R/M Andy Sollofe	Mr. Nate Waspe	Mr. Steve Zimmerman
D/M Ronald Solomon	M/M Judah Wassner	M/M Egal Ziv
Ms. Helene Sonnenblick	M/M Roger D. Watson	M/M Robert Ziv
Ms. Rose Spector	D/M Alan Robert Weber	M/M William Ziv
M/M Abbie Spetner	Mr. Geoffrey E. Webster	M/M Philip A. Zukowsky
R/M David Spetner	R/M Shia Webster	R/M Raffie Zuroff
M/M Jonathan Spetner	M/M Albert Wechselman	
Mr. Kenneth Spetner	M/M Abraham Wechter	
R/M Dovid Spiegel	M/M Robert Weil	
M/M Bernard Spitz	M/M Howard Weinberg	
Ms. Gayle Statman	D/M Michael Weinberg	
Mr. Michael S. Statman	Mr. Barrett Weinberger	
M/M Nicholas Statman	Mrs. Gail Weinberger	
M/M Chaim Mendel Stein	M/M Israel Weinberger	
M/M Label Steinhardt	Mr. Judah Weiner	
Ms. Tara Stepenberg	M/M Moshe Weiner	
M/M Yitzchok Strauss	Mr. Nathaniel Weiner	
Dr. Barry M. Stregevsky	R/M Zev Weiner	
Mrs. Ruth Stregevsky	M/M Ari Weisberg	
M/M Sam Sudman	D/M David Weisberg	
M/M Robert Sugerman	M/M Marvin Weisberger	
M/M Stuart Susskind	Mr. Benjamin Weiss	
Golf Manor Synagogue	M/M Craig Weiss	
Ohav Shalom Synagogue	Ms. Gila Weiss	
M/M Philip Taliaferro III	Mr. Richard Wesley	
M/M Donald Taplits	M/M Richard Westheimer	
Temple Sholom	M/M Robert Wilder	
M/M Avi Tepfer	R/M Asher Wilhelm	

**Cincinnati Community Kollel
Balance Sheet
December 31, 2001**

Assets	
<u>Cash</u>	
Cash	5,157.98
Petty Cash	<u>0.00</u>
Total Cash	5,157.98
<u>Other Receivables</u>	
Deposits	1,090.00
A/R	0.00
Bureau of Workers Compensation	<u>134.57</u>
Total Other Receivables	1,224.57
<u>Other Assets</u>	
Closing Costs - net	1,895.83
<u>Fixed Assets</u>	
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
<u>Accumulated Depreciation</u>	
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	
<u>Payroll Withholding Liability</u>	
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
<u>Other Short Term Liabilities</u>	
A/P Visa	0.00
Deposits	0.00
<u>Long Term Liabilities</u>	
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
<u>Equity</u>	
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

	Current Year Amount	Percent	Prior Year Amount	Percent
Revenue				
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.*