



THE SHOFAR
שופר

United Synagogue of Hoboken

ELUL - TISHREI 5780-5781

September 2020

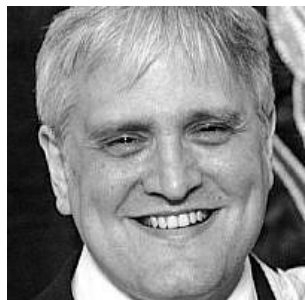
UPCOMING EVENTS

September 2020

- 12 Selihot eve, ciselihot.org
- 13 Mitzvah Day children's online activities
- 13 Virtual cemetery visit, 10:30am
- 13 Zoom Newcomers event, 8pm
- 18 Rosh Hashanah Eve: online services 7pm
- 19 Rosh HaShanah 1: online services 9:30am
- 20 Rosh HaShanah 2: online services 9:30am
- 20 Shofar blowing in the parks, 2pm
- 20 Tashlikh, Pier A Park, 5pm
- 27 Yom Kippur Eve; online services 5:45pm
- 28 Yom Kippur: online services 9:30am; public Yizkor 2pm; Yizkor and Neilah 6pm; final shofar blast, 7:20pm
- 29 Deadline to order Lulav/Etrog: \$36/set

SEE SCHEDULE OF HIGH HOLY DAY ACTIVITIES AND SERVICES FOR ADULTS AND KIDS, P. 4-5
MITZVAH DAY MONTH LONG SCHEDULE SEE PAGES 6 & 7!

Friday night online services 6:30 pm
Saturday morning services 10:00 am
Morning minyan online Sunday 9am, Mon-Fri 8am
All Zoom links available at www.hobokensynagogue.org
See www.hobokensynagogue.org and the **USH Facebook page** for more info on these and other upcoming events!



High Holidays FAQ 2020

By Rabbi Robert Scheinberg

Dear friends,

As we know, this has been a year like no other. As we prepare for this High Holy Day season, it's our hope that these suggestions will help you to make this year's observances special and meaningful even at this challenging time. (See the online version of the Shofar for all the internet links.) We wish you a happy, healthy, peaceful and sweet new year.

Q: How will services be different this year? How will they be the same?

A: What's different? Because of the health situation, most people will access most services online. In-person gatherings will be very small or will take place outdoors, and masks and social distancing will characterize all in-person gatherings. Because group singing is considered a hazard, our singing will be more restrained this year, and services will not be accompanied by the USH Choir. Services will also be shorter, considering safety factors as well as the limitations of the online format. The Shofar will only be blown outdoors. All our children's activities will take place online. All this of course means that services will be very different from what we are accustomed to.

And at the same time... As hard as it may be to remember, in our long history, the Jewish people has managed to celebrate Rosh HaShanah and Yom Kippur under circumstances much more adverse than this. This year, as every year in our congregation's 115-year history, our community will come together and stand before God and resolve to do whatever we can to make next year a better year. Our words and melodies this year will echo words and melodies from our people's past, while also addressing issues of relevance to today. Whether you are joining us online or in person, or celebrating the holiday on your own at home, we hope to give you support to have a meaningful High Holy Day experience.

Q: What are you doing to assure the safety of those who attend the in-person gatherings?

A: All in-person gatherings (indoors and outdoors) will include 6-foot social distancing and will require every person to wear a mask (over mouth and nose). People who cannot abide by these guidelines are invited to access our services online instead. Additionally, those who attend any indoor services will undergo a health screening upon entry. However, there is an understanding that these gatherings are not risk-free. People who are in high-risk categories, and anyone not willing to assume the risks of this kind of gathering, are invited to access our services online instead.

Q: What if I don't have a computer?

A: If you have a smartphone, it should be possible to access the Zoom meetings on your phone. Otherwise, you can access the audio of the service through a regular phone call; the number and access code will be sent to you (and if you don't have email, we'll give you this info over the phone if you call the synagogue office).

(cont. pg 2)

Q: Attending services on the computer just sounds weird and unspiritual. How can I make it a meaningful experience?

A: It's a good question - and it's a huge challenge. But you can make it happen if you want to. Here are some suggestions:

Avoid multitasking. Someone who attends services in person is "all in" and is not involved in other activities, and we recommend that you resist the temptation to do other things with your computer at the same time. The next several suggestions are ways to help you to feel you're "all in" and having an actual High Holy Day experience.

Designate a special location in your home where you will access services -- we could call it your mikdash me'at מִקְדָּשׁ מֵעַט (mini-sanctuary) in your home. Here's Rabbi Elyse Goldstein's suggestion for a ritual to designate and sanctify the space in your home where you will participate in High Holy Day services.

If you can, sit back from the screen, or broadcast the image from the computer to a large screen TV. Turn off the various pings and alerts that our computers are likely to use to demand our attention. Gather others in your family to experience the holiday together.

Some of us will use the computer only if we can pre-set it before the holiday begins; here are some instructions about how to do this from my colleague Rabbi Sam Blustin.

Getting dressed up for a special occasion often helps us to feel different and special. Even though others will not see (most of) you, considering getting dressed up as if you were going to the synagogue.

Wear a Talit if you have one.

Consider using a physical Mahzor - purchased or borrowed from USH (use the form at <https://www.hobokensynagogue.org/form/2020-high-holy-day-service.html>). And feel free to look through the entire Mahzor and not just to stay at the page we happen to be on! (You also have the option to request to use an e-book version of the Mahzor if that is your preference.)

Attending services online, like any new experience, gets easier with experience. In the weeks between now and Rosh HaShanah, check out some services online so that Rosh Hashanah will not be your first experience of online services.

Q: I understand and appreciate the lengths you're going through to get services online. But I already know that Zoom services are really not for me. How can I have a special holiday experience?

A: We have many in our community who will not access services online because they don't find it compatible with their observance of the holiday. We support you in that decision. Below is a list of ways you can make these days special even if you are not able to come to our in-person synagogue services or access them online.

Q: What else can I do to make these days special and meaningful?

A: Every year, we get out of the High Holy Day experience what we put into it. This is all the more true this year. Here are some of our recommendations:

Rosh HaShanah home rituals: Here's a great introduction to the "Rosh HaShanah seder," the long-standing ritual of eating special foods on the evening of Rosh HaShanah (apples/honey is just the beginning!) - <https://www.schusterman.org/sites/default/files/Haggadah%20English%201.pdf>, and also see <https://highholidaysathome.com/> that gives you an opportunity to personalize your Rosh HaShanah Seder with readings and rituals.

Spend some time immersing yourself in the music of these holidays before Rosh HaShanah, and between Rosh HaShanah and Yom Kippur. Check out Rabbi Scheinberg's recordings -- <http://rabbischeinberg.blogspot.com/p/music-links-high-holidays.html> -- as well as the music at <https://40holydays.org/>, and other sources of music.

Check out some classic books on the High Holy Day season, including:

Rabbi Alan Lew, This Is Real and You Are Completely Unprepared: The Days of Awe as a Journey of Transformation

Rabbi Kerry Olitzky and Rabbi Rachel Sabath, Preparing Your Heart for the High Holy Days: A Guided Journal

See and contemplate the themes for reflection in the High Holy Day brochure we usually distribute at USH, http://bit.ly/USH_new_HH_brochure.

Check out these web sites which are designed to help people to enhance their High Holy Day experiences:

<https://www.doyou10q.com/> -- Sign up and they'll email you a question each day, for the 10 days between Rosh haShanah and Yom Kippur. You then respond with your answers -- and next year at this time, your answers will get emailed back to you. (cont .pg 4)

Intro: It's safe to keep reading – For once I'm not asking for money. (smiley-face goes here).

We are looking forward to a special year in the life of our synagogue and our community.

The High Holidays Task Force (chaired by David Swirnoff, plus Rabbi Scheinberg, Louise Kurtz, Adam Berkowitz, Barry Grossman, Ron Rosenberg, and Abbie Jacobs, M.D.) has worked tirelessly to put together the best possible program of events that we can do consistently with safety requirements. Do make sure that you read the program carefully and make your plans so that you and your family participate fully and that you have the most meaningful experiences.

Having successfully run a trimmed-down summer camp at the synagogue building, which provided valuable experience on how to run our program during this pandemic, the **Kaplan Pre-School** is about to launch In Person preschool, with much smaller classes and following numerous safety protocols, operating 5 days a week from 8:00-5:00, Monday - Friday. Also, Kaplan PreSchool will run a Zoom-based virtual Arts & Fun Program for the Fall from September 8 with twice-a-day programs, at 9:30 am and again at 11 am.

The Learning Center is ready with online High Holiday Services and Special Programs for students and families for Rosh Hashanah and Yom Kippur, special Mitzvah Day Programs, online classes, outside meetings in person with masks and social distancing in the Sukkah at USH by class, and later monthly in-person events (medical advice permitting). If you have not yet registered your child for the school year, please do so right away.

For Mitzvah Day, we're shifting to **Mitzvah Month**. Join us from September 13 and onward for a variety of projects for children and adults to start the new year with commitment to Jewish values! The project list includes activities that can be done at home or in a socially distanced way. Children's events on Sept 13 sponsored by PJ Library. See below for description of the projects, and sign up at https://bit.ly/USH_Mitzvah_Month_2020

Every Friday evening our vibrant online musical **Kabbalat Shabbatot** with the Rabbi and Adam Laden are a delightful way to begin Shabbat. Shabbat morning services through Zoom are inspirational and instructive, and they are followed by an interactive Zoom kiddush where people discuss the events of the day often in light of the theme of the Torah service.

Culture@USH has given us so many great Sunday brunches over the past year, as well as other events, and we know that Adam Laden will certainly serve up another year of fabulous cultural treats for us to enjoy – with relish! – during the next year.

The Rabbi is continuing to record and post **one Jewish prayer** (almost) each weekday morning for the duration of this health crisis. We hope that this will end soon, not because the rabbi runs out of steam, but simply because the crisis ends. Check out the remarkable collection of clips on Facebook - www.facebook.com/MusicalPrayerPandemicProject/ or on Youtube - <https://bit.ly/PianoPrayerPandemicProjectPlaylist>. It's cool that he sometimes includes some interesting comments. So I've just emerged from a rabbit-hole that began when I read his comment to the Hineni prayer a couple of days ago. He said, "It's both a beautiful prayer for the High Holy Days, and a caricature of the High Holy Days, the very definition of a 'humblebrag.'" (To find the classic joke about this prayer, just google the words "look who thinks he's nothing"). So who's not going to check out a joke? I did and that led me to the Coen Brothers, to a guy who writes TV shows and "investigates comedy and philosophy:", and to the old joke about the Jewish samurai (if you don't know it, it's funny).

There are many, many more events and programs that we provide. We welcome you to participate with us.

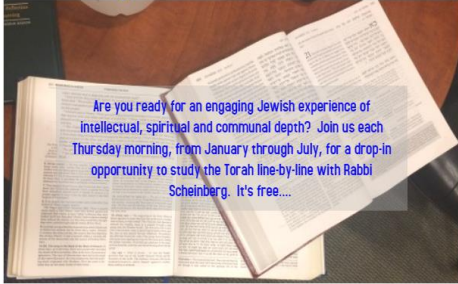
And may I take this opportunity to wish you all a good and sweet new year.

Shalom,


Jeremy

Thursday mornings, 9.30-11am

Torah Study with Rabbi Scheinberg



Are you ready for an engaging Jewish experience of intellectual, spiritual and communal depth? Join us each Thursday morning, from January through July, for a drop-in opportunity to study the Torah line-by-line with Rabbi Scheinberg. It's free....

 UNITED SYNAGOGUE OF HOBOKEN

115 Park Avenue, Hoboken NJ rsvp.office@hobokensynagogue.org

Made with PosterMyWall.com

Women's Torah Study Group

Come join us to schmooze, nosh, and study Torah and liturgy with a lively group led by Anne Pettit.

We meet at USH on the third Tuesday of each month at 7:30pm



To RSVP or be added to our mailing list please email ritual@hobokensynagogue.org

For Kids: See the AMAZING High Holy Day guide from PJ Library, "High Holidays at Home," <https://pjlibrary.org/highholidays>, created just for this year. It's full of stories, crafts, music, recipes, and other suggestions. Lots of material that's great for adults too. You won't be disappointed!

<https://www.jewsofelul.com/>, curated by Craig Taubman, has lots of brief inspirational quotations for the High Holy Day season (you can sign up to get one emailed to you every day, or review the selections from the last several years)

www.myjewishlearning.com is always a great place to go to start to learn about any Jewish topic, including the High Holy Days and their observances.

Q: What's the point of fasting anyway?

A: Here are a few answers: (1) Through the discomfort of fasting, we vividly express that we are conscious of the points of failure in our lives and that we regret our shortcomings. (2) Fasting is a turning from material to spiritual concerns. Fasting for one day helps us to concentrate on the concerns of the spirit, so that we might better understand the proper role of material things in our lives during the rest of the year. (3) Fasting makes us more sensitive to the plight of people around the world who are hungry and prompts us to assist them. While you might find it more difficult to fast while at home, since you'll have more ready access to food and drink, we encourage you to try and fast even in these circumstances. This is one way in which we can all still feel connected to our Jewish community while being forced to remain physically distant. (Note that people for whom fasting would be medically unsafe are instructed by Jewish law NOT to fast.)

Q: How can I put the values of the High Holy Days into action to make our world better?

A: Check out <https://www.hobokensynagogue.org/mitzvah-day-2020.html>, and/or https://bit.ly/USH_Mitzvah_Month_2020, for a variety of volunteer opportunities at this time of year, supporting our community and our various partner organizations that care for the neediest people in our region. You'll find volunteer opportunities and donation opportunities for the Hoboken Shelter, the Hoboken Emergency Food Pantry, and Welcome Home Jersey City's programs for immigrants and refugees, among other organizations.

Q: Do I really need to register for online services?

A: Never in the history of our collective lives have we had a situation like this in which the safety and health of our community requires that we remain physically distant during these most sacred services. While you do not need to be a paid synagogue member to participate in services online this year, we ask that you register for services in order to receive the online links. We hope that you'll also make a donation to support the ongoing activities of USH; our congregation has been able to do its holy work in Hoboken for the last 115 years only because the community has been generous in offering its support☆



On Rosh HaShanah afternoon, Jews traditionally gather at a body of water to symbolically cast our sins into the waters. In this unusual year, we'll also take the opportunity to blow the Shofar, as most of us will not be attending Rosh HaShanah services in person this year.

Sunday, September 20, 2020

5:00pm at Pier A Park (1st Street and Sinatra Drive)

Masks must be worn and 6-foot social distancing must be observed. Those who fall into special risk categories for Covid-19 should not attend this event. We will also distribute materials so that people can do Tashlikh by themselves if they choose.

FOR MORE INFORMATION:

Call us at (201)659-4000 or visit us online at hobokensynagogue.org

High Holidays 2020

Interactive Child Friendly Musical Services on Zoom

For families with children age 7 and younger

Rosh Hashanah	Yom Kippur
September 18 @ 5 pm led by Molly Rose	September 27 @ 4:30 pm led by Molly Rose
September 19 @ 10 am led by Tkiya	September 28 @ 10 am led by Tkiya
September 20 @ 10 am led by Tkiya	

FREE: Current USH & KPS families
All Others: \$180 suggested donation

Registration Required:
www.hobokensynagogue.org/form/HighHolidaysYoungFamilies

Rachelle Grossman, Director
director@kaplanpreschool.org
www.kaplancooperativepreschool.org

An online workshop
for expectant parents:

SHALOM BABY: Welcoming a Jewish child

Enhance your
preparation for
welcoming a new child
into your family and the
Jewish community
Learn about values,
customs, rituals and
community resources
available to help as the
family grows.



Thurs Oct 15

7:30-9pm

led by Rabbi Rob Scheinberg

Free! RSVP required

(you'll receive a Zoom link after RSVP)

United Synagogue of Hoboken,

115 Park Avenue

RSVP: 201-659-4000 or

office@hobokensynagogue.org

Made with PosterMyWall.com



Kaplan Learning Center

High Holiday Schedule 2020

K-12th grade services & programs



KLC Services 1st-7th grades

Rosh Hashanah:

September 18 5:45pm led by Molly Rose

September 19 10:30am led by Tkiya

September 20 10:30am led by Tkiya



Yom Kippur:

September 27 5:15pm led by Molly Rose

September 28 10:30am led by Tkiya

KLC will be offering services and programs for students.

zoom

links will be emailed out to enrolled families.

KLC Programs

Kindergarten-7th grades

Rosh Hashanah: (some sessions before services)

Experience the Holiday scenes from Israel!

September 19 9:45-10:15am led by special guest

September 19 11:30am Liberty Science Center Trivia

(with families)

September 20 9:45-10:15am led by special guest

Yom Kippur:

September 27 (K-4th grades only) 6pm - 6:45pm led by Jordan H.

September 28 (5th-12th grades only) 6pm - 6:45pm led by special guest

KLC Teen Speaker Series 7th - 12 grades

Rosh Hashanah:

September 19 11:30am-12:15pm

September 20 11:30am-12:15pm

Yom Kippur:

September 27 6pm-6:45pm

September 28 11:30am-12:15pm

SHOFAR in the PARKS

Sunday, Sept 20th @ 2:00pm

simultaneously at 4 area parks:

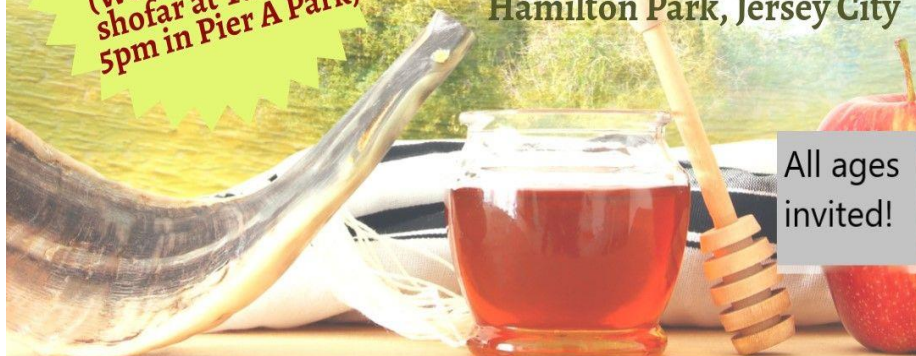
Church Square Park, Hoboken

Maxwell Place Park, Hoboken

Columbus Park, Hoboken

Hamilton Park, Jersey City

Hear the sounding
of the Shofar for
Rosh HaShanah in
a park near you...
All are welcome!
(We'll also blow the
shofar at Tashlikh,
5pm in Pier A Park)



All ages
invited!

MASKS / 6 FOOT DISTANCING REQUIRED!!

FREE! RSVP please at

www.hobokensynagogue.org

Judaism: What's it all about?

Journey around the Jewish world

online course

in just 24 weeks

www.IntroJudaismNJ.com

Always wondered about
your religion?

Thinking about
converting to Judaism?

Thinking about being
part of a Jewish family?

Or just curious?

Then this Introduction to
Judaism class
is for you



Wed eves starting Oct 21, 2020, 7-9:15pm

ON LINE - ZOOM BASED COURSE

instructors: Rabbi Robert Scheinberg;

Katja Vehlow, Ph.D.; Shana Lee

See www.IntroJudaismNJ.com for registration info

All classes meet for 24 sessions. This class fulfills many of
the educational requirements towards conversion to
Judaism, but interest in conversion is not a prerequisite for
the class. A project of the United Synagogue of Conservative
Judaism and the Rabbinical Assembly, NJ Region

Made with PosterMyWall.com



MITZVAH DAY

SEPT AND OCT 2020



Mitzvah Days, COVID edition.... Instead of just one Mitzvah Day, we have created a bunch of opportunities to enable you to make a difference in our community over the course of the next month.

ALL VOLUNTEERS WILL WEAR MASKS IN THE PRESENCE OF PEOPLE OUTSIDE THEIR HOUSEHOLD, AND MAINTAIN 6-FOOT SOCIAL DISTANCE.

Sign up for one or more of these activities at [https://bit.ly/USH Mitzvah Month 2020](https://bit.ly/USH_Mitzvah_Month_2020)

Questions? Write us at mitzvahday@hobokensynagogue.org.

Project Name	Description of Mitzvah	Details: When, Where, Who, How many
Rosh HaShanah Gift Bags—contactless delivery	Help us deliver a special Rosh HaShanah sweet treat to everyone in our synagogue community and to homebound Jewish seniors in our region!	Sun. Sept 13, 11am-1pm Meet at USH All ages can volunteer (Having a car is helpful but not essential) more info will be emailed after sign-up
Annual Food Drive	Help the Hoboken Food Pantry feed its clients! Bring a bag of non-perishable groceries to the synagogue between Rosh HaShanah and Yom Kippur — and/or help to deliver food donations to the pantry.	Drop off food donations at USH, any weekday during business hours between Rosh HaShanah and Yom Kippur. You must call the office ahead of time. No visitors are allowed in the building during preschool hours; you will be met outside to drop off your food donation.
Virtual Food Drive with wish list for Hoboken Food Pantry	A second way to help the Hoboken Emergency Food Pantry is to order food from the pantry's Amazon wish list, which will be delivered right to their door!	Use this link to access the Pantry's wish list on Amazon at any time: http://bit.ly/HobokenMitzvahMonthPantryList
Purchase meals for for Hoboken Shelter	Instead of our annual sandwich-making project, USH as a community will send meals to feed the Shelter's 80 clients on a specific day. Our donation will also help a local restaurant which will prepare and deliver the individually-wrapped meals in a contactless, safe way.	The cost of one meal is \$10, the suggested minimum donation. Use this link to the USH website to donate: https://www.hobokensynagogue.org/mitzvah-day-2020.html
Cemetery Clean-up	Perform an act of <i>chesed shel emet</i> — an ultimate act of loving-kindness for the deceased. Clear growth and other debris in the USH section at Riverside Cemetery.	Sun. October 18, 11am-2pm Riverside Cemetery, Saddle Brook, NJ Adults — Strong people needed 6-8 volunteers. Participants will be contacted before the project. Note: participants must have their own gardening gloves and have their own transportation.
Cook with Kaplan Learning Center	Make Apple Pie Egg Rolls to add sweetness to your Rosh Hashanah table by participating in a Zoom webinar cooking class!	Sun., Sept. 13 10-11 am For LC students and their families NOTE: When you sign up, you will receive an email with the recipe/ingredients list and the zoom link to the cooking class.

Continued on next page!



UNITED
SYNAGOGUE
OF HOBOKEN

MITZVAH DAY SEPT AND OCT 2020 (CONTINUED)



Project name	Description of Mitzvah	Details: When, Where, Who, How many
Coat drive for refugees	With winter on the way, please help refugee families, especially children, in staying warm during the coming colder months. Drop off freshly laundered, gently used coats for all ages/sizes to help client families of Welcome Home, our local nonprofit which aids refugees in the Jersey City area.	Drop off coats at USH weekdays during business hours between Sept. 13 and Oct. 11. (call office ahead of time. No visitors are allowed in the building during preschool hours; you will be met outside the door to drop off your donation.) NOTE: There is a special sign-up opportunity for ONE family (due to social-distancing requirements) to sort/deliver coats on Sun. Oct 18.
"Boredom Buster" activity kits for refugee families	Help a local refugee family, clients of Welcome Home, beat boredom while staying at home. Sign up to sponsor a family and purchase games, books, crafts, and toys to help keep children busy.	For all USH members. When you sign up, you will be matched with a specific refugee family. You will be responsible for purchasing items off a recommended list, preparing the Boredom Buster kit, and delivering the kit to the family in a safe, contactless way. We recommend purchasing books from Hoboken's Little City Books to help support this local business. You'll receive an email with all details.
PJ Library Mitzvah Day "Kindness and Giving Day"	Inspired by the PJ Library book "Be Kind" by Naomi Shulman. So let's do a Mitzvah together! Three fun activities for children of all ages.	10 am: Baking with Kaplan Learning Center (age 6 and up) 11 am: card making, cooking and other crafts with Kaplan Preschool (age 5 and younger) 2 pm: Kindness Rocks painting with PJ Library of Hudson County All activities will take place on zoom throughout the day. After you sign up, you'll receive an email with all the details.

Sign up online at https://bit.ly/USH_Mitzvah_Month_2020

The Mitzvah Day Committee is grateful for your participation in this very unusual edition of our annual Mitzvah Day.

**UNITED SYNAGOGUE
OF HOBOKEN**
115 Park Avenue
Hoboken, NJ 07030-3703

Non-Profit Org.
U.S. POSTAGE PAID
NEWARK, NJ
PERMIT No. 602

TO:

Address Service Requested

**UNITED SYNAGOGUE OF
HOBOKEN**

115 Park Avenue, Hoboken, NJ 07030
201-659-4000

www.hobokensynagogue.org

President: Jeremy Morley
president@hobokensynagogue.org

Rabbi: Robert Scheinberg
rabbi@hobokensynagogue.org

Preschool Director: Rachelle Grossman
preschool@hobokensynagogue.org
201-653-8666

Learning Center Director:
Grace Gurman-Chan
lc@hobokensynagogue.org
201-659-4000, x4

Shofar Editor: Jordan Firestein
and Sarah Rosenblum
shofar@hobokensynagogue.org
Proofreading provided by Jane Klueger, Louise
Kurtz, Allen Reuben and Rabbi Scheinberg

USH Office administrator: Sue Cordeiro
office@hobokensynagogue.org
201-659-4000


PARTY RENTALS



Hot Dog Cart
Sandex Table & Chair Covers
Popcorn Popper
Nacho Warmer
Pretzel Warmer

Tables, Chairs, Linens & More
Resnick's Rentals
800 Broadway (at 36th St.) Bayonne, NJ
Call 201-339-3800
www.resnicksonline.com **WE DELIVER**

HOBOKEN RADIOLOGY




- Ultrasound
- X-Ray
- Low Dose CT
- PET/CT
- Bone Densitometry

OVER 45 MAJOR INSURANCES
ACCEPTED

79 Hudson Street, Hoboken 201.222.2500
www.HobokenRadiology.com

Sharon Stern DDS PC
Cosmetic & Family Dentistry



Gentle Dental Care
710 Washington Street
Hoboken, NJ 07030

tel # 201-659-8800
fax # 201-656-4319
hobokensmile@yahoo.com
www.drsharonstern.com

GUTTERMAN
BROS.



FOUR
GENERATIONS
OF
TRADITION

Funeral Directors
866-473-3700
GuttermanBrothers.com

CHapel, Synagogue & Graveside Services
Available Throughout the Metropolitan Area, Florida & Worldwide

FAMILY OWNED & OPERATED

Lawrence P. Gutterman
Executive Director
NJ Lic. No. 4907

Stephen M. Gutterman
(1931 -2005)

Irving R. Gutterman
(1907-1985)

463 Monmouth St.
Jersey City, NJ 07302

SAVE MONEY!



Muller Insurance.com
Established 1906

HOME • CONDO • BUSINESS • AUTO • BROWNSTONES

Erika Muller