



THE SHOFAR
שׁוֹפָר

United Synagogue of Hoboken

TAMMUZ / AV 5777

JULY 2017

What Does the Torah Say About Insurance?

by Rabbi Robert Scheinberg



Every so often I will get a question from someone in this community or outside of it, of the form “Rabbi, what does Judaism say about X?” Like “What does Judaism say about genetically modified organisms?” Or “What does Judaism say about Snapchat?”

The answer, of course, is that the Torah and other classical Jewish texts basically doesn’t say anything about any of these issues. However, the Torah includes ethical teachings that can shed light on all of these issues.

In this vein, a question on my mind over the last few months is: What does the Torah say about insurance?

At first glance, the answer is nothing. The first insurance contracts date from the 14th century. The idea that you would pay a small amount of money on a regular basis, to someone who would pay you a lot of money to help you if something bad happened to you - seems like a new idea. And that you would buy insurance for just about everything in your life - to insure your family against someone dying, or against having health care costs, or having property damage, or a car accident, or losing your job, or having your vacation cancelled, or having damage to the contents of the package you are sending -- appears to be an especially recent phenomenon.

(Continued on p. 3)



OUR NEW PRESIDENT’S REPORT

By DAVID SWIRNOFF

It is my pleasure to write my first article as President of the Board of Trustees of USH.

For those who don’t know me, I’ve been a member of USH since early 2010 though I had been to services at USH several times in the 5 or so years before joining – a friend of mine and former member invited me to NJ for some weekends and holidays. My wife, Merry Firschein, was already a member here and she had so many good things to say about the Synagogue that once I moved to New Jersey, it seemed like the right place to settle in.

I started my volunteer service with USH in 2010 when I took over editing the Shofar, and joined the board in 2013. As of late last month, I began a term as President.

As I look back over the past 12 months, we’ve had a lot happen across all the groups that make up USH. (Cont’d on p. 2)

UPCOMING EVENTS

Wed July 12 7:30pm Young

Professionals Happy Hour

Thurs July 13, 3:45pm Tot Shabbat,
Monroe Center

Fri July 14, 6pm Shabbat in the Park,
Van Vorst Park, Jersey City

Fri July 21, 6pm Shabbat in the Park,
Church Sq. Park

Mon July 31, 7pm Tisha B’Av
evening service

Fri Aug 4, 6pm Shabbat in the Park

Fri Aug 11 8pm Young Professionals
Shabbat

Fri Sep 8, 5:30pm Shabbat in the
Park at KPS

Sun Sep 10 10am-3pm Mitzvah Day

Sat Sep 16, 9pm Slichot program &
service

Wed Sep 20, 7pm Rosh HaShanah
evening service

Thurs Sep 21, 9am Rosh HaShanah
(1st Day) morn. service

Thurs Sep 21, 4:45p Public Shofar
blowing service

**Thurs Sep 21, 5:00p to
5:30p** Mincha Rosh HaShanah

Thurs Sep 21, 5:30pm Tashlikh
(casting away sins) Pler A Park

Thurs Sep 21, 7pm Rosh HaShanah
eve service

Fri Sep 22, 9am Rosh HaShanah
(2nd Day) morning service

Fri Sep 29, 6pm Mincha (afternoon)
service before Yom Kippur

Fri Sep 29, 6:15pm Kol Nidrei service
for Yom Kippur eve

Friday night services 7pm

Saturday morning services 9:30am

See www.hobokensynagogue.org & USH
Facebook page for more info on these and
other upcoming events!

In the Learning Center, Grace and her team manage the education of 130 children from Kindergarten through 8th grade and we celebrated 16 b'nai mitzvot. And we are preparing for almost as many this coming year.

The Kaplan Cooperative Preschool is educating and caring for 110 children ages 2 to 5, as well as running various special programs including PJ Library of Hudson County with 605 subscribers.

At the Synagogue, we celebrated 20 baby namings and brit milah, 8 conversions and 10 weddings. And we grieved with our community and supported our friends and family through 15 funerals and shivot.

We held 140 Shabbat and holiday services and 110 classes for adult education.

And, in case you missed it, we celebrated a milestone in the life of Rabbi Scheinberg and his family – 20 years of teaching and leading our community, helping us understand different aspects of our Judaism.

All in all, it's been a pretty busy year. And we did all of this while managing, at least through May of this year, to run a small surplus in our budget. However, we continue to face many of the same challenges as other synagogues across the country. We face changing demographics and interests in our current and potential members. We must respond to these challenges, not rashly, but with consideration for what sort of congregation we want to be.

We have 3 distinct elements that come together to make USH and we must, and will, continue to explore how we can bring those three together as supporting and caring for our youngest should go hand-in-hand with providing opportunities for adults and families to grow socially and spiritually.

As I help to play my role in guiding the lay efforts of USH, KPS and the Learning Center, I know that I will return to common themes as I write to you. Those are likely to include reflecting on our volunteer efforts, how we can continue to meet existing needs as well as prepare to meet future needs of our changing community, and financial matters.

For the moment, I'll close by saying that it's been an exciting year and I'm looking forward, as I hope all of you are, to seeing what the next year will bring us as a community. I want to thank Lauren Blumenfeld for her leadership of the Board and community over the past 4 years. I also want to thank our Board members, Bill Funk and Barry Grossman, who have elected to step down from our board. And I want to thank the rest of the board, including 5 new members, who have agreed to work over the next year in helping our community move forward. ☆

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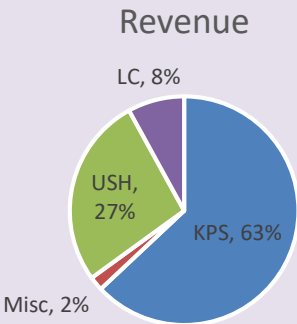
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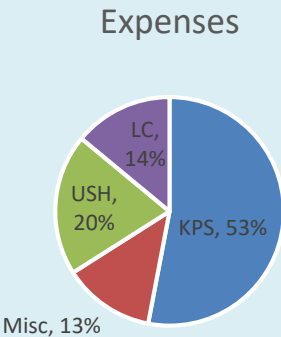
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From the U.S.H. Annual Report 2017:



Total revenues, May 2017 YTD: \$2,169,600



Total expenses, May 2017 YTD: \$1,932,216

Then again, the Torah and the Talmud do talk about institutions that are quite similar to insurance. Maybe we wouldn't call them "insurance" per se, but we would call them examples of "risk pooling," which is part of the underlying principle by which insurance operates.

If you lived in an ancient Jewish community, you would have lived in close proximity with other people and other families. Some people would probably be farmers, while others would be merchants, and maybe others would be hired laborers. Some would be wealthy, some would be poor, and some would be in the middle. And if someone should experience a crisis -- for example, if someone became impoverished and needed financial assistance, or suffered illness, or crop failure -- the others in the community were responsible to come to the assistance of the person or people who were experiencing difficulty. Such assistance would usually be possible to provide because most of the time, most people are not enduring a crisis and are therefore available to assist someone in need.

This is the most basic principle of social welfare as described in the Torah and the Talmud. We read, for example, in the book of Leviticus: *Lo-techaleh pe-at sadcha be-kutzrecha ve-leket ketzircha lo telaket; le-ani ve-la-ger ta'azov otam*. "If you have a field and your neighbor doesn't, let your neighbor or the stranger harvest the corners of your field and glean (pick up the dropped sheaves) in your field."

This is a major theme at the conclusion of the book of Leviticus. Almost at the conclusion of that book, we read: -- וְכִי יִמֹר אַחֶיךָ --- והחזקת בו - "If your brother is starting to become poor, hold on to him and strengthen him." Prop him up. Keep his head above water. In Leviticus 19, we read לֹא רֵעֶךָ תַעֲמוֹד עַל דַּם רֵעֶךָ "Don't stand idly by the blood of your neighbor."

"The Hebrew word usually translated as "charity" is tzedakah, and it means "justice," and it is considered obligatory,

The common denominator in all these examples is that people who are doing well at the present moment should help those who are not, in part because such a situation could so easily change -- as the Talmud says (in a precursor to numerous 1960s folk songs), *Galgali hu she-chozer ba-olam*. "The world is like a revolving wheel." (Babylonian Talmud, Shabbat 151b)]. Sometimes you're up, and sometimes you're down. It makes sense for us to structure our society

such that those who are up are giving some assistance to those who are down. It's not only a matter of beneficence and generosity; it's also a matter of self-interest, because we know that the wheel keeps turning. If today we are in the position to help others, it may happen in the future that we will be the ones in need.

"Judaism has an unambiguous response to such questions: We don't make decisions about who is in our community based on how expensive their needs are."

But is such assistance best defined as an "obligation," or is it "an optional but prudent thing to do," or is it "an optional nice thing to do?" In other words: Is it analogous to a tax (which would be an obligation), or is it analogous to an insurance premium (which would be optional but prudent), or is it analogous to charity (which - at least according to American society - would be optional but nice)?

My sense is that Jewish tradition does not really recognize the distinction between these categories. The Hebrew word usually translated as "charity" is tzedakah, and it means "justice," and it is considered obligatory, not optional.

Many Americans this year are asking the question: who should be eligible to get health insurance? Who do we accept into our community, into our circle, to pool risk together with us? In particular: if I am healthy, do I need to accept sick people into my circle to pool my risk with them? I might do much better if I excluded sick people from my community. In fact, if I am extraordinarily healthy, maybe it would be better for me not to be part of one of these communities at all.

Judaism has an unambiguous response to such questions: We don't make decisions about who is in our community based on how expensive their needs are.

Still on my mind is an incident a couple of months ago in which TV personality Jimmy Kimmel described his new son's medical condition, how henceforth his son will have to have many heart surgeries, which are likely to be successful but will classify him as having a preexisting condition for the rest of his life.

Former Congressman Joe Walsh responded to Kimmel: "Sorry Jimmy Kimmel: your sad story doesn't obligate me or anybody else to pay for somebody else's health care."

Ever since I heard that, I have been wondering: Setting any actual policy proposals aside, is there a way to interpret the Torah and Jewish ethics to agree with former congressman Joe Walsh, that someone who is fortunate at the current moment is not obligated to share in the risk of someone who - through no fault of his or her own - is experiencing misfortune?



It appears to me that Joe Walsh and I do not only disagree about health care, but about the nature of community, and what it means to be part of a community and a society. And these are things on which reasonable people can in fact disagree. But it is incontrovertible that the Torah is sketching out a vision about the nature of community, and it looks different from the Joe Walsh version -- in that the Torah's version reiterates the injunction, *lo ta'amod al dam rei'echa*, "Do not stand idly by the blood of your neighbor."☆

Avi Ohring: In Heaven in Hoboken

Jeremy Morley



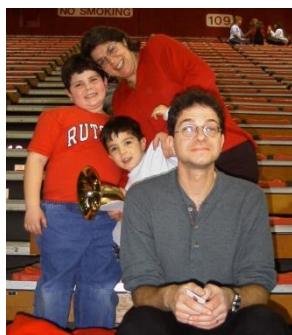
Avi & Rochelle



The Newlyweds



Jake & Max



At the Western Wall

Avi Ohring was a Hobokener even before he moved here. He was raised in Teaneck but his father, Milton Ohring, a professor at Stevens Institute of Technology, often brought Avi here. Avi especially loved running around the Stevens campus and going down to the river to explore the famous SS *Stevens*. It was a World War II attack transport vessel that was later used as a floating dormitory for Stevens' students, moored at the 8th Street pier.

Avi moved to Hoboken in 1986, right after high school, and obtained a BBA in technology from Baruch and a Master's degree in telecommunications management at Stevens. He met his beloved wife, Rochelle, at USH and they will soon celebrate their 25th anniversary. Avi and Rochelle are stalwarts of the USH community and indeed Rochelle is the synagogue Secretary.

Avi is a Hoboken history buff. He has volunteered at the Hoboken History Museum for many years. He has been a guide on virtually every Hoboken Garden Tour and Hoboken House Tour. He also likes to stroll down Washington Street with no pants on in a boat.

And although his primary business is in merchant processing technology, he created a fun side venture, *Mangia Hoboken! The Hoboken Food & Culture Tour*, using his knowledge of Hoboken and love for this city,

Take the walking tour and "For three and a half hours, you will be eating your way through Hoboken's history and culture by trying its favorite food and eateries. You will also learn a bit about each business you visit, pick up some fun trivia facts, and experience the behind-the-scenes world of making Italian food."

The online reviews praise Avi's tours:

Avi, the lead guide, in my opinion leads this tour because he has a fount of knowledge of this mile square city.

We went into this tour with no other expectations other than a day with friends strolling thru Hoboken. Ended up being so much more than that....really got a feel for the city itself and all its history and culture, so authentic and rich.

A great way to learn about Hoboken's culture.

Avi and Rochelle's sons, Jake and Max, are born-and-bred USH young men. They were raised in Hoboken, attended the Learning Center, were bar mitzvah-ed at USH and are graduates of all that our shul community has to offer. They have both followed in their mom's Rutger's shoes. Jake has a degree in genetics from Rutgers, and Max is a senior majoring in Journalism. Both boys are really musical, and Jake sings *Avinu Malkein* at USH every Yom Kippur. Indeed, I discovered a sensational and very moving online recording of the USH choir, with Jake as the soloist, rehearsing under Rabbi Scheinberg's direction.

<http://www.baixarmusicas.site/search/Rob-Scheinberg/mp3>

Avi's mother, Ahrona Ohring, was born in Palestine under the British Mandate, and although she moved to the States she spoke Hebrew at home to Avi, so much so that during the family's recent trip to Israel Avi surprised Rochelle by chatting away in Hebrew to whomever he met.

Avi's father, Dr. Milton Ohring, is Professor Emeritus of Materials Engineering at Stevens but his first love is art, particularly sculpture. Indeed, a one-man show of his sculpture, entitled *The Holocaust in Metal and Stone*, was recently on display at the Samuel C. Williams Library at Stevens. He created the sculptures to help viewers better remember and to never forget the unprecedented events of the Holocaust, and in response to "worldwide forgetfulness, distorted memories and even denial of the Holocaust."

My interview with Avi began by focusing on Avi but it is not possible to do that without paying tribute to his entire beautiful family, the fabulous "HobokenOhrings." ☆



The SS Stevens



No Pants on Washington Street



Dr. Milton Ohring

MORE SYRIAN FOOD AND CONVERSATION

By Lisa and Ben Zablocki

The Refugee Committee held its second dinner on a recent Saturday. After the great success of the first dinner in February, this one was held at the home of Lisa and Ben Zablocki. We're hoping that we can continue these once every month or two with different members of the USH community rotating as hosts.

To our great delight, Fadila Maamo was back for a repeat performance as chef. Once again, she prepared an abundance of delicious food in the Kurdish-Syrian tradition. There was a good mix of vegetarian and non-vegetarian options on the table topped off with some delicious desserts.

The committee is hoping to take on more such projects in the near future. Fadila is now confident enough to be prepared to do a future dinner with only veggie dishes so it can be hosted by synagogue members who do not allow meat in their homes.

Fadila's English is slowly improving but we still needed the services of her gracious daughter, Fayza, as translator. As Fadila makes more and more contacts with members of our community, her opportunities are expanding not only to do these Refugee Committee dinners but also to be hired to cater smaller dinners for private parties. One of the guests even ordered a take-out tray of one of the dishes—a new experience for Fadila but one that is likely to be repeated in the future.

Once again, the conversation was easy, lively, and warm as stereotypes of "the refugee problem" vanished without a trace in the encounters among real live caring people. It was so good to experience this. This is not to say that all was or is sweetness and light. The experiences of this lovely gentle family fleeing first Syria and then Turkey and the bewilderment of their first months in Jersey City make a harrowing story. There are family members in peril left behind in Syria. And the struggles of Fadila and her three children are far from over.

Simone Crespi, Lisa Zablocki, and Ben Zablocki will continue to organize these dinners and maybe expand to include other refugee families willing and able to cook in the future. If you are interested in hosting a dinner, please contact Ben Zablocki at zablocki@sociology.rutgers.edu for more information. If you would like Fadila to cater a party for you, contact Ben at this same address. We can recommend the quality and the quantity of the food and the reliability and grace of the chef without reservation.

There is now a refugee fund at USH to which you can contribute if you wish. We have used some of the money already collected to buy supplies for the Lighthouse in Jersey City, a place where people granted asylum can stay after their release from prison. Follow this link to see a short video about the lighthouse:

www.gofundme.com/mvc.php?route=category&term=The%20Lighthouse%20for%20asylees



PRESENTATION BY RABBI SCHEINBERG OF A SHOFAR TO OUTGOING PRESIDENT LAUREN BLUMENFELD WITH GREAT THANKS FOR HER MAGNIFICENT SERVICE TO THE SYNAGOGUE; AND WELCOME!! TO INCOMING PRESIDENT DAVID SWIRNOFF



**THANK YOU
FOR YOUR GENEROUS DONATIONS:**

General Fund

Inez Benjamin Foundation
Barry and Estelle Glasgow in memory of Bessie Auster
Drew and Liana Moss in honor of Elle's bat mitzvah
Paul Shaytin and Abbie Rivers-Shaytin in honor of Zack entering 7th grade
Yehuda and Jennine Shpigel in honor of their granddaughters' simchat bat

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Rita Elmer

Rabbi's Discretionary Fund

Gabriel and Tammi Fox in memory of Betty Pettit, mother of Anne Pettit; in honor of Harriet Taub's 2017 Sloan Public Service of Award and Erica Seitzman, Hoboken Shelter honoree
Jane Porges

Scholar-in-Residence Fund

Myron Kaplan and Annette Hollander in honor of Rabbi Scheinberg's 20th year at USH
Stanley and Carol Runyon in honor of Rabbi Scheinberg 20th year at USH

Stained Glass Project

Stanley and Carol Runyon in memory of Sherry Fromowitz

THANK YOU FOR SPONSORING KIDDUSH:

June 3 - The families of Adam Gellman, Jake Grossbard, Cara Rosner and Jackson Weaver in honor of their graduation from High School and in celebration of their commitment to the USH Learning Center
June 10- Martin and Tracey Schnabel in honor of Jacob's bar mitzvah
June 17- Oded Itzhak and Shiri Rosenblat-Itzhak in honor of Ori's bar mitzvah
June 24 -Sean and Amy Kron in honor of Malcolm's bar mitzvah

CONGRATULATIONS TO:

Orit Carmiel and Chuck Howard on the birth and brit milah of their son, Adin
Rabbi Philip Gibbs, former USH rabbinic intern, on his ordination as a rabbi this year. Rabbi Gibbs will soon serve as the rabbi of a congregation in Vancouver, BC, Canada.
Thank you to USH rabbinic intern Lindsey Healey-Pollack on the completion of her internship this year
Students of the USH Introduction to Judaism course on the completion of their 24-session course
Jacob Schnabel on his bar mitzvah and to his parents, Tracey and Martin
Ori Itzhak on his bar mitzvah and to his parents, Oded and Shiri and siblings, Inbar and Ella
Malcolm Kron on his bar mitzvah and to his parents, Amy and Sean and to his brothers, Sawyer and Nate
Susim class on their completion of Kaplan Cooperative Preschool
Liz and Matthew Abenstein (KPS parents) on the birth of their son, and to sister, Talia
Karen and Jared Schmidt (KPS parents) on the birth of their son, Jacob Noah and to sister, Ariel
Erica Seitzman on being honored as a Hoboken Shelter volunteer and civic champion
Rebecca and Jonathan Stern (KPS parents) on the birth of their son and to brother Ben
Megan Lake (KPS teacher) and James Beltran on their wedding

CONDOLENCES TO:

Paul Shaytin on the loss of his mother, Shirley Shaytin, and to his wife Abbe Rivers-Shaytin, and their son Zachary (Learning Center student)
Joanna Weintraub on loss of her grandmother, Dot Nichols and to Joanna's husband, Herman, and their children, Rebecca and Daniel, Learning Center students)
Rabbi Naomi Kalish and her family on the loss of her grandmother, Betty Kalish.

**MITZVAH DAY REMINDER &
REQUEST FOR HELP:**

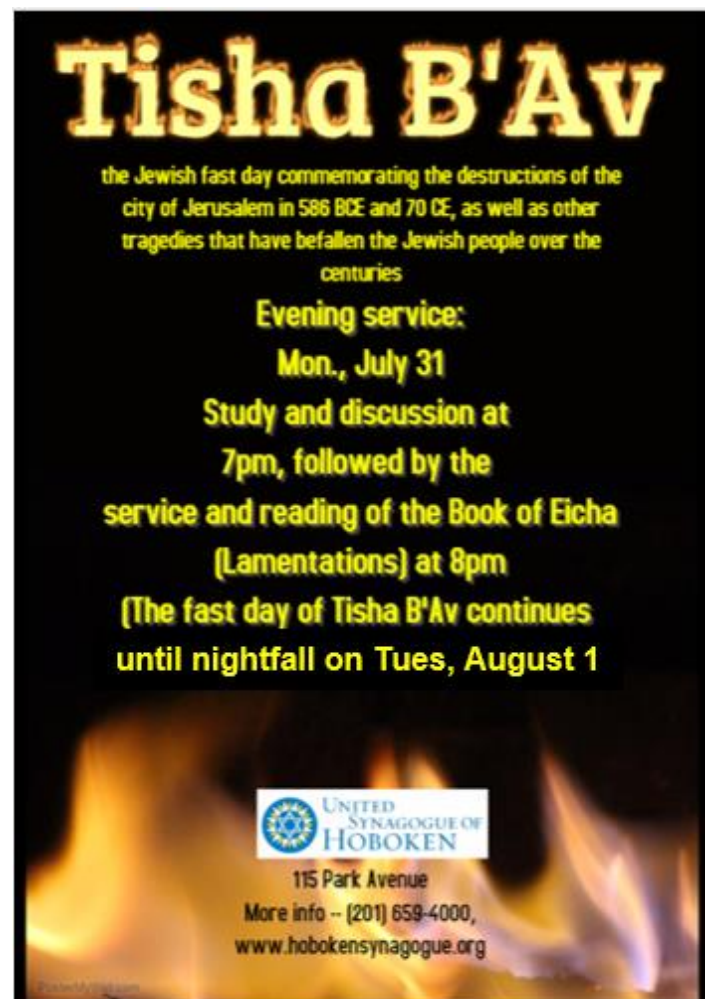
Mitzvah Day will be held on September 10th. Please mark your calendars and look out for updates later this summer around activities and sign-up.

We need help from the entire community to collect travel-sized toiletries this summer. As a reminder, we make individual care packages of these toiletries and provide them to the Hoboken homeless shelter. If/when you travel this summer and stay in a hotel, please collect toiletries (shampoo, conditioner, soap, toothpaste, mouthwash, etc) and bring them to USH. A box will be placed in the lobby for collection. **A few guidelines:**

- 1) All bottles/packages must be unopened
- 2) If you collect mouthwash it must be alcohol free or we cannot use it
- 3) Many hotels will supply items like toothbrushes/paste, deodorant, etc upon request. Please ask!

Thanks in advance for your help, and have a great summer!


The Mitzvah Day Committee



Tisha B'Av

the Jewish fast day commemorating the destructions of the city of Jerusalem in 586 BCE and 70 CE, as well as other tragedies that have befallen the Jewish people over the centuries

Evening service:
Mon., July 31
Study and discussion at 7pm, followed by the service and reading of the Book of Eicha (Lamentations) at 8pm
(The fast day of Tisha B'Av continues until nightfall on Tues, August 1)



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President: David Swirnoff
president@hobokensynagogue.org

Rabbi: Robert Scheinberg:
rabbi@hobokensynagogue.org

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

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

Shofar Editor: Jeremy Morley:
shofar@hobokensynagogue.org

Proofreading provided by Jane
Kluger, Louise Kurtz, Allen
Reuben and Rabbi Scheinberg

USH Office administrator: Laura
Forino: 201-659-4000
office@hobokensynagogue.org



The United Synagogue of Hoboken

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The Joy of Judaism Continue...

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excitedly in class discussions.



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mentorship with our knowledgeable
and skilled teaching staff.



Developing a pride and an
excitement about being Jewish.



Tasting the holiday food they've
created under the guidance of a
professional Jewish cooking master.



Creating Hebrew-language
artwork with a noted Judaica artist.



Growing in commitment to values
like tzedakah (charity), gemilut
hasadim (acts of loving-kindness)
and tikkun olam (healing and
repairing the world), through study,
conversation, and volunteer projects.



Feeling completely "at home" in a
synagogue setting; leading services
and reading Torah and Haftarah at
their Bnai/Bnot Mitzvah and beyond.

Some of us (probably not most of us!) may
have been privileged to have a Hebrew
School experience that was this rich,
varied, vibrant and exciting. For all of us, it
is a gift we can give to our children.

The family education component of the
Learning Center helps parents to learn
about Jewish tradition alongside their
children.

The Learning Center is the after-school
and Shabbat Jewish education
program for children ages 3 to 18 at
the United Synagogue of Hoboken.

High Holy Days in Hoboken

free services at the United Synagogue of
Hoboken - no tickets required*:

Rosh Hashanah:

Wed Sept 20: Evening service,
7:00pm

Thurs Sept 21: Community Public
Shofar service, 4:45 pm; Afternoon
service, 5:00 pm; Tashlikh (casting
away sins, @ Pier A Park), 5:30 pm

Yom Kippur:

Sat Sept 30:
Community public Yizkor service, 4:00 pm

* see www.hobokensynagogue.org for full list of High Holy Day services
at USH and all youth services and children's activities. Services listed
above are free and open to the public; other services require donation
in advance.



115 Park Avenue
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