

SHANAH TOVA – WISHING YOU ALL A HAPPY NEW YEAR 5772

SCHEDULE OF SERVICES AND EVENTS

Wednesday, Sept, 28 8:00 pm
Erev Rosh Hashanah
Service

Thursday, Sept, 29 8:30 am & 11:00 am
Rosh Hashanah first day
9:00 am
Children's Service

Thursday, Sept, 30 10:00 am
Rosh Hashanah second day

Friday, October 7 6:00 pm & 8:30 pm
Kol Nidrei Service

Saturday, October 8 8:30 & 11:00 am
Yom Kippur Services
9:00 am
Children's Service

Thursday, October 20 10:00 am
Shemini Atzeret Yiskor
Service

Sunday, October 23 7:30 pm
Doc. Film; *Jews in Baseball*

Friday, October 28 7:15pm
Family Shabbat Service
with Eli
8:15 pm
Congregational Service
and Oneg Shabbat

Saturday, October 29 10:00 am
Bar Mitzvah of Sam
Spodek, son of Eden and
David Spodek

Saturday, Nov, 5 10:00 am
Bar Mitzvah of Ethan Levy,
son of Leslie Haber and
Michael Levy

Thursday, Nov, 10 7:30 pm
Doc. Film:
No. 4 Street of our Lady
Holocaust Education Week

HABONIM TRIDELTA DOCUMENTARY
FILM PRESENTATION

JEWS IN BASEBALL:
An American love story

Sunday, October 23

7:30 pm

Admission \$10.

NOVEMBER POT LUCK DINNER &
SHABBAT EVENING SERVICE

There will be food, singing, music and an abridged Shabbat Evening Service. Bring the kids. Bring their grandparents. Come alone and enjoy an evening with new friends. Our dinners have always been fun with around 100 or more members, friends and families.

Date: November 25, 2011

Time: Start 6.30 pm

Place: Congregation Habonim,
5 Glen Park Avenue

Cost: NO charge to attend

Bring your own wine for your table.

Bring one side dish, salad or dessert.

Groups of 5 or more reserve a table at
office@congregationhabonim.org

Menu: Elizabeth will be preparing the main
chicken dinner. We need side dishes.

RSVP: office@congregationhabonim.org and
let us know what dish you will be
bringing.

HOW TO MAKE A BIG CONTRIBUTION
TO HABONIM (OR ANY CHARITY) –
FOR CHEAP

Have you ever dreamed what it would be like to be one of those people who can make a major gift to charity? The name on the building.....the words of praise from the head of the charity.... Well you may not be in the Seymour Schulich level of giving, but there may just be a way for you to make a major contribution to Habonim or other charities without it costing you a significant amount of money today.

In fact, you may already be donating a few thousand dollars a year – which could be partially put towards ‘the big give’.

Here is how:

Let’s say you are thinking that \$2,000 a year would be good. You are 72 years old and in decent health. In this example, with your annual charitable tax credit, this works out to a rough charitable contribution of \$1,100 a year. If you passed away in 15 years at age 87, the charity/Habonim would receive \$49,000.

The \$49,000 gift comes from a life insurance contract with the charity as the beneficiary and owner of the policy. This is scalable. You could do \$10,000 a year, and leave over \$270,000 to the charity/Habonim. (There are some economies of scale that make the payout higher the larger the policy). This assumes the insurance was done on a 72 year old female, but it can work for men and woman up to age 80.

This actually works out to an investment return of 12.7% annually when you factor in the charitable tax credit. You would have put in \$16,500 after tax credits over 15 years, and the charity would receive \$49,000. It is likely a greater investment return than any other option you would have.

**Make it a gift to a parent to help
their favourite cause**

Another approach to this strategy that can work is for a younger person (in their 30s to early 50s) to do the same strategy, with the same charity as the beneficiary, but the life insurance would be on one of their parents. If one of their mothers was 72 years old (as an example) and in decent health, the charity would benefit in the exact same way – but the gift has great emotional benefits for both the parent and the child.

This can be a gift to a parent who feels close to Congregation Habonim or another charity.

As a successful child, if you have a parent who is anywhere up to 80 years old and in reasonable health for their age – this could be a viable option.

Your mother would have known today that your gift was going to make a significant impact to her favourite charity. Again, this is all scalable. If you were to put \$5,000 in each year, the charity would receive well over \$130,000.

If you want to learn more about how this can work for you (and possibly Congregation Habonim), please contact me at 416-733-3292 x221 or at tedr@tridelta.ca. This article is adapted from an one I wrote for Globe and Mail online.

Ted Rechtshaffen

DONATIONS

In Memoriam:

Remembering with love and sadness our dear son and brother, Richard Morton -
The Morton and Small families

OUR WEBSITE:

www.congregationhabonim.org

OUR E-MAIL ADDRESS:

office@congregationhabonim.org

RELIGIOUS SCHOOL:

www.JewishHeritageSchool.com

To SPONSOR AN ONEG SHABBAT call
Saundra Levy at (905) 237-4924

**To SEND GREETING CARDS and
DONATIONS**

call Rhoda Sion at (416) 782-9663 or write to
716 - 660 Eglinton Ave. W., Toronto M5N 1C3

**Are you MOVING, CHANGING your
ADDRESS OR PHONE NUMBER?**

Call Dianne Erdos-Rush at (416) 630-7921
or e-mail to: dijer@sympatico.ca

TO BUY A LEAF FOR EITZ CHAIM

for any occasion call Saundra Levy at
(905) 237-4924 or email at
saundralevy@sympatico.ca
Leaf \$175

QUESTIONS OR NOTICES RE
JAHRZEITEN?

Call Linda Brager at (416) 488-0282

JAHRZEITEN
SEPTEMBER 2011

To be read at

Services

Harry Silver	Elul 2	Sep 1, 2011
Abraham Perlmutter	Elul 2	Sep 1, 2011
Mendel Schenken	Elul 2	Sep 1, 2011
Leonard Allen	Elul 2	Sep 1, 2011
Siegbert Edelmuth	Elul 4	Sep 3, 2011
Ariel Milla Koch	Elul 6	Sep 5, 2011
Dr. David Sennett	Elul 8	Sep 7, 2011
George Springer	Elul 9	Sep 8, 2011
Sarah Grammer	Elul 10	Sep 9, 2011
Irving Kumer	Elul 11	Sep 10, 2011
Curt Lindz	Elul 11	Sep 10, 2011
Willy Lobel	Elul 12	Sep 11, 2011
Karoly Feuer	Elul 13	Sep 12, 2011
Ilsa Haim	Elul 16	Sep 15, 2011

Tina Brucker-Taube	Elul 16	Sep 15, 2011
Gerhard Baumann	Elul 16	Sep 15, 2011
Rose Wittekind	Elul 17	Sep 16, 2011
Belle Charkow	Elul 17	Sep 16, 2011
Adolph Hahn	Elul 19	Sep 18, 2011
Myer Grammer	Elul 19	Sep 18, 2011
Leonard Williams	Elul 22	Sep 21, 2011
Donald Sivitz	Elul 22	Sep 21, 2011
Harry Eric Smith	Elul 23	Sep 22, 2011
Joseph Hymson	Elul 25	Sep 24, 2011
Jack Freedman	Elul 26	Sep 25, 2011
Irving Marcus	Elul 27	Sep 26, 2011
Clara Lupescu	Elul 28	Sep 27, 2011
Esther Bain	Elul 28	Sep 27, 2011
Joyce Kuttner	Elul 28	Sep 27, 2011
Peter Barsony	Elul 29	Sep 28, 2011
Louis Mendell	Elul 29	Sep 28, 2011
Klara Neufeld	Tishrei 1	Sep 29, 2011
Rosa Kahn	Tishrei 1	Sep 29, 2011
Leo Neufeld	Tishrei 1	Sep 29, 2011
Arthur Simon	Tishrei 1	Sep 29, 2011

JAHRZEITEN
OCTOBER 2011

<i>To be read at</i>	<i>Services</i>	
Flora Stern	Tishrei 5	Oct 3, 2011
Henia Shuster	Tishrei 5	Oct 3, 2011
Irene Beldegruen Kohn		
	Tishrei 6	Oct 4, 2011
Julius Koblitz	Tishrei 6	Oct 4, 2011
Ruth Kumer	Tishrei 6	Oct 4, 2011
Lazar Levy	Tishrei 7	Oct 5, 2011
Mary Medline	Tishrei 9	Oct 7, 2011
Amelia Rose	Tishrei 9	Oct 7, 2011
Yocheved Mendelovich		
	Tishrei 9	Oct 7, 2011
Clara Kahn	Tishrei 9	Oct 7, 2011
Henry Weingluck	Tishrei 9	Oct 7, 2011
Abraham Kahn	Tishrei 10	Oct 8, 2011
Carl Kimerling	Tishrei 10	Oct 8, 2011
Esther Finestone	Tishrei 10	Oct 8, 2011
Amalia Braun	Tishrei 10	Oct 8, 2011
Solomon & Bertha Steerman		

	Tishrei 10	Oct 8, 2011
Emil Karp	Tishrei 10	Oct 8, 2011
Dr. Gertrude Freund	Tishrei 10	Oct 8, 2011
Morrie Cohen	Tishrei 11	Oct 9, 2011
Charles Sommer	Tishrei 13	Oct 11, 2011
Rita Pape	Tishrei 13	Oct 11, 2011
Curt Landeker	Tishrei 13	Oct 11, 2011
Sylvia Rose Sugarman	Tishrei 13	Oct 11, 2011
Lorraine Grobisen	Tishrei 15	Oct 13, 2011
Sophie Fishman	Tishrei 15	Oct 13, 2011
Betty Levy	Tishrei 15	Oct 13, 2011
Natalie Rovins	Tishrei 17	Oct 15, 2011
Alfred Alpert	Tishrei 18	Oct 16, 2011
Willie Holz	Tishrei 19	Oct 17, 2011
Kevin Ford	Tishrei 20	Oct 18, 2011
Elsie Moldauer	Tishrei 21	Oct 19, 2011
Celia Sufrin	Tishrei 21	Oct 19, 2011
Georg, Rosa, & Ruth Herman		
	Tishrei 22	Oct 20, 2011
Murray Lerman	Tishrei 22	Oct 20, 2011
Oscar Sennett	Tishrei 23	Oct 21, 2011

Rosa Vogel	Tishrei 23	Oct 21, 2011
Robert Cook	Tishrei 23	Oct 21, 2011
Sandra Emas	Tishrei 24	Oct 22, 2011
Jacob Mendelovich	Tishrei 25	Oct 23, 2011
Steven Erdos	Tishrei 25	Oct 23, 2011
Erwin Pollack	Tishrei 27	Oct 25, 2011
Wolfgang Pelz	Tishrei 27	Oct 25, 2011
Eric Sidney Helfield	Tishrei 27	Oct 25, 2011
Sydney Warren	Tishrei 28	Oct 26, 2011
Anne Orenstein	Tishrei 28	Oct 26, 2011
Ezra Goldberg	Tishrei 28	Oct 26, 2011
Matilde Kindermann	Tishrei 28	Oct 26, 2011
Hugo Freund	Tishrei 28	Oct 26, 2011
Anna Ormsby	Tishrei 28	Oct 26, 2011
Laszlo Neumann	Tishrei 29	Oct 27, 2011
Bertha Goodman	Tishrei 29	Oct 27, 2011

In mourning:

Robert Cook, Bernard Simon, Rosalyn Borins,
Tamara Buium

Information and contributions to THE BULLETIN?
call Erika Erdos at 416-787-0527
e-mail eerdos1@rogers.com

Deadline for contributions to the next Bulletin:
Wednesday, October 12, 2011

Beth Habonim 5 Glen Park Ave. 416-782-7125
Toronto, ON M6B 4J2

Religious leaders Eli Rubenstein 416-398-2615
Avrum Rosenzweig 416-964-7698

Cantor: E. Ghan-Firestone 416-665-6927

Treasurer and T. Rechtshaffen 416-322-0749

Co-president: Tom Bellman 416-535 6664