

PLAINVIEW JEWISH CENTER



# HAKOL



The Voice of Men's Club



THE  
UNITED  
SYNAGOGUE OF  
CONSERVATIVE  
JUDAISM

Volume XXXV Number 1

Elul 5769- Tishrei 5770

September 2009

Plainview Jewish Center

## Men's Club

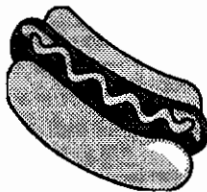
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# Fall BBQ

Tuesday September 15th 2009

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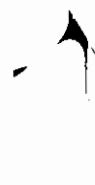
Meet your new Men's Club President,

**Robert Cohen!**

Plus... A chance to meet and speak with

**Rabbi Steven Conn**

Please remember to bring \$1 or a can of Tuna for our HATZILU Donation Drive.



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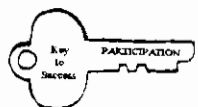
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**-Thank you for your cooperation -**

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Dear Friends,

Welcome back! I hope you enjoyed the summer with your families. The Men's Club Board has been busy during these past months, planning for the year ahead. Mazel Tov to Rob Cohen on being elected our President. Check out his article and get a glimpse of what you are in-store for. Don't forget - make sure you attend our Annual Bar-B-Q on September 15<sup>th</sup> at 7:30PM sharp.

Shalom to Rabbi Conn, we all look forward to his leadership, wisdom and guidance. Rabbi Conn, Cantor Wolk and the entire Hakol Staff will be submitting articles throughout the year. I also welcome ideas and material from our membership for publication. Hakol represents our membership and your input counts. Remember, to call Alan Hodes or Kym Newborn to schedule a Tallis & Tefillin Sunday **Mitzvah** Breakfast. **Hatzilu** donation certificates will be handled by Dr. Manny Rubin see details on page 14.

Our best wishes, once again, to Michael Brooks our outgoing President for the many Men's Club's hats he wore and most importantly for the great job he did as our President.

Deadline dates for Hakol copy are the same, See page 2 for details.

On behalf of myself, Edna, our family and the entire HAKOL Staff, allow me to wish you and yours a Sweet New Year filled with Health, Happiness & Peace.

With kindest personal regards, I am  
Sincerely yours,  
Morty Gruber

\* \* \* \* \*  
Copy for the next issue of HAKOL is due **NO** later than September 15th! for the October '09 issue.  
**- Thank you for your cooperation -**

*From the Desk of: Robert A. Cohen, President PJC Men's Club*



September, 2009

**Shalom,**

Welcome back from what I hope was an enjoyable summer. There are many new happenings here at our Plainview Jewish Center. At the beginning of August after his the long anticipated arrival we welcomed of our new Rabbi, Steven Conn. I cannot begin to tell you how grateful I am to him for his assistance and guidance during the recent passing of my father Carl. He was there for whatever and whenever our family needed him. I thank him so very much and appreciate how quickly he became my Rabbi.

It is my tremendous honor to now have the opportunity to serve as the President of Men's Club. I am looking forward to my term with great plans and ideas. Now I will have to pay more attention at meetings. Thank you to PJC President Barbara Greenberg for making my transition onto your executive board a task even easier than expected. It was great to see how the knowledge and experience of your caring Board of Trustees keeps the temple operating so smoothly. Thank you to Michael Brooks my friend for covering all issues of concern for an incoming President. Your Presidency successfully turned our club around and set us on a path for success.

My duties as Men's Club President include keeping you informed about the many monthly activities Men's Club will be doing or sponsoring this coming year. First on the slate is our "Fall BBQ" That is where we will meet old and new members and just say hello and welcome everyone back to the new season. There will be hot dogs, burgers, beer, soda and the accompanying salads. It has always been and it is sure to be a great time. So come on down September 15<sup>th</sup>, 7:30 PM. The second item is: each year the guys of Men's Club have erected the Sukkah for the temple congregation. This year to avoid creating a possible obstruction in the parking lot during Yom Kippur Services, and since the following Friday October 2 is Erev Sukkot, we are limited to erecting the Karo Sukkah, on Tuesday, September 29<sup>th</sup>. We will begin building at 6:00 PM and we need as many people as possible to quickly erect the Sukkah. There will be lights available but if we have enough people we hope to complete it before dark. This subject is then a great lead to the third slate item of the month which is: although we have always built the Sukkah, the Men's Club has never used our Sukkah for a Men's Club group function. That will change with our first "Annual Steak and Single Malt Scotch Night in the Sukkah" on Monday, October 5<sup>th</sup> at 7:00 PM. Reservations will be needed; other beverages will also be available. Please come down and learn or maybe teach us about the scotch brewing and drinking process. It will be a remarkable evening together in our Sukkah. Call: 516.433.1338 for information and reservations before October 1<sup>st</sup>, 2009.

I have been asked this following question numerous times when speaking to congregants about our club. "Who are we and what do we do?" I can only provide this simple response: "we are just a group of men who at times put the needs of our temple before our own". It is the purpose of PJC Men's Club to foster the highest ideals of Judaism, to aid and support the Plainview Jewish Center in the furtherance of all its religious, cultural, educational, social and fund raising activities; and further to promote through mutual and social association the spirit of comradeship within the community. We have ten general meeting per year. They are the functions that you have come to recognize as regular annual events. Except for the "Paid-Up Membership Dinner" any member of the temple may attend these functions.

Please come down and meet us Tuesday September 15 at 7:30 PM. We need you to help us complete our mission. Please introduce yourself if we don't get you first. We need your ideas, participation and manpower. Come down and be part of the lumbar section of the backbone of the Temple.

From my family to yours we wish you a Joyous, Happy and Sweet New Year.

L'shana Tova Tikatevu -

Robert



From the desk of -

## Rabbi Steven Conn

Shalom,

Men's Club is close to my heart, every day. I mean this quite literally. Last year, I lost my tefilin, which I had been putting on regularly since my Bar Mitzvah. When it came to replacing my tefilin, I could have turned to any number of sources. But after participating for so many years in the Federation of Jewish Men's Club World Wide Wrap program, there was only one source I considered. On a trip to Manhattan, I stopped by the Federation of Jewish Men's Club offices and picked out the pair of tefilin I use today. I encourage you to come see my Men's Club tefilin, worn close to my heart and on my head, at morning minyans at PJC.



I have also been actively involved in two other wonderful Men's Club programs. For many years, I have helped to promote the Yellow Candle program for Yom HaShoah. Federation of Jewish Men's Clubs created this distinctive ritual for Yom HaShoah; a ritual that has become a part of the religious life of many families and synagogues including our PJC Men's Club. I have also used the Men's Club Keruv program as a resource and a guide for helping to involved families with a non-Jewish member in synagogue life. I am deeply grateful to both Federation of Jewish Men's Clubs and my congregations' Men's Clubs for introducing me to these excellent programs.

I am very excited to become a part of the Men's Club at PJC. I look forward not only to being a part of Men's Club programming, but also to sharing in the fun and fellowship that are such an important part of what Men's Club provides. After all, I am not only a rabbi, but also a man. Men's Club gives me an opportunity to enjoy time with those with whom I share this special bond. I hope to join you in being an active and visible part of our Men's Club programs and activities throughout the year.

Fraternally yours,  
Rabbi Conn



## Advantages of Lifetime Gifting

By: Mark Hochberg, Esq.

There are lots of valid reasons to make lifetime gifts to children, grandchildren and other relatives if you can afford to do so. One advantage certainly derives from the satisfaction of being able to see that the money is being put to use while you are alive.

People are often confused about how much they are allowed to gift by the IRS. There is a \$13,000 annual gift tax exclusion, which means that you can gift up to \$13,000 to anyone and everyone without informing the IRS. This is meant to be a "de minimus" exception to the gift tax. There is also a special rule for gifts to Section 529 college savings plans. This rule allows anyone to initially fund a Section 529 front with five years of annual \$13,000 exclusions, or a maximum of \$65,000.

Gifts of tuition payments directly to educational institutions (from nursery school to graduate school) and sums utilized to pay medical expenses and health insurance premiums for anyone are exempt from gift taxes regardless of the amount.

What happens when gifts that are made exceed the \$13,000 per person exclusion, such as a gift of a down payment for a child to purchase a home? (This is a common type of gift. Another common gift is one that helps a child establish a business.) When gifts exceed the \$13,000 annual exclusion, a gift tax return is required. This does not mean, however, that a gift tax must be paid.

An individual can actually gift up to \$1,000,000 of assets prior to the payment of any gift taxes. This is known as the gift tax exemption (in contrast to the gift tax exclusion, which was discussed above.) For a husband and wife, up to \$2,000,000 may be gifted without incurring any gift taxes. Although a gift tax return must be filed, it is informational only if the gift tax exemption is not exceeded. This eliminates the concern over gift taxes for most people.

There are two additional special rules relating to gifting of which you should be aware. First, the recipient of the gift takes on the tax basis of the donor, so that if a highly appreciated asset (such as a home) is gifted, the recipient may ultimately incur a substantial capital gains tax when the asset is sold.

Second, there is a "look back" rule that applies if assets are gifted in an attempt to qualify for Medicaid, which is the only governmental program that will pay for long term nursing home costs. The gift must be made at least several years prior to a Medicaid application being made, with the danger being that one will become impoverished and never actually need Medicaid after all.



## 7 Myths About Marriage and Retirement (Part I)

By - Kimberly Palmer  
Wednesday, April 15, 2009  
Provided by - Steven Taub PJC Men's Club Member

Think married couples have it easy? Or that you should get your pension policy to pay out as much as possible, as soon as possible? Well, think again. Predicting that you'll die too early--or too late--can leave you and your spouse in a financial crunch. New research upends these 7 common myths about marriage and retirement:

Single people need less money. It's true that that single people spend less money each year than couples, but at all ages over 65, they spend more of their income than couples do, according to research by Michael Hurd, senior economist at Rand. Then, after age 65, single people's income goes down by three percent a year until it dwindles to 20 percent of its starting value at age 95. (For those at age 65, the probability of surviving to age 95 is around 11 percent.) Couples, meanwhile, maintain their income until the oldest member reaches age 79, when wealth starts to decline at around 3 percent a year. (On average, couples start out with three times the wealth of single people.) So while single people may need less money, they also tend to be less prepared for retirement and spend down their savings much more quickly. (Hurd's calculations are based on data from the University of Michigan Health and Retirement Study.)

Married couples have less to worry about. While married couples do tend to enter retirement with greater resources than their single peers, there is a small chance that both members of the couple will survive to old age. According to Hurd, at age 65, the chances that both survive to age 77 is less than half. Once one spouse dies, the surviving spouse tends to spend down their joint wealth much more quickly. By age 95, on average the surviving spouse has just 32 percent of the couple's initial level of wealth.

The worst case scenario is unlikely to happen. A recent survey by AARP Financial found that many people find themselves financially unprepared when the worst case scenario does strike, which compounds the tragedy. The survey, which focused on adults between ages 40 and 79, found that most (57 percent) had already experienced such a crisis, including long-term job loss, divorce, and death of a spouse or partner. Of those who lost a spouse, 63 percent said it had a significant impact on their finances.

Women are especially likely to be widowed, and to run into money problems once they are. According to the Census Bureau, more than 1 in 4 women over age 55 are widows; the proportion rises to two in three for women who are 75 and older. Divorce is another risk factor: While 12 percent of all women over age 65 live in poverty, the rate for divorced women is 21 percent, according to the Government Accountability Office.

Thinking you'll die young--or live forever. Deciding how much to save and spend depends partly on how long you plan to live, a prediction many people get wrong. According to Hurd's research, between ages 65 and 69, people tend to think they'll die sooner than they actually will, which puts them at risk for over-spending. Then, over age 75, people tend to think they'll live longer than they will, which means they may be overly frugal. Women tend to underestimate their chances of living longer compared to men. Between ages 65 to 69, women tend to underestimate their chances of survival by 12 percentage points compared to men's four, Hurd says.

(Part II - continued in the October 2009 issue)

Please Note: This report has been presented as a means to expose our readers to information and strategies that they might wish to explore. The material presented may not reflect the columnist's own personal opinion. Yours truly, M. Gruber - Hakol Editor

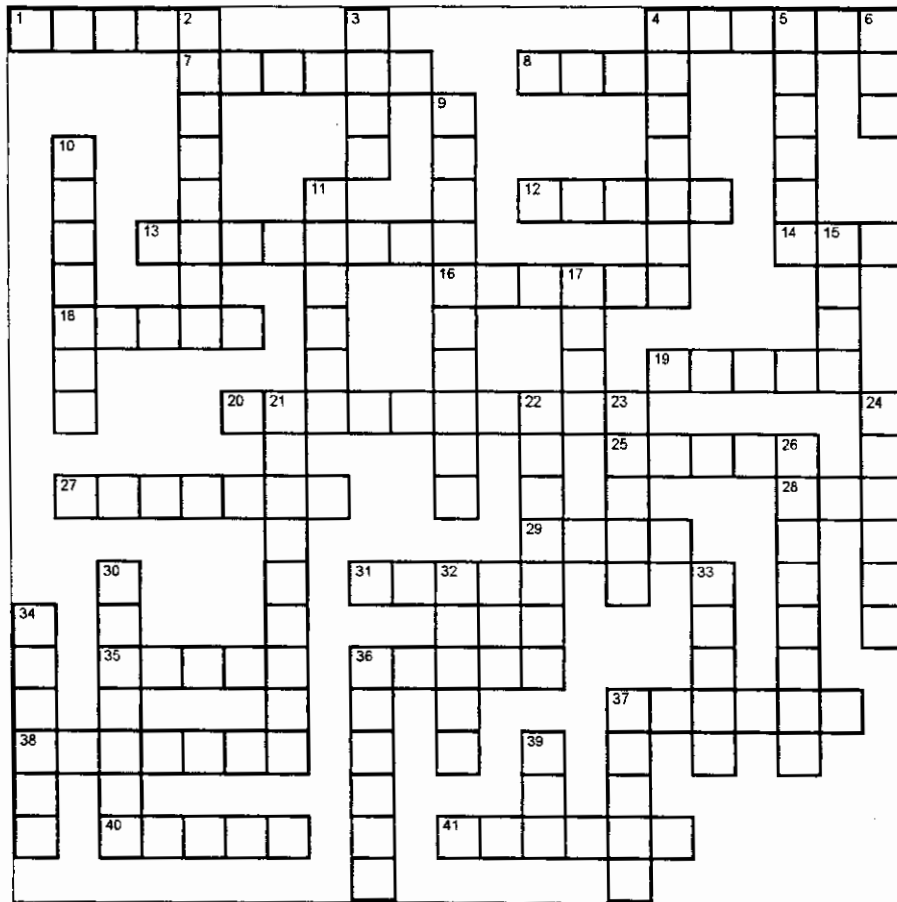
# KOSHER CROSSWORD

## HIGH HOLIDAYS, 2009

C: Kosher Crosswords (780)489-2024 koshercrosswords@shaw.ca

### ACROSS:

- 1 *Tashlikh*: it's thrown on water
- 4 High Holidays rabbinical garb
- 7 Jewish country
- 8 *L'Shanah* \_\_
- 12 Assassinated Israeli PM
- 13 *Yom Kippur* opening service (2 wds)
- 14 \_\_ *Aviv*
- 16 *Yom Kippur* concluding service
- 18 *Akedah*: Binding of \_\_
- 19 A Rothschild title
- 20 Rambam: Moses \_\_
- 25 Jewish code of law: *Shulchan* \_\_
- 27 Hebrew blessings
- 28 Torah's home
- 29 *Tikkun* \_\_
- 31 A twelve tribe man
- 35 Traditional *Yom Kippur* clothing color
- 36 *Yom Kippur* reading: Book of \_\_
- 37 Ram's horn
- 38 Israeli parliament
- 40 Shape of festival *challah*
- 41 Hannah's son



- 11 High Holidays month
- 15 Paradise: *Gan* \_\_
- 17 Book of \_\_ inscription
- 21 *Yom Kippur*: Day of \_\_
- 22 Biblical woman judge
- 23 A matriarch
- 24 A *shofar* sound
- 26 Israeli anthem
- 30 *Rosh Hashanah*: Jewish \_\_ (2 wds)
- 32 Symbolic *Rosh Hashanah* food
- 33 Leah and Rachel's husband
- 34 *Yom Kippur* memorial service
- 36 Biblical dream man
- 37 Mystical Israeli city
- 39 Hebrew ocean

### DOWN:

- 2 Jews outside Israel
- 3 *Seudah*: festive one
- 4 Mourning prayer
- 5 Prayer shawl
- 6 Tasty with bagel and cream cheese
- 9 *Yom Kippur* theme
- 10 *Yom Kippur* activity

JUNE, 2009 - SOLUTION

ACROSS

2. Shalom; 5. Windows; 7. Friedman; 10. Latkes; 11. Masada; 12. Dreams; 14. Ashdod; 15. Opera; 16. Larry; 19. Pevin; 20. Ethiopian; 23. Kissinger; 27. Yiddish; 28. Eilat; 29. Borges; 31. Sinai; 34. Nora; 36. Pehalet; 37. Kiddush; 38. Cohen; 39. Einstein; 40. Wallenberg; 9. Havdalah; 10. Lerner; 13. Chuppah; 15. Ort; 17. Tennis; 18. Birkat; 21. Wiesel; 22. Gold; 24. Spielberg; 25. Nagita; 26. Rabin; 30. Glass; 32. Bergen; 33. Spain; 35. Wine; DOWN: 1. Alifed; 2. Semfield; 3. Minyan; 4. Warsaw; 6. Shield;



The PJC Men's Club Board & Members wish to extend a

**REFUAH SHELAMA**

- To -

**Joan Brown**

(Wife of Hy Brown)

**Pat Lieber**

(Treasure of the PJC Temple)

**Rita Newborn**

(Co-Founder of the PJC Temple)

**Bob Sarrel**

(2<sup>nd</sup> Vice President of the PJC Temple)

**Dr. Julius Wolk**

(Father of Cantor Wolk)

And a Hearty Mazel Tov to

**Michael Brooks**, our outgoing Men's Club President, for the terrific Job and Leadership he provided Men's Club!

The PJC Men's Club Board & Members wish to Extend Condolences to our Men's Club President

**Rob Cohen and his Family** on the passing of his **Father, CARL COHEN**

May you find strength in your memories.

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- HOT LINES -

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- Su Doku Puzzle -

This month's puzzle. Good Luck!

|   |   |   |   |  |   |   |   |   |
|---|---|---|---|--|---|---|---|---|
|   |   | 9 | 1 |  | 5 |   |   | 3 |
|   |   | 6 |   |  |   | 9 |   |   |
| 8 | 2 |   |   |  |   |   |   | 7 |
|   |   |   |   |  | 1 | 5 | 4 |   |
|   |   |   | 5 |  | 2 |   |   |   |
|   | 5 | 7 | 3 |  |   |   |   |   |
|   | 3 |   |   |  |   |   | 5 | 9 |
|   |   | 2 |   |  |   | 8 |   |   |
| 7 |   |   | 4 |  | 9 | 1 |   |   |

Last month's completed puzzle.

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
| 4 | 8 | 5 | 3 | 7 | 2 | 1 | 9 | 6 |
| 7 | 3 | 6 | 8 | 1 | 9 | 5 | 2 | 4 |
| 2 | 9 | 1 | 5 | 4 | 6 | 3 | 8 | 7 |
| 8 | 2 | 4 | 9 | 5 | 7 | 6 | 3 | 1 |
| 1 | 7 | 3 | 6 | 8 | 4 | 9 | 5 | 2 |
| 5 | 6 | 9 | 1 | 2 | 3 | 4 | 7 | 8 |
| 9 | 1 | 7 | 4 | 3 | 8 | 2 | 6 | 5 |
| 3 | 5 | 8 | 2 | 6 | 1 | 7 | 4 | 9 |
| 6 | 4 | 2 | 7 | 9 | 5 | 8 | 1 | 3 |

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## **Dvar Torah: Am Yisroel Chai** (Part I)

*By Rabbi Baruch Lederman*

**SAN DIEGO--** The gabbai's eyes moved rapidly across the familiar faces of the men packed into shul on this sunny Shabbos morning. Shloime Kaufman, the gabbai, the grandfather of a beautiful, Torah-observant family, had been going through this routine for the past twenty years, looking out over the congregation and glancing, face by face, at his many friends and neighbors.

Kaufman scanned the rows of men as the Torah was removed from the ark. His eyes rested upon an unfamiliar face, a man about his own age with a short grey beard. He hadn't seen him in shul before. But there was something very familiar about this face. Suddenly, the man's features and expression jarred loose a powerful flash of recognition in Kaufman's mind.

It was Menachem Reiner, his closest childhood friend. It was Menachem, the boy with whom he had grown up in their small Polish shtetl, with whom he had attended yeshivah in Bialystock. It was Menachem, the young man to whom he had clung, and who had clung to him, as they began their cattle-car journey into the fearsome blackness of Auschwitz .

They had promised each other to stick together, they had given each other courage and hope. Bearing the numbers the Nazis had tattooed on their arms, they had found in each other the strength to hold onto their humanity and resist becoming only numbers. They had vowed to help each other survive, both in body and soul. And they did survive, Boruch Hashem.

But when the war ended, each went his own way, eager to begin anew. Menachem had settled in Israel , and Shloime Kaufman had obtained a visa for America .

That was forty-two years ago. Now, with unbelieving eyes and trembling hands, Kaufman beheld the unmistakable face of his friend once again. Shlomie decided in his mind:

Menachem Reiner would get the sixth aliyah. As the Torah reading began, the gabbai felt as if his heart could not be contained in his chest. He wanted to leap across the rows of men and fall upon his friend in a mighty embrace. "This must be how Yosef felt when he finally saw his brother Binyamin," he thought to himself. "All these years!"

Nevertheless, he clamped a tight lid on his emotions and performed his duty, calling up each aliyah with the traditional chant of "Ya'amod" followed by the honoree's Hebrew name. By the fifth aliyah, however, beads of sweat were sparkling on his forehead and tears were welling up in his eyes. He prayed that when the time came to call up number six, his voice would be able to break free of his tight throat.

There was no need to ask Menachem his name because he could never forget Menachem ben Yehoshua. For the first time, he began to wonder how would Menachem react when they came face to face?

It was time to call him up, but Kaufman could not open his mouth. The congregation began murmuring and looking toward Kaufman, fearing that the pale, trembling man was becoming ill. Kaufman turned in the direction of his friend and at last found his voice. "Yaamod, 57200148!" he called.

(Part II - Continued in October's Hakol)



## My Old Neighborhood

The June issue of Hakol went to press with the omission of the last paragraph in my article. "My Old Neighborhood in Brooklyn, Circa WWII". Let me begin this month's article of that series by completing it. -

I had visited the old neighborhood in Brooklyn and was standing in front of an old movie house reminiscing when the article abruptly ended, so here is the missing paragraph. So here I stood on hallowed ground with no one to share my memories with. I wasn't going to allow the moment to escape so I used my cell phone and called an old childhood friend and said, "You'll never guess where I'm standing right now". Al Baker

\*\*\*\*\*

Many of the neighborhoods in both Brooklyn and the Bronx during the 1950s, were primarily inhabited by Jewish or Italian Americans. For those of you who came from the opposite end of NYC, the Bronx, the following article written by an Italian American appeared in [www.bronxboard.com](http://www.bronxboard.com).

Submitted by - Al Baker

### My Old Neighborhood in The Bronx - (Part III)

No-matter What Your Ethnic Background We Have This Common Bond

By - Gregory Christiano

Hard to imagine over forty years have passed since I moved out of the Fordham area of my old neighborhood. The memories are vivid and special. Those experiences molded me; prepared me for life in a profound way. Only those people, who grew up in the Bronx, especially in the 1950's, could really appreciate the unique and colorful existence. No matter what our ethnic background, we shared a common bond, an experience not limited to just one neighborhood in one section, but linked to the entire borough. Where does one begin with half a lifetime of memories? I was born and raised on 184th Street between Washington and Park Avenues. This was your typical block, with massive apartment buildings, a row of private homes, even a sandlot smack in the middle. Around the corner was the Roman Catholic Church and Elementary School, which I attended. There was a sumptuous garden with a life-size stone figure of Jesus with outstretched arms. I always crossed myself passing in front of it. There I was, dressed in the school uniform with a white shirt and maroon tie with the monogram of the school's name SOS (School of Our Savior's). Under my shirt were my dog tags and scapula. Right across the street from the church lived one of my cousins and her family, the very same building where our family physician's office was located. He made many a house call in those days. Surrounding our block was the usual diversity of stores all conveniently located within walking distance. My apartment building was a five story, stylish, gray brick structure with a two-level courtyard separating two wings. There were around sixty apartment units, usually five to a floor. The families that lived here knew each other very well. We interacted daily and there were plenty of kids for me to make friends and play with. Our neighbors Connie, Netty, Muffy, Yolanda and Sandy were my mother's close friends. My older sister had her crowd. My father, who worked a night shift at Bond Bread, played his usual weekend pinochle game at one of my uncle's house. The years growing up here were precious. And we grew up fast. We gave new meaning to the term streetwise. We played the standard street games that kids played throughout the city. You know them... Ringoleavio, stickball, Johnny-on-the-pony, Ace-King-Queen, Skully, Punch Ball, Curb Ball, Running Bases, Fly's-Are-Up, just to name a few. Books have been written about them. We improvised when we were short players. We learned the rules and chose sides. The one important thing that linked all these games is often overlooked. None of our games was played with a referee or umpire. None of them. In some cultures this would be unthinkable. Not in the city. Even kids from "rival" neighborhoods played by the same rules. We settled our own disputes, usually fairly and accurately. Most of the children were nice kids, but there were an assortment of bullies that you'd find in any neighborhood. Ours was no different. Many times their victims would be limping home with a shiner, or bloody nose with holes in the knees of their pants, myself included. It was part of growing up in the Bronx. You got your lumps either in the street or at home. Normally we could handle ourselves and once a bully was confronted he usually left you alone. During the course of the week, especially on Saturday mornings, there was a parade of horse-drawn wagons, carts, pony and amusement rides and other assorted vendors. My bedroom window was two floors up facing the street with the fire escape right outside, so I got a front row seat to the goings-on in the street, which began at 6:00am. Here came the man selling watermelons. He had a very long wagon loaded with watermelons. He'd wake up the whole neighborhood when he shouted, "WAAATERMELLLOONNN." Next came the vegetable man, followed by the junk man whose...

(To be continued in next month's October 2009 Hakol)





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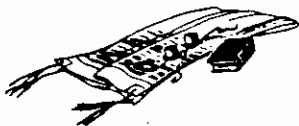
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For more information and to reserve a date, please call: - Alan Hodes at: 433-0702 or  
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**September 13<sup>th</sup>, 2009**

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Tuesday September 15th 2009

Cocktails at 7:30 PM

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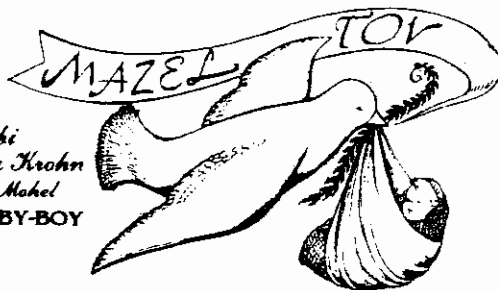
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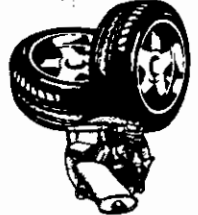
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( Kindly provide the Hebrew names if possible)

- Mishaberach Information Form -

Date of request: \_\_\_/\_\_\_/\_\_\_

English: \_\_\_\_\_

Person's name(m/f): Hebrew: \_\_\_\_\_ Their Mother's Name: \_\_\_\_\_



Your Name: \_\_\_\_\_ 'Mishaberach Donation?': \_\_\_\_\_

Your relationship (family/friend) to the person you are requesting Mishaberach for: \_\_\_\_\_

**\* The Mishaberach will be said for a duration of 2 weeks.  
If you want it to be said longer you need to call the Temple Office to update the request form.**

In follow up to your request, kindly mail or bring this form & your donation to the Temple Office:  
Plainview Jewish Center, 95 Floral Drive, Plainview, NY 11803-2899

**Make Checks payable to: Plainview Jewish Center**

(Note: If you made a Mishaberach at a minyan it is usual custom to put money into the Pishka, it's a Mitzvah!)

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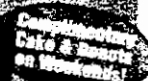
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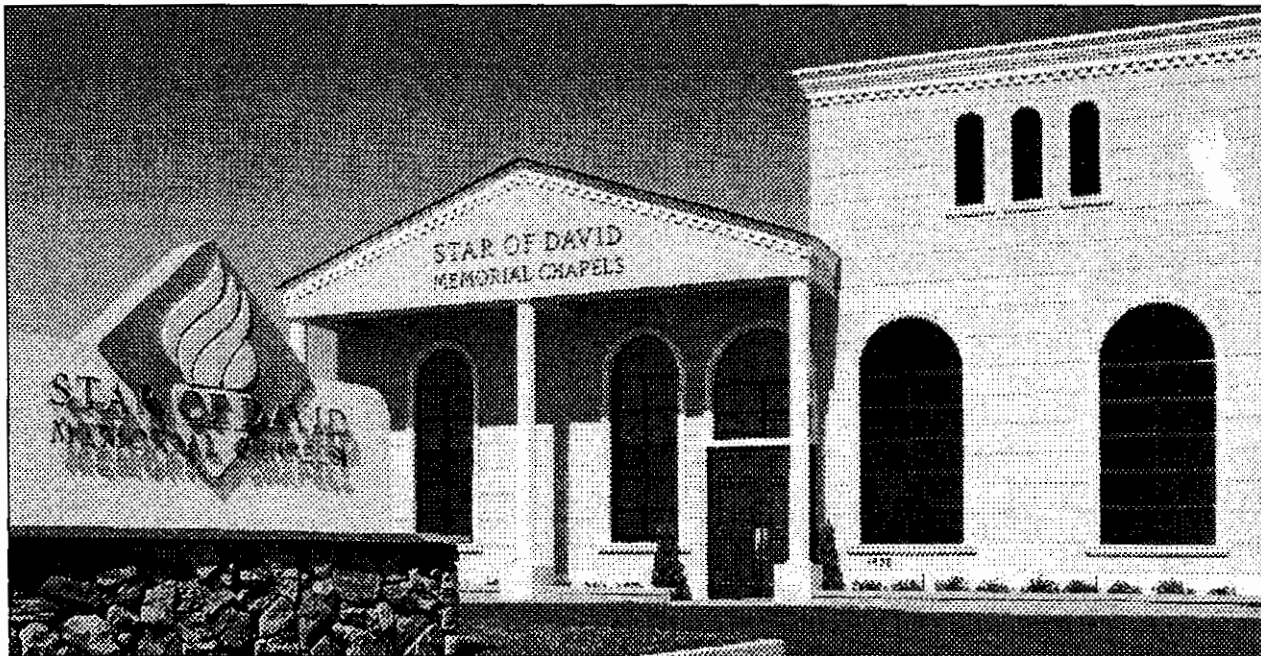
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