

Rabbi Urecki, Cantor Zucker, members of the Board, my fellow congregants and guests:

Rabbi Ben Simmons was completely fed up with his congregation and, therefore, decided to skip the services on Yom Kippur. So, on the holiest day on the Jewish calendar, he decided to go play golf.

Moses happened to be looking down from heaven, and saw the rabbi on the golf course. Naturally, he reported it to G-d. Moses suggested to G-d that he punish the rabbi severely.

As he watched, Moses saw the Rabbi playing the best game he had ever played. He got a hole-in-one on the toughest hole on the course, and then again on the next hole.

Completely flabbergasted, Moses turned to G-d and said, "I thought you were going to punish him. Do you call this punishment?"

“Moses!” G-d replied, “Think about it! Who can he tell!?”

On behalf of the congregation, I want to welcome back Cantor Zucker for your 2<sup>nd</sup> year and thank you for enriching our High Holiday services. We're glad to have you back with us this year.

There are many things that go on behind the scenes at B'nai Jacob, and if it weren't for the tireless efforts of many people, the things we take for granted wouldn't get done. The beautiful silver on our Torahs would be dark with tarnish, sidewalks wouldn't be shoveled when it snows, we wouldn't be able to say Kaddish on the yhartzeits of our loved ones, the lights on our Memorial Boards behind you would be dark, and many, many other things that we expect, wouldn't get done.

There is not enough time to recognize all the contributions so many people here make, which I

realize is a good problem to have! However, on behalf of the Board, I would like to recognize the following people, in no particular order, who, behind the scenes, give their love, time, and energy for the benefit of each and every one of us at B'nai Jacob. When you see them please take a moment to thank them, because they do these things for you and everyone associated with B'nai Jacob.

Elliott Urecki regularly attends our daily minyans, keeps the lights on the memorial tablets up to date every day, polishes and keeps the silver looking beautiful on our Torahs, and takes care of other things that need attention from time to time.

Steve Max is always around to help get things done, and is probably cringing right now because he doesn't like to be recognized. So Steve, we're not recognizing you today, I'm just letting everyone else know the valuable services you

provide for us. Steve keeps us on track at services, cooks breakfast most mornings after minyan, and does other things behind the scenes to help us look like we have a seamless operation. Steve, we are very grateful for all that you do for us, but we're not recognizing you.

Although she is not with us this year, we want to thank the most senior member of our congregation, Betty Schoenbaum, for her continued love and support of B'nai Jacob. Betty just recently celebrated her 99<sup>th</sup> birthday and we wish her many more happy and healthy ones.

Linda Toborowsky enabled us to keep the synagogue open every week on Tuesdays and Wednesdays since June, when Nancy changed to part-time status, and can often be found helping out on other days.

And we can't leave out the dynamic duo of Ted Kanner and Steve Rubin – B'nai Jacob could not run nearly as smoothly without their constant support. Ted stays on top of our accounts and bills and is always willing to listen when I have a question or want to talk, and he willingly shares his knowledge and advice. Steve makes sure the synagogue is maintained. He calls out the resources we need, many times before the rest of us even realize we need them, and even goes so far as to provide his own workers to help us when we can't get things taken care of quickly by others.

Auxiliary under the leadership of Gail Carter, makes sure we have fun, engaging and meaningful programs and activities for our congregation. They take care of the kitchen and sponsor various meals for us throughout the year, including this past year's joint Shabbat dinner with the Temple. They are always looking for help in the kitchen (where you can often find Lynn,

Roberta and Betty), and sponsors for our Oneg Shabbats, so please contact Gail if you would like to support an Oneg, or if you'd like to roll up your sleeves and work in the kitchen. It's actually a lot of fun.

Our Men's Club led by Stewart Bloom has provided a variety of speakers, and dinners. And, speaking of Stewart, can he cook or what?

Michael, close your ears -- Now don't tell my husband, but I've been trying to get Stewart to come to our house and become our personal chef - so far he prefers to keep his day job.

I would also like to recognize all those that have helped to lead our services throughout the year. I am not naming you out of fear that I will miss some, however, you – along with those who attend services know who you are. We appreciate your dedication and commitment to maintaining our traditions at B'nai Jacob. There is one person I

want to single out – Mark Slotnick – for enabling us to hear the beautiful and strong sound of the shofar year after year, another tradition maintained.

And, speaking of traditions, we want to recognize the men who have made coming to daily minyans a priority – personally, I am very grateful and appreciative if there is a minyan when I need to say Kaddish, and I know others are as well when they need to say Kaddish.

One of our most important traditions is maintained by the Chevra Kadisha, under the leadership of Gary Sheff. Performing these duties is one of the highest forms of mitzvot because it is a favor that the recipient cannot return. Thank you to all the men and women of the Chevra Kadisha for your dedication to our congregation and maintaining its traditions.

This past year we made significant repairs at the old cemetery. We replaced several retaining walls which were no longer structurally sound, and several handrails. We had a beautiful re-dedication service there last May, and if you haven't been there to see the work, please make time to go visit. It looks great and the retaining walls are beautiful. Thank you to Cary Levenson, Ted Kanner, and Gary Sheff for all you did to make the vision a reality, and thank you to all those who financially contributed toward this effort.

We very much appreciate that we were remembered in the estates of Helen Lodge, Grover Stein, and Malcolm and Elinore Silverberg. Remembering B'nai Jacob the way they did continues their legacy of love and caring for our congregation.

I want to recognize our Board, a group of smart, and dedicated individuals who have your best interests at heart. Thank you for the support you have given to me and that you continue to give B'nai Jacob.

As for our staff, I'll begin with Nancy. Have you ever seen a person so passionate about her work – she would literally do anything for the synagogue and the people in it. She continually goes above and beyond, even though she's now part-time, to make sure that our synagogue runs smoothly. She shows up unexpectedly when she's not supposed to be here, to take care of things that, as she says, “pop into” her head. I personally thank Nancy for what she does for me, and for her dedication and all she does for the entire congregation.

Rabbi and Marilyn, you have been with our congregation for 30 years now. There is no doubt

that both of you are the reason why our synagogue is so vibrant. Marilyn, in spite of having a full time job away from the synagogue, you quietly and generously give your time to lead our Sunday school and Hebrew school, and can often be found in the kitchen preparing Kiddush luncheons and various dinners throughout the year. You have great ideas and wisdom you willingly share when we need it. I have no idea how you have time for all that you do for us, and we don't even see all that you do to make it possible for Rabbi to give us the time and dedication he does. Thank you for the constant support you provide to our congregation.

Rabbi Urecki, you have more energy than anyone else I know. You are on top of everything going on in the world; news, politics, social media, and most importantly, comics! Your love for our religion and this congregation exceeds all bounds. In your sermon on the 1<sup>st</sup> day of Rosh

Hashanah, you spoke about how you've grown and changed in the last 30 years. We have been the benefactors of that growth and change. You have been increasingly open to looking for solutions (some of them quite creative), to embrace and meet the challenges and needs of our diverse congregation while at the same time maintaining our traditions. You spend a tremendous amount of time preparing Bar and Bat Mitzvahs, special services, and various educational classes. Your outreach politically and with AIPAC have put us on the map. We can't thank you enough for what you've given to us these past 30 years and we will be honoring you with a special Kiddush luncheon a little later this year. There will be more information about that in upcoming weeks.

As I mentioned earlier, Nancy Morton transitioned to part-time status about five months ago. She is in the office on Thursdays and Fridays, and here

on Saturday mornings to help out with Kiddush and luncheons. We have just hired a new part-time person to work in the office Monday – Wednesday each week. She is looking forward to meeting you and while it may be difficult for her to remember all of your names right away, you'll have no trouble remembering hers – in fact you already know it. Her name is Nancy! So, in keeping with our traditions, we will all continue to “ask Nancy” when we have questions about anything around here. Nancy will begin training with Nancy after the holidays. Please stop by and introduce yourself and welcome Nancy to our family.

As for our activities here, B'nai Jacob continues to be a warm and busy place.

1. Our Sunday School is flourishing with 39 children from toddlers to pre-Bar/Bat Mitzvah, 9 post Bar / Bat Mitzvah and in addition we have 3 students studying via Skype!

2. We have a variety of adult classes led by Rabbi such as weekly Torah and Talmud classes, High School discussions, an Edgewood Summit Torah class and more. Rabbi is soon going to be teaching a class called Understanding Judaism here at B'nai Jacob as part of WVU's Osher Lifelong Learning Institute. Stay tuned because soon there will be a weekly adult discussion group on Sundays, and - Rabbi Urecki and Rabbi Cohn have been collaborating on a new class they'll be jointly teaching later this fall.

3. Your Board has been working hard this past year, and we've been communicating information from the Board on our website. Click on 'Headlines from the Board' in Rabbi's weekly newsletter and you will be able to find out about important information related to the Synagogue, and read the shout-outs we often give to recognize new members and various

accomplishments of our congregants.

4. This past year we had 5 free casual Shabbat dinners with an average attendance of about 85. Thank you to the sponsors and chefs who made those dinners possible. This fall the Synagogue will be sponsoring a Shabbat dinner where we will be honoring the new members of our congregation who have joined within the last 3 years with a cocktail reception before dinner, and we are inviting prospective members to join us to learn more about our shul and all that it has to offer. More information will be out soon on that.

5. But while we're on the topic of new members, we want to let you know we are currently offering a special incentive for non-members where they can become members for only \$240 the first year, which is \$20 / month or \$60 / quarter. If anyone sitting here today has been thinking about becoming a member of B'nai

Jacob, now is the time! Please feel free to reach out to me, Russell Emerick, Jennifer Mize, Ben Redmond, or Sharon Rubin if you are interested in becoming a member and we will make sure you get the information you need.

6. Some joyous events this past year included two weddings and the Bar & Bat Mitzvah of eight young men and women.

7. We gained 3 new members this past year, and on a sad note we saw the passing of 5 beloved members. We now have a total of 174 family and single memberships. In spite of the several new members we get each year, our total number of members is continuing the downward trend we've been seeing for a number of years now. Because of this downward trend, I began talking with the Board last fall about reducing the number of positions on our Board through attrition. Our by-laws

require us to have 25 Board positions; we should be able to reduce at least 9 of those. Over the past year, several positions have been vacated and we have not filled them. However, to officially change the number of positions on our Board requires an amendment to our by-laws. Therefore, very soon, in accordance with our by-laws, we will have a meeting to read the amendment and then later call for a vote. More information on this will be forthcoming.

8. As for our finances, expenses (both operating and capital) continue to exceed our revenue by about \$220,000/year. On a regular basis we have to withdraw money from our endowment funds – on average about \$20,000/month

9. These endowment funds are not bottomless – I asked our Financial Secretary to do a projection utilizing these trends to see how

many years into the future we can economically sustain ourselves. While the projection varies depending on how conservative one wants to be; it told us we should be economically viable somewhere between approximately 15 – 20 more years. While this is slightly more optimistic than the 10 - 12 years you heard from Steve last night, the result is going to be the same. Whether it's 10, 15 or even 20 years down the road, which is not much time, our current income and expenses, declining numbers, and shrinking membership are creating an unsustainable long-term economic future for our congregation.

On a related note, year after year we continue to have families and individuals who participate fully in much of what we offer, use our facilities and Rabbi's time, have their children become Bar and Bat Mitzvah'd, but do not provide

financial support to the Synagogue. These folks have been attributed the same benefits as our members - those who do make it a point to help financially support our shul. Whether we call it monthly, quarterly or annual dues or gifts, we need this income in order to help maintain our facility, pay our staff salaries, and provide the programs, classes, and other events (even some of the meals) that we have throughout the year. To those people who don't contribute, B'nai Jacob has always been here for you when you've needed the synagogue; now, I ask you to please be here for B'nai Jacob. If you don't want to pay annual 'dues' (which can also be paid on a monthly or quarterly basis), please consider making a 'gift' to the Synagogue (again, monthly or quarterly would be very welcome). We have a shrinking group of people who regularly pay dues; to those of you who have been doing so, THANK YOU! It is because of your caring and interest in the continuity of

our congregation that we are as vital as we are today.

We will never turn anyone away because they can't or won't, pay dues. However, one change you will see going forward is a 'member rate' and a 'non-member rate' for Hebrew school and Sunday school classes, usage of the facilities, Bar and Bat Mitzvahs, and most other Synagogue related events and activities. This is not to discourage participation, and we realize this is not going to raise huge sums of money, but it will result in a more equitable income to expense distribution, and relieve a little bit of the burden that has been borne entirely by our members in good standing.

While we are on the subject of dues, the Board recognizes that it is time to get away from the old, historical dues structure, where annual dues were set based on a person's or family's

assumed income level. We are going to be transitioning to a much simpler, and we think fairer, approach. We don't have all the details worked out just yet, but we are currently looking at a rate structure based on more objective criteria, such as a family membership rate and an individual membership rate.

Now some of you are probably saying to yourselves "why does all this matter since we may end up sharing a facility with the congregation down the street?" or something similar to that sentiment. Yes, there are committees looking at options of what co-locating could look like. Yes, there will be recommendations for the Board and congregation to evaluate. However, right now, our first obligation is to take care of our congregation and Shul operations. Monthly expenses, repair bills, staff salaries and such

don't go on hold just because a group of people are studying what our future could look like.

Also, there is no guarantee that both congregations will vote to move forward to create one community. And, if both congregations should vote in favor of moving forward to create one community, it's still going to be some years before we see that reality. It would be irresponsible of me and the rest of the Board to put our collective heads in the sand and not do whatever is in the best interests of B'nai Jacob.

Last night Steve Rubin stood up here and talked about the One Jewish Community initiative. He gave a summary of the work that's been done by the committees over the past year.

Understand, NO decisions have been made.

The committees are working very hard, with our best interests at heart. I know there are concerns, fears and anxieties around the many “what ifs” in everyone’s heads. We all have personal and emotional ties to B’nai Jacob. This anxiety is quite normal for people facing potential change. Just look at our upcoming presidential election and how people worry about what things will look like under one administration or another. This is normal.

When the recommendations are ready, they will be presented to both Boards and the members of both congregations, after which there will be ample time and, a proper process for questions, discussion and debate. These will be recommendations. The decisions will be made by you, and I want to ASSURE you, when the time ultimately comes for recommendations to be voted on, the process that will be followed, will be transparent and fair.

I want to thank you for the support you have given me over this past year. I appreciate, more than you know, the very kind words that I have received from many of you at various times. I look forward to another year of working alongside you and continuing to keep B'nai Jacob strong.

Michael joins me in wishing each of you a happy, healthy and peaceful new year, and a meaningful fast.