

## **WHAT YOU SHOULD KNOW ABOUT YOUR IRA ACCOUNTS**

*Robert Poliner*

If you are 70.5 or older and required to take annual distributions from your traditional or inherited IRA accounts, you should know how you can use those distributions to make contributions to qualified charities like Congregation Adath Israel and exclude the amount of the donation/distribution from your income for federal income tax purposes.

For several years Congress has enacted a law usually in December which permits taxpayers who are more than 70.5 years of age to use all or a portion of the required minimum distribution (RMD) up to \$100,000 per person for charitable donations tax free. Each year the law has been made retroactive to January 1 so the donations made at any time during the year directly to the charity qualify for the exclusion and towards satisfying one's RMD requirement. The charity provides a letter receipt which one needs to produce in the event of an audit. Congress is expected to extend the law for 2015.

Normally, a donation to a qualified charity is claimed as an itemized deduction on one's federal income tax return if one itemizes. In this case, if all or a part of the RMD is made to one or more charities, the taxpayer excludes the total of the sum donated up to \$100,000 from his/her income but does not claim the donation as an itemized deduction. If one uses his/her RMD to make charitable donations and Congress doesn't enact an extension of the law or the President doesn't sign the bill into law, then the donations can still be claimed as they have been in prior years as itemized deductions.

Because Connecticut's income tax is determined based upon the taxpayer's adjusted gross income as shown on his/her federal income tax return, not having to include the amount donated from the IRA accounts as part of one's income for federal purposes means the amount of one's adjusted gross income is less and the amount of state income tax will likely be less.

Obviously, the higher one's bracket for both federal and state income taxes, the greater the savings. For most taxpayers the exclusion of income from the calculation of adjusted gross income is more

beneficial than taking an itemized deduction. Consult your tax preparer or your tax adviser. Provide your tax preparer with copies of the letter receipts.

Q. Can I use my IRA MRD to pay my synagogue dues? Yes. You may donate any amount to the synagogue and request that the donation be used for dues or for other purposes.

Q. For any charity? Yes, provided the charity is qualified which means the charity has obtained approval of the IRS.

Q. Can I use personal checks and claim the exclusion? No. The custodian of your IRA accounts must send the money directly to the synagogue or your other charities.

Q. If I don't use the exclusion, can I still claim the donation as an itemized deduction? Yes but be aware over certain income levels, itemized deductions are phased out.

Q. If I don't itemize deductions can I exclude the portion of my RMD used to make donations from my adjusted gross income? Yes.

Q. If I am younger than 70.5, how are my charitable donations affected by this law? Your donations are not affected by this law. They are treated as they have always been. You may claim them as itemized deductions on your federal income tax return.



### **SAVE THE DATE**

To the Adath Israel Family and all our friends, be prepared to laugh the night away. The Fundraising Committee has planned a wonderful evening for all to enjoy. Keep **March 26, 2016**, open in your calendars, and keep watch for more information in the coming months.

Thank you,  
The Fundraising Committee

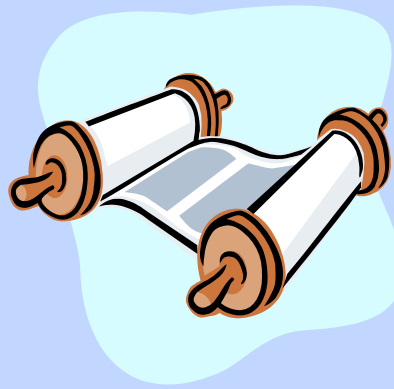
### **WEEKLY ENEWS**

Get your **FREE** subscription to Adath Israel's email newsletter. Don't delay – send your email address to [office@adathisraelct.org](mailto:office@adathisraelct.org) and begin getting your copy free of charge.

# ***Shabbat L'h<sup>u</sup>ol Adat***

## **SHABBAT FOR EVERYONE**

### **& Tot Shabbat**



**Saturday, December 19**

Everyone in our community is invited to celebrate!

**Services start at 9:30 am**

During the Torah Service,  
children in Kindergarten through Grade 6 enjoy  
Shabbat activities in their classrooms.

**At 10:30 am,** Tot Shabbat begins for children Preschool age and  
younger and their families in the Purple Room of the religious school.

Then we all come together for concluding prayers  
and a festive Kiddush lunch.

**No Religious School or Mazel Tots**  
**Sunday, December 20**

## LIFE CYCLES



Harold & Dotty Kaplan  
Stephen & Carol Shapiro  
Mike & Ruth Sigal



Judy Walter  
Richard Parks  
Lew Goldberg  
Norman Hanenbaum  
Martha Tischofer  
Myron Poliner  
Ann Lerner  
Jill Waldmann  
Alan Wolfgram  
David Schwarz  
Arlene Pressman  
Max Weiss  
Muriel Wrubel  
Linda Savitsky  
Elizabeth Beit

## ***Tikkun Olam/Fundraiser***



**IT'S A WIN-WIN-WIN!**  
Save time, aggravation, and the planet while providing funds for important causes by donating your cleaned \$.05 returnable bottles and cans.

**From December–March the money collected will benefit the Rabbi's Discretionary Fund.**

From April-July the money will be donated to Middletown's Relay for Life.

From August-November the money collected will benefit the Religious School.

**In November your efforts generated \$68 for the Religious School.**

Please drop your **CLEANED** cans and bottles off in the designated bucket in front of the Synagogue office.

Thank you so much for helping to repair the world (Tikkun Olam) and raise a few dollars as well.

Stephanie Meadow

## **NEW MENU, COSTS, AND PROCEDURES FOR SPONSORED KIDDUSH**

Share a family simcha, honor a friend or relative, or remember a loved one by sponsoring a Friday night Oneg Shabbat or a Morning Kiddush. This is a delightful way to let others in our community celebrate a special occasion or share a memory with you. Our hope is that you would be present which will only add to the occasion.

The new Kiddush menus will be prepared and tastefully arranged by the Crown Supermarket in West Hartford. **Please call the synagogue office at 860-346-4709 at least a week in advance to make ordering and pick-up arrangements with the office administrator.**

The following is a breakdown of the new menus and costs for a Morning Kiddush:

### **Regular Simple Kiddush (25-30 people): \$225**

#### **Small Simple Kiddush (15 people): \$120**

Bagels  
Tuna salad  
Egg salad  
Cuke, tomato, onion platter  
Lox spread  
Plain and chive cream cheese platter  
Fruit platter (fruit salad for Small Kiddush)  
Pastry (2 dz cookies for Small Kiddush)  
Cold and hot drinks

### **Regular Deluxe Kiddush (25-30 people): \$400**

#### **Small Deluxe Kiddush (15 people): \$180**

Bagels  
Tuna salad  
Egg salad  
Lox platter  
Whitefish salad  
Cucumber, tomato, and onion platter  
Plain and chive cream cheese platter  
Sesame Noodles  
Fruit platter (fruit salad for Small Kiddush)  
Pastry (2 dz cookies for Small Kiddush)  
Cold and hot drinks

### **Friday Night Oneg Shabbat (15 people): \$54**

Pretzels  
Raisins/nuts  
M&M's  
Pastry  
Cold and hot drinks

Prices for both a Kiddush and/or an Oneg Shabbat will be adjusted if there is a larger group in attendance for special life cycle events (Bar/Bat Mitzvah, baby naming, or wedding, etc.).

Of course, you can always purchase the food, bring it to the synagogue and do the set up yourself while also following the synagogue's Kashrut guidelines. Some assistance may be available on the day of your Kiddush.





## **NOW OFFERING ADVERTISING OPPORTUNITIES FOR MEMBERS**

For \$35/month you can place a business card-size ad in our monthly Kolot newsletter. All submissions need to be in JPEG or PNG format and no larger than business card size.

To place your ad, please send payment to Adath Israel for \$35 per month for each month you would like the ad to run.

For more information, please contact Joanna Schnurman at [office@adathisraelct.org](mailto:office@adathisraelct.org) or (860) 346-4709.

### **KOLOT DUE DATES**

Do you have an article or event you'd like to submit to Kolot? We'd love to share it, so please keep in mind the following deadlines.

<u>Issue</u>	<u>Submission Deadline</u>
January	December 7
February	January 11
March	February 8
April	March 7
May	April 11
June	May 16

## **IF YOU HAVE STOPPED RECEIVING ENEWS**

Did your email address change? Did you move or are you going to a warmer climate in the winter? Please notify the office via email at [office@adathisraelct.org](mailto:office@adathisraelct.org) or by calling 860-346-4709 and we can make sure you don't miss out on anything.

## **IF YOU WOULD LIKE VISITS WHEN YOU ARE IN THE HOSPITAL**

Because of stricter legal guidelines regarding the release of patient information from health care facilities to congregations and clergy and shorter hospital stays, we need your help if you would like Rabbi Haaz to visit. First, notify the synagogue of the hospitalization as soon as possible. Second, upon admission to the hospital, please say, "yes", when asked if you want to have your religious affiliation as a part of your medical record and for permission to make your name available to clergy.

## **IF YOU NEED A RIDE OR CAN OFFER ONE**

There are members and friends of Adath Israel who would love to be more involved in the life of Adath Israel but need a ride. If you are able assist (even occasionally) with transportation or are in need of transportation, please call the synagogue office (860) 346-4709 or [office@adathisraelct.org](mailto:office@adathisraelct.org) and we will try to match drivers and riders up.

## **IF YOU ARE LOOKING FOR A PLACE TO PARK**

Have you ever wondered, "Which parking spaces belong to Adath Israel?" Well wonder no more. Over the summer, our parking spaces were repainted in a brilliant yellow and stenciled "Reserved AI". Please use these spaces only. On weekends or major holidays additional parking is available in a lot located on William Street behind the First Baptist Church and there are 35 spaces along the fence (closest to the new housing) at Traverse Square on Church Street.

## **IF YOU HAVE NEWS TO SHARE**

Do you have some wonderful, exciting news about you or someone in your family that you would like to share with the congregation? We now have a new L'Chaim Board just outside the office! So stop by and pin up a picture, a newspaper article, a note about your news, etc. We would love to celebrate with you!



# ADATH ISRAEL RELIGIOUS SCHOOL

## School Closing Policy

Please check one of these sources for  
storm-closing postings

Watch or listen to:

WFSB-TV Channel 3

WTNH-TV Channel 8

WVIT-TV Channel 30, NBC

WTIC AM 1080 Radio – on air &/or

WRCH FM 100.5 Radio

WTIC FM 96.5 Radio

Or go to website:

[www.wfsb.com](http://www.wfsb.com)

[www.wtnh.com](http://www.wtnh.com)

[www.nbcconnecticut.com](http://www.nbcconnecticut.com)

[www.wtic.com](http://www.wtic.com)

[www.wrch.com](http://www.wrch.com)

[www.965tic.com](http://www.965tic.com)

If the weather is inclement,  
we will make a decision about closing school  
no later than 7 AM on a Sunday and  
no later than 1 PM on a Wednesday.

TV and radio info will appear  
within a few minutes of those times.

If you call the Synagogue and follow the prompts  
(press 4 for the Religious School), you will also hear any  
announcement about closing.

*If you cannot get information due to a power outage or if  
your cable and/or internet connection are down – chances  
are school is closed! Stay home and stay safe!*



## 2015 Nathan Olshin Scholar-in-Residence Series November 13-15

Dr. Avinoam Patt, *Struggling with Catastrophe: the Holocaust, the Problem of Evil, and Jewish Memory*

Our weekend of study and community started with a lively discussion of how the Holocaust should be remembered now that we are 70 years past the liberation of the camps. The importance placed on remembering and recording the horrors of the Holocaust immediately following the war is illustrated in this poster (shared in a handout by Dr. Patt) sponsored by the Central Historical Commission, U.S. Zone of Germany.

On Shabbat Dr. Patt shared a d'var Torah on the problem of evil in *Bereshit* (Genesis) looking at attitudes and acts that constitute evil in the Adam & Eve, Cain & Abel, and Jacob & Esau. Discussion at lunch included: How do we define evil? What makes an individual more likely to commit evil? How can we make ourselves (and the world) resilient to evil?

Sunday morning Dr. Patt concluded our amazing weekend of study with *From Destruction to Rebirth: The Aftermath of the Holocaust & the Rebirth of the State of Israel* which traced how the creation of Jewish Displaced Persons camps following WWII and the Zionism fostered there facilitated the creation of the state of Israel.

Following his lecture, Dr. Patt was presented with a framed original recording of *Where Can I Go?* performed by Leo Fuld and donated by Edythe Rosenfield. This recording from 1949 echoes the plight of European Jews following the war and their realization that Israel was the answer. The record was encircled by a phrase from the morning *Amidah*, "Sound the great shofar to herald our freedom; raise high the banner to gather all the exiles."

We hope our beloved Nate would have appreciated the confluence of so many of the passions of his life this weekend: prayer, study, Israel, remembering the victims of the Holocaust, music, Yiddish, and community.



Poster "Remember What Amelek Did to Thee! Collect and Record!", 1947



Edythe Rosenfield and Dr. Avinoam Patt



Rabbi Haaz, Dr. Patt, and Eileen Daling, President

### Sponsors & Helpers:

Adult Education Committee  
Lynn Bennett  
Star Bennett  
Eileen & Michael Daling  
Myra & David Finkelstein  
Jodi Gendrich  
Paulette Gewirtz  
Norman Hanenbaum  
Rabbi Haaz &  
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Anita Hennessey  
Mike Lafontaine  
Scott & Denise Levy  
Mike Needle  
Sharon Neuirth  
Bern Padawer  
Colleen Poliner  
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Marge Sadinsky  
Scott Sadinsky  
Shirley Schloss  
Joanna Schnurman  
Teresa & David Shulman  
Sharon Slossberg  
Aaron Thiela  
Harriet Thiela  
Marcey Thiela



# december 2015

## cheshvan/kislev

sunday	monday	tuesday	wednesday	thursday	friday	saturday
29	30	1 11 am Mah Jong 12:30 pm Mah Jong 7:30 pm Al Anon  <b>19 kislev</b>	2 7 am Early Risers Minyan 8 am Torah Study 10:30 am Stitchery 4 pm Religious School  <b>20 kislev</b>	3     <b>21 kislev</b>	4 7 pm Shabbat Evening Service   <b>22 kislev</b>	5 9:30 am Shabbat Morning Service   <i>Parshat Vayeshev</i> <b>23 kislev</b>
6 9 am Religious School 10:30 am Mazel Tots  <b>Erev Hanukkah</b> <b>24 kislev</b>	7     <b>Hanukkah</b> <b>25 kislev</b>	8 11 am Mah Jong 12:30 pm Mah Jong 7 pm Book Club 7 pm Hands-on Hanukkah at Rus- sel Library 7:30 pm Al Anon  <b>Hanukkah</b> <b>26 kislev</b>	9 8:30 am Torah Study 4 pm Religious School 5:30 pm Communi- ty Candle Lighting & Nosh  <b>Hanukkah</b> <b>27 kislev</b>	10     <b>Hanukkah</b> <b>28 kislev</b>	11 5:30 pm Pray-Eat- Sing Shabbat Evening Service & Dinner  <b>Hanukkah</b> <b>29 kislev</b>	12 9:30 am Shabbat Morning Service   <i>Parshat Miketz</i> <b>Rosh Chodesh</b> <b>Hanukkah</b> <b>30 kislev</b>
13 9 am Religious School 9:30 am Jewish War Veterans Brunch 10:30 am Mazel Tots  <b>Rosh Chodesh</b> <b>Hanukkah</b> <b>1 tevet</b>	14     <b>2 tevet</b>	15 11 am Mah Jong 12:30 pm Mah Jong 7:30 pm Al Anon  <b>3 tevet</b>	16 8:30 am Torah Study 4 pm Religious School  <b>4 tevet</b>	17     <b>5 tevet</b>	18 7 pm Shabbat Evening Service   <b>6 tevet</b>	19 9:30 am Shabbat L'chol Adat Morn- ing Service   <i>Parshat Vayigash</i> <b>7 tevet</b>
20     <b>8 tevet</b>	21     <b>9 tevet</b>	22 11 am Mah Jong 12:30 pm Mah Jong 7:30 pm Al Anon  <b>Fast Day</b> <b>10 tevet</b>	23 6 pm Executive Bd Mtg 7 pm Evening Minyan 7:15 pm Board of Directors Mtg  <b>11 tevet</b>	24     <b>12 tevet</b>	25 Office closed 7 pm Shabbat Evening Service  <b>13 tevet</b>	26 9:30 am Shabbat Morning Service   <i>Parshat Vayechi</i> <b>14 tevet</b>
27     <b>15 tevet</b>	28     <b>16 tevet</b>	29 11 am Mah Jong 12:30 pm Mah Jong 7:30 pm Al Anon  <b>17 tevet</b>	30     <b>18 tevet</b>	31     <b>19 tevet</b>	1	2