



Chadashot Ha'am

February 2012

Shevat 5772

A Message from Rabbi Saks

Every year around this time, my credit card company supplies me with an annual report of my spending. A few years ago I took a closer look at where my money was going and was pleasantly surprised by what I discovered. A significant portion of my money went toward values that I believe to be important. Among these are civil rights issues, ethically sourced food, and the Jewish community. When I examined the report, I was delighted to see that I was putting my money where my mouth was. The principles that I stood for were reaping the benefits of my spending.

I just received my spending report for 2011. I wasn't surprised to see that less of my spending went towards these important values during this past year. I had moving expenses, fewer immediate connections to local charities and the fun of finding new restaurants and new grocery stores that would live up to my ideals. But this year's spending report still reflected those things that are most important to me.

There was a medieval rabbi who understood that the members of his community were thinking about business when they were sitting in his sanctuary. It seemed fitting, he figured, that they should also think about God when they were engaged in business. In Judaism there is no sense that religion stands separate from our everyday lives. Instead, Judaism demands that our Jewish values

inform all of our actions, especially our decisions about how we spend our money.



In the Mishnah (Bava Batra 10:8) we read, "Rabbi Ishmael said, 'Whoever wants to acquire wisdom should study the laws relating to money matters, because there is no Torah subject greater than this. It is like an ever-flowing stream.'" As Rabbi Neal Gold writes of this text, "Money is ethics. It is one thing to speak of justice and fairness and generosity. It is quite another to look and see if our checkbooks reflect the values of our lips. That is why Rabbi David Saperstein teaches that the truest moral document of the United States is not the U.S. Constitution nor the Declaration of Independence. It's the annual budget. Because that is where the true values and priorities of our country are spelled out."

My purpose in sharing these Jewish values with you is not to pass judgment on the Federal or State budget. Instead, I want you to think about how these values should impact our synagogue budget and how they might affect your personal budgets. *Tzedakah*, which we mistranslate as charity, means much more than charity. It comes from the same root as the word *tzedeq*, which means justice. Our tradition teaches that giving *tzedakah* is not something we choose to do; it is something we are obligated to do. The rabbis teach us that we own nothing. God possesses all of it – land, property, all of our valuables. The rent we pay for

the privilege of living where we live and having what we have is giving *tzedakah* to those who are in need. Failure to give *tzedakah* is comparable to being underwater on our mortgage with God. *Tzedakah*, though, is only part of the picture.

The other aspect of the true meaning of *tzedakah* is how we choose to spend our dollars and how these decisions live up to our values. If we advocate for laborers' rights but choose to purchase goods made in places that underpay workers, we are working against our own values. If we teach our children about protecting the environment but don't use sustainably sourced products, we are working against our own values. If we demand a stronger local economy but purchase goods made far from home, we are working against our own values. Of course, there is only so much any budget can fund, but, as Rabbi Tarfon teaches us in *Pirke Avot*, though we aren't obligated to do all of the work, neither do we have permission to abstain from making any effort at all.

The values we claim must be reflected in our spending, whether in the synagogue budget or in our own personal finances. Choose one expense you have and make sure that your spending measures up to the ideals you support. Imagine how significantly we can repair our world if each of us were to take this first step.

President's Message - Lisa Pierce

By the time you are reading this article, we will have heard from President Obama about the state of the Union and from Governor LePage about the state of the State. So it seems appropriate for me to update you on the state of the Congregation in this month's column.

Here are the basic statistics for those of you who like facts:

Members: 350 member families, including 30 new families this year

Religious School students: 160 students in pre-kindergarten through grade ten

Budgeted ordinary expenses for 2011-2012 fiscal year: \$535,350

Other financial details are included in a report from our Treasurer, Tom Rosen, on page 7.

Paid staff: 1 full-time rabbi, 1 full-time educator, 1 full-time custodian, 1 part-time office manager, one part-time bookkeeper, 2 very-part-time Friday evening assistants

Volunteers: Too many wonderful people to list here - and more still needed

Our Board of Trustees consists of eighteen congregants who represent a broad cross-section of our membership. The Board has been working on rabbinic transition issues, developing expectations for leadership, and discussing issues raised through the rabbinic search process including the role of our non-Jewish members in the congregation and how we can be more welcoming to all of our members. We are in the beginning phases of developing a long-range strategic plan, and I anticipate having more to report about that in the coming months.



I think I speak for all of us around the table when I say we take our role as representatives of the congregation very seriously. We want to hear from as many members as possible. If you

have particular expertise or opinions that might be useful to the Board, please contact me or any other Board member. (For the record, I'll also take parenting advice if any of you have teenagers.)

Our synagogue office, after years of struggling with aging equipment, now has new computers, necessary security and a functional network. Plans are underway to find funding to implement new membership software. Our budget limitations mean that we continue to be understaffed and rely heavily on volunteers to help perform administrative tasks, but we are now in a place where we can think about our future needs.

I am proud to report that our synagogue calendar has been full and includes a complete complement of worship services, events, opportunities for study and Jewish action, and celebrations over the past few months. We celebrated the High Holy Days with record-breaking attendance and meaningful worship and study options; we paused to mark each of the other fall holidays with good food and fellowship; and we rejoiced in the Chanukah lights with a festive crowd. We have also hosted the Greater Portland Jewish community for a variety of Jewish Community Alliance (JCA)-sponsored events and classes that have been very well received.

Our committees have been busy. I could write a whole column about the Garden Committee (ask any of them what they call themselves; I can't print it here but it will make you smile) or about the Adult Education Committee. The Library Committee, the Education Committee, and the Social Action Committee have all been meeting regularly and keep the events and activities coming. We also have committees that are less public, like the Personnel Committee and the Nominating Committee, and are busy behind the scenes with the business of our synagogue.

And changes are in process. Our Membership Committee is being restructured under the new leadership of Nathan Szanton. Our Development Committee is actively looking for experienced volunteers. And Jane Snerson, who has run the Holiday Committee with such style over so many years, is finally ready to hand over her magic wand. It may take ten of us to replace her. Please let me know if you have suggestions for how we can fill this need.

We have much to be thankful for and many good things in our future. We are looking forward to welcoming a scholar-in-residence; hosting a congregational First Seder for the first time; having a festive and funny Purim *shpiel*; the Maccabeats singing in our very own sanctuary; planning more neighborhood gatherings (coming soon to a home near you!); coming together weekly to learn and worship; and finding many other opportunities to strengthen our bonds to Jewish life and to each other. It's going to be a good year.

Congregation Bet Ha'am

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Rabbi Jared Saks

Orly Mendelson Biggie,

Religious School Director

Pam Denuette, Synagogue Administrator

Teri Berenson, Bookkeeper

Chris Skidgel, Custodian

Executive Committee

Lisa Pierce, President

Lisa Munderback, Vice President

Tom Rosen, Treasurer

Mylan Cohen, Secretary

Tim Boulette, Past President

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Howard Glass

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Ken Lehman

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Jane Snerson

Steve Steinbock

Nathan Szanton

Deborah Tillman Stone

Joanne Turnbull

Office Hours:

Tuesday - Friday, 9:00 AM-4:00 PM

The office is closed on Mondays.

Building Use: All meetings, events or gatherings must be scheduled with the office.

Office extensions and email addresses:

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ravsaks@bethaam.org

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From the Religious School Director

Orly Mendelson Biggie



Tu b'Shevat (the 15th day of the Jewish month of *Shevat*) falls on February 8th this year. The source of this holiday is the opening statement of Tractate *Rosh Hashanah* in the *Talmud*. Hillel taught that the 15th day of *Shevat* is the new year for the trees.

What does a new year for the trees mean? After all, the trees do not dip apples in honey! In biblical times, the new year for the trees meant the day that separated the fruits that bloomed before this date from those that bloomed after this date. The other tribes would give the fruits from *Tu b'Shevat* on as *maaser*, or tithe, to the Levites and Kohanim (the priests). The priests and Levites did not own land; their lives were dedicated to the worship of God. Therefore, all farmers were required to pay taxes, or a tithe, to support them. The taxes were 10% of their crops. And the fruit tithe was calculated on *Tu b'Shevat*.

Trees were so important that the Torah compares a person to a tree. "A person is like a tree of the field" (Deuteronomy 20:19) and "He (the *tzadik*) will be like a tree planted near water" (Jeremiah 17:8). In *Pirke Avot* (3:22), a person whose wisdom exceeds his good deeds is likened to a tree whose branches are numerous but whose roots are few. The wind comes, uproots it and turns it upside down. But a person whose good deeds exceed his wisdom is likened to a tree whose branches are few but whose roots are numerous. Even all the winds of the world could not move it from its place. This comparison teaches us how important it is for our good deeds to match our values. At Religious School we work to both teach and experience Jewish values and traditions.

It is customary to eat dried fruits on the evening before *Tu b'Shevat*. We will have fruits for our students at Religious School and will praise God for creating the fruits when we say the blessing that ends with "*boreh p'ri ha'etz*," and the *Shehechyanu*.

I hope that each of you will celebrate *Tu b'Shevat* and think about how trees impact our lives.

Religious School News

Thank you to last month's substitute teachers, Jill Rosenthal and Shari Broder.

Thank you to Sam Hirsh for making *latkes* with our first graders for Chanukah.

Grades 4 & 5 will participate in the Family Service on Friday, February 10. A Shabbat potluck dinner for the students and their families will begin at 5:30 PM. Please RSVP by February 2.

Grades 7-10 time change:

On Sunday, February 5, students in grades 7-10 will meet from 1:00-3:00 PM. We will serve dessert between classes rather than a meal.

Schedule of Services

Friday, February 3

Kabbalat Shabbat Service 7:30 PM

Saturday, February 4

Torah Study 9:00 AM

Worship Service 10:00 AM

Parsha Beshalach

Friday, February 10

Creative Family Kabbalat

Shabbat Service 6:30 PM

Saturday, February 11

Torah Study 9:00 AM

Worship Service 10:00 AM

Parsha Yitro

Friday, February 17

Kabbalat Shabbat Service 7:30 PM

Saturday, February 18

Torah Study 9:00 AM

Worship Service 10:00 AM

Parsha Mishpatim

Friday, February 24

Kabbalat Shabbat Service 7:30 PM

Saturday, February 25

Torah Study 9:00 AM

Worship Service 10:00 AM

Parsha Terumah

Adult Library News

Check out the Bet Ha'am Bargain Book Bonanza!

Look for the book cart just outside the library on Sunday mornings. Perhaps you'll find a book you have always wanted to read, a coffee table treasure or a fun Jewish novel. Hard cover books are \$2.00 and paperbacks are \$1.00. Please put the money for your books in the brown envelope. All proceeds benefit the adult library.

Thanks to Karen Lukas and Sari Green for their recent donations to the library collection. Here are the titles and where you can locate them:

1. *The Infinite Light* by Aryeh Kaplan (a book about God) – BM 610 Kap
2. *A Place Among Nations* by Benjamin Netanyahu (about Israel and the world) – DS 119.1 Net
3. *Why I Am a Zionist* by Gil Troy (about Israel, Jewish identity and the challenges of today) – DS 149 Tro
4. *How to Be a Jew* by Sherwin and Cohen (about ethical teachings of Judaism) – BS 1280 She

If you don't have a library card, stop in the library, find the clipboard on the reading table and fill out the requested information. Or, you can e-mail Donna Landau at dmlandau@hotmail.com with your name, mailing address and phone number. Either way, a key tag will be waiting for you at the library office. Then you can borrow any of the wonderful books in the collection.

The library is staffed on Thursdays from 11:00 AM - 1:00 PM and on Sunday mornings when there is Religious School from 10:00 AM – noon.

Feel free to browse, read and relax any time the synagogue is open.

Get Ready for Passover at our Judaica Shop!

The Judaica Shop is gearing up for Passover. There will be some new and creative items coming this year for your seder!

You can visit the Judaica Shop when you are dropping your kids off for Religious School or when you are passing by the synagogue. Dal Maxwell, the Judaica shopkeeper, will be available most times to meet with you and is happy to consult with you about special order items. If you have requests for items or want to talk about a special order, call Dal at 207.865.0259 or 207.837.1653.

The Judaica Shop is open on Sundays from 9:00 AM to 1:00 PM-ish and on Tuesdays from 9:00 AM to noon-ish. If Dal is not at Bet Ha'am when you visit the shop, synagogue staff should be able to assist you.

Warm Comfort Shawls

The response to our request for hand-crafted comfort shawls for hospitalized Jewish patients has been heart-warming (pun intended). On several Sunday mornings people have stopped by Bet Ha'am's library to knit, crochet, or get more information about this project. So far we have heard from fourteen people who are excited about adding to our inventory of shawls. We also received a note from Rabbi Susan Bulba Carvutto at Beth El in Augusta. Beth El members are so appreciative of Rosie Wohl's hospital visits that they would like to participate too. Some people who don't knit and want to support this project have made financial contributions that can be used to purchase yarn.

Thanks go to Jane Snerson, Rachel Posner, Judy Harrison, Karen Lukas and Donna Landau for shawls that been donated and to those who have wonderful projects underway.

On most Sunday mornings when there is Religious School, Donna will be knitting in the library and can answer questions. Bring your project and enjoy the company of other yarn workers!

For additional information, contact Donna at dmlandau@hotmail.com or Karen at karenlukas@hotmail.com.



Marilyn Sherry surrounded by finished comfort shawls, knit by Judy Harrison, Jane Snerson and Donna Landau.

Gazelle-for-Good: a green opportunity that will benefit Bet Ha'am

Did you receive electronics for Chanukah this year? Don't need that old cell phone, digital camera, laptop computer and/or printer? Don't know what to do with your old gadgets that fill drawers or closets in your house? Usually these items are a hassle to sell and they can clog land fills for hundreds of years, sometimes leaching toxic materials into the ground.

We have an opportunity to recycle these items and generate money for Bet Ha'am at no cost to you!

Even if your electronic item has no cash value, you can send it as a donation to Gazelle and they will recycle it for you for FREE.

You simply click on this link or copy it into your browser: <http://Bethaam.gazelle.com>. Then type in the name of your gadget and they show you the rest. It is EASY!

So gather up those outdated electronics and help our congregation!

Welcome New Members

Richard Levy &
Dana Asbury

Eliott Cherry

Welcome Back Members

Beryl & John Cole

Garden Notes

Join Our Tu b'Shevat Seder on Tuesday, February 7, at 6:30 PM

Like the Passover seder, a Tu b'Shevat seder is a ritual meal that incorporates foods with special religious significance. Tu b'Shevat is the Jewish new year for trees. At our Tu b'Shevat seder we will eat a variety of fruits that come from trees, each representing a different connection to nature and to God. We will also drink four cups of wine or juice and share in a vegetarian pot luck meal that reminds us of our connection to the land and to God.

Join Rabbi Saks and the Garden Committee as we celebrate Tu b'Shevat with this brief seder, which will also include the planting of seeds. Please plan to bring a vegetarian main dish to share that features thoughtfully sourced ingredients. These might include items from a winter market, your winter farm share, or something you or someone you know canned or preserved.

Call the office to register or for more information.

Social Action News

The Social Action Committee unfurled Bet Ha'am's new banner for the first time on January 8. The occasion was a vigil at Portland City Hall to honor the victims of the Tucson shooting a year ago. Bet Ha'am members also carried our banner on January 14 at the March for Justice, part of Portland's activities honoring Martin Luther King, Jr.

The Committee is continuing to research how we best can support the effort to pass a law for marriage equality in Maine. We are coordinating with the Religious Coalition Against Discrimination. One of our members, Lee Broder, now serves on their board. Stay tuned for updates!

The Committee will co-sponsor a performance of *A Finished Heart*, an original work by Bet Ha'am member Elliott Cherry, on March 16 at the synagogue. You can find out more at www.afinishedheart.com.

Beginning in March, students in the evening Sunday school program will be able to participate in an elective class on social action. Committee members will teach the class. Students will learn about issues such as hunger, tolerance, refugees and immigrants as well as how to be effective advocates.

Our next Committee meeting will take place on February 12 at 10:00 AM at Bet Ha'am. All are welcome.

March for Justice on Martin Luther King Day
(l-r) Rachel Burger, Rabbi Saks, Gail Wartell, Alan Mills



Treasurer's Report

Now that we are at the halfway point in our fiscal year (end of December) I think it would be appropriate to present an update on our finances. I will briefly report on last year's results, the mortgage, this year's performance so far, and the Rabbi Goldfinger Severance Fund. More detail, including the profit and loss statement and balance sheet, will be reviewed at the annual meeting in May. The Board reviews monthly profit and loss statements and balance sheets. These reports are available to any member who emails me and requests a copy. I am always happy to answer any questions about this fascinating topic. My e-mail address is Camp_Rosen@hotmail.com.

Results for last year (Fiscal Year 2011):

At the annual meeting, which was held about two months before the completion of the fiscal year (our fiscal year ends on June 30), I reported that we were projecting a surplus of almost \$40,000. The budget that was developed for this past year projected a deficit of about \$57,000. The final surplus will be closer to \$50,000; we expect to know the exact amount next month after the audit is completed. Most of the difference between our budget and actual figures was the result of Rabbi Goldfinger leaving after our budget was approved and having a part-time rabbi for that budget year. In summary, we saved a substantial amount in salaries and benefits during the year but experienced unanticipated losses of other kinds. We had a net loss in members and we were challenged to provide the rabbinic support our congregation needs.

Other noteworthy items from last year's financials: the 25th Anniversary Dinner was very successful (and enjoyable) and raised more than budgeted; dues income was down by a little more than \$25,000 due to a net reduction in membership of about 25 families (down to 340); school and utility expenses were both a bit under budget; and we received substantial donations to the Rabbi Goldfinger Severance Fund. More information about this fund is included below.

Construction Mortgage:

In September 2009 Bet Ha'am took out two mortgages in order to complete the construction of the new addition, site work and parking, and renovations to our existing school building. The first mortgage was \$1,365,000 and was secured from Norway Savings Bank for 65% of the appraised value of the finished building complex. It is due in 2029. We make monthly interest payments on this loan, but the principal payments cannot begin until the second mortgage is paid off. Our second mortgage, of \$1,135,000, is due in 2018. We have been paying principal and interest payments on this mortgage, mostly from existing pledges, along with a few new gifts. This mortgage was possible because seven congregants personally guaranteed the loan by pledging \$1,800,000 in assets! Without this commitment by these families, we would not have been able to complete the project.

I am very pleased to report that we were able to completely pay off the second mortgage in early January of this year, six

years earlier than scheduled! While we still have a substantial amount to pay on our first loan, this is a very welcome and positive achievement for our congregation.

Six-Month Financial Review:

At the annual meeting last May I presented the budget for this fiscal year, which ends June 30. As has been the case for the past few years, we have kept our expenses down, primarily by not expanding our programs or office staff. While not desirable in the long-term, we felt this was necessary to minimize the deficits. Our problem is on the income side. Our membership numbers and dues income have been decreasing for the past four years. This unfortunately appears to be a nationwide trend. And last year, the year without a full-time rabbi, the problem accelerated.

We also rely on dues far more than the typical synagogue, where fundraising and endowments (we have none) provide more of a cushion. Major changes in this year's budget compared with last year's budget include increasing school fees for the first time in a few years and increasing dues income by \$20,000 since we anticipated reversing our losses of members now that we have a new full-time rabbi. The bottom line: a deficit of \$27,000. Halfway through the fiscal year, I am pleased to report that the membership trend in fact has turned around, and we have a net gain of 11 families plus four rejoining families. This is our biggest increase since 2002! It appears that our dues income will exceed the budgeted amount by at least \$10,000. School income and the Annual Fund are also doing better than expected. Most other income items and expenses are in line with the budget. Although it is early to make a projection, it looks like the deficit for the year will be around \$15,000. HOWEVER, we have just begun exploring an issue with the school building roof that might require substantial repairs (\$10,000+ range) and our fundraising efforts have not covered the benefits supporting Rabbi Goldfinger.

Rabbi Goldfinger Severance Fund:

In early fall 2010, the Board of Trustees established a severance agreement with Rabbi Goldfinger which obligates the congregation to make up the difference between her salary and her disability insurance payments and to continue her benefits for two years from the date of the agreement. The Board decided to finance those costs through a limited, informal fundraising effort, which is a common way to pay for special off-budget expenses. (We are also using this method to pay for the office technology upgrade.) We quickly raised most of the money with 100% participation of the Board, plus 27 other generous donors. We need about \$20,000 more to fulfill our commitment to Rabbi Goldfinger and, as a result, may have to pay the remaining amount from operational funds. Many Board members have agreed to make a second gift and would be pleased to have others join them.

Tom Rosen
Treasurer

Join the Bet Ha'am Donor Gallery

We invite you to join the Bet Ha'am Donor Gallery today! We have many needs and many ways for you to contribute. If you have an event you would like to celebrate, a person you would like to honor, a *yahrzeit* to remember, or you just want to help support our programs, please fill out the form and send it along with your check to Bet Ha'am. Include an address if you would like an acknowledgement to be sent.

Our Donor Gallery listing should read:

Please acknowledge to: _____

Your name: _____

Check enclosed for \$ _____

Fund choice (please check one):

- General Fund
 Sandmel Education Fund
 Building Capital Campaign
 Berkowitz Open Door Fund
 Rabbi's Discretionary Fund
 Youth Fund
 Cohen Fund for Worship & Learning
 Religious School Library Fund
 Adult Library Fund
 Rosalyn S. & Sumner T. Bernstein
 Scholar in Residence Fund
 Tutor Fund

Bet Ha'am Donor Gallery

We thank our generous contributors

Annual Fund

- Wayne & Jo Ann Miller Goodman
- Kira Wigoda & Daniel Sobel
- Mylan & Maia Cohen
- Zeitlin family
- Kermit Lipez & Nancy Ziegler
- Nanette & Lawrence Chern
- In honor of Jay Pollack by Andrew & Jennifer Kosak
- In honor of Amanda Blaine by Judy & Jerry Blaine
- In memory of Paul & Minde Newman by Susan Paris
- Andrea Saks
- In memory of our parents by Ginger & Ray Spiro
- In appreciation of Seymour Nordenberg & Sylvia Wolfson by Leora Rabin & David Inger
- In appreciation of Pauline Rabin & Mort Miller by Leora Rabin & David Inger
- In appreciation of Jeri & Ivan Inger by Leora Rabin & David Inger

Capital Campaign

- In appreciation of High Holiday services by Selma & Ralph Gwatkin
- In memory of Felix Oppenheim by Perry & Sharon Newman
- In memory of Robert Bronstein by Perry & Sharon Newman
- In memory of Rachel Stamieszkin's dad by Jeremy Moser & Laura Kittle
- Wishing Barry Zuckerman a speedy recovery by Jeremy Moser & Laura Kittle
- In honor of Rabbi Saks on his installation by William Saks & Douglas Canale

Rabbi's Discretionary Fund

- In honor of Allison Brown by Ruth Taylor

General Fund

- In appreciation by an anonymous friend
- In memory of my parents on their *yahrzeits* by Randi Gelfman
- In memory of Robert Bronstein by Duane & Evie Polisner

- In celebration of Joanne Turnbull's twin granddaughters by H. Michael Alpren
- Wishing Roz Bernstein a speedy recovery by Ray & Ginger Spiro
- Wishing Susan Freedman a speedy recovery by Ray & Ginger Spiro
- In appreciation by Michael Girard
- In honor of Joshua Lodish becoming Bar Mitzvah by Lois Lomazow

Sandmel Education Fund

- In memory of Robert Bronstein by Orly Biggie, Harel & Gilead

Zecher T'zaddik L'vrachah

- Condolences to Fae Silverman on the loss of her brother, Marc Goldsmith
- Condolences to Lee Jacobson & Cory Kuhl on the loss of Lee's father, Calvin Jacobson

February 2012

Sun Mon Tue Wed Thu Fri Sat

			1 Morning Minyan 7:00 AM	2	3 <i>Kabbalat Shabbat</i> Service 7:30 PM	4 Torah Study 9:00 AM Worship Service 10:00 AM
5 7-10th graders change in class time to 1:00-3:00 PM	6 Office Closed	7 Tu b'Shevat Seder 6:30 PM	8 Morning Minyan 7:00 AM	9	10 Fourth & Fifth Grade dinner 5:30 PM <i>Kabbalat Shabbat</i> Creative Family Service 6:30 PM	11 Torah Study 9:00 AM Worship Service 10:00 AM
12	13 Office Closed	14	15 Morning Minyan 7:00 AM	16	17 <i>Kabbalat Shabbat</i> Service 7:30 PM	18 Torah Study 9:00 AM Worship Service 10:00 AM
19 No Religious School	20 Office Closed	21	22 Morning Minyan 7:00 AM	23	24 <i>Kabbalat Shabbat</i> Service 7:30 PM	25 Torah Study 9:00 AM Worship Service 10:00 AM
26 No Religious School	27 Office Closed	28 Board of Trustees Meeting 6:30 PM	29 Morning Minyan 7:00 AM			