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SERVING THE MEMPHIS JEWISH COMMUNITY SINCE 1925

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MJCC Day Campers are Having the Sweetest Summer Ever



Campers tie dye their Best Camp Ever shirts with help from a counselor.

We are partially through summer 2022 and MJCC Day Camp is having one for the record books! While we were optimistic that camp enrollment would reach or exceed pre-COVID numbers, we didn't expect to have the largest enrollment in camp history with over 530 unique campers. The health and safety of our campers is always foremost in our planning, and we are excited that

all of our camp activities are back with minimal restrictions. The J's campus is lively with campers, counselors, instructors and activities throughout the building and outdoor spaces.

In addition to record numbers, this year also saw the return of the Israeli Scouts program. Talya and Noya teach campers about Israel and are much loved by the campers. The scouts spend time with

each camp group several times per week teaching them about Israeli culture. Along with MJCC Community Shlicha, Noa Lavyud, the Israeli Scouts lead campers in Shabbat each Friday, which is an enjoyable event where everyone receives a slice of challah while participating.

Summer camp at the J is a full day of fun every week! Campers take swim lessons and later have time to play in the outdoor water park. Some of our camp groups take fun field trips to places around the city like the Memphis Botanic Garden where they participate in a Japanese tea service and experiment with calligraphy led by the Botanic Gar-

den's summer intern from Japan or walk into the "woodlands" to learn about dinosaurs and prehistoric plants, or the Children's Museum of Memphis where they begin their visit with a ride on the carousel followed by learning and playing with the many hands-on exhibits. Campers also go on field trips for other fun activities such as bowling, putt-putt and skating.

The days are filled with traditional camp songs, games and learning activities, and afternoon popsicles as a cool treat. A few evenings throughout

(See Camp Page 2)



Campers enjoy time at the pool to beat the heat.

'They Had Panic and Terror on Their Faces': Klezmer Band Member Relives Scene of July 4 Shooting

By PJ Grisar

This story originally appeared on Forward and has been updated to reflect new information about the number of casualties and the suspected shooter's age. Reprinted with permission.

One of the first eyewitness videos to emerge from the shooting at the Fourth of July parade in Highland Park, Illinois, was of a klezmer band.

Perched on the deck of a pickup truck with red, white and blue bunting, the Maxwell Street Klezmer Band had just struck up the joyous wedding song "Freylekhs fun der khupe" as they entered the same parade route they'd been playing for the past decade. The band's tuba player, Howard Prager, knows the street well. He is a Jewish scout leader, and some of his scouts live along it. He hasn't heard of any of the scouts being present at the parade.

Prager, who lives in nearby Vernon Hills, Illinois, described the suburb of Highland Park as a "very close community" that is "well-to-do." It has a large Jewish population that makes it a natu-

ral fit for the Maxwell Street Band, for which he has played for over five years.

"We always get people smiling and dancing and such when we play, and it started that way," Prager said. "There was a lot of anticipation after not having a parade for a few years."

But at around 10:14 a.m., shortly after the band began to play, Prager said the group's piano player saw a group of people running and sensed that something wasn't right. Prager at first thought it must have been a celebrity in

the crowd that people were flocking toward, but soon realized something else was going on.

"It turned into a lot of people running and they had panic and terror on their faces," Prager said. "As soon as more people started running in our direction, we stopped playing, and that's when I heard the 'pop pops' of the gun."

Saw the suspect flee

The truck with the klezmer band in

(See **Klezmer** Page 2)

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Camp...

(Continued From Page 1)



Counselors show off their camps shirts

the summer are designated late nights, which give older campers a taste of sleep-away-camp experiences including team-based camp games, evening cookouts and dessert, and a sunset swim party before evening pickup.

Our campers dress to impress on fun themed days such as jersey day, superhero day, 901 day, and everyone's summer favorite tie dye day when campers, counselors and staff all don their DIY tie dyed camp shirts.

Just like membership at the J, MJCC Day Camp has something for everyone. In addition to traditional camp there are also specialty sports camp options including soccer, basketball, ninja warrior, football, gymnastics, tennis, color war and all-star sports, plus specialty camps like art, which has a gallery showing for the camper at the end of their two-week program, hip-hop dance, chess, no bake cooking, robotics and theatre camp, which lasts for two weeks and ends with performances for parents and the entire camp.

It's not all fun and games at MJCC Day Camp. For rising 7-8th graders, our Mah Ani program allows campers

Klezmer...

(Continued From Page 1)

the back was able to escape through a gap in the crowd, but before that happened, Prager said he saw a car driving rapidly away and believed the person at the wheel was a woman. Prager later put it together that this might have been the person of interest, 21-year-old Robert E. Crimo III, who police are now saying disguised himself in women's clothing during the attack. Prager spoke to someone on a tip line, but he didn't have a photo to give them.

"Once I saw the photo of him and his car, I realized that was him," Prager said.

Prager, who spoke to the Forward last

to give back through community service projects while learning leadership skills, building self-confidence and deepening their character. Through each of the week-long service projects, campers tackle real issues facing the Memphis community and leave a lasting positive impact on our city.

Our Counselor in Training (CIT) program allows rising 9-10th graders to gain experience as a camp counselor among their peers. They learn leadership skills, how to be effective role models, and techniques to help them to become successful camp counselors. During their immersive experience, they assist camp counselors in leading group activities.

And we can't forget about our Mensches of the week! Each week a theme or attribute is selected and at the end of each week one camper per group who embodies the characteristic is selected as the "Mensch of the Week" for that group. Mensches of the Week have their picture taken and receive a goody bag.

All in all, our campers are having the "Sweetest Summer Ever" at the "Best Camp Ever!" **HW**

Tuesday on his way to revisit the scene of the shooting, on Central Avenue and Second Street, said he is still "numb" and doesn't think he has fully processed what had happened. Asked if he thought in the moment if the shooter might have been motivated by antisemitism, he said the possibility didn't occur to him until later.

"I think I heard it more from other people than I myself wanted to admit that it was antisemitically driven," Prager said. "Certainly, until we know what this terrorist's motive was, it's hard to say. But that's certainly a plausible reason."

Prager lamented that such a tragedy, which killed at least seven people and injured dozens more, would happen on

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info@hebrewwatchman.com

Susan C. Nieman Editor and Publisher

Larry Nieman
Advertising Sales Director

Toni Nieman
Office Manager

Rebecca Miller
Social Media Director
Web Development

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Memphis Candlelighting Time

Weekly Torah Portion: Balak

Independence Day.

"On a holiday that should bring all Americans together, for this to happen is such a travesty, such a tragedy and such a pox to life, liberty and the pursuit of happiness," Prager said. "It's just anathema to it."

Prager said he doesn't know how everyone else in the band is faring in the aftermath. But he does know how one member reacted.

"I know that our clarinet player says he will no longer play parades," Prager said. **HW**

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Baron Hirsch to Host Rabbi Shai Finkelstein

Baron Hirsch Congregation is excited to welcome back Rabbi Shai Finkelstein as a special Scholar-in-Residence on July 16. Rabbi Finkelstein is a former Senior Rabbi of the congregation, having served in that position from 2005 to 2016.

Rabbi Finkelstein will be speaking several times at the shul over Shabbat, and looks forward to seeing many old friends and speaking to new ones. On Shabbat morning, he will deliver the drasha following services. His topic will be "What Does It Take To Be Successful." Services begin at 9 a.m., with the drasha at approximately 10:45 a.m. On Shabbat afternoon, he will give a class at 6:45 p.m. on the topic of "Halacha, Community & the Modern World." Following mincha services, he will speak a final time at Seudah Shlishit on the topic of "The Fast of 17th of Tamuz – Broken Tablets, Vivid Memories."

In making the announcement of the weekend, congregation president Marc Lennon stated, "It is a pleasure for us to have an opportunity to spend a Shabbat with Rabbi Finkelstein. He continues to have a deep connection with many people here, and his ability to teach Torah on all levels is something that everyone will enjoy."

Rabbi Shai Finkelstein was born in Israel, attended Yeshivat Shaalavim, served in the Artillery unit of the IDF and was ordained by the Chief Rabbinate of Israel. From 2000-2016 he was the Rosh

Kollel of Torah Mitzion and the Senior Rabbi of the Baron Hirsch Synagogue in Memphis Tenn., U.S.A. Rabbi Finkelstein has B.A in Talmud from Bar Illan University and earned an MBA from the Fogelman School of Business and Economics at the University of Memphis. He is currently working on his thesis at the Bar Ilan University. While in Memphis, Rabbi Finkelstein lectured at the Bornblum School of Judaic Studies at the University of Memphis and served as instructor for Florence Melton Adult Mini-School, a project of the Hebrew University of Jerusalem-Israel.

Rabbi Finkelstien is currently the Rav of Kehilat Nitzanim in Baka, Jerusalem, and lectures in Pardes, the OU Israel Center, Bet Avichai and many other locations. He is the Editor in Chief of the Koren Mikraot Hadorot project – a major initiative where each volume features one weekly Torah portion with a new, dynamic, English translation by Rabbi Lord Jonathan Sacks Z"L, a full translation of Rashi's commentary, and a carefully curated and translated anthology of commentaries dating from the Second Temple Period to the modern day followed by fully realized divrei Torah by Rabbi Finkelstein to show the majesty of the text and commentaries.

The community is invited to attend any of Rabbi Finkelstein's presentations. For more information, please call the office at 901-683-7485. **HW**

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Shinzo Abe, Former Japanese Prime Minister who Bolstered Ties with Israel, is Assassinated



Former Japanese Prime Minister Shinzo Abe raises his arms with the ruling Liberal Democratic Party candidate Keiichiro Asao after he delivered a campaign speech in Tokyo, July 6, 2022. Credit: Yoshikazu Tsuno/AFP via Getty Images

By Gabe Friedman

(JTA) — Shinzo Abe, the former prime minister of Japan who boosted relations with Israel as part of his effort to increase his country's global influence, was assasinated at a campaign rally last Friday.

Abe, 67, who led Japan from 2012 to 2020 after a short stint in 2006-2007, was speaking at a rally in Nara when he was shot multiple times from behind. Japan has some of the strictest gun policies in the world, and one of the lowest gun violence rates; the alleged shooter's gun looked to have been homemade, NPR reported.

Abe was a staunch nationalist who sought to dramatically change Japan's pacifist postwar character, increasing military spending and becoming more engaged with several world powers. His multi-faceted plans for sweeping economic reforms earned its own interna-

tionally known nickname: "Abenomics."

Increased diplomacy with Israel was a prime example of Japan's foreign policy shift during Abe's consequential second tenure as prime minister. Due to its close ties with oil-producing Arab countries that were historically hostile to Israel, Japan had for decades been wary to establish warm relations with Jerusalem.

But by 2014, after a visit to Tokyo by then Prime Minister Benjamin Netanyahu, a leader who shared many of his Japanese counterpart's right-wing characteristics, trade between the two countries had risen by nearly 10%. Beyond economics, the two leaders signed historic pacts to bolster tourism and security cooperation. Israel's military expertise made the country a particularly attractive partner for Abe, a historian told the Jewish Telegraphic Agency in 2015.

"I am determined, together with Prime Minister Netanyahu, to make further efforts to strengthen Japan-Israel relations, so that the potentials are fully materialized," Abe said at the time.

Abe returned the favor by offering in 2017 to host a four-way peace summit among Israeli, Palestinian and U.S. officials and then visiting Jerusalem in 2018. Things were going smoothly until the meal at Netanyahu's residence ended with dessert served in a shoe – a major faux pas that made international headlines. In Japanese culture, shoes are kept outside of office and work spaces, a well-known taboo. **HW**

Malco Studio on the Square Features Hooks Institute's Ida B. Wells Documentary

"Facing Down Storms: Memphis and the Making of Ida B. Wells," a production of the Benjamin L. Hooks Institute for Social Change at the University of Memphis, will be shown on July 21 and July 28 at 7 p.m. at the Malco Studio on the Square, 2105 Court Ave., in Memphis. General Admission Tickets are \$10 each.

About Facing Down Storms: Memphis and the Making of Ida B. Wells The feature-length documentary explores how the unique cultural and social atmosphere of late 19th-century Memphis indelibly shaped Ida B. Wells as a journalist and activist. The 1892 lynching of three men in South Memphis fueled Wells's zealous efforts to combat the widespread acceptance of the lynching of African Americans in the United States. Wells used the power of journalism to expose to international audiences the injustices of the rising practice of lynching — a form of extralegal execution often taking the form of mob violence against African Americans.

"Facing Down Storms: Memphis and the Making of Ida B. Wells" was produced by Daphene R. McFerren, Hooks Institute executive director; Nathaniel Ball, Hooks Institute assistant director of media initiatives and program support; and Fabian Matthews, founder and owner of Spotlight Productions, LLC. McFerren and Ball were also the film's executive producers.

"Facing Down Storms" highlights Wells' courageous and inspiring activism in the late 19th century and early 20th century while navigating the time's complicated race and gender issues. This documentary's initial premiere was on April 19, 2022, at the Halloran Centre for the Performing Arts in Memphis.

"Facing Down Storms" contains disturbing and graphic images of lynching. Viewer discretion is advised. **HW**

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American Society of Interior Designers to Recognize Leslie Shankman-Cohn



Leslie Shankman-Cohen

The American Society of Interior Designers (ASID) announced the recipients of the organization's highest honors: the 2022 National Awards and the College of Fellows. The honorees will be recognized at GATHER, the National Conference by the American Society of Interior Designers, Sept. 21–24, 2022, in Miami, Fla.

The College of Fellows is a membership offered to ASID members who exceed the standards of the design industry. This year, ASID welcomes eight new inductees into the College of Fellows, including Memphian Leslie Shankman-Cohn. Through these awards, ASID

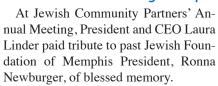
celebrates design professionals and the industry's ability to make an impact on those for whom they design.

ASID's College of Fellows is the Society's most prestigious program, honoring ASID members who embody the highest level of ethical conduct and professionalism and exhibit consistent and demonstrative leadership. Less than one percent of ASID members are Fellows.

"A core characteristic of the design profession is our work's ability to touch lives," said ASID CEO Gary Wheeler, FASID. "ASID is proud to recognize designers advancing the practice through every facet of their work. We are honored to be able to highlight many of these professionals with the annual induction of our College of Fellows and National Awards today and during a special presentation at our National Conference, GATHER. We hope that the recognition of their work continues to fuel and inspire others to strive for design excellence."

Leslie Shankman-Cohn, FASID, NCIDO, RID, CAPS, CGP is a partner in the firm of Jill Hertz Interior Design, a division of Eclectic Interiors located in Memphis, Tenn. HW

The Legacy of Ronna Newburger z"l



"On April 14, 2008, Ronna Newburger was elected president of the Jewish Foundation of Memphis," said Laura. "When Ronna came into this important position, she had already established herself as a community leader, having served as president of the Memphis Jewish Community Center and taking on numerous leadership roles across many agencies.

"It was a pleasure to work with Ronna. She encouraged cooperation, collaboration, and innovation. She was caring, courageous, capable, and had a great sense of humor," she continued. "These qualities in Ronna benefited our Jewish Foundation and the entire Jewish community, not only during her two years as board chair, but for the decades leading up to it and for the decades that will follow."

Ronna and her husband, Hal, helped launch Foundation's Book of Life in 2002, a program that they also ultimately endowed. With more than 150 signers, The Book of Life recognizes those in the community who have created a legacy gift or made a current gift of at least \$10,000 to a permanent endowment fund of the Jewish community.

Laura then quoted from the Newburgers' entry in The Book of Life: "Our hometowns were both very small and our parents worked hard to give us a

Ronna and Hal Newburger are pictured holding The Book of Life. sense of Jewish identity. Our ancestors struggled against persecution to maintain their Jewish homes in Romania, Russia, Poland, and Lithuania. Memphis, with its strong Jewish community has been our home. It is a home with institutions and organizations to serve the young and the old; religiously, spiritually and educationally and it provides a wide range of social services. We hope that our endowment gifts, along with the many names that will fill this Book of Life, will nurture that which was planted by those who came before and sustain and maintain our Jewish home for the generations to come."

> "Ronna's commitment to 'sustaining and maintaining our Jewish home for generations to come' as articulated in her statement was her mantra during her tenure as president, and from that she never wavered," remembered Laura. "In fact, it was Ronna and Hal who provided the seed money for the Foundation to be able to receive Matching funds from the Harold Grinspoon Foundation's Life and Legacy program. They were so proud to have been able to provide this gift and be a part of launching what would become a catalyst for raising millions of future dollars for our commu-

> "The Memphis Jewish community is stronger because of the leadership of Ronna. And although she is no longer with us - the seeds she planted, ones that all of us continue to nurture and care for – will bear fruit for generations to come," Laura concluded. HW

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Tennessee Court Dismisses Jewish Couple's Lawsuit Alleging Religious Bias in Adoption Law

By Jackie Hajdenberg

(JTA) - Tennessee judges have dismissed a lawsuit filed by a Jewish couple who said a state-supported Christian adoption agency discriminated against them as they sought to adopt a child.

Elizabeth and Gabriel Rutan-Ram's lawsuit, filed in January, challenged a 2020 Tennessee law that allows religious adoption agencies to deny service to people seeking to adopt based on their religious beliefs. The law was designed to allow agencies not to place children with same-sex couples; the Rutan-Rams charged that an adoption agency had told them it went against the agency's values to place the child in a non-Christian home.

In dismissing the lawsuit, which the Rutan-Rams filed with the support of Americans United for Separation of Church and State, the judges did not rule on the Tennessee law itself, though they wrote that it "does not single out people of the Jewish faith as a disfavored, innately inferior group," according to an Associated Press report.

Instead, the panel ruled 2-1 that the lawsuit should not proceed for technical reasons - including that the Rutan-Rams have successfully been able to be trained as and become foster parents, with the state's support.

The couple told the Jewish Telegraphic Agency in January that they have enjoyed introducing their foster daughter to Judaism.

"We went all gung ho on Hanukkah, which, you know, when you're comparing it to Christmas, it's hard," Elizabeth Rutan-Ram said at the time. "And she also got Christmas presents. She's said she wants an Easter basket. We're still going to include her in those things. We are all including each other."

She and her husband described the process that led them to believe they had been discriminated against because of their religion. They said they had openly disclosed that they are Jewish but believed that the Holston United Methodist Home for Children in Greeneville, which denied them training, would have found out anyway.

"One of the things that you have to do is a home study," Gabriel Rutan-Ram told JTA. "They would have seen the mezuzah on the door. They would have seen the Kotel painting up on our wall. There's Jewish iconography throughout the house, and not a single cross or a Jesus picture up anywhere."

Elizabeth added, "They would have probably asked something like, 'Where do we go to church?' And we were not going to lie about any of it."

The couple will be allowed to adopt

the girl within the next year if she is not reunified with her parents, according to the judges' ruling. The couple plans to foster and potentially adopt another

Americans United for Separation of Church and State said it plans to appeal the decision and further contest Tennessee's law, which the group's president

and CEO, Rachel Laser, called "unconscionable and unconstitutional" in a statement.

"The courthouse door should not be slammed shut on foster parents and taxpayers like Gabe and Liz Rutan-Ram who bravely came forward to fight religious discrimination in state-funded foster care services," Laser said. HW







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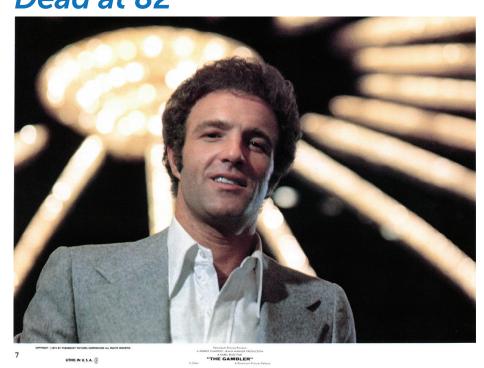
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James Caan, Jewish Movie Star Known for Tough Guy Roles, Dead at 82



James Caan stands under casino lights in a scene from the 1974 film "The Gambler." Credit: Paramount/Getty Images



By Gabe Friedman

(JTA) – In 2009, James Caan, one of the leading movie stars of the 1970s, told Vanity Fair that he was twice honored as New York City's "Italian of the Year." The kicker: He's not Italian.

Caan, who died last Wednesday at 82, according to a post from his family to his Twitter account, staked out rare ground in Hollywood as a Jew known for blockbuster tough guy roles – and for almost always being considered anything but Jewish.

The Italian reputation dogged him after what was arguably his most famous role, as mafioso Sonny Corleone in "The Godfather," which he reprised briefly in "The Godfather Part II." (In that same Vanity Fair profile, Caan said that people often approached him in public to see if was a hot-tempered as his Corleone character.)

One of his earliest roles, in the 1966 Howard Hawks classic western "El Dorado," also gave him a longtime cowboy moniker. Caan said in an interview earlier this year that he worked as a professional rodeo performer for years before becoming famous, and that Steve Wynn, the disgraced Jewish casino magnate, used to introduce him to people in Las Vegas as "the best Jewish cowboy" he had ever met.

Born in the Bronx, Caan was raised by working class German-Jewish immigrants in Sunnyside, Queens, where he has said he developed some of his tough guy mojo. His father was a kosher butcher, and while he worked for him at various times, Caan looked to avoid the meat trade.

He played football for two years at Michigan State University, where he was a member of the Jewish Alpha Epsilon Pi fraternity. He transferred to Hofstra University on Long Island, where he became friends with fellow undergraduate Francis Ford Coppola.

Some of Caan's other notable performances include a football player diagnosed with cancer in "Brian's Song" (1971); a sailor who falls in love with a prostitute in "Cinderella Liberty" (1973); a professor with a gambling addiction in "The Gambler" (1974); and the protagonist of "Misery" (1990), a famous adaptation of the Stephen King novel. He also played Barbra Streisand's love interest in "Funny Lady" (1975), a sequel to the Fanny Brice story in "Funny Girl."

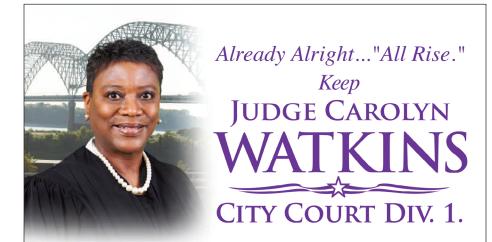
A later career highlight came in 2003, as a side character in the Will Ferrell Christmas-themed hit "Elf."

In 2017, at age 77, Caan starred in "Holy Lands" as a Jewish doctor who moves from New York City to Israel, where he starts a pig farm in Nazareth. The real-life Caan had visited Israel in 2016 and reportedly said, when asked by The Media Line, that no one had ever questioned his support of Israel.

"I don't hang around with antisemites if that's what you mean, and I don't know any," he said, "and if I did, I'd punch them in the face."

In his 2021 memoir "Yearbook," Seth Rogen calls Caan "a scary Jew, which is almost unheard of."

"He's in his own lane, Jew-wise," Rogen wrote. **HW**



Everything is already alright with Judge Carolyn Watkins in City Court Div. 1.

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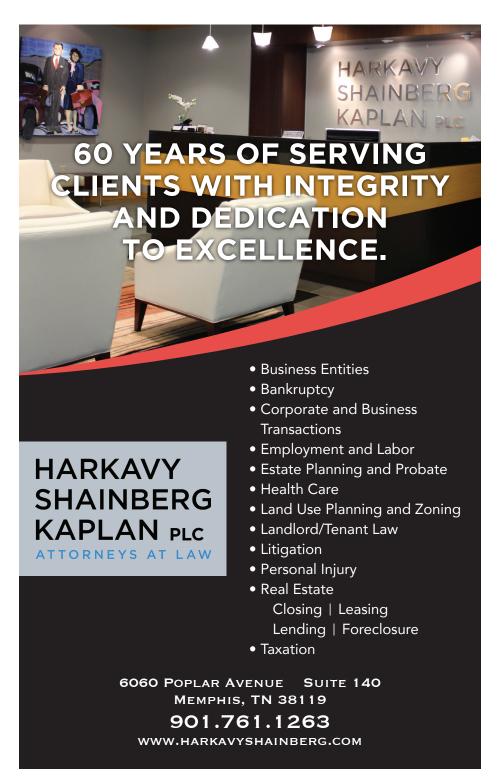
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Rising Rates Join Long List of Housing Dilemmas

Provided by Mike Stein, Managing Director - Investments, Wells Fargo Advisors

Questions for Mike? You can reach him at 901.761.8151 or Michael.Stein@WellsFargoAdvisors.com

Homebuyers braving the hot U.S. housing market have run headlong into a striking transition. The average interest rate for a 30-year fixed mortgage jumped from around 3.2% at the beginning of 2022 to 5.3% in mid-May, the highest level since 2009. This rise was sparked by the Federal Reserve's commitment to raise the federal funds rate – a key benchmark for short-term interest rates – to help control the highest inflation in decades.¹

Although mortgage rates are not directly tied to the federal funds rate, all borrowing costs are influenced by the Fed's monetary policies. Mortgage rates tend to track changes in the 10-year Treasury yield, which is sensitive to changes in the funds rate and also fluctuates based on the bond market's longer-term expectations for economic growth and inflation.

Housing Costs Are Soaring

For nearly two years now, buyers have faced an intensely competitive housing market characterized by historically low inventory, bidding wars, and escalating prices. The national median price of existing homes rose 14.8% over the year ending April 2022 to reach \$391,200. Home prices are rising in every region, and 70% of the nation's 185 metro areas experienced double-digit annual increases in the first quarter. In

a notable shift, price gains in affordable small- and mid-size cities outpaced gains in more expensive urban markets, as many homebuyers seized the opportunity to work remotely.²

Home prices and market conditions can vary widely by region and even from one neighborhood to another in the same city. April median prices in the 10 most expensive cities ranged from \$662,000 in Denver to \$1,875,000 in San Jose. Half of the nation's 10 priciest markets are in California, a state with a particularly severe and longstanding housing shortage.³

Rents have been rising with home prices. In April 2022, the median rent for 0- to 2-bedroom properties in the 50 largest U.S. metro areas reached \$1,827, a year-over-year increase of 16.7%. Spikes were more dramatic in Sun Belt cities such as Miami (51.6%), San Diego (25.6%), and Austin (24.7%).⁴

In this environment, prospective homebuyers, renters who must renew a lease, or anyone looking for a different place to live could find themselves between a rock and a hard place.

Affordability Is Waning

The combination of rising mortgage rates and home prices has taken a serious toll on affordability. A borrower with a \$300,000 mortgage would pay \$1,666 per month at a 5.3% rate versus

\$1,297 at a 3.2% rate, the prevailing rate earlier this year. Affordability is an even bigger issue in high-cost areas and for first-time buyers who haven't benefited from gains in home equity.

Borrowers who started a home search and were prequalified by a lender before rates spiked may not be approved for the mortgages they initially sought. Consequently, demand for adjustable-rate mortgages (ARMs) that offer lower rates has surged in recent months.⁵ A lower monthly payment makes it possible to qualify for a larger mortgage, so borrowers who expect to move at some point may be comfortable with an ARM that has a fixed rate for the first three, five, seven, or 10 years of the 30-year term before it adjusts to prevailing rates.

Some buyers will reset their expectations and settle for a less-expensive home. But others may give up the search if they are not satisfied with the homes they can afford, especially if they are priced out of their favorite neighborhoods. Many entry-level buyers could be forced out of the market entirely, at least for the time being.

New homebuyers may be subject to substantial interest-rate risk because purchase contracts are often signed many months before their homes will be completed. With their deposits at stake, buyers might consider paying the extra cost to extend rate locks for six, nine, or even 12 months.

Higher borrowing costs are likely to reduce demand for homes enough to slow price growth, and prices might retreat in some overheated markets. Even so, most economists don't expect home prices to collapse because market fundamentals are otherwise relatively strong. Inventory levels are still extremely low, and lenders have generally been conservative, so most homeowners who bought in recent years can afford their mortgages.⁶ Interest rates don't impact cash buyers, such as downsizing retirees and investors, who account for about 26% of transactions.⁷ And assuming the economy and employment hold up, there should be plenty of demand from millennials in their peak homebuying years.8

Tips for Bewildered First-Time Buyers

Paying rent indefinitely may do little to improve your financial future, but if you are ready to commit to a mortgage, buying a home could stabilize your housing costs for as long as the payment is fixed. You can also build equity in the property as your loan balance is paid off over time – more so if the value appreciates.

Despite much speculation, no one knows for sure where mortgage rates are headed or what will happen next in the housing market. So how can you decide whether it makes financial sense to purchase a home? As always, the answer depends on where you want to live, your lifestyle preferences, and your finances. Here are three ways to start preparing for the homebuying process.

Become a better borrower. Before you apply for a mortgage, order a copy of your credit report to check for errors and clean up any inaccuracies. Having a higher credit score could earn you a lower interest rate.

Save up for a down payment. Buyers must typically invest 20% of the purchase price for conventional mortgages, but some loan programs allow smaller down payments of 5% to 10%. If parents or other family members offer to "gift" cash for a down payment, lenders may ask for a letter to document the source of funds. There may also be local programs that provide down-payment assistance for buyers who meet income requirements and take classes on homeownership.

Find out how much you can afford to spend. Start with online calculators that take your income, debt, and expenses into account. A mortgage provider can help determine how much you may qualify to borrow. It can take three to five years to recoup real estate transaction costs, so be sure to consider the stability of your employment situation and your income.

- 1) Bloomberg, May 12 and May 19, 2022
- $2\hbox{--}3,7)\ National\ Association\ of\ Realtors,2022$
- 4) Realtor.com, 2022
- 5) The Wall Street Journal, May 5, 2022
- 6) NPR, May 12, 2022

8) The Wall Street Journal, December 14, 2021 This information is not intended as tax, legal, investment, or retirement advice or recommendations, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek guidance from an independent tax or legal professional. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Broadridge Advisor Solutions. © 2022 Broadridge Financial Solutions, Inc.

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Memphis Kollel Launches 36-Hour Campaign with \$175,000 in Matching Challenge



Local middle school girls participating in "Culinary Creations," a monthly program organized by the Memphis Kollel

Six years ago, the Memphis Kollel was formed as an organization led by dynamic Rabbinic Scholars who would live, learn and teach Torah in the community. In the six years since its inception, through an ever-growing number of learning opportunities and programming, the Kollel has created a movement of Jewish learning that spans a wide range of ages, backgrounds and affiliations. The Kollel's offerings include individualized learning sessions, weekly classes, legal holiday seminars, Jewish holiday programs, the famed Semichat Chaver Program (SCP), Scholars-in-Residence, youth programming, the Jewish Children's Library of Memphis and the Center for Middos Development.

"What is particularly exciting to me is our recent focus on the youth of the community," explained Rabbi Shmuel Fromowitz, Memphis Kollel Director of Community Programming. "We offer a variety of new youth programs that aim to inspire the children and teens towards

a lifelong passion and commitment to Judaism."

On July 18, the Kollel will launch a 36-hour online campaign entitled *Building the Future*. *Touching Generations*. The Campaign seeks to raise \$350,000, which will be used to support the Kollel's operational needs over the next year.

In an effort to ensure the success of this important campaign, Elana and Josh Kahane have once again pledged to match dollar-for-dollar all gifts of any size up to a total of \$100,000. Additional matching challenge gifts of \$50,000 from Nava Healthcare and \$25,000 from a corporate sponsor have been secured to match dollar-for-dollar new gifts up to the total \$350,000 campaign goal.

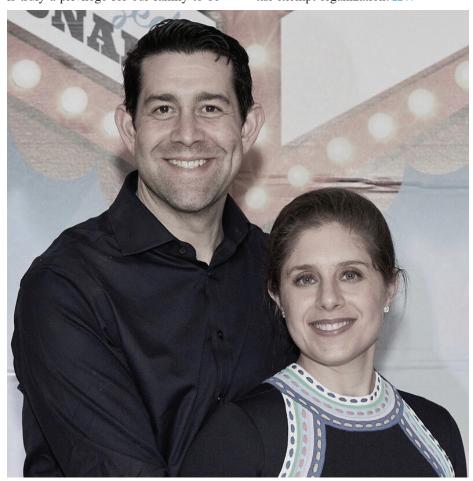
In announcing the Kahane's monumental leadership gift, Rabbi Yosef Braha, Memphis Kollel Director of Operations noted, "The Kahanes and an amazing group of supporters have come together to challenge the broader Jewish community to partner in the Kollel's amazing work. With these gifts, and the funds we hope to raise through the campaign, in addition to the incredible annual support from our Founders, Sustainers and donors, the Kollel will be on secure financial footing, perfectly positioned to continue building a strong and vibrant Jewish Memphis."

"Seeing how the Memphis Kollel has helped ignite a true love of Jewish learning and living in our Memphis community has been an inspiration and motivation," noted Elana and Josh Kahane. "It is truly a privilege for our family to be able to continue supporting the incredible work of the Kollel and its Rabbinic Scholars. We invite the community to join with us in ensuring that the Kollel has the resources it needs to continue its mission building the future and touching generations for many years."

Campaign donations can be made online at:

www.charityextra.com/memphiskollel or checks can be mailed to 5462 Brantford Road, Memphis, TN 38120.

The Memphis Kollel is a 501(c)(3) tax-exempt organization. **HW**



Josh and Elana Kahane

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The House By The Side Of The Road



Editor's note:
This story is being reprinted in memory of Ted Roberts in appreciation of his longtime service as a newspaper columnist.

By Ted Roberts

Everybody wanted the Prince to stay with them. He was coming. After years of anticipation, he announced his first visit to the district. Everyone from the mayor to the girl who swept out the bakery shop knew and admired his Highness – but only by reputation. No one had met him, but everyone had heard stories of his courage and his sense of justice; how he defended the people of the district from bandits, predators, and government tax collectors, how he would give a hearing to the poorest of his subjects if he suspected that wrong prevailed over right.

It had long been rumored that one day, in early spring when the river was ice-free, when the apple trees bloomed like pink clover, when the young lambs skipped on the hillsides, that HE, the Prince, would come for the holidays.

But "where would he stay?" one hundred villagers milling around his house, shouted at the mayor. "With me, of course," replied the mayor. "He wants luxurious surroundings, and rich well-cooked food and witty, intellectual conversation and where in this crummy town would you find such accommodations?" Several of the town's bankers and merchants were quick to answer the mayor's rhetorical questions. "IN MY PALACE," they all shouted at once. And it was true. Their homes on the outskirts of the village, high in the hills,

were fit for royalty.

"A Prince needs a palace," they declared. He would only be happy in a palace. "If we put him up with some peasant – sharing a bed with two aunts and a goat and three chickens, eating black bread and borscht three meals a day, he would never return to our village."

Well, the mayor and the leading citizens of the town were not unreasonable. And everyone desired to please the Prince. So, finally they decided to show their royal guest the various accommodations and let him choose.

The very next day when the sky and the crocuses along the road blazed in a shade of blue rarely seen on the palettes of artists, the Prince strolled into town. A crocus was in his buttonhole. "I couldn't resist," he said – whereupon the children of the village, who seemed to recognize him, ran to the roadside and picked armfuls of blue to please their visitor.

After a welcoming speech of many words by the mayor (in which he unfairly lingered over the comforts of his home) the royal visitor was escorted to the home of the mayor. You should know that his wife – like all of our wives - had prepared for the inspection with scrubbing and soaping and sweeping that had not left a crumb on the floor or a dust mote floating in the air. The guest of honor inspected it thoroughly, as the mayor and his family nervously watched. After thirty minutes of poking in corners, inspecting his fingertips for dust and bouncing on the 100%, not rag, but cotton mattress, he wrinkled his brow. "No good," he stated softly, but clearly. With the mistress of the house looking on in horror, the Prince added a brief explanation, "Not good."

The merchants grinned with glee and steered the Prince, almost hastily, to

their stately palaces. Chandeliers sparkled and the fireplaces perfumed the air with roasting oxen such as Abraham prepared for his angelic guests. The heavy and expensive cherry wood divans and armchairs gleamed with fresh wax. Upstairs, the featherbeds, like soft clouds, waited to comfort the guest. This haven had been prepared not by a housewife, but an army of servants.

Still, after a most careful examination the Prince rejected the palace. And the next one, too. By way of explanation he announced that they were not good.

The crowd that followed the Prince moaned with grief. There was no fit habitation for him – he would return to his homeland.

But David, the Hochem, the wisest man in the district, had an inspiration – an idea. "Wait, my friends," – speaking to the townspeople as well as the Prince – "He hasn't seen the home of Yankel, the wood chopper who lives beside the road to Litovsk." The last part of his statement was drowned out in groans and whistles and shouts of disapproval.

"He lives like an animal," shouted someone.

"My goats live in a barn cleaner than Yankel's hut."

"Yankel's shack is so overcrowded with poor relatives that last week three cousins fell out the windows."

But the Prince looks up and he indicates a desire to inspect the home of Yankel the wood chopper.

In fact, the crowd was correct. The wood chopper's home was terribly overcrowded because the soft-hearted Yankel could refuse a bed to no one. Relatives, the homeless, itinerant holy men who traveled the road by his front door. He could not feed them meat cakes and gravy, but there was always a roar-

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ing fireplace and plenty of corn porridge and, in truth, only one cousin had ever fallen out of the bedroom window.

The Prince marched down the dusty road to the humble cottage. David, the hopeful wise man, led the way. Behind them hundreds of peasants muttering, "oy, oy, oy. The mayor's home and two palaces were not good enough and now we show him this home for roaches."

But the minute the Prince saw the cottage by the roadside he smiled for the first time. He entered and carefully inspected the dirt floor, the cobwebbed walls, the fleeing roaches as he entered the rooms.

"How good, how pure. Here, I will stay."

David, who was as pious as he was wise, felt the hair on the back of his neck bristle and later he swore to friends that he could hear the singing of angels. He knew the Moshiach had come to live in this house by the side of the road.

The syndicated humor of Ted, the Scribbler on the roof, has appeared in newspapers around the U.S., on National Public Radio, and numerous websites. **HW**

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INSIGHTS FROM ISRAEL Magnificent Mosaics, Literal and Figurative

By Howard Weisband

Yair Lapid became Israel's 14th Prime Minister on July 1. He will be in office for the next four months as we go to the polls again on November 1 and until a new Government is in place, which he may or may not lead. As I write, Lapid is in France meeting with President Macron and leaders of the French Jewish community in order to strengthen Israel's ties and understandings with France, Europe, and world Jewry.

But let's leave politics and diplomacy aside for the moment. Events will unfold in the coming weeks and there will be future columns.

A few days earlier, on June 27, we were informed by Amanda Borschel-Dan in the Times of Israel that "One of the most beautiful treasures of Roman-era Holy Land – the seafaring-themed Lod mosaic – was restored to its home port on June 27.... the late 3rd century- early 4th century mosaic is now housed in the newly constructed Shelby White & Leon Levy Lod Mosaic Archaeological Center...." The article continues with details and pictures, worth looking up.

Mosaics were a popular, beautiful art form throughout the ancient world. Preserved through the centuries under multiple layers of earth, archaeologists

find them in their excavations as part of the floors of synagogues, churches, various public buildings, and even in private homes of the wealthy.

Israel 21c informs us that throughout Israel some 7,000 mosaics have been unearthed. "The art of mosaics arrived in the Land of Israel from Rome around the time of Herod the Great 2,000 years ago. They were continuously created here through the 11th century, leaving us with documentation of Roman, Byzantine and early Arab culture in the area."

In Zippori, considered at one time the capital of the Galilee where the Sanhedrin once stood, excavations have revealed over 60 different mosaics dating from the third to the sixth century CE, including one of the most beautiful and famous ones of Israel, the Mona Lisa of the Galilee.

As one who appreciates the work of modern-day archaeologists and that of the ancient artisans who created these magnificent mosaics, and as a loving resident of Jerusalem, I needn't go far to admire these treasures of antiquity.

However, when I think of mosaics and Jerusalem, my thoughts quickly turn to the legendary mayor of Jerusalem, Teddy Kollek who served the city in that position from 1965 to 1993. A builder of the modern State of Israel at the side of David Ben-Gurion, he became known as "the greatest builder of Jerusalem since Herod," as referenced in Alexander Zvielli's January 2007 obituary in the Jerusalem Post.

Figuratively, Kollek applied the term "mosaic" not to his many initiatives of physical construction throughout Jerusalem, but to his vision of life in the capital. He expressed that vision as a "beautiful mosaic," where Jews, Muslims and Christians live together in harmony under Israeli sovereignty."

I first admired the vision and leadership of Teddy Kollek as a student living in Jerusalem in 1969-70. I next encountered the mayor in 1975 when visiting Jerusalem with the National UJA Koach Mission when he addressed 22 of us from Memphis in the first neighborhood of Ramot, Sulam Yaakov. He shared his vision for the growth of the Jerusalem's northern most suburb: "One day there will be 50,000 people living here: native born Israelis with olim from North and South America, Europe, Australia, South Africa, and Russia, with Arab villages immediately to the east and west." He was right; he only missed the Ethiopian community, which then unforeseen was to begin its Aliyah about a decade

Moreover, little did I know then that Kayla and I would be living and raising our family around the corner from Sulam Yaakov when we came on Aliyah in 1986 and made our home in Ramot for 33 years.

Unfortunately, like ancient mosaics uncovered by excavations often become weathered and worn away by climatic conditions, and ways must be found to preserve them, Kollek's vision of a beautiful human mosaic living in harmony has been torn apart by nationalistic and political trends experienced especially in the early part of this 21st century.

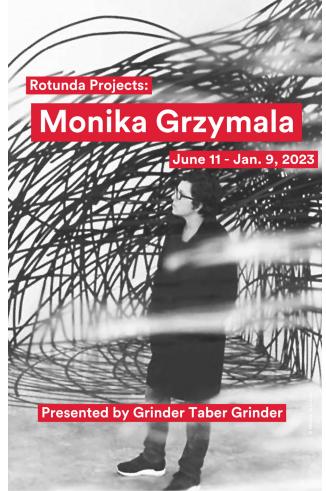
We mustn't lose our mosaics, whether they be ancient works of art or the human vision expressed by Teddy Kollek.

Howard Weisband served as Assistant Executive Director (1975-77) and Executive Director (1977-84) of the Memphis Jewish Federation. Following Aliyah with his family in 1986, he served as Secretary General of the Jewish Agency for Israel through 1997, and then in other senior professional positions in Israel. Now retired, he and Kayla live in Jerusalem. He can be reached at hweisband@gmail.com HW

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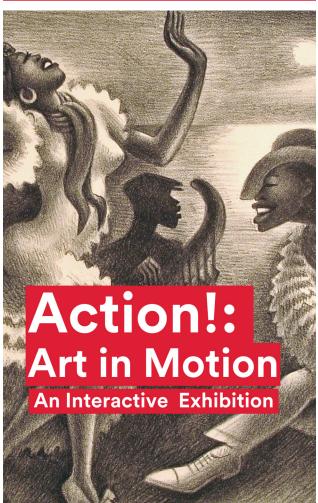
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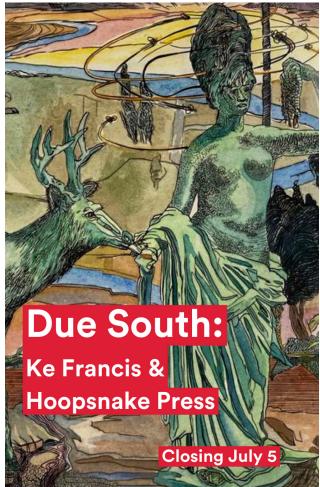
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