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# THE Hebrew Watchman

SERVING THE MEMPHIS JEWISH COMMUNITY SINCE 1925

HEBREWWATCHMAN.COM 8 NISSAN, 5783 MARCH 30, 2023 VOL. 101, NO. 27

## Child Survivor Tova Friedman to Keynote Memphis Jewish Federation's 61st Annual Yom HaShoah Commemoration



Tova Friedman

Memphis Jewish Federation's 61st annual Yom HaShoah Commemoration will be held Monday, April 17, 2023, at 6:30 p.m. in the Memphis Jewish Community Center Belz Social Hall. Open to the entire community, advance registration is required and can be found at [www.jcpmemphis.org/yomhashoah](http://www.jcpmemphis.org/yomhashoah). Dorothy Kelman Goldwin and Michelle Goldwin Kaufman, co-chairs of Federation's Holocaust Memorial Committee, are honored to announce Tova Friedman as the keynote speaker. One of the youngest child survivors of Auschwitz, Tova is also author of a memoir, "The Daughter of Auschwitz." Tova Friedman's visit to Memphis is sponsored by the Tennessee Holocaust

Commission. "Getting to know Tova over the past few months has been a true blessing," said Mrs. Goldwin. "She is a dynamic, bright, uplifting person who recognizes the responsibility she carries as one of the few living survivors of Auschwitz to keep telling her story to people around the world. We hope community members of all ages will come together to learn from and be inspired by her on April 17." Memphis Jewish Federation's annual Yom HaShoah commemoration honors Holocaust survivors living among us, pays tribute to those we have lost, and transmits the legacy of the Holocaust to the next generation. This year's program will include the traditional candle lighting ceremony by survivors and second and third generation, a musical reflection by Memphis Symphony Orchestra Assistant Principal First Violinist Diane Zelikman Cohen, the El Maleh Rachamim memorial prayer led by Baron Hirsch Congregation's Cantor Ricky Kampf and psalms and Kaddish led by David Winestone, Shelby Baum and Rebecca Gerber in memory of their father, Ted Winestone, of blessed memory. Temple Israel's Music and Cantorial Director Emily Groff Heilborn and Music and Education Specialist Carly Abramson, along with Temple teens, Sami Bray, Sarah Hochman and Hannah Moore, will open the program with the national anthem. Cantor Aryeh Samberg of ASBEE and Rabbi Cantor David Julian of Or Chadash will close it with Hattikvah. The closing benediction will be

offered by Rabbi Akiva Males of Young Israel of Memphis. Tova Friedman is noted to be among one of the youngest people to survive the Holocaust. Born in 1938, she was one of 5000 Jewish children living in Tomaszow Mazowiecki, Poland, before World War II. Living in her town's ghetto as a toddler, she was only five years of age when she and her parents were sent to a Nazi labor camp, and almost six when she and her mother were forced into a packed cattle truck and sent to Auschwitz II, also known as Birkenau extermination camp, while her father was sent to Dachau. Tova and her mother were liberated from Birkenau on January 27, 1945. Her father survived Dachau and was reunited with Tova and her mother the following year. Tova was just one of five children from Tomaszow, Mazowiecki, to return. More than 150 members of her family were murdered. After spending several years in a German sanatorium for tuberculosis and Displaced Persons camps, Tova and her parents arrived in the U.S. when she was 12 years old. She received her Bachelor of Arts degree in Psychology from Brooklyn College and a Master of Arts in Black Literature from City College of New York. Tova and her husband, Maier Friedman, immigrated to Israel and lived there for over 10 years where she taught at Hebrew University in Jerusalem. After returning to the U.S., she earned her master's degree in social work from Rutgers University. She be-

came the director of Jewish Family Service of Somerset and Warren Counties in N.J. for over 20 years where she still works as a therapist. Tova has four children and eight grandchildren. Tova last traveled back to Auschwitz for the 75th anniversary of its liberation in January 2020 where she met award-winning PBS foreign correspondent Malcolm Brabant. She wrote her memoir, "The Daughter of Auschwitz," with Malcolm Brabant, which is available at Novel bookstore. The annual Yom HaShoah observance is coordinated and hosted by Memphis Jewish Federation's Holocaust Memorial Committee. It is supported by Baron Hirsch Congregation, Beth Sholom Synagogue, Chabad Lubavitch of TN, Facing History & Ourselves, Memphis Jewish Community Center, Or Chadash Conservative Synagogue, Temple Israel and Young Israel of Memphis. "We are so fortunate to welcome Tova as our speaker this year," said Co-Chair Michelle Goldwin Kaufman. "Especially for our youth who are growing up in a time of increased antisemitism, we hope that hearing directly from a survivor about the realities of the Holocaust and the importance of maintaining our identity as Jewish people during times of existential threat will serve as a call to action." For more information about the program, please contact Lorraine Wolf at Memphis Jewish Federation 901.767.7100 or at [lwolf@jcpmemphis.org](mailto:lwolf@jcpmemphis.org). **HW**

## Local and National Jewish Leader Andy Groveman Represents Memphis at JFNA Israel Fly-In



Andy Groveman with JFNA senior professionals and lay leaders.

Local and national Federation leader Andy Groveman was one of 30 Federation leaders representing communities across the United States and Canada who took part in an extraordinary, 24-hour visit to Israel to express their concerns with Israeli leaders on the proposed judicial reforms and to convey the implications these changes will have on the North American Jewish community. "It was an honor and a privilege to represent Memphis Jewish Federation

as a delegate in what turned out to be a very educational and impactful trip," said Mr. Groveman. In a joint statement the leaders released, they said, "While each of the parties has, to one extent or another, committed itself to seeking compromise, no process other than President Herzog's efforts are underway at the intensity required to achieve success. It is our view that the time for compromise is now. Continuing to move the bills forward as currently formulated is causing harm that will not be easily repaired." They continued, "We did not advocate for a specific plan, but we did note that the essence of democracy is both majority rule and protection of minority rights. This balance is preserved through establishing checks and balances between legislative authority and an independent judiciary. We urged that a clearly articulated system of checks and

balances be in the final plan. "We appreciate the efforts of President Isaac Herzog to carefully develop compromise proposals with leading experts of widely differing views. His work should form the basis of a final agreement. We urge all sides to immediately engage with him on this basis." During the fly-in, members of the delegation met with President Isaac Herzog, Minister Nir Barkat, opposition leader Yair Lapid, MK Benny Gantz, MK Simcha Rothman, MK Danny Danon, MK Rabbi Gilad Kariv and other members of the Knesset from the coalition and opposition, as well as senior business leaders who oppose the reforms. "First and foremost, we are here in Israel to show our unconditional and eternal support for the Jewish State, and to emphasize how important the preservation of Israel's democratic institutions (See Groveman Page 2)



My Teen Israel Experience



Shoshanah Kaplowitz with Reyut Wasserstein and Eliana Waghalter

Shoshanah Kaplowitz, daughter of Drs. Rebekah and Mark Kaplowitz, is a junior at the Goldie Margolin School for Girls. Memphis Jewish Federation’s Lemsy Endowment Fund provided her with a Teen Israel Experience grant to offset the costs of her Lindenbaum Lamdeni program in Israel. All rising juniors and seniors are eligible for grants of up to \$3,000 to attend a recognized teen summer or semester program in Israel. Teen Israel Experience applications for Summer 2023 are open and can be accessed at Lemsy Endowment Fund | Jewish Community Partners (jcpmemphis.org)

By Shoshanah Kaplowitz

This past summer I was a part of the Lindenbaum Lamdeni program. I spent the summer learning Torah and other Jewish topics in Israel but was also able to experience them in real time, by going to the places where they happened. I visited Shiloh to see where the Mishkan (Tabernacle) stood, and to the place on the Jordan River where B’nai Yisrael (the Jewish people) crossed into Israel for the first time.

I did many fun and exciting things in Israel including going white water rafting and on scavenger hunts. We explored Jerusalem, by going to the Kotel multiple times, spending time in the Old City, and by just simply walking around going to cafes and malls. We went across Israel and spent a weekend in the North at a small kibbutz, and spent

time in Efrat, south of Jerusalem. I had so much fun seeing small parts of Israeli society in different places in Israel.

The classes on this program were all amazing, and I learned so much from the teachers and rabbis who taught. Every class was super interesting and informative and changed the way I thought about different Jewish topics. The classes ranged from the true meaning of the Jewish holidays to a Gemara (Talmud) class where we finished the last chapter of Mesechet (Tractate) Ta’anit, and classes about modern Israeli society and government.

The best part of the Lamdeni program was that it was very small and close knit, and I was able to be friends with everyone there. The people who went on the program truly made the program what it was and made every day great. I am still in contact with the friends I made on this program, and they are friends that will last a lifetime. The people who went all had such a love for learning that you could feel all the time, and having access to the Lindenbaum Beit Midrash (Study Hall) meant you could see people learning in there at all hours of the day, and even night. I cherish my many memories of being on this program, and the friends I made there.

Thank you to Memphis Jewish Federation’s Lemsy Endowment Fund for helping to make my Lindenbaum Lamdeni Israel trip possible. **HW**

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Memphis Candlelighting Time

Erev Shabbat, Fri. March 31, 2023 / 9 Nissan, 5783 ..... 7:02 p.m.  
Havdalah, Sat. April 1, 2023 / 10 Nissan, 5783..... 7:59 p.m.

Weekly Torah Portion: Tzav

Groveman...

(Continued From Page 1)

are to the North American Jewish community,” said President & CEO of Jewish Federations of North America Eric Fingerhut. “We believe in the importance of holding open dialogue with those who hold positions that we agree and disagree with and in conveying the far-reaching consequences that a dramatic change to the Israeli system of governance will have on the North American Jewish community and in broader society.”

Last month, Jewish Federations of

North America sent a letter to Prime Minister Netanyahu and Opposition Leader Yair Lapid expressing their concerns over aspects of the reforms and urging the two sides to accept President Isaac Herzog’s proposal.

“We thank Andy for representing our community in this special mission and conveying our concerns to all parties for the need to compromise,” said Memphis Jewish Federation Board Chair Cindy Finestone. **HW**



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# Universal Language Room Goes Mainstream & International + Exciting New Outreach



**Jason Caplan facilitates a Multicity ULR Launch**  
*By Shoshana Cenker*

To say that Jason Caplan’s 20-year project, the Universal Language Room (ULR), is exploding in a good way, is an understatement. After years and years of dedication, commitment, and time, ULR has finally stretched across the U.S. and as far away as India. (Yep, 8,000+ miles!)

The Universal Language Room works to create a bridge between individuals by teaching music and making melodic permutations the foundation of peaceful, collaborative dialogue.

You might think of ULR’s success like a boomerang, you put goodness out there and it eventually comes back to you in some way. That’s pretty much what Jason and his ULR program are experiencing, the return of good vibes and connections as demand for his program grows.

There’s so much happening, I’m going to break it all down “Cliff’s Notes” style.

First, let’s back up for a hot minute.

Back in 2003, Jason created the concept of ULR and collaborated with co-founders Gilbert Smith and William Ruiz to build the innovative program, holding events in New York. Fast-forward to Memphis 2018/2019. Slowly rolling out ULR in the Bluff City, Jason received a generous grant from Memphis Jewish Federation.

“Memphis Jewish Federation is proud to see the measurable impact of our Fedovation Innovation Grant to Jason Caplan and The Bridge Institute,” said Bluma Zuckerbrot-Finkelstein, Federation’s executive vice president. “The goal of Fedovation grants was to seed new, promising initiatives in the Memphis Jewish community and clearly that goal has been met with all of Jason’s meaningful ULR programs underway.”

Then came a partnership with professors and researchers at the University



**Jason Caplan facilitates a Multicity ULR Launch**

of Memphis, including Naomi Eichorn, U of M assistant professor, to study the Universal Language Room and its positive effects on interprofessional development. Several journals and conferences accepted the study for publication.

Last year, the big break came at the beginning of 2022, when yours truly (yep, the one writing this piece) introduced Jason to Rabbi Michael Beyo of the East Valley JCC in Phoenix, Ariz. Through Rabbi Beyo, that East Valley JCC generously funded Jason’s band, Naqshon’s Leap, to play three shows in Memphis at GRAMMY-winner Boo Mitchell’s Royal Studios. The program featured the unity music of Naqshon’s Leap, along with a Universal Language Room demonstration. The program was broadcast on Zoom with viewers across the U.S.

“Working with Jason and ULR has been amazing,” noted Boo Mitchell. “Mixing cultures and genres of music is a game-changer. It’s inspiring to be in a room with people of different backgrounds and instantly making music – very special.”

Those awesome Royal Studios shows

led to an exciting new format: the live audience program at my house (yes, me again), for the multicity launch of ULR. Facilitators funded by The Bridge Institute in San Francisco, New Jersey, Miami and New York City all Zoomed in to the Memphis ULR event, as a kickoff for their local programs.

Jason introduced the facilitators from each city and highlighted special guests – saxophonist Dave Liebman and Boo Mitchell. I interviewed Boo about his life in music, recording and working with legendary musicians. Then, it was showtime. Jason led the in-person Memphis audience in a Universal Language Room, as other cities followed along.

“We had the best time sharing the Universal Language!” Jason said. “I taught the permutation system of Rabbi Abulafia, friends tried new instruments, our kids were involved. It all went really well!”

“Jason evokes a spirit of joy from all of us in his groups,” said ULR participants Shelley and Jerry Kutliroff. “He’s an accessible person, easy to be with, with very deep ideas.”

ULR attendees aren’t the only ones impressed with The Bridge Institute and ULR. The world-renowned musicians he invites to ULR agree. “Jason is doing a great job with the Universal Language room, employing honesty and dedication at the highest level,” said guest Dave Liebman, saxophonist, flautist and jazz educator with a 50-plus-year career in the music industry. “I’m honored to be part of the project.”

Since the multicity launch, the other cities’ programs have been funded and are continuing the wonderful ULR experience across America.

The word is out about ULR, all the way to the other side of the planet. The Bridge Institute just launched Global ULR in Putti, Uganda, Bali, Indonesia and India. A rabbi friend introduced Jason to the village in Putti. Shortly after teaching the leaders the permutation system, the village sent a video to Jason of their choir singing Naqshon’s Leap’s signature song “Unity/One God, One Human Family.” The village recently received drums and xylophones for their ULR courtesy of The Bridge Institute.

Jason and William Ruiz also connected with a well-known drummer, Wayan Gama, in Bali, Indonesia, who’s combining ULR permutations with Balinese drumming. And just last week, Jason received the photo below from Rajasthan, India, after teaching the permutation system via Zoom to a group of highly

## COMING SOON....



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**ULR in Rajasthan, India**  
(See ULR Page 4)

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ULR...  
(Continued From Page 3)



*The Bridge Institute’s Board with Shelby County Mayor Lee Harris*

accomplished Indian musicians, who are now continuing the programs there. Back in Memphis, The Bridge Institute’s board, including Stephen and Gwen Wachtel, Vaneet Singh and Felicia Peat, recently met with Shelby County Mayor Lee Harris to share ideas and answer questions about how ULR can help at the government level. Jason has also started an after-school music club for middle school girls at Margolin Hebrew Academy. “Each session starts with ULR – the girls create dialogue

through music,” he said. “I’m teaching scales, chords and how to write a song, but it’s not presented as a ‘class,’ it’s a very improvisational, creative club.” As if all that wasn’t enough, more events are in the works. Jason is presenting to the University of Memphis’ Hillel in mid-April to share ULR with students and faculty; a program is being planned for Memphis police officers this spring; and a major concert is scheduled for the summer. Stay tuned! Learn more about ULR: [ulr1.com](http://ulr1.com) **HW**

**Bones of ‘Victims in the Name of Science,’ Including Jews, Buried in Berlin**

(JNS) – After nearly 80 years, a group of now-nameless victims of the Nazi regime has finally been laid to rest. Last Thursday, 16,000 bone fragments collected in five wooden boxes were buried in a small service attended by representatives of victims of both the Nazis and German colonialists. The tombstone reads: “Victims in the name of science.” During construction at the Free University in 2014, workers found human bone fragments believed to come from the Kaiser Wilhelm Institute of Anthropology, Human Heredity and Eugenics. From 1927 to 1945, the institute was based at the university, which believes that the bones come from “criminal contexts” that can be traced to the Nazi era and earlier. The archaeologist leading the research, as well as organizations rep-

resenting groups that may have been among those victimized, agreed to halt further efforts due to the nature of the eugenics-based, racist context of the work. In 1937, Josef Mengele, who would later conduct horrific experiments on prisoners at Auschwitz, joined the institute, where he became assistant to the director, Dr. Otmar von Verschuer, known for his studies on twins. Von Verschuer supervised Mengele’s second doctorate in 1938. At Auschwitz, Mengele’s many pseudoscientific atrocities included torturing and murdering twins. At the burial on March 23, Daniel Botmann, a representative of Germany’s Central Council of Jews, said: “Today we are taking numerous lives whose voices and biographies were extinguished to their last resting place.” **HW**

OBITUARIES

David Pollow

David Pollow, affectionately known as Dave, died peacefully on March 13, 2023, at his home at the age of 103. Better known as Pop Pop by his grandchildren, he was born in Russia in 1919. David came to the United States at the age of 6 with his family and settled in Philadelphia, Pa. Dave graduated from Central High School in Philadelphia in 1937. He obtained two degrees, one in accounting from Temple University and another in civil engineering from Penn State University. As World War II was heating up, Dave was about to board a bus at 3rd and Market Street in Philadelphia to report to the Army when his father came running down the street with a letter in his hand informing Dave that he had received a deferment based upon his educational background. There was a high demand for civil engineers. Almost immediately, he went to work for York Safe & Lock in York, Pa. He traveled up and down the East Coast working on various naval ships. The main focus of his job was perfecting the mobility of a 40 mm gun amplifier, which weighed approximately 14 tons. Dave designed a system that enabled the amplifier to move both vertically and horizontally when mounted on naval destroyers. Dave also had a hand in equipping the first flat aircraft carrier, known as the Ranger, built by the U.S. Navy. Around 1942, Dave left York and began working for Philco. At Philco, Dave worked on perfecting the radar equipment that was installed in jet fighters known as the APS-15’s. He was stationed in England at this time, also working in the research lab to improve the radar systems being used in planes. In 1946, Dave returned to Philadelphia and began working in the family business. The summer of 1949 he met his future wife, Pearlina Pollow, better known as Pearl. They married shortly thereafter. They moved to Binghamton, N.Y. for several years where he worked for Link Aviation. Later he was transferred with

Link Aviation to the Millington Naval Base, just outside of Memphis. During this time, Dave was training individuals to operate and maintain electronic airplane simulators. Living in several areas around Memphis, they finally settled in East Memphis purchasing their home from Johnny Cash, the famed country music singer. Dave continued living in that home until his death. As a hobby and a side business, Dave repaired TV sets for friends and neighbors. After leaving Link Aviation he was interested in real estate. In 1961 he established Pollow Realty Company. He remained active in his business managing his real estate until his death. Dave and Pearl travelled extensively around the world including Russia, France, Spain, China, England and many other countries. Dave took many road trips with his wife and children around the country as well. Dave enjoyed playing cards, poker, gin rummy and pinochle on a regular basis. He was a lifelong member of Baron Hirsch Synagogue and Ridgeway Country Club. Dave had a true love of animals, especially cats. Until a month before his death, Dave regularly fed up to 40 stray cats daily. Dave was preceded in death by his wife, Pearl, who passed away in October of 2019. Additionally, he suffered the tragic loss of two sons, Adam Robert Pollow in 1993 and Ronald Ashley Pollow in 2010, as well as a grandson, Matthew Troy Pollow in 2015. He is survived by his daughter, Jacquelyn (Randall) Fishman; grandchildren, Alexander (Evan Bell), Benjamin Fishman, Jonathan (Selena) Pollow, Megan Pollow (Bryan Stern) and Jessica Pollow (Ruven Bromberg) as well as great-grandchildren Oliva Guzman, Liam Stern and Owen David Bromberg. In lieu of flowers donations can be made to the Spay Memphis, Baron Hirsch Synagogue or a charity of the donor’s choice. **HW**



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# PASSOVER INSIGHTS

## READING FOR YOUR SEDER

Pesach is the oldest and most transformative story of hope ever told. It tells of how an otherwise undistinguished group of slaves found their way to freedom from the greatest and longest-lived empire of their time, indeed of any time. It tells the revolutionary story of how the supreme Power intervened in history to liberate the supremely powerless. It is a story of the defeat of probability by the force of possibility.

Three thousand three hundred years ago, a group of slaves were liberated and began what Nelson Mandela calls the long walk to freedom. And ever since, at this time of the year, we’ve re-lived their story on what we call Pesach, Passover, the Jewish festival of the exodus.

To me it raises a fascinating question. Imagine we could travel back in time and meet the great Pharaoh himself, Ramses II. I know what I’d say. *Ramses, there’s good news and bad news. The good news is that one people alive now will still be alive in thousands of years’ time. The bad news is: it won’t be yours. It will be that group of slaves out there, building your great temples, the people you call the habiru or Hebrews, the children of Israel.*

Nothing could sound more absurd. The Egypt of the Pharaohs was the greatest empire of the ancient world; and the Hebrews were nothing - slave labor, powerless, not even yet a nation. Yet it was they, not the Pharaohs, who survived, and still do to this day. How did it happen? The answer, I believe, is this.

Ancient Egypt and ancient Israel were two peoples who asked the most fateful question of all. How, in this all too brief span of years, do we create something that will endure? How do we acquire a share in immortality? The Egyptians gave one answer. Build great monuments of stone - temples, pyramids - that will outlast the winds and sands of time. And they did. What they built still stands. But only the buildings, not the civilization that once gave them life.

The Israelites gave a different answer. You don’t need to create monuments. All you need to do is tell the story, generation after generation. You need to engrave your values on the hearts of your children, and they on theirs, so that you live on in them, and so on to the end of time. You need to build a civilization around the home, the school, and education as a conversation between the generations. *You need to put children first. That is what Jews did for thousands of years; and it’s why we’re here today.*

The Pesach story, more than any other, remains the inexhaustible source of inspiration to all those who long for freedom. Freedom is a moral achievement, and without a constant effort of education it atrophies and must be fought for again. *Nowhere more than on Pesach, though, do we see how the story of one people can become the inspiration of many.*

~ The Late Rabbi Lord Jonathan Sacks ZT’L

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# March 2023 SoShuls Luncheon at Baron Hirsch Synagogue a Huge Success



The Baron Hirsch So-Shuls Luncheon on Wednesday, March 1 was simply good fun for the more than 40 luncheon guests who attended. The Heart Memphis Duo, presented by Creative Aging, lived up to their promise and entertained the group with familiar and lively music. Several people in the audience were seen singing along or dancing in their seats.

With a Purim theme, the luncheon featured baked chicken, roasted potatoes, and peas and carrots, with fresh fruit for dessert. The delicious homemade hamantaschen, prepared by Marissa Baggett and her assistants, were a special treat.



Zak Shayne, the synagogue’s kitchen manager, did double duty, preparing the lunch, as well as being the caller for the Bingo games following the luncheon. Also helping with the luncheon

were several volunteers, Carol Zalowitz, Sherri Richman, Bayla Manis, Linda Belz Nahmias, Emily Lennon and Chana Ahuva Shayne. Thanks to the luncheon guests and the volunteers for

making the event so successful!

We are looking forward to the next So-Shuls luncheon on Wednesday, May 3, so watch your email for announcements about the May luncheon details.

Baron Hirsch So-Shuls luncheons are for persons 64 and older, and the cost is \$3 per person.

The first night of Pesach is April 5, 2023, so there will not be an April So-Shuls Luncheon.

Please contact Gwen Moody at [gwen@baronhirsch.org](mailto:gwen@baronhirsch.org) to make your May reservations. We hope to see you then. Chag Kasher v’Sameach and Happy Passover! **HW**

## Hope

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# HaZamir: The International Jewish Teen Choir Performed 30th Anniversary Concert at Jazz at Lincoln Center



**HaZamir: The International Jewish Teen Choir Credit: [studio@happyhaha](mailto:studio@happyhaha)**

Hundreds of teen voices from across the U.S. and Israel celebrated 30 years of HaZamir and the 75th anniversary of the State of Israel in a concert at Jazz at Lincoln Center on March 19.

HaZamir performed a joyous repertoire including popular music, classic Israeli and Jewish American selections in English and Hebrew. HaZamir: The

International Jewish Teen Choir was created in 1993 by Matthew Lazar to provide an opportunity for talented young Jewish singers to sing great Jewish music at the highest standard of excellence. HaZamir singers from 26 U.S. chapters and 10 cities in Israel express their Jewish identities and love of music with peers from a range of backgrounds and perform Jewish choral music on the world’s greatest stages. For more information visit [www.hazamir.org](http://www.hazamir.org) [HW](#)

## Introducing: Rick Baer Realty



Rick Baer

**By Shoshana Cener**

New name, same company, same service. That’s how Realtor Rick Baer describes his newly rebranded real estate company, as of Jan 1, 2023. A national company offered Rick an appealing invite to join it. As he considered the offer, he realized it would mean closing his previous firm, Broad Avenue, and no longer having agents to mentor or support. “As I thought more and more about it, I realized that what I really wanted to do was rename my company and still uphold the same personal and professional relationships with my agents,” he said. “The outcome was Rick Baer Realty.”

Rick and his talented team of agents are active in all types of real estate transactions. “The diverse experience and backgrounds of our agents allow us to meet the various needs,” said Rick, who’s been in the industry for 35-plus years. “We do residential, investment, leasing and commercial. And Lee Baum builds magnificent new homes using the skills and expertise he has gained through his family’s business over the years. As a company, we are open to serving the needs of our customers in whatever ways they are seeking.”

A newer agent on Rick’s team is Robin Shainberg, who likely caught the real estate bug when Rick served as her realtor several years ago.

“She seemed fascinated with the business every step of the way – over the course of these past three years, Robin’s interest did not wane,” noted Rick. “She studied hard, picked up quickly on all the nuances of being a top-notch realtor, and got her real estate license around the first of February. I trust that she will be an asset to our company. Robin takes her responsibilities seriously and gives everything she strives toward 100% of her attention and commitment.”

As Rick takes his company on this new journey, he happily acknowledges his gratitude to the Bluff City. “I’m deeply appreciative to the Memphis community for the many years of support and trust they have put in me,” he said, “and look forward to many more ahead.”

Contact Rick Baer Realty at 901.495.2217; [Rick@RickBaerRealty.com](mailto:Rick@RickBaerRealty.com); [rickbaerrealty.com](http://rickbaerrealty.com). [HW](#)



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# Fixed for Life: What Can an Annuity Do for You?

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 • fa.wellsfargoadvisors.com/michael-stein

With stock and bond markets both faltering over the past year, it’s easy to see why more near retirees have a newfound appreciation for fixed annuities – insurance contracts that guarantee a specified rate of return. A fixed annuity maintains its value regardless of market conditions, and yields on these products have risen in response to the higher interest-rate environment.

When you purchase a fixed annuity, you are shifting the risk for future investment returns to the insurance company. It’s also a way to create a pension-like income stream for retirement, starting right away or when you are older.

### Income for Now or Later

An *immediate fixed annuity* is usually purchased at the beginning of retirement, often with a lump-sum premium. The fixed payments start within 12 months from the date the annuity is purchased and continue for the duration of the contract.

With a *deferred fixed annuity*, you can make a series of premium payments, and the income is delayed until a future date of your choosing. This type of annuity can be used to save for retirement or to provide income in your later years. The income payments reflect the value of the premiums paid, the annuity’s compounded return, and the length of the payout period (or your life expectancy). Thus, the longer you defer your annuity, the higher the payout can be.

Unlike tax-advantaged workplace plans and IRAs, annuities have no annu-

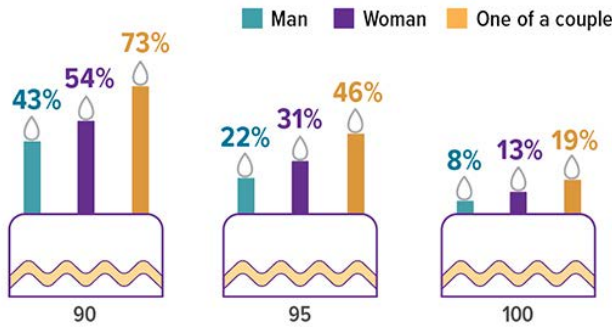
al contribution limits, so they present an opportunity to save as much as you want on a tax-deferred basis. When annuities are purchased with after-tax dollars, only the earnings portion of withdrawals is taxable as ordinary income. You can also invest in an annuity through a qualified (tax-advantaged) retirement plan. In this case, the qualified annuity is subject to the same tax rules as the qualified plan, so there is no additional tax benefit. For both qualified and non-qualified annuities, early withdrawals prior to age 59½ may be subject to a 10% penalty.

### Annuitization Options

Converting the funds in an annuity to an income stream is called annuitization. A deferred annuity contract will specify the date at which you can annuitize and begin to receive payments as defined in the contract, but generally you are not required to do so at that time. Although a guaranteed income is often a sought-after feature of annuities, many owners choose not to annuitize.

Before annuitization, you can withdraw some or all of the annuity funds in a lump sum or a series of distributions. However, surrender charges typically apply if you withdraw more than a specified amount before the end of the surrender period. If you die before annuitizing, your heirs would receive the funds accumulated in the annuity. After you annuitize, you no longer control the funds, so you cannot take lump-sum distributions.

### A Long Retirement



Source: Society of Actuaries and American Academy of Actuaries, 2022

Whether you purchase an immediate or deferred fixed annuity, you’ll have options for the income stream you will receive during the annuitization period. A straight, guaranteed lifetime income will provide the highest monthly payments and help protect against the risk of outliving your savings. But payments will typically end when you die, with no funds going to your heirs. A “period certain” provides income for a fixed number of years and will go to your heirs if you die before the end of the period, but you risk running out of income if you live beyond the period. “Life with a period certain” guarantees you a lifetime income along with a period of time in which it can pass to your heirs, but payments are generally lower.

The decision to annuitize – and the option you choose if you decide to do so – will depend on your financial situation, life expectancy, and risk tolerance.

*Annuities have contract limitations, fees, and expenses; they are not appropriate for every investor. Withdrawals reduce annuity benefits and values. Any guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company. In-*

*vestors should be aware that when they purchase a fixed annuity, they may sacrifice the opportunity for higher returns that might be available in the financial markets, and that inflation could reduce the future purchasing power of their annuity payouts. Annuities are not guaranteed by the FDIC or any other government agency. They are not deposits of, nor are they guaranteed or endorsed by, any bank or savings association.*

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# As Netanyahu Flies to London, the UK's Chief Rabbi Calls for 'Jewish Unity' Around the World



**In London, a group of protesters demonstrate against Israeli Prime Minister Benjamin Netanyahu's upcoming visit, March 22, 2023. Credit: Rasid Necati Aslim/Anadolu Agency via Getty Images**

**By David I. Klein**

(JTA) – Ahead of Israeli Prime Minister Benjamin Netanyahu’s upcoming visit to London, the United Kingdom’s chief rabbi is calling for “Jewish unity” in Israel and around the world in response to dramatic protests against proposed changes to the Israeli judicial system.

“I never thought that we would witness a time when citizens of Israel, including respected leaders, are openly

speaking about the possibility, God forbid, of civil war,” Ephraim Mirvis wrote in a short op-ed in the “Jewish Chronicle,” the U.K.’s oldest Jewish newspaper. “At this moment of national crisis, Jewish unity must be our foremost priority. Jewish unity is not only a noble aspiration. It is a sacred responsibility – for politicians, leaders, activists, and for us all, both in Israel and around the world.”

It was his first statement on the ongoing protests, which have brought out hundreds of thousands onto the streets of Israel for months. Mirvis avoided taking a side in the charged debate over whether the proposals put forward by Israel’s right-wing government will help reform their judicial system by reining in the power of the Supreme Court or erode the country’s democracy.

The government drew fresh rebuke from protesters last Thursday as it passed a law that limits the ways a sitting prime minister can be removed from office. Netanyahu has been embroiled in multiple corruption cases for years.

Netanyahu delayed his London flight to early in the morning last Friday after making a nationally televised speech in which he said he will intervene in the judicial reform process, which has included bills on how judges are chosen and on the Supreme Court’s ability to halt legislation.

He was met with a chilly reception by local Jews during diplomatic visits to both Italy and Germany this month.

According to Haaretz, Netanyahu is expected to use the visit to reassure his British counterparts that his reforms will not change Israel’s identity as a democratic state. His public schedule

included only a meeting with British Prime Minister Rishi Sunak, a Conservative, and no meetings with local Jewish figures.

Some liberal Jewish groups have joined in protesting Netanyahu’s upcoming appearance in London.

“You can’t enjoy a weekend in London while you are bringing down a democracy” reads a poster by Yachad UK, a British-Jewish group, which advocates for a peaceful solution to the Israeli-Palestinian conflict.

“Prime Minister Netanyahu is coming to London. He leads the far-right government, which is working to destroy Israel’s judicial system, entrench occupation and trample on the rights of women & minorities,” the group added in a tweet, inviting others to join them in an all-day protest during Netanyahu’s visit.

In an op-ed, Marie Van Der Zyl, the president of the Board of Deputies of British Jews, argued that those protesting should not be dismissed as haters of Israel.

“The protests in London are being led by Israelis. Israeli flags are proudly being flown. These are not people who seek to destroy Israel, but wish to save it from something they fear might lead to its destruction,” she wrote in the “Jewish Chronicle.” **HW**

# Netanyahu Vows More Active Role in Israel's Judiciary Fight Following a Day of Tense Protests



**Israelis protest against the Israeli government's planned judicial overhaul, near the prime minister's official residence in Jerusalem, March 23, 2023. Credit: Noam Revkin Fenton/Flash90**

**By Ben Sales**

(JTA) – After a day of raucous protests, arrests and clashes in the street protesting the Israeli government’s controversial judicial overhaul, Prime Minister Benjamin Netanyahu gave a televised speech encouraging Israeli unity, pledging to protect minority rights – and vowing that the first major piece of the overhaul plan would still pass next week.

Netanyahu’s speech followed a “National Day of Paralysis” last Thursday, in which protesters amassed in large cities across Israel, where they blocked major roads and were met with mounted police and water cannons, as they have at previous protests.

More than 100 protesters were arrested, including Shikma Schwartzman-Bressler, a physicist who is one

of the leaders of the protest movement, according to video posted by Israeli journalist Tal Schneider. Another video shared by Schneider showed a former cabinet member and Labor Party politician, Omer Bar-Lev, getting pushed by police at a protest. Demonstrations stretched into the night following Netanyahu’s speech, as well.

Netanyahu’s address, which took a more conciliatory tone than previous remarks he’s made on the subject, followed reports of dissent within his own party, and following a morning in which his government passed the first of several laws that would limit the power of the Supreme Court. The one approved last Thursday specifically bars the court from forcing the prime minister into taking a leave of absence.

“Opponents of the reform are not traitors and supporters of the reform are not fascists,” he said. “The vast majority of Israeli citizens, across the political spectrum, love our country, and want to protect our democracy. ... I am working to reach a solution. I am attentive to the claims of the other side.”

He added, “We intend, and I intend, to anchor individual rights in law. We will ensure the basic rights of all citizens of Israel: Jews and non-Jews, secular and religious, women, LGBT, everyone – without exception. ... We intend to propose clear legislation clear on this subject. I will personally make sure that that happens.”

But Netanyahu defended the overhaul plan as “a strengthening of democracy” that brings Israel’s judicial system in line with the legal systems of democracies such as the United States. He cited remarks by Harvard Law professor emeritus Alan Dershowitz, who has opposed parts of the overhaul plan but said recently that it will not turn Israel “into an autocratic country.”

Netanyahu said his government would still bring the first major piece of the legislation – which gives the coalition control over two Supreme Court appointments per term – to the floor of parliament next week as planned.

“In all the democracies, including the United States, elected officials are those who choose judges,” Netanyahu said. “Is the United States not a democracy? Is New Zealand not a democracy? Is Canada not a democracy?”

(Several critics of Netanyahu’s plan say that the United States’ system is dif-

ferent and has protections and checks and balances that Israel’s governmental system lacks.)

The protests – which included a demonstration in Bnei Brak, a haredi Orthodox city – came shortly after Israel’s government passed the first piece of a string of legislation aimed at significantly limiting the power of Israel’s Supreme Court. The law, which insulates Netanyahu from court-ordered restrictions related to his ongoing trial for corruption, was approved by a bare majority of lawmakers at 6 a.m. last Thursday after a night of fierce debate.

It bars the Supreme Court from ordering a prime minister to take a leave of absence, and says that a prime minister can be removed only if he or she is physically or mentally incapacitated, and only if 75% of government ministers or Knesset lawmakers approve of the decision.

The change appears to open the door for Netanyahu to play a more assertive role in the fight over the broader package of judicial reform bills, which would sap the Supreme Court of much of its power and independence. Israel’s attorney general had ordered Netanyahu to constrain his involvement in the debate over the overhaul because of a conflict of interest related to his ongoing trial. Netanyahu has repeatedly defended the overhaul in public remarks, and with this law on the books, the court will not be able to remove him from office for violating the gag order.

“Tonight I tell you, my friends, citizens of Israel: No more,” Netanyahu said in his speech. “I’m coming in.” **HW**

# New Website Lists Events and Resources Celebrating Israel's 75th Year



**“Celebrating Israel at 75” logo. Credit: israel75usa.org.**

(JNS)–The new website, israel75usa.org, “Celebrating Israel at 75” is a resource providing information about communal celebrations of Israel’s 75th anniversary in the United States.

The site also features information

about the founding of Israel, as well as graphics and resources for organizations, communities and educators.

Yom Ha’atzmaut, Israel’s Independence Day, begins on the evening of April 25 and continues the following day, which coincides with the Hebrew date of the Jewish state’s establishment

on the 5 Iyar. (The English date for the establishment of the modern-day State of Israel was May 14, 1948.)

The website is a project of the National Coordinating Council for Israel at 75, a joint initiative of the American Zionist Movement and the Conference of Presidents of Major American Jewish Organizations. **HW**



# A Fifth Question this Passover: What Makes Trader Joe’s Matzah Different from All Other Matzah?



Boxes of Trader Joe’s matzah for sale. Credit: Isabella Armus

By Jackie Hajdenberg

(JTA) – For millennia, Jews have eaten matzah. And for years, Jewish patrons of Trader Joe’s have been able to purchase matzah off the shelves of the tiki-themed grocery chain – which has gained its own quasi-religious following.

Now, for the first time ever, Trader Joe’s will be selling matzah under its own famous private label.

The question, even among the store’s diehard Jewish fans, is what makes Trader Joe’s-branded matzah different from all other matzah.

The grocery chain with more than 500 stores nationwide, and known for characteristically friendly, Hawaiian shirt-clad employees and a limited selection and high turnover of products, has gained a cult-like following in its 56 years of operation. An Instagram fan account boasts nearly 2 million followers; the internet is abound with memes about falling in love with Trader Joe’s cashiers; and dozens of Facebook groups with thousands of members each exist to cater toward the specific dietary needs of loyal shoppers.

Those loyalists include no small number of Jews who keep kosher. The store stocks a number of Jewish, Israeli and Middle Eastern foods – from an “everything but the bagel” spice mix to spicy zhoug sauce to kosher-certified turkeys ahead of Thanksgiving, and frozen latkes. Trader Joe’s caused a small uproar in 2012 when it stopped stocking kosher pareve semi-sweet chocolate chips. Af-

ter a campaign by Jewish customers, the chain brought the product back to its shelves in 2021.

But whether that loyalty will extend to the store’s matzah is unclear. Some shoppers said they were excited about the new offering, while others wondered whether it would be any different from the matzah Trader Joe’s has sold in previous years. Still others said that by putting its name on one of the most quintessential Jewish foods, Trader Joe’s “signals that Pesach products have gone mainstream,” in the words of Susan Robinson, a member of Kosher Trader Joe’s, a Facebook group with more than 63,000 members.

The decision also demonstrates that Trader Joe’s takes its kosher-observant customers seriously, said Rachel B. Gross, a professor at San Francisco State University who teaches a course on U.S. Jews and the history of food.

“My understanding is that they’ve never wanted to do everything,” Gross said. “But they have had a really strong kosher game because that worked really well with the way they approached the niche markets in general.”

For years, Trader Joe’s sold matzah made by a brand called Holyland, and it’s unclear whether the chain’s new boxes hold the same old product. The company, which is secretive about who produces its private-label foods, told the Jewish Telegraphic Agency only that the new private label matzah is made

by “one of the largest and oldest matzo-making bakeries in Israel.”

Whether the Holyland once sold by Trader Joe’s is made by the same company as Holyland Shmura Matzo – a circular handmade variety – is similarly unclear. But there are hints, beyond the name, that they come from the same company, which is based in Israel. Both share the same distributor, and both include a logo on the front bearing the web address NaturallyBetterWithYou-InMind.com, a site that boasts “high quality, all natural, kosher foods.”

A representative of the distributor of both Holyland products, a New Jersey company called Kayco, did not know whether the current Trader Joe’s product is the same as the Holyland matzah. The new Trader Joe’s matzah box says only that it is distributed and sold by Trader Joe’s, which is headquartered outside of Los Angeles.

That confusion has led to an ambivalent reaction among some members of Kosher Trader Joe’s. Multiple members of the group shared photos of the new boxes at their local stores, encouraging each other to buy the matzah in order to press the company to produce it again next year.

Some commented on the new box design, while others remarked on the price – \$2.69 per box, a slight increase over the \$2.49 Trader Joe’s charged for the Holyland boxes last year, according to an Instagram fan page. (Name-brand boxes of matzah at the same weight cost slightly more at other retailers, ranging from about \$3.22 for a 16-ounce box of Yehuda Matzos to \$4.49 for Manischewitz’s version of the unleavened bread.)

“Trader Joe’s has sold Holyland Matzah for at least a decade, if not longer,” wrote one member. “I’m surprised that it has taken them this long to put it under the Trader Joe’s private label.”

Others were just happy to have access to matzah at all. Another member recalled that supply chain delays and restrictions related to COVID-19 led to shortages of Passover products, and that in Manhattan’s East Village, where he lives, “TJ – and the Holyland Matzo – became a Pesach saver. That’s what the

commotion is all about.”

(Members of the group who adhere to strict kosher laws may not have tried the new matzah yet due to a tradition of not eating matzah between Purim and Passover, although a few customers remarked that it feels thinner than Holyland matzah.)

In addition to matzah, Trader Joe’s will sell Teva Glatt kosher-for-Passover Angus beef brisket and a few kosher-for-Passover wines including Sara Bee Moscato and Baron Herzog chardonnay and cabernet. The company will publish a complete list of its kosher-for-Passover offerings closer to the holiday, which begins the night of April 5.

Gross said the conversation over Trader Joe’s matzah fits in with the way Americans celebrate Passover, which she said is intimately tied to brands. She cited the proliferation of well-known Passover products like the haggadah published by Maxwell House coffee, which was first printed more than 90 years ago, or Manischewitz’s many Passover foods. The way the holiday has been shaped by brands, she said, is “in some sense, a traditional American Jewish experience.”

“Jews have really learned over the last 110, 120 years how to trust brands, and trust brands around kashrut, especially around Passover,” Gross told JTA.

“We know that the people who keep kosher are such a small minority,” she added. “And we know that the number of people who look for heckshers are not primarily Jews, which makes me wonder how many non-Jews buy matzah, or [how many] they expect to buy matzah.”

But for at least one member of Kosher Trader Joe’s, brand loyalty was not enough to make the new matzahs stand out.

“Most articles written about this Matza as well as online comments make it out to be something earth-shattering and revolutionary, and fail to mention that Trader Joe’s has carried matza around this time, in every single store, for years and years under the Holyland Brand,” wrote Yoseph Goldstein. “Have folks easily forgotten this? Is it really the ‘coolness’ of the box?” **HW**

# A Florida Bill Banning ‘Ethnic Intimidation’ Flyers Aims to Stop the State’s Neo-Nazi Rise

By Andrew Lapin

(JTA) – Responding to a recent rise in neo-Nazi activity in his state, a Jewish lawmaker in Florida is trying to outlaw displays of “religious or ethnic animus” on private property in his state.

H.B. 269 takes aim at a variety of activities that neo-Nazi groups in the state have undertaken, from distributing flyers with hate speech to broadcasting intimidating messages in public places.

Those groups’ activity has been rising in Florida for several years, according to a 2022 report by the Anti-Defamation League titled “Hate in the Sunshine State.” The report was published before the founder of the Goyim Defense League, which distributes antisemitic literature in public places and to private homes, relocated to Florida.

“We have actual Nazis who have proudly taken up residence in Florida,” the bill’s co-author, Rep Randy Fine, recently told the “Algemeiner.” “The things that they are doing, all of which I find disgusting, are reprehensible, and we are going to make them felonies.”

Fine, Florida’s only Jewish Republican state legislator, did not respond to Jewish Telegraphic Agency requests for

comment.

Over the last couple of years, antisemitic groups have rallied outside Walt Disney World and a Chabad house in Orlando; displayed messages of Jew-hatred on a Jacksonville stadium during a highly watched college football game; and visited Florida universities trying to provoke students with messaging including “Ye Is Right” (referring to the rapper, formerly known as Kanye West, who went on an antisemitic tirade last fall).

Many but not all of those activities have been fueled by members of the Goyim Defense League, whose founder specifically said he expected Florida to be more hospitable to him and his worldview when he moved his operations there from California’s Bay Area.

Now, the Goyim Defense League’s signature tactic would transform into a felony under H.B. 269, which has bipartisan support and this week advanced to the legislature’s Judiciary Committee, a crucial step in the passage of legislation.

The bill would prohibit Floridians “from distributing onto private residential property any material that evidences religious or ethnic animus for purpose of

intimidating or threatening [the] owner or resident.” It would also prohibit harassing or intimidating people “wearing or displaying of any indicia relating to any religious or ethnic heritage,” such as kippahs and other items of religious Jewish attire.

Other sections of the bill describe activities that the state’s neo-Nazi groups have undertaken in recent months, including displaying messages of ethnic intimidation on sports stadiums and other buildings, and entering college campuses in order to intimidate. The bill would classify such activities as third-degree felonies, with violations carrying prison terms of up to five years.

Some of the bill’s targets appear to be mobilizing against it. A month-old online petition opposing H.B. 269 has attracted more than 2,500 signatures, and its comments are filled with antisemitic rhetoric. One commenter decries “the Jewish assault on freedom of speech;” another, identifying themselves as the American airplane pilot and Nazi sympathizer “Charles Lindbergh,” wrote, “No group, no matter how small their hats are, has the right to tell us what we

can or can’t say,” an apparent reference to kippahs.

Fine himself has attracted attention in the past for comments that critics said have bordered on hate speech. In 2021, the Florida chapter of the Council on American-Islamic Relations called for an ethics investigation into Fine after he made comments on social media calling Hamas militants “animals” and celebrating Israel’s bombing of the Gaza Strip with the hashtag “#BombsAway.” He also drew criticism after responding with what some interpreted as a threat to President Joe Biden after Biden called for gun control following the 2022 school shooting in Uvalde, Texas, in which 19 children and two teachers were murdered.

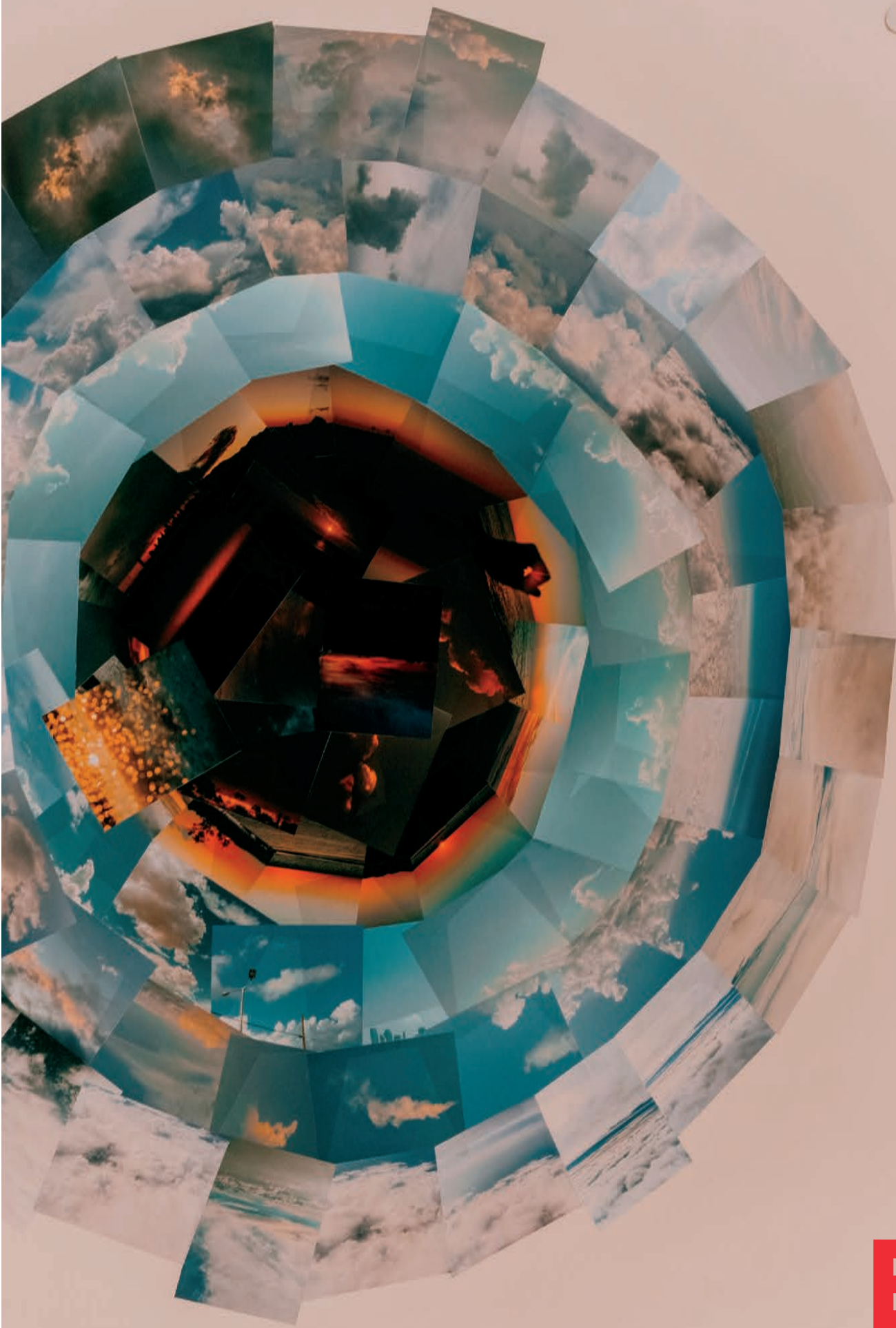
Holding Nazi views is not illegal, Fine acknowledged in a press release last month, adding that his bill builds on existing criminal codes.

“It is illegal to trespass. It is illegal to litter. It is illegal to assault people,” he said. “And we need to say that, when your stupid Nazism moves from words to action, we’re going to hold you accountable.” **HW**



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