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# Hebrew the Watchman CELEBRATING 1925-2025 100 YEARS

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17 TISHREI, 5786

OCTOBER 9, 2025

VOL. 104, NO. 3

## *Rabbi Micah Greenstein Elected as a Global Delegate on Behalf of Reform Movement at World Zionist Congress in Israel Later this Month*



**Rabbi Micah Greenstein**

The World Zionist Congress, which holds global elections every five years to determine a delegation of leaders who vote on a \$5 billion budget toward institutions and projects in Israel, meets in Jerusalem this October 28-30.

As past chair of the Israel Committee for the Central Conference of Ameri-

can Rabbis representing 2,000 Reform Rabbis, and as a current member of the International Advisory Council for the Israel Movement for Reform Judaism representing 54 Israeli congregations, Rabbi Micah Greenstein has been selected to fill one of the 33 seats representing the global Reform Movement.

The World Zionist Congress is the legislative body of the World Zionist Organization (WZO), often referred to as the “parliament of the Jewish people.” Founded by Theodor Herzl in 1897, this group of elected representatives set policy, direct national institutions, and influence Israeli-Diaspora relations.

“I am honored to represent Temple Israel and the Memphis Jewish community as a voting delegate at the 39th World Zionist Congress in Jerusalem,” said Rabbi Greenstein.

Of 155 seats assigned to American Jewry, the Vote Reform slate won the most of any group in the United States with 33 seats. Temple Israel members Sally Rosenberg and Hannah Chanin voluntarily led the effort to contribute to a strong Vote Reform Memphis turnout among nearly 225,000 votes cast.

After a discovery of voter fraud, right-wing Orthodox and settler parties settled and won 81 of the 155 seats.

“Beyond the geopolitical headlines, it is such a challenging time for Israel internally,” reflects Rabbi Greenstein. “The principles and platform of the Israel Reform Movement – accepting

all Jews as Jews, equality for women, serving in the IDF, blocking plans to annex the West Bank by self-proclaimed ethno-nationalists, and providing hope and support for the majority of Israelis weary and exhausted from nearly two years of the Hamas War eager to bring the hostages home – are clearly Israel’s best hope.

“The most frightening statistic to me is that 60,000 secular Israelis have left Israel in the past year alone,” he continued. “Israel’s enemies do not track the number of Israeli missiles or troops they can never conquer, but rather they tabulate the number of Israeli foreign passports, academics, and other professionals who have left Israel for other countries since October 7, 2023, and have no plans to return. Our Israel Reform Movement is working overtime to keep Israel’s finest at home with the hope of a brighter tomorrow.”

Rabbi Greenstein added: “The vision for the Israel Reform Movement is most akin to the Memphis Jewish community we take for granted: an accepting, non-coercive, and tolerant community, bridging all societal divides.” **HW**

## *New Initiative Empowers Jewish Teens to Address Antisemitism*



**Student to Student participants Dotan Weiss, Lucy Pai and Maggie Olswanger.**

**By Sara First, Community Relations Manager  
Memphis Jewish Federation**

Memphis Jewish Federation has launched a new initiative, “Student to Student,” aimed at confronting antisemitism by empowering Jewish teens to share their personal stories with non-Jewish peers. This initiative, facil-

itated by the Federation’s Community Relations Council, trains high school students to become ambassadors who can foster understanding and build bridges across cultural divides.

In early September, 19 Jewish teens

from Memphis’s Reform, Orthodox and Conservative synagogues participated in a training session to become the inaugural cohort of Student to Student ambassadors. Led by Rabbi Andrew Terkel, CEO of Student to Student, and Sara First, Memphis Jewish Federation’s Community Relations manager, the training provided the teens with effective methods for sharing their personal experiences – including family traditions, holiday celebrations and what being Jewish means to them – rather than serving as experts on all of Judaism. The presenters work in small groups of three to four, with all denominations represented, ensuring a variety of perspectives are shared.

According to the Anti-Defamation League’s 2024 Audit, there were 860 antisemitic incidents in K-12 schools, representing a 434% increase since 2020. This alarming trend, particularly following the October 7 attacks in Israel, highlights the need for direct intervention. The idea behind Student to Student is that in-person connections can combat this rise by helping people understand Jewish experiences and reducing their susceptibility to misinformation.

As one student ambassador, Yonina Lichter, explained, “I believe in the power of peer-to-peer education to stop

stereotypes and help others understand what others are going through. I think it’s important that students hear directly from other students because it can make the message more authentic and relatable.”

Student to Student was founded in the early 1990s as a program of the St. Louis JCRC. It later became a non-profit called Be the Narrative, which partnered with the Jewish Federations of North America (JFNA) in 2024. This partnership was formed to address the urgent need to combat rising antisemitism, especially in schools. Memphis is now one of 40+ communities that have launched Student to Student locally.

Student to Student operates on the principle that personal stories are the most effective way to dispel misinformation and build positive relationships. The program’s curriculum provides presentation outlines and training to help students develop public speaking and leadership skills. This approach not only educates non-Jewish students but also empowers the Jewish teens themselves.

“I want to be part of Student to Student because I think it’s really important for people to learn what Judaism is actually like from someone who lives it,” said Maggie Olswanger, a participant

(See Students Page 2)

**Students...**

(Continued From Page 1)

in the program. "A lot of people don't know much about Jewish life, and that can lead to stereotypes or misunderstandings. I'd like to help change that by sharing my own experiences."

This approach has proven successful. A 2019 external evaluation of the program found that:

- Increased Knowledge: Students who attended presentations reported a significant increase in their understanding of Judaism, with 93% learning "quite a lot" about Jewish practices, beliefs and culture.

- Motivating Action: 84% of students were motivated to take action after a presentation, with 61% sharing what they learned with family and friends and 27% interrupting antisemitic jokes or remarks.

- Countering Stereotypes: 100% of teachers reported that the presentations helped break down stereotypes, and 95% agreed they helped counter antisemitism.

In addition to building bridges with teen peers outside the Jewish community and gaining valuable leadership skills, the program also offers the teen presenters the opportunity to take pride in and showcase their own Jewish identity.

As Emily Lennon, mother of Student to Student participant Ilan Lennon says: "There is so much misinformation in the world our teens are a part of, and with TikTok-type exposure to people different from us, the opportunity to dialogue is missing. This program gives our teens an opportunity... to build their self-confidence and brings a sense of humanity and connection to the 'otherness' social media tries to portray. I am grateful that Ilan has this opportunity to meet other Jewish kids in our community and to grow together with them in this unique program!"

Now that the Memphis students are trained and ready, the Community Relations Council is working to schedule presentations at both private and public schools throughout the year. The goal is to create lasting change in how non-Jewish students view Jewish people one conversation at a time.

Memphis Jewish Federation is currently seeking schools or classes interested in hosting a Student to Student presentation. If you can connect the ambassadors with a school or class, please reach out to Memphis Jewish Federation Community Relations Manager Sara First at [sfirst@jcpmemphis.org](mailto:sfirst@jcpmemphis.org). **HW**

## Meet BBYO's Isaac Cowens



Isaac Cowens

I'm Isaac Cowens, a 10th grader in Peres AZA and 98th regional Delta Shlach.

Delta region has been great to be a part of because of the friends I've made and getting to learn all the traditions. Fall Convention is coming up, and I'm excited for both that and International Convention in the winter. BBYO has recently become a really big part of my life and has helped me become closer to the Jewish community whether locally, regionally or even internationally. **HW**

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## Memphis Candlelighting Time

Erev Shabbat, Fri. Oct. 10, 2025 / 18 Tishrei, 5786 ..... 6:12 p.m.  
Havdalah, Sat. Oct. 11, 2025 / 19 Tishrei, 5786 ..... 7:07 p.m.

Weekly Torah Portion: Sukkot

## Any Attack on Qatar is Attack on U.S., Trump Says in Executive Order

(JNS) – Washington will defend Qatar from future attacks, including with military force if needed, according to an executive order that U.S. President Donald Trump signed last Monday.

"The United States shall regard any armed attack on the territory, sovereignty or critical infrastructure of the State of Qatar as a threat to the peace and security of the United States," the order states.

**"It's basically rewarding Qatar for a whole slew of policies that run counter to any understanding of U.S. interests in the region," JINSA told JNS.**

If the Gulf state is attacked, Washington "shall take all lawful and appropriate measures, including diplomatic, economic and, if necessary, military, to defend the interests of the United States and of the State of Qatar, and to restore peace and stability," the order says.

Jonathan Ruhe, director of foreign policy at the Jewish Institute for Na-

tional Security of America, told JNS that Trump's order is "misguided" and "counterproductive."

"It's basically rewarding Qatar for a whole slew of policies that run counter to any understanding of U.S. interests in the region – its support for Al Jazeera, its enablement of Hamas and encouragement of Hamas's intransigence in the Gaza negotiations," Ruhe said.

The order is "fairly unprecedented," according to the JINSA official.

"We haven't had a peacetime guarantee of another state's sovereignty like this that obliges us to do contingency planning to support them militarily even if they're attacked," he told JNS.

The United States has made security guarantees with other countries, but those arrangements have been reciprocal. In this case, Qatar is "getting something for nothing," according to Ruhe.

"This is in response to Israel's strike on Hamas targets in Doha last month," he said.

Simon Henderson, Baker senior fellow and director of the Bernstein Program on Gulf and Energy Policy at the Washington Institute for Near East Policy, told JNS that the executive order is a "huge gesture" supporting Qatar.

It seems to be a "slap down" of Israeli Prime Minister Benjamin Netanyahu, he said. **HW**



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Learn to play the world's greatest game. This class will teach you all the basics you need to start playing Bridge like a pro. Bring your friends and learn a new game! The class number is 12394. The cost is \$72 for members and \$80 for non-members.

Beginning Mah Jongg Lessons with Melanie Mann  
October 23 through November 20, Thursdays at 6-8 p.m.

Melanie has been teaching this class for quite a while at the MJCC as well as other places around town. We filled up her Tuesday night class so please call in your reservations ASAP! Call the front desk at the MJCC at 901-761-0810 to register. The cost is \$72 for members and \$80 for non-members. The class number is 12478. Bring your friends and learn a new game.

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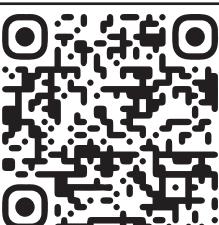


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## The MJCC Larisa and Ben Baer Senior Adult Club Happenings

**Lunch is Monday-Friday at 11:30 a.m. All programs start at 12:15 p.m.**  
**Monthly Luncheon is at noon.**

**Monday, October 13**  
**Field Trip to Chabad Lubavitch of Tennessee**

If possible, we will bring our lunches and eat them in the Sukkah there. We will also do the mitzvah of lulav and etrog for any that want to. Please sign up and let us know if you would like to eat our regular lunch there. We will also tour their lovely Shul. This should be a wonderful outing at this special time of year. Please call the MJCC front desk at 901-761-0810 to make your reservations for the lunch and the field trip.

**Tuesday, October 14 & Wednesday, October 15**

**The MJCC will be closed for Jewish holidays. Have a Good Yom Tov!**

**Monday, October 20**

**Speaker: Steve Baer**

**Topic: What is long term care insurance?**

There have been significant changes in Long Term Care Insurance over the past several years. Steve will also have a Q&A session following his talk. Please come hear this important topic.



**Gin Tonic includes local musicians Gary Goldsmith, Nora Tucker and John Chambliss**

**Wednesday, October 22**  
**MJCC Larisa and Ben Baer Senior Adult Club Monthly Luncheon**

October's luncheon features new-to-us artists, the sensational trio, Gin Tonic! Gin Tonic Memphis debuted shortly before the pandemic. Three Memphis players with similar taste in music, the ability to perform a wide range of styles and the love for entertaining people came together. Gin Tonic includes local musicians Nora Tucker on vocals and guitar, John Chambliss on the double bass, and Gary Goldsmith playing wind instruments and providing vocals. The trio plays songs for everyone to recognize, sing along and enjoy. The hour of music is drawn from classic songbooks, western swing, country, rock 'n' roll and folk genres. Gin Tonic serves up a tasty blend of tunes from the past with a modern flare featuring vocals, strings, horns and woodwinds.

You will really be entertained by this group. This month's big luncheon is sponsored by The Avaline Senior Living. This seated, kosher lunch is served by the MJCC Staff. The lunch and program start at 12 and ends at 1 p.m. Bingo follows. All community seniors are welcome. The cost is only \$5 for the lunch and entertainment. Please call the front desk at 901-761-0810 to make your reservations. Hope to see you there.

Please join us Monday through Friday for a delicious kosher lunch from the kitchens at Memphis Jewish Home & Rehab. The cost is only \$2 for seniors. Reservations are required the day before by 1 p.m. by contacting Steve Kaplan, Adult Services Coordinator, at 901-259-9220 or stevekaplan@jccmemphis.org or by calling the front desk at 901-761-0810. Steve works Monday through Thursday 9:30 a.m.-2:30 p.m. **HW**

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## 3 Suspected Hamas Members Arrested in Germany for Plotting Attacks on Jews, Israelis



Police officers lead a suspected Hamas operative (3rd from left) from a helicopter to a police van. Credit: Philipp von Ditfurth/picture alliance via Getty Images

By Grace Gilson

(JTA) – German police arrested three suspected members of Hamas in Berlin last Tuesday who they said were plotting to attack Jewish and Israeli institutions in the country on behalf of the terror group.

The suspects, who were arrested one day before Yom Kippur, were identified by Germany's federal prosecutor's office as Abed Al G, Wael F M and Ahmad I.

The men, two of whom are German citizens and one of Lebanese origin, are suspected of gathering firearms and ammunition over the summer to allegedly be used in the attacks.

During the arrests, the federal prosecutor's office said that "various weapons, including an AK 47 assault rifle and several pistols, and a significant amount of ammunition, were found," adding that those weapons were "intended for use by Hamas in assassination attacks on Israeli or Jewish institutions in Germany."

The Israeli foreign intelligence agency Mossad said that it had collaborated with the German government in the arrests. It said the sting operation was "part of an extensive Mossad effort throughout Europe during which weapons caches were located, and further arrests were made of operatives suspected of terrorist offenses."

In February, four Hamas members suspected of plotting on Jewish institutions in Europe went on trial in Berlin, marking the first court case against Hamas operatives in the country. Months later in July, a Danish citizen of Afghani descent was arrested in Denmark for allegedly helping Iran plan attacks on Jewish targets in Berlin.

And in December 2023, seven men were arrested in Germany, the Netherlands and Denmark for allegedly planning terror attacks against Jews and Jewish sites. Some of those arrested were longtime Hamas operatives who had been building up a supply of weapons, German officials said at the time.

Hamas said in a statement that the allegations that the individuals were affiliated with the terror group were "baseless" and accused them of aiming to "undermine the German people's sympathy for the Palestinian people."

A recent poll found that 62% of Germans view Israel's actions in Gaza as a genocide, more than in the United States which like Germany is a staunch ally of Israel. Fueled in part by its commitments following the Holocaust, Germany did not join several other major European countries in recognizing Palestinian statehood at the United Nations General Assembly last month. **HW**

## Memphis Jewish Federation Shares Commemorative Resources for Second Anniversary of October 7

OCTOBER 7<sup>TH</sup>  
Remember  
At Home  
DIGITAL GUIDE  
Commemorating the second anniversary, 2025

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Managed by Jewish Community Partners

Marking two years since the horrific October 7 massacre, the Memphis Jewish Federation has prepared commemorative materials and launched a communal act of remembrance designed to be meaningful and accessible to all members of the community.

In lieu of a community gathering, Federation has created a "Remember at Home" Digital Guide filled with diverse resources for community members to explore at their own pace, in a setting and time that feels most meaningful. The guide includes opportunities to learn about slain civilians and fallen soldiers, hostages and heroes, listen to soulful, reflective music, stream powerful video content and take meaningful action in remembrance and solidarity.

Aligning with the State of Israel's designated memorial day of October 16,

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**Thank you!**

Federation is asking community members to light a memorial candle on that day, take a photo with your family holding the candle, and send it to [photos@jcpmemphis.org](mailto:photos@jcpmemphis.org). The pictures will become part of a community photo mosaic art installation, serving as our collective memorial to that day of tragedy and the heroism and resilience it spawned.

In addition to incorporating photos submitted by community members, the Federation will visit all local agencies

and congregations on October 16, accompanied by a professional photographer, to capture images of constituents, students and staff lighting memorial candles.

Community members may pick up a memorial candle at the Federation office or purchase one online or at a local grocery store with a kosher section.

The "Remember At Home" digital guide is available at [www.jcpmemphis.org](http://www.jcpmemphis.org) **HW**

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## At Least 2 Killed in Attack Outside Synagogue in Manchester, England, on Yom Kippur



*Men hug each other near the Heaton Park Hebrew Congregation synagogue in Manchester, England, Oct. 2, 2025. Credit: Peter Byrne/PA Images via Getty Images*

**By Gabe Friedman**

(JTA) — This is a developing story.

At least two are dead after a man rammed his car into a group of Jewish worshipers outside of an Orthodox synagogue in Manchester, England, last Thursday morning before getting out and stabbing people in what police are calling a terrorist incident.

Three others were left in serious condition, English police announced soon after the attack on the Heaton Park Hebrew Congregation, which took place on the morning of Yom Kippur, the holiest day on the Jewish calendar.

The assailant was killed by police officers, who say they have identified the attacker. Police arrested two other people suspected of being somehow involved in the attack.

English Prime Minister Keir Starmer, whose wife is Jewish, left a European Summit meeting in Copenhagen to return to London for an emergency response meeting.

“The fact that this has taken place on Yom Kippur, the holiest day in the Jewish calendar, makes it all the more horrific,” Starmer wrote on X. “My thoughts are with the loved ones of all

those affected, and my thanks go to the emergency services and all the first responders.”

He also announced that extra police officers were being deployed to synagogues across England.

Police noted that last Thursday’s attacker had “suspicious items” strapped to his body that were dealt with by bomb disposal officers. A synagogue member’s quick response to lock the house of worship’s doors and call police helped prevent the attacker from entering the building, police said.

“We are grateful to the member[s] of the public whose quick response to what they witnessed allowed our swift action,” Greater Manchester Police wrote in a statement.

The attack occurred roughly 30 minutes into morning Yom Kippur services, according to reports.

Heaton Park Hebrew Congregation is located in Crumpsall, a northern suburb in Greater Manchester. The bordering town of Prestwich boasts several synagogues. A study from 2021 found that close to 30,000 Jews live throughout Greater Manchester. **HW**

## Manchester Terror Victims Named as Adrian Daulby, Melvin Cravitz

(JNS) — British authorities early last Friday identified the victims of the Yom Kippur synagogue attack in Manchester, England, as Adrian Daulby, 53, and Melvin Cravitz, 66.

“My deepest sympathies are with Mr. Daulby and Mr. Cravitz’s loved ones at this extremely hard time,” said Greater Manchester Police Detective Chief Superintendent Lewis Hughes, who is coordinating the casualty response.

“Specially trained Family Liaison Officers are in contact with them. They will continue to update them on the in-

vestigation and support them throughout the coronial process,” he added.

Police last Thursday identified the suspect in the deadly attack as Jihad al-Shamie, a 35-year-old British citizen of Syrian descent.

Al-Shamie rammed his car into worshippers outside the Heaton Park Hebrew Congregation on Middleton Road before exiting the vehicle and stabbing others on Judaism’s holiest day.

Police last Thursday confirmed that Al-Shamie was shot dead during the attack. **HW**

## Terrorists in Gaza Fire Five Rockets at Israel on Yom Kippur

Palestinian terrorists in the Gaza Strip fired five rockets at southern Israel last Wednesday night, as Jews marked Yom Kippur, their holiest day.

The Israel Defense Forces said four of the projectiles were intercepted, while the fifth struck an open area.

The barrage triggered air-raid sirens in the Lakhish region of southern Israel, including Ashdod. There were no reports of injuries or damage.

Hours earlier, the IDF reported that its Air Force had likely intercepted two

additional projectiles fired into Israel from northern Gaza. Air-raid alerts were heard in several kibbutzim near the northeastern Strip — Kfar Aza, Sa’ad, Mefalsim and the Nir Am Shooting Range.

Also last Wednesday, the IDF intercepted a drone launched at the Jewish state by Houthi terrorists in Yemen. The UAV was shot down off the coast of Eilat, but no sirens were sounded “according to protocol” because it did not pose a threat. **HW**

## Lee Fisher Named Best of the Best of Her Graduating Class

In a unanimous decision by the school staff, Lee Fisher was awarded “the best of the best” (which is like the U.S. valedictorian) of her graduating class of Goldwater Middle/High School in Eilat, Israel.

Fisher is the daughter of former Memphian Avi Fisher and Sharon Golan Fisher of Eilat, Israel. She is the granddaughter of Memphian Alice Zalon and Yoram Fisher of Kfar Blum, Israel, (OBM) and Tzvia and Amos Golan of Nahariya, Israel, and great-granddaughter of Memphians Max Fisher and Anne Pepper Fisher, (OBM), and Mitch Zalon and Bess Sarver Zalon (OBM) of New Jersey.

At the graduation ceremony, she was awarded a scholarship for her first year’s tuition at the university of her choice by the mayor of Eilat, Eli Lankri. Also present at the ceremony was Goldwater HS principal, Efrat Zacks, Lee’s teacher, Shlomik Shaul, and the head of the Department of Education of Eilat, Miri Kopito, who had this to say about Lee:

She completed 40 matriculation units and has been of the Dean’s List every semester since the 7th grade. She graduated high school in the Systems Design and Programming track, having completed a unique and interdisciplinary course of study that includes 10 matriculation units in Computer Science, 5 in Math, 5 in Chemistry, 5 in Physics, and 5 in English. She has maintained an average of 98.5 over the past six years of middle/high school which, is an extraordinary achievement demonstrating great determination, stick-to-itiveness, talent, impressive personal abilities and unwavering effort.

She respects her teachers and shows a serious attitude in all her endeavors. She has participated in a four-year program called “Odyssey” for excellent students in which they study at Ben Gurion University in Beer Sheva once a week while still completing all her high school responsibilities. The program exposes the students to the academic environment es-

pecially in the sciences. Lee concentrated in chemistry and math. The program entailed a long day of study every Thursday, which began with a three-hour bus ride from Eilat to Beer Sheva at 5 a.m. and a return bus ride into the late hours of the night – a testimony to her deep commitment and aspiration to excellence and the ability to face challenges.

Lee stands out as a diligent and determined student who is not deterred by challenges. She has a highly refined sense of responsibility and the ability to plan precisely to achieve her goals which she does with accuracy, humility and pleasantness.

Her community involvement is impressive and includes tutoring students in math, volunteering in one of the elementary schools, volunteering in “Beit Raphael” for children in need, volunteering to help gather products and putting together care packages for soldiers, volunteering in cleaning a hotel that hosted Israeli refugees after the October 7 attacks.

In the last year, Lee was a mentor in the “Science Accelerator” program and her group won first place in a competition for Space and Flight. The group in which Lee participated went on to compete in an international competition in Prague with impressive results.

Also, in the “Kedem Atidim” program, which works to promote and encourage excellence among students, Lee finished at the top. Throughout her long participation in the group, Lee has demonstrated a deep involvement, leadership in values, seriousness, responsibility, initiative and an active contribution to the school and to the community.

Lee Fisher is an exemplary student with values, a broad scientific outlook and a feeling of mission and a real volunteer spirit. She always enlists in important missions driven by a feeling of responsibility and a desire to influence.

We look forward to a bright future for Lee with a significant presence in the Israeli scientific frontier. **HW**

## Announcing a New Chapter in Debbie Rosenthal’s Professional Journey!

I am thrilled to share exciting news! After almost 25 years as a Dream Vacations franchise owner, I am proud to announce the launch of my newly rebranded travel agency: Oriana Travel Co., an independent affiliate of Andavor Travel – a Virtuoso® Member.

This transition from Dream Vacations to Oriana Travel Co. allows me to elevate the experiences I offer without changing the personalized service you’ve always trusted. In fact, my affiliation with Andavor and Virtuoso opens the door to exclusive benefits and partnerships, added amenities, insider access and tailored journeys designed to make your travels more enriching than ever.

My daughter, Sami, who is my new business partner, and I chose the name Oriana, meaning *gold* or *sunrise*, to symbolize the joy, beauty and unforgettable moments we aspire to bring to your travels. Oriana Travel Co. reflects our mission: to go beyond vacations and create immersive, meaningful journeys filled with personal touches and once-in-a-lifetime memories.

Our specialties continue to include luxury and small ship cruises, all-inclusive vacations, honeymoons, multigenerational and special interest groups, private tailor-made land tours, escorted tours, adventure and expedition travel, river cruises, luxury villa rentals, active



Debbie Rosenthal

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My phone number remains the same at 901.682.5600. My email is debbie@orianatravel.com. My website is www.orianatravel.com

Mark Grishman remains your local Dream Vacations luxury travel advisor. He specializes in luxury travel, particularly luxury, river and expedition cruises. Please contact him at 214.793.8615. **HW**

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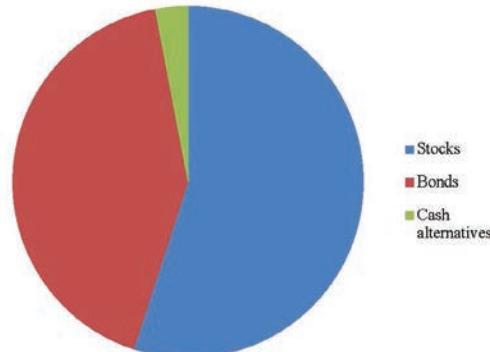
Provided by Mike Stein, Managing Director - Investments, Wells Fargo Advisors

Questions for Mike? You can reach him at 901.761.8151 or [Michael.Stein@WellsFargoAdvisors.com](mailto:Michael.Stein@WellsFargoAdvisors.com) • [fa.wellsfargoadvisors.com/michael-stein](http://fa.wellsfargoadvisors.com/michael-stein)

Asset allocation can be to investment planning what the foundation is to a house or the chassis is to a car. It's what everything else is built upon. And just as important as constructing a house on a firm foundation, having the right asset allocation can be vital to helping you work toward your financial goals.

Although the name may sound intimidating, asset allocation is just a technical term for a rather simple concept. It's merely how your portfolio is divided up among different types of investments, such as stocks, bonds, and what are called "cash alternatives."

**What a sample asset allocation may look like**



## How it works

Using asset allocation to build a portfolio designed to help you reach your long-term goals requires taking three primary factors into consideration:

- **Goals.** These are simply what you're investing to achieve. For many of us, a major goal is to enjoy a financially secure retirement. If you have younger children or grandchildren, helping them afford higher education without building a mountain of debt is likely another goal. Or maybe you'd also like to make a luxury purchase – such as a vacation home, dream car, or exotic vacation – down the road.

- **Time horizon.** One reason why knowing your goals is important is because it helps determine your time horizon (how long you have until you need to tap into your investments). If you're 37, for example, and want to retire at 67, your time horizon is 30 years. Simple as that.

- **Risk tolerance.** Your risk tolerance is the amount of volatility in your portfolio's value you're comfortable with. If you find you can't sleep because you're worried about your investments – especially when there's market volatility – you probably need to adjust your asset allocation to suit your risk tolerance.

## Putting the pieces together

With those factors in hand, you can begin to piece your asset allocation together. The primary building blocks, at least to begin with, are likely to include:

- **Stocks.** Historically, stocks have offered attractive returns, but along with those returns, there's also been periods of volatility. If you're young, you generally have a

long time horizon – especially when it comes to retirement. That may allow you to have a larger allocation to stocks because you have longer to ride out any short-term market volatility.

- **Bonds.** One reason investors like bonds in a portfolio is because their prices have historically been relatively stable. By owning bonds, an investor's aim may be to help manage his or her portfolio's overall value when there's volatility in the stock market. The larger the proportion of bonds, the more steady the portfolio's overall value should remain. Keep in mind, however, that bonds' returns have been significantly less than stocks.

- **Cash alternatives.** These are relatively lower-risk, lower-return investments. On the upside, they can be easily be converted into cash when it's needed. On the downside, their returns may not even keep up with inflation.

Of course, there are many other investments to consider, many with varying degrees of historical risk vs. return. Just remember that you should intend for each type of investment to play a particular role, such as providing the potential for growth or income or stability, in your overall allocation, and you need to understand the risks involved.

Once you've decided on the types of investments to include, you need to determine how much of each is appropriate. If you're looking to grow your investments' value, you'll likely have a larger stock allocation and a smaller one for bonds. The result would be a portfolio with more potential volatility than one with a larger proportion of bonds. You should ask yourself if that's a trade-off you're comfortable with.

## Get help if you need it

Although asset allocation is a relatively simple concept, you can see it has lots of "moving parts." That's one reason why many investors opt to work with a professional financial advisor. If you decide to seek help, look for an advisor who will first get to know you and then help create an investment plan that's built around (what else?) an appropriate asset allocation.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Investing in stocks involves risk, and their returns and risk levels can vary depending on prevailing market and economic conditions. Investments in bonds are subject to market, interest-rate, credit, and other risks.

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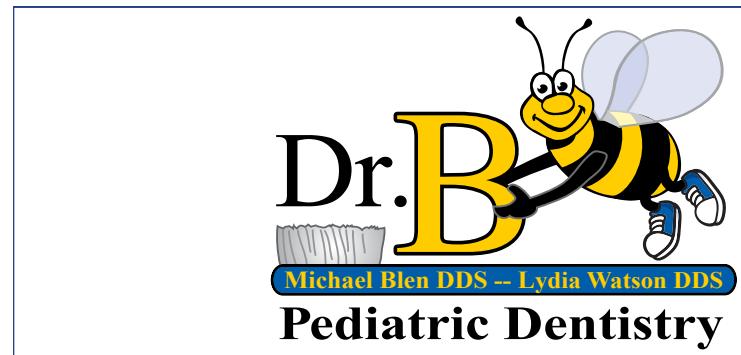
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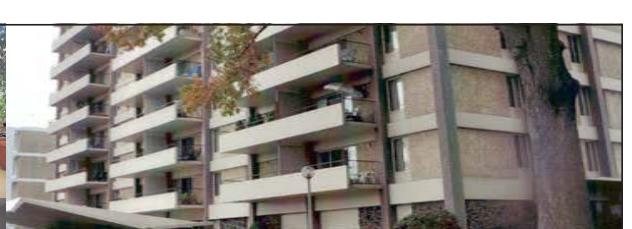
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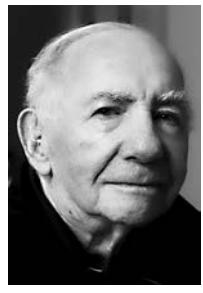
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# A Simchat Torah Legend



*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

On Simchas Torah it's entirely appropriate to ask a basic question that our sages, throughout the ages, have ignored. Why did The Almighty wait so long to hand us the Book of Books – the Torah?

There's a legend – not quite at the Midrashic level – just a legend told by kibitzers sitting around the pool that explains the delay.

The angels, says the story, cast a unanimous vote for the Almighty to lay the Torah at the foot of the Tree of Knowledge that first week in Eden. They suggested that he prop it up against the trunk, so the world's first newlyweds dizzy with the world's first love affair, couldn't miss it.

The angels were wary of man. "He's dangerous," they advised the Creator. "At first, he'll use a stick to walk with. Next, he'll use it to knock fruit out of the trees. Then, he'll sharpen one end of it and throw it at his fellow creatures. You have made him with the reproductive glands of the desert hare, the ferocity of the tiger, and the acquisitiveness

of the honeybee. But the hare is gentle, the tiger is lazy, and the honeybee is small. They will never desecrate your creation. But man is different. He needs restraints. He needs Torah now."

The Lord replied, "Humanity is not programmed like the animals. I have given this breed a soul and I've given them the blessing and curse of free will. We shall see what we shall see."

And the Lord looked down on the paradise he had built on Earth. And he saw the incredible variation of plants and creatures. And He saw Adam and Eve, the newlyweds, as gentle as the fruit-eating orangutans. So the Lord rested.

The angels chattered among themselves like the blue jays in the garden. "He shouldn't have rested before he made Torah."

"Yeah," said one little fellow with still fluffy wings. Wait'll he gets a load of Cain."

The next day – a day of heaven is many generations on Earth, you know – the Lord inspected His universe. He saw the first act of disobedience in the Garden and He saw Cain's murderous rage. He saw the generations who displayed all the faults of the desert hare and the honeybee with none of their virtues. "The Earth was corrupt in his sight," as he was later to note in Genesis Chapter 5, verse 11.

So he sent the flood. "That'll do it," He predicted to the angels. "Such power will make man fear me. They will flock

to me like the gentle dove. Just watch their improvement."

"They need the Torah," mumbled the angelic court.

"No," He said.

Then came the generations of the Patriarchs; G-d fearing men, but imperfect. With hesitancy and a sigh, the Master Builder of the universe peeped between his fingers again at the strange animal with a soul, called man. Just in time to see the sons of Jacob betray their father and their brother Joseph.

"Now!" said the angels.

"No," said the Lord. "Did I not make them in My likeness? And unlike the animals, did I not give them freedom – even unto sin?"

Soon, the descendants of Abraham were slaves in Egypt and their wailing drifted up to heaven itself and the ears of their Creator.

Ah, another opportunity to demonstrate My power to this unruly species, He thought. Therefore, He delivered his people from the whips and clubs of the Egyptians. Later, He was to tell the whole story in Exodus.

Strengthened by His might, they strode out of Egypt as free men, but no sooner had they struck off their chains than they assumed the characteristics of the lustful hare, the savage tiger, and the acquisitive honeybee.

The Lord threw up His hands in despair.

"They need a rule book," He announced to the heavenly hosts, who

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without exultation modestly nodded. "They need limits on their freedom like the planets need an orbit – like the river needs a bank."

And the Lord G-d took the ex-slaves to Sinai where He spoke face-to-face to Moses and gave him the Torah like a father gives a son a prayer book on his bar mitzvah day. The slaves were now accountable, even as you and I.

As I said before, it's only a legend and a legend has nowhere near the authenticity of a Midrash. Ask your Rabbi. But if he laughs at your legend, ask him for HIS explanation.

*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*

## Conference of Presidents Welcomes Ceasefire Plan, Calls on Hamas to Accept

Middle East."

In a statement from Betsy Berns Korn and William Daroff, chair and CEO, respectively, the group also called on Hamas to accept the deal, saying "the burden now rests squarely" on the terror group.

"If Hamas rejects the plan, Israel will

act decisively with the full backing of the United States," read the statement. "The framework, which includes placing Gaza under a transitional international authority and securing the hostages' release, has the support of the United States, Israel and key regional partners."

"Israel's soldiers made this moment

of hope possible," the statement continued. "Now the international community must hold Hamas to account, sustain pressure and enforce compliance. Peace will come only when Hamas disarms, frees the hostages and releases Gaza from its grip, opening the way to the day after." HW

## ISRAEL INSIGHTS

### The Day After: Blueprint for Peace or Pipe Dream?

By Howard Weisband

As I write on Tuesday, October 30, Prime Minister Netanyahu has already landed in Israel, less than 24 hours following his "perhaps" historic meeting with President Trump in the White House.

"Perhaps" because while the Prime Minister agreed and committed Israel to the President's "20 Point Gaza Plan," we have yet to hear definitively from the Arab states and most particularly from Hamas, which must release all hostages, disarm, and withdraw from governance in the Gaza strip. Is the terrorist organization prepared to do so? Terrorism and disarmament itself by definition is most probably an oxymoron.

Soon after the White House meeting and the subsequent press conference, a knowledgeable friend of mine posted on X (formerly Twitter): "Time will tell if President Trump's Plan is a Blueprint for Peace or a Pipe Dream. I am praying for the Blueprint."

I personally join him in that prayer. (Remember that as I write we are on the eve of Yom Kippur.)

On the upside, the Times of Israel reported that:

Shortly after the press conference, the foreign ministers of Saudi Arabia, Jordan, the UAE, Indonesia, Pakistan, Turkiye, Qatar, and Egypt issued a joint

statement welcoming Trump's efforts and pledging to engage with the U.S. to advance the implementation of the Gaza peace plan.

Further:

Those countries would ostensibly be part of the International Stabilization Force (ISF) that the Trump plan envisions will immediately deploy in Gaza once the deal comes into place. That force will train and provide support to vetted Palestinian police forces in Gaza, the plan states.

Note that neither the Palestinian Authority (PA) nor Hamas are mentioned, although there is discussion of a radically reformed PA.

The Jerusalem Post report reflects the normal lack of clarity in Middle East geopolitics. First:

Hamas, along with other Palestinian groups, is leaning toward accepting U.S. President Donald Trump's Gaza peace plan, an informed source told CBS News on Tuesday. After arriving at a response to the proposal, the Palestinian groups will reportedly present it to Egyptian and Qatari mediators on Wednesday.

However:

A source close to Hamas told Reuters the plan was "completely biased to Israel" and imposed "impossible conditions" that aimed to eliminate the group.

"What Trump has proposed is the full adoption of all Israeli conditions, which do not grant the Palestinian people or the residents of the Gaza Strip any legitimate rights," the Palestinian official, who asked not to be named, told Reuters.

To the credit of the Prime Minister and his team, they apparently achieved a number of important clarifications and understandings while in the U.S. prior to and during the White House sit down.

Jacob Magid, one of the reporters on the scene for the briefings provided an excellent analysis in the Times of Israel on September 30, titled "Netanyahu secured key edits to Trump plan, slowing and limiting IDF's Gaza withdrawal."

For example, among Magid's many points, he writes:

Whereas last week's version granted amnesty to "Hamas members who commit to peaceful coexistence," the plan published Monday adds that those members also have to "decommission their weapons."

But the updated version goes into much greater detail on the issue, stating that "all military, terror, and offensive infrastructure, including tunnels and weapon production facilities, will be destroyed and not rebuilt."

Meanwhile, as stated above, the Prime Minister has returned home, but it may

not be a happy homecoming, particularly because his achievements in Washington are not being met with political unity. The irony is that while most within his Likud party will welcome him with open arms, as will Yair Lapid, head of the opposition, he faces anger from the far right of his coalition that could threaten to bring down the Government and/or call for early elections.

Example: the Jerusalem Post already reports that:

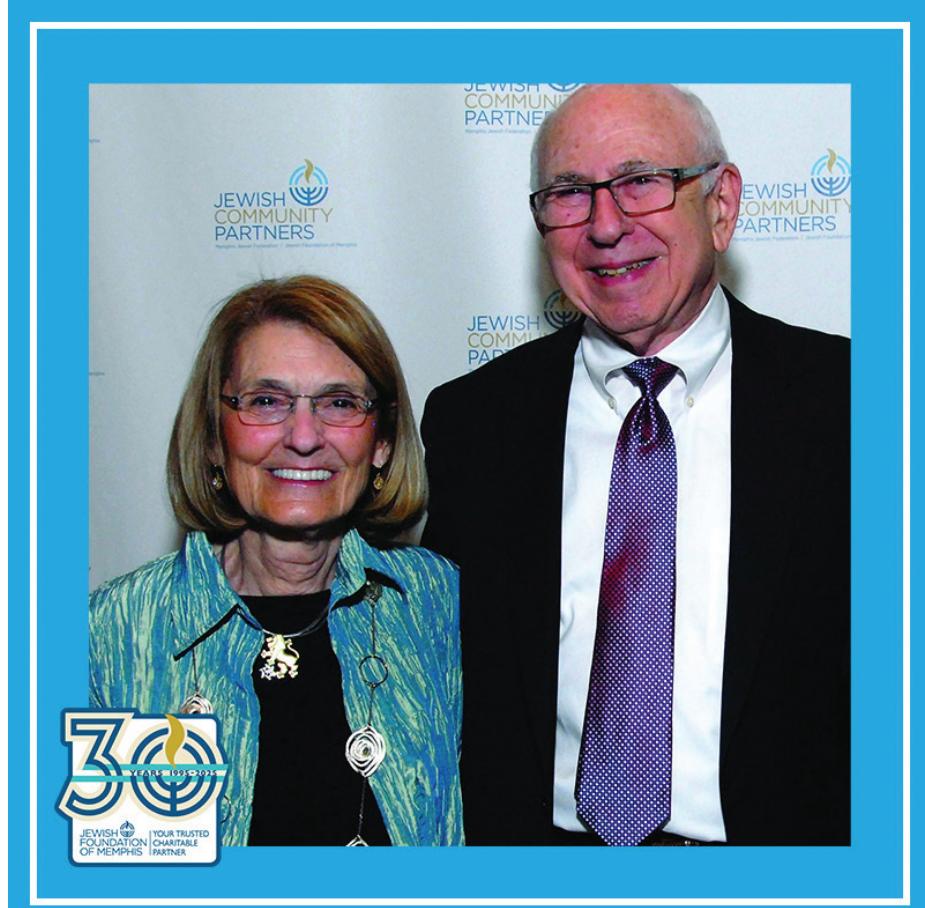
Finance Minister Bezalel Smotrich voiced his opposition on Tuesday to U.S. President Donald Trump's peace plan, calling it a "resounding diplomatic failure" after Prime Minister Benjamin Netanyahu agreed to it in Washington.... Smotrich stated that agreement to the plan is "an act of willful blindness that ignores every lesson of October 7."

Let us continue to pray for the blueprint for peace.

*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*



## Celebrating 30 Years of the Jewish Foundation of Memphis

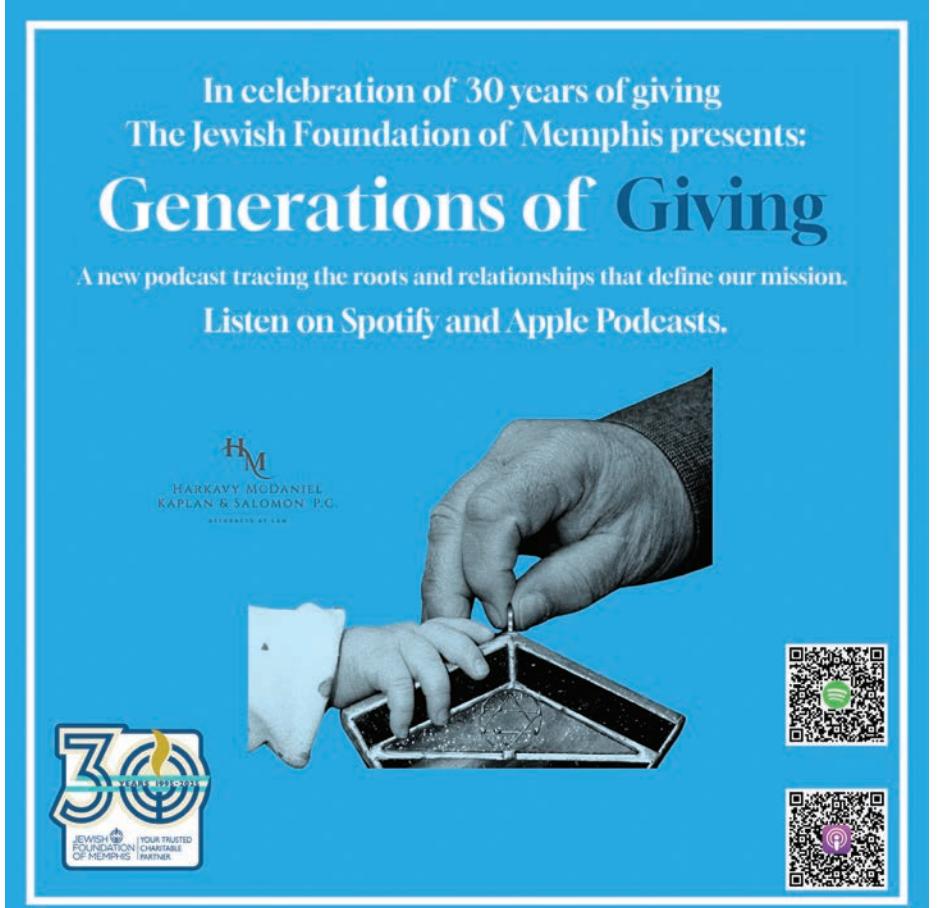


Dot and Stanley Bilsky have made a long-standing impact on Jewish philanthropy since moving to Memphis in 1968. They are Donor-Advised Fundholders with the Jewish Foundation of Memphis and dedicated major donors to Beth Shalom Synagogue. Dot has served on the board at the Foundation, representing Beth Shalom, and Stanley offered his decades of experience as a financial advisor by sitting on the Foundation's Professional Advisory Group and the Jewish Community Partners Investment Committee.

### 30 Years, 30 Moments

A Look Back at the Legacy of the Jewish Foundation of Memphis in Photos

*In honor of the 30-year anniversary of the Jewish Foundation of Memphis, we are showcasing the Foundation's history and impact through a content series across multiple platforms, including a photo series highlighting key moments in the Foundation's history.*



June 2014: Ellie Adler Royal, age 8, became the youngest fund holder at the Jewish Foundation of Memphis. Miss Royal is the daughter of Leigh and Paul Royal. Each year on Thanksgiving, Ellie uses the fund to make a charitable donation to an organization of her own choosing. The fund was created by her grandmother, Susan Adler Thorp.

## Bruce Pearl, Auburn's Record-Breaking Jewish Basketball Coach, Resigns Amid Rumored Senate Run



Bruce Pearl celebrates with his team after defeating the Alabama Crimson Tide at Auburn Arena, Feb. 1, 2022. Credit: Michael Chang/Getty Images

By Jacob Gurvis

(JTA) – Bruce Pearl, the winningest head coach in Auburn basketball history and an outspoken supporter of Israeli and Jewish causes, abruptly announced his retirement in September. His son, Steven, is set to take the helm of the Tigers.

The surprise resignation ahead of the

opening of the NCAA season comes as Pearl is reportedly considering entering politics. The Republican and supporter of President Donald Trump has acknowledged a possible run for Senate in Alabama to fill the seat that Tommy Tuberville is vacating next year. Tuberville, too, was a prominent coach in the

state before running for office.

“It’s certainly something that I had considered,” Pearl said in early September, according to ESPN. “It’s something I thought a great deal about, but obviously I’m here today, and I’m in practice, and I’ve got practice tomorrow.”

Now, his schedule will soon be wide open, a dramatic change for Pearl, 65, who has led Auburn since 2014 and previously was a head coach at three other schools. He also coached the Maccabi USA team to a gold medal at the 2009 Maccabiah Games in Israel.

During his 11-year tenure at Auburn, the team has made six NCAA tournament appearances and two Final Four runs. Pearl is coming off a 32-win season in which the Tigers nabbed a No. 1 seed in March Madness and made it to the Final Four – where he was one of three Jewish coaches – before losing to Florida, coached by Pearl’s former protégé (and Maccabi player), Todd Golden. Pearl was also named the co-winner of the Associated Press’ Coach of the Year award for last season.

Beyond his basketball prowess, Pearl

has become known for his staunch pro-Israel advocacy. He has brought his teams to Israel, been active in the local Jewish community at Auburn, and earlier this year opened a March Madness press conference speaking about the Israeli hostages in Gaza. Pearl also co-founded the Jewish Coaches Association, which hosts an annual breakfast for Jewish NCAA basketball coaches at the tournament’s Final Four weekend.

At that press conference in March, Pearl tied Auburn’s success to his identity as an American Jew.

“It starts with my faith, and it starts with answering the question, ‘Why has God blessed Auburn and this basketball team the way he has all season long?’” he said. “And honestly it’s to, I think, put us in a platform – in this case right now, myself, as a Jewish American who loves his country more than anything else in the world.”

Steven Pearl, 38, who played for his father at Tennessee, has been on the Auburn staff in various positions since 2014. This will be his first head coaching job. **HW**



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