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A Quarter Century of Light: Young Israel of Memphis Celebrates 25 Years with Candlelight Concert



Conductor, pianist and singer Tomer Adaddi will perform at the Young Israel 25 Year Anniversary Candlelight Concert.

Twenty-five years ago, a group of dedicated families gathered with a shared vision: to build a vibrant Orthodox synagogue where Torah, Tefillah and Tradition would stand as its core values. Today, the Young Israel of Memphis is

a warm, thriving and dynamic kehilla, that is significantly contributing to Jewish life in Memphis and beyond.

On Sunday, August 31, 2025, Young Israel will mark its 25-year journey with a celebratory event as luminous as the

spirit that built it: a Candlelight Concert.

The anniversary event will take place at the Scheidt Family Performing Arts Center, a new gem of Memphis's cultural scene, located on the campus of the University of Memphis.

The evening will feature a concert headlined by internationally acclaimed Israeli pianist and conductor Tomer Adaddi. Tomer's emotionally stirring performances have captivated audiences across the globe. He will be joined by a world-class string trio and vocalist from the Israeli Philharmonic Orchestra, bringing an unforgettable musical experience to our Memphis Jewish community.

Prior to the concert, guests will enjoy an elegant reception featuring gourmet hors d'oeuvres and buffet specialties prepared by Memphis culinary icon Chef Erling Jensen.

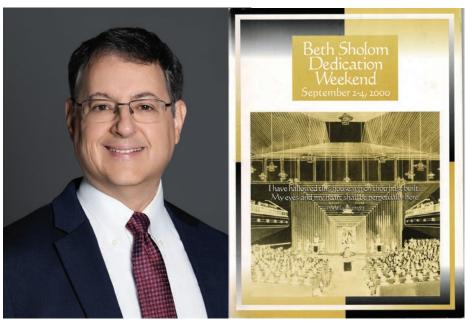
The evening will also provide an opportunity to recognize three exceptional women whose dedicated efforts have helped shape the Young Israel:

Elana Kahane will receive the Torah Award for her tireless dedication to educational programming and family learning; Sarah Bracha Wogan will receive the Tefillah Award, recognizing her leadership in communal tefillah and organizing Tehillim gatherings during a difficult year for Israel and the Jewish people; and Esther Katz will receive the Tradition Award, for her decades of steadfast presence and leadership across generations since the synagogue's founding.

The evening promises to blend inspiration, music and community, all in the glow of candlelight, befitting a congregation that has quietly illuminated Jewish life in Memphis for a quarter century. It will be a moment of pride, of gratitude and of renewed inspiration for what lies ahead.

The entire Memphis Jewish community is invited to participate in this special event. Tickets and sponsorships are now available, with limited premium seating at yiom.org/concert. **HW**

Beth Sholom Synagogue Launches "L'Dor Vador," a Historic \$2.5 Million Capital Campaign



For Campaign Chair Anthony Morrison, the L'Dor Vador capital campaign has extra meaning because his late father, Dr. Larry Morrison, was instrumental in raising money to build Beth Sholom's current building, which was dedicated in 2000.

Coinciding with the 70th Anniversary of the Memphis conservative congregation, Beth Sholom recently announced the launch of *L'Dor Vador: The Cam-*

paign for the Future of Beth Sholom Synagogue, a historic capital campaign to position the synagogue for success in the next 70 years. The name "L'Dor Va-

dor," which means "from generation to generation," underscores the campaign's mission – securing the vitality of the congregation for generations to come.

L'Dor Vador is the congregation's first capital campaign since it dedicated a new building at 6675 Humphreys Boulevard 25 years ago, according to Anthony Morrison, vice president of development and campaign chair. Money raised will be used primarily to modernize and upgrade the facility, enhance security and fund improvements at Beth Sholom Memorial Gardens.

"This campaign is about more than preservation – it's a historic effort to solidify the continued strength and vibrancy of Beth Sholom and all it offers to Jewish Memphis. We have something special here," Morrison said, referring to the synagogue. "We've grown substantially in the past decade and want to set ourselves up for success as we continue to add new congregants."

Morrison added, "On a personal level, this campaign has extra meaning to me as my late father [Dr. Larry Morrison] was instrumental in the late '90s in

raising the funds to build our beautiful building."

Already, the capital campaign has reached more than half of its \$2.5 million goal, said Morrison. "The response to the campaign has been overwhelmingly positive – people are truly giving from their hearts," Morrison said.

Synagogue President Keri Unowsky added, "I'm thrilled that Beth Sholom is embarking on this transformative campaign. The fact that our synagogue has already reached more than half its goal speaks volumes about the strength of our shul community and the dedication of our members. I am extremely grateful to Anthony Morrison for his vision and hard work in organizing this campaign and moving it forward with great success."

Joining Morrison in the *L'Dor Vador* campaign are development committee members Lon Alperin, Jay Cohen, Jonathan Epstein, Naomi Katz, Laura Linder, John Pregulman and Unowsky.

For more information on *L'Dor Vador: The Campaign for the Future of Beth Sholom*, please contact Anthony Morrison at 901-268-4985. **HW**



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Israeli Scouts Bring High-**Energy Entertainment**



In late June, 200 adults and children participated in Memphis Jewish Federation's lively and joyous Israeli Scout Friendship Caravan's song and dance performance. The 10 talented and dynamic Israeli teens lifted our spirits and highlighted Israel's vital and vibrant culture despite the current situation. Earlier in the day, the Caravan joined the MJCC Day Camp's Israel Day activities and performed for hundreds of delighted campers. Made possible by PJ Library and Federation's Lemsky Endowment Fund, this annual Memphis tradition did not disappoint. Thank you to all the volunteers who helped make the evening fun and meaningful. **HW**





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Memphis Candlelighting Time

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Weekly Torah Portion: Pinchas





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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, July 21

Speaker: Kevin Payne with Humana Topic: Hospital Indemnity and Cancer Protection

The world of health insurance has changed dramatically in just the last few years. Kevin can help explain some of the new truths in the insurance world. He will also open up the floor for questions. So many people have questions and don't know where to get truthful answers. Come get some answers to not only your questions, but also hear answers to questions that others have that you may not have thought of.

Wednesday, July 23 Speaker: Dave Woloshin, "The Voice of The Tigers"

We are very excited to have Dave as our special guest speaker. Dave Woloshin is known as the "Voice of the Tigers," as he has been broadcasting play-by-play for both the University of Memphis's men's basketball and football programs over the last four-decades. While many Memphians know the voice that has navigated them through the programs' triumphs and heartbreaks, they may not know the man behind the voice and how the Chicago native, raised in a Conservative Jewish household, came to be one of the city's most prominent radio voices and the proud Memphian he is today. Dave attended Southern Illinois University where he earned his broadcast journalism degree. From there, he had stints sports reporting in Cape Girardeau and Dallas before getting an opportunity with ABC Channel

13 here in Memphis as the program's sports director. Please join us on July 23 at noon for a special Q&A to learn more about his story.

Monday, July 28 Special Edition of Team Trivial Pursuit with host Josh Goldin

The last session was one of the largest we've had, and the room was full! Several newcomers stated they had a great time. Come test your memory and your knowledge of past events. Prizes will be given to both the winning team and the other team. Please make your reservations early as space is limited.

Wednesday, July 30 Speaker: Lisa Shurden Topic: Great Life Experiences

This is an interactive talk with those in the group sharing the different experiences they've had in their life, along with some of the incredible stories that Lisa will share. The last time she visited was one of the most uplifting times the seniors had. Come have fun and share some of your own Life Experiences. Reservations are required for the lunch.

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

Department of Safety and Homeland Security's 2025-2026 Houses of Worship Security Grant Application Period Now Open

TENNESSEE – The Department of Safety and Homeland Security announced the opening of the 2025-2026 Houses of Worship Security Grant to fund contract security personnel for eligible 501(c)(3) organizations which serve as houses of worship including churches, synagogues, temples, and mosques.

"Houses of worship, by their nature, are easily accessible to large numbers of people and often have limited security measures in place, which makes them vulnerable," said Department of Safety and Homeland Security Deputy Commissioner Greg Mays. "Our Houses of Worship Security Grant, helps eligible

organizations hire trained security professionals who, in an emergency, can mitigate or prevent a tragedy."

The 2025-2026 Houses of Worship Security Grant is a competitive grant with a 12-month period, disbursed through a Tennessee cost reimbursement grant contract.

Organizations that want to apply must complete the registration process by 3 p.m. Central on July 24, and the application process by 3 p.m. Central on July 31, 2025. For more information, visit the Department of Safety and Homeland Security's website, tn.gov/safety/homeland-security/grants.html. **HW**

400-plus Arab Terrorists Arrested Across Judea, Samaria

ByJNS Staff

(JNS) – The Israel Defense Forces arrested some 400 wanted Palestinian terrorists during operations across Judea and Samaria last month, the military announced last Thursday.

During the June 13–24 "Operation Rising Lion" targeting Iran, Israeli security forces intensified counterterror efforts across Judea and Samaria, conducting more than 2,500 raids, according to the IDF.

In addition, the IDF, Israel Border

Police and Israel Security Agency (Shin Bet) reportedly dismantled six Palestinian terrorist cells that had been planning attacks against Israeli civilians and security forces.

The IDF stated that approximately 160 illegal weapons and more than one million shekels in funds intended for terrorist activities were confiscated.

Israel's Ynet news outlet, citing security sources late last month, reported that Iran views Palestinian terrorist groups in Judea and Samaria as its "last proxy" and is working to fuel further violence in the aftermath of the war.

In a separate statement last Thursday, the IDF said members of its elite Duvdevan unit arrested three suspects during additional counterterrorism operations in Tubas, in northeastern Samaria.

IDF soldiers and Border Police officers also dismantled an explosives production lab in the Balata camp in Nablus, according to the military.

As part of operations in Tulkarem and the nearby village of Shuweika, IDF forces arrested three wanted individuals and seized weapons along with "other military equipment," according to the military.

Last Wednesday afternoon, the IDF announced that its soldiers had recently apprehended four suspects accused of throwing Molotov cocktails at Jewish drivers near Efrat in Judea on June 9.

The terrorists, residents of the nearby Arab village of Al-Khader, were arrested earlier this week and "confessed to the act during their interrogation," according to the IDF.

Additionally, soldiers arrested four wanted terrorists in the Hebron-area village of Beit Ola, according to the IDF. The forces also seized "combat equipment" near Bethlehem and interrogated several suspects.

Also last Wednesday, the military announced that OC Central Command Maj. Gen. Avi Bluth had given final approval to demolish the Hebron home of Abd al-Rahim Himoni, a member of the Palestinian terrorist cell responsible for the shooting attack that killed seven civilians, including nationals of Greece, Georgia and Moldova, on Oct. 1, 2024.

Several suspects have been arrested for assisting the two terrorists who carried out the shooting, including purchasing weapons and transporting them to the scene. **HW**



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Memphis Jewish Experience Hosts Family Summer BBQ



The Memphis Jewish Experience (MJX) held its summer BBQ this past Sunday afternoon, drawing a full house of community members despite weather concerns that required backup planning.

The afternoon featured games for all ages, fun raffles and refreshments including both soft drinks and adult beverages. Rabbi Noach Karp prepared delicious food that was a real hit with attendees, creating a warm and welcoming atmosphere.

Beyond the entertainment and excellent food, the BBQ served an important purpose within the Memphis Jewish community. Rabbi Noach Karp and Miriam Karp run various study groups and programs across different segments of the Memphis Jewish community. The BBQ provided a wonderful opportunity for participants from these programs to meet and connect with each other in a relaxed setting.

"The BBQ was a chance to have many of the participants who don't



necessarily know each other get a chance to spend some time together," organizers shared.

MJX welcomes people from different backgrounds and levels of community involvement. Sunday's BBQ beautifully brought together participants who might not otherwise have the opportunity to meet, fostering new connections and friendships across the community.

The success of the event, despite the weather concerns, demonstrates the

strong sense of community that exists within Memphis's Jewish population.

The organization looks forward to continuing to host meaningful events that combine learning opportunities with enjoyable social gatherings for the Memphis Jewish community.

To learn more about MJX: Memphis Jewish Experience, visit memphisjx. org, email info@memphisjx.org, call 401-429-8244, or follow them on Facebook and Instagram. **HW**

PJ Publishing Set to Release Largest Slate of Jewish Board, Picture and Middle Grade Books Yet



PJ Publishing, the publishing imprint of the beloved free Jewish book program PJ Library, is about to have a standout season. Since its formation in 2014, the imprint has released more than 60 Jewish picture books into the world and delivered them to hundreds of thousands of PJ Library subscribers worldwide. In 2025 alone, PJ Publishing will release 10 books, bringing the total number of releases to 70, marking the imprint's biggest year yet.

Here's just a sample of what's coming:

Lesléa Newman and Noa Mishkin – "Bless the World" (Fall/Winter 2026)

PJ Publishing has acquired world rights to "Bless the World" by National Jewish Book Award winner Lesléa Newman, illustrated by Noa Mishkin. This lyrical board book celebrates small, everyday moments as a family moves through their day from morning to night, appreciating each other and the world around them. Though PJ Library has sent many of Newman's other titles to young readers, this is her first title to be published through PJ Publishing.

"This book feels extra special because I have spent time with both the author and the illustrator on several PJ Library sponsored author stewardship trips," says Naomi Shulman, managing editor, PJ Publishing. "In fact, Leslea first wrote the text while at Picture Book Summer Camp at Highlights! And after getting to know Noa through the Illustrator Storyteller Fellowship, I just knew her work would be a perfect fit for this gorgeous, child-friendly poem."

Sarah Aroeste – "Uno, Dos, Tres"

(June 2025) and "Bavajadas" (Oct 2025)

Sarah Aroeste is a singer, musician and writer who has spent the last two decades bringing her contemporary vision of Sephardic culture through books and music to audiences around the world. She sings in Ladino and writes books interlaced with the Judeo-Spanish dialect. A member of PJ Library's inaugural Sephardic Stories Initiative cohort, Sarah is a mentor and role model for burgeoning Sephardic and Mizrachi literary talent.

Sarah has two board books publishing through PJ Library this year.

"Uno Dos Tres: A Sephardic Counting Book" by Sarah Aroeste, illustrated by Nathalie Belhassen, depicts beautiful papercut art of oil candles, hand drums, biskochos and other Sephardic symbols paired with simple Ladino counting. It was sent to 2-year-old PJ Library subscribers in June.

"Bavajadas! That's Just Silly!" by Sarah Aroeste, illustrated by Annabel Tempest, is a laugh-out-loud rhyming board book that embraces silliness with the fun of the Ladino word "bavajadas:" nonsense! It will be sent to 2-year-old PJ Library subscribers in October.

Sarah's other board books include "Mazal Bueno!" "Buen Shabbat," "Shabbat Shalom" and the upcoming "Anyada Buena, Shanah Tovah" from Kar-Ben Publishing.

Diana Harmon Asher – "Trouble Finds Evie Lefkowitz" (Sept 2025)

What could be more humiliating than your mom dating your assistant principal? Evie's about to find out in this hilarious, big-hearted novel about surviving the uncertainties of middle school, sticking up for what you believe, and becoming the person you're meant to be. This middle grade book from the author of "Upstaged and Sidetracked" is one of the first middle grade books to be published by PJ Publishing and distributed through PJ Our Way, an extension of PJ Library for middle grade readers. Through PJ Our Way, PJ Library readers aged 9-12 can choose their own book or graphic novel each month.

Grappling with themes such as the loss of a parent, antisemitism, and bullying, "Trouble" is Diana Harmon Asher's

most personal – and explicitly Jewish – book yet.

View the full PJ Publishing catalog at https://pjlibrary.org/pj-publishing.

PJ Library inspires joyful Jewish experiences by sending free storybooks and activities to families with children ages 0-12 and offering ways to connect with community. The program was founded in 2005 by the Harold Grinspoon Foundation (HGF) and, with the support of generous donors and partners, now distributes over 650,000 books in

seven languages in over 40 countries every month. The PJ Library family experience is built around the monthly storybooks and also includes family-focused holiday guides and other free gifts. Anyone who visits PJ Library's website can hear original storytelling podcasts and explore a vast collection of Jewish parenting resources. The program welcomes families across the diversity of Jewish life. Learn more or sign up for monthly children's books at pilibrary.org. **HW**

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Former Memphian Awarded Prestigious Jewish Educational Conventant Foundation Honor



Eliana Light was recently named a 2025 Jewish Family Education Fellow.

By Shoshana Cenker

Eliana Light is humbly basking in the glow of her recent honor of being named a 2025 Jewish Family Education Fellow. The Fellowship supports educators in developing innovative approaches to Jewish family education and engagement. Eliana's work focuses on accessible and meaningful Jewish tools for resilience and hope. The Fellowship provides a generous grant, partnership with the Covenant Foundation, access to a network of leaders, and a platform to share her vision.

Growing up in Memphis, Eliana attended Beth Sholom Synagogue with her family and went to the Memphis Jewish Community Center (MJCC) preschool and Solomon Schechter Day School (now Bornblum Jewish Community School). When her family moved to New Jersey, she attended the Solomon Schechter Day School of Essex and Union (now Golda Och Academy), then spent a gap year in Israel, then earned a sociology degree from Brandeis University and her master's in Jewish experiential education from the William Davidson Graduate School of Jewish Education at the Jewish Theological Seminary in New York. There, she learned the "building blocks for creating lesson plans and curricula and the big picture future of Jewish education."

With a love for Jewish ritual, culture and sacred song instilled in her by her parents, Eliana has been creating songs since she was a child. "Jewish music has always been part of my life," she said with a smile during our delightful Zoom chat. "Music is my way of making a midrash come to life, and I found my own voice to add to the chorus of Jewish and spiritual life and culture."

In 2013, Eliana took part in the Hava Nashira (Let Us Sing) conference, which trains song leaders. "I was very blessed to attend!" she remembered. "It combined all the things I love in this world: music, facilitating, connecting and education. Many pieces I write are to get other people singing, as well as exploring different aspects of Judaism that don't often get explored. I'm passionate about Judaism and feel connected to do something with our amazing Jewish heritage."

MOVING?

Please let us know before you go! info@HebrewWatchman.com 901.763.2215 P.O. Box 770846 Memphis, TN 38177-0846 Meeting the rabbi of Beth El Synagogue in Durhan, N.C. – where she now lives – while on a retreat at Georgia's Ramah Darom led Eliana to becoming the artist-in-residence at Beth El. "I engage in musical family services," she said of the "lovely, warm and welcoming Beth El community."

Eliana continues to work with 50+ Jewish communities and agencies around the country, including the Isabella Freedman Jewish Retreat Center in Connecticut and the MJCC. "I did a really special professional development with teachers at the school I attended as a preschooler!" she said proudly. "I'm humbled and honored for residency weekends to learn, sing and see how different communities operate and the vibrancy of Judaism throughout the country."

With a focus on tefillah (prayer) education, liturgy and practice, Eliana founded the Light Lab in 2021 as a continuation of her 10+ years as a leader and teacher of tefillah for all ages. She and her talented team use Judaism's tools to "build a strong spiritual core," including deepening the spiritual experience of Havdalah and developing the "S*ngs ab-ut g?d Educator Training and Curriculum."

As her outreach continued, Eliana connected with The Covenant Foundation, which is "committed to the idea that those with the creativity and passion to be catalysts for change and in-



Eliana works with 50+ Jewish communities and agencies around the country.

novation in Jewish education are worthy of recognition and support," its website says.

Eliana attended Foundation conferences and was previously named its Pomegranate Prize recipient. Receiving the 2025 Jewish Family Education Fellow is like the Oscars of Jewish education – awardees receive resources, support and time to create transformative programs that inspire Jewish families.

"The grant application was robust – it really gives applicants an opportunity to think deeply and consider the impact of what we want to do. I'm blown away by the Foundation's support and care to Jewish educators," she said of the oftentimes challenging and unrecognized field. "The Foundation made me feel so taken care of, which cemented my respect and admiration for the work it does."

While the monetary support is certainly appreciated, Eliana loves that Covenant's Fellowship offers her an incredible thought partner that believes in what she's doing and helps her have an impact.

"Eliana has been helping families engage with t'fillah, Jewish text and spiritual language in ways that are accessible, embodied and deeply resonant. Rooted in Jewish song and ritual, Eliana's work is both playful and profound. This ability to open access points for spiritual expression across generations

powerfully aligns with the goals of the Covenant Foundation Jewish Family Education Fellowship," noted The Covenant Foundation. "Through her focus on prayer, music and sacred language, Eliana helps children and families make meaning together in ways that are emotionally honest, spiritually nourishing and deeply rooted in Jewish tradition. Over the course of the Fellowship, Eliana will explore how prayer and spiritual language can serve as powerful resources in Jewish family education. She will also focus on training family educators so that they may, in turn, offer their communities new pathways to resilience, connection and meaning."

Eliana's Fellowship goals also include creating resources for cohort training and teaching family tefillah through a program called "Tefillah as TORAH: Tools of Resilience and Hope," to support kids, adults and the family unit with spiritual development.

"I'm exploring how to make tefillah even more impactful, welcoming, empathetic and compassionate," she added. "We can choose to think a little differently about the siddur and Torah – little nudges can inspire big changes. What a gift to get to do this work, together with The Covenant Foundation."

Learn more about Eliana's music (available on YouTube, Spotify, I-Tunes, and others), residency weekends, and more at Elianalight.com. **HW**



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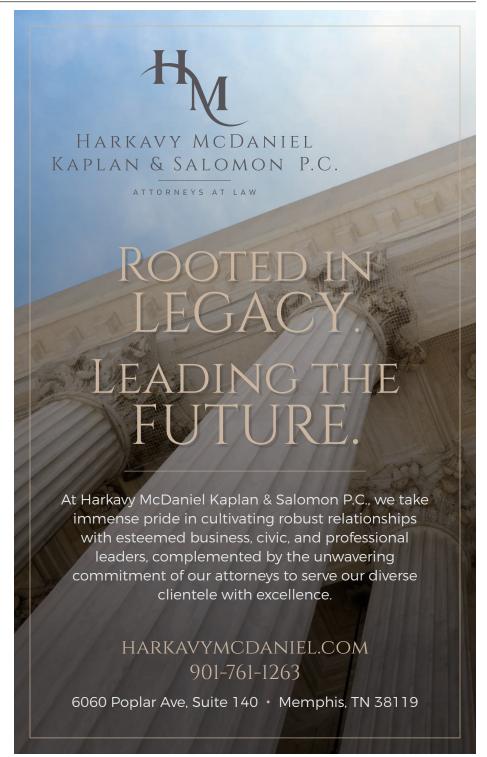
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Young Israel's 2025 Annual Meeting



Kevin Braverman accepts YI's William Epstein Chesed Award from Noam Davidovics.

By Rabbi Akiva Males

Young Israel's 2025 Annual Meeting took place in the Shul's Moss Grand Foyer on Thursday, June 26, 2025. This was an evening for the Shul's membership to gather for a delicious dinner, recognize our volunteers and honorees, and hear from the congregational leadership.

Thank you and a big Yasher Koach to everyone who volunteered their time and efforts to make this year's Annual Meeting a success: Sarah Bauer, Deena & Rabbi Noam Davidovics, Elana Kahane and Yocheved Naftel.

After reciting a chapter of Tehillim for our brothers and sisters in Israel, I shared a brief D'var Torah about the importance of paying attention to details. By doing so, we can then take note of what is needed around us and think about how we can step up to volunteer our time and resources to be helpful.

Sam Chafetz and Steven Schwartzberg enhanced the evening by completing their study of the Talmudic tractate Megillah and making a Siyum together. Mazel Tov!

Congratulations and much Hatzlacha



Children enjoy a magician / juggler's performance during YI's Annual Meeting.



Sam Chafetz and Steven Schwartzberg make a Siyum on the Talmudic tractate Megillah.

to the new board members and officers. Our thanks and gratitude to the outgoing

board members and officers for your years of dedicated service to our Shul: Sam



Some of the attendees of YI's annual meeting.

Chafetz, Jamie Gibber, Marvin Rubenstein, Shoshi Ryp and Hirsch Serman.

Mazel Tov to Kevin Braverman – recipient of the William Epstein Chesed Award! Your tireless work and devotion to our Shul and community is an inspiration for all.

Young Israel (YI) President Noam Davidovics spoke about many of the congregation's accomplishments of the past year, and what we can look forward to at YI moving forward. He also thanked all of our members who volunteer so much of their time, energies and resources in support of our Shul.

During the meeting, YI's Kahane Sanctuary was filled with kids (and some kids at heart) who enjoyed a fantastic performance by Larry Clark – a magician and juggler who has performed with the Ringling Brothers Circus. YI thanks Tzipa & Aaron Zweig and Wizard Lock & Key for generously sponsoring this captivating youth program.

Layala and I are thankful to our Shul's dedicated leadership and committed membership. Young Israel certainly has lots to be excited about, and much to look forward to in the years ahead!

Young Israel of Memphis' Rabbi Akiva Males can be reached at rabbi@yiom.org. **HW**



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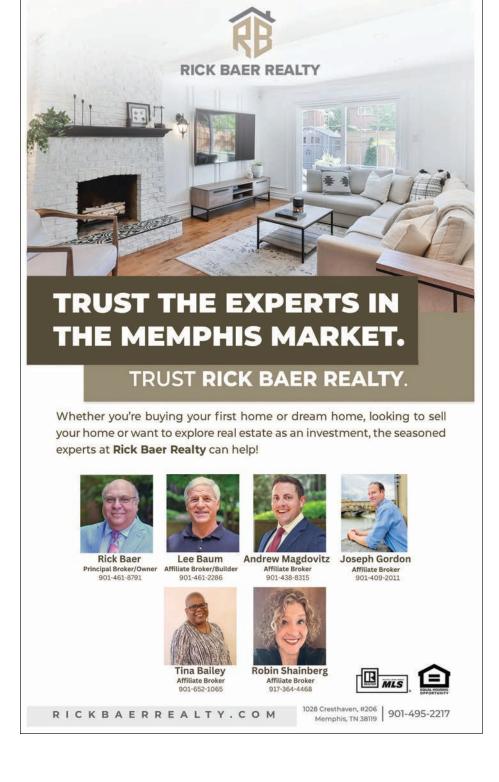
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How Much Cash Should I Have On Hand?

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

"How much cash should I have now?" It seems like a simple question, but the answer can be complicated – especially in times of market volatility. Apart from an emergency fund, the amount of cash or liquid assets you need depends on many factors, including the current state of the market and major life events.

"There isn't really a general rule in terms of a number," says Michael Taylor, CFA, Vice President – Senior Wealth Investment Solutions Analyst at Wells Fargo Investment Institute. "We do say it shouldn't be more than maybe 10% of your overall portfolio or maybe three to six months' worth of living expenses."

Taylor notes that the number could change depending on what's going on in the economy and markets. "You should make sure your emergency fund and cash reserves can meet your current needs," he says.

Taylor shares five events that should prompt a conversation with your financial advisor about how much cash to have on hand.

1. When the market is in flux

The state of the market can have an impact on how much cash you should have on hand, how long you decide to hold an asset as cash, or when to convert assets to cash. This can be especially true when you foresee a large discretionary purchase such as a vacation home or a luxury vehicle.

"Plan for those purchases or defer them so you don't have to liquidate assets at a loss during market uncertainty," Taylor says.

2. When your job status may change

If you're contemplating a career move such as starting a business, retiring soon, or facing a possible layoff, consider meeting with your financial advisor. "If you don't have enough cash on hand during those transition periods, you might have to dip into an investment account or sell a stock at an inopportune time," Taylor says. "That means you could end up losing money when you can least afford it."

3. When your marital status is about to change

Getting married or paying for a wedding? According to "The Knot 2023 Real Weddings Study," on average in 2023, couples spent \$35,000 total on their wedding, including ceremony, reception and engagement ring. Note that doesn't include a honeymoon or the expense of setting up a household.

A divorce can set you back as well, thanks to legal fees, asset division, and other costs. That means you need enough cash on hand to weather the transition from being single to getting married or vice versa. Talking to a financial advisor ahead of time can help you identify how much on-hand cash you need.

4. When your child is ready for college

According to projections by Wells Fargo Advisors based on the College Board's "Trends in College Pricing and Student Aid," the estimated cost of attending a private college for four years (including tuition, fees, and room and board) starting in the 2024 – 2025

school year is more than \$251,000.1

"It's important to plan so that you have enough liquidity to pay those tuition bills when they arrive," Taylor says.

5. When you receive a windfall

If you receive an inheritance, a large bonus, or a generous financial gift, ask your financial advisor about investment options relative to the amount of cash you should have in your portfolio. If that money stays in savings or short-term CDs, it won't decrease in value, but it also may not be able to earn to its full potential.

Your long-term goals, risk tolerance, and spending and saving habits also affect how much cash you should have on hand. A financial advisor can help you strike the right balance.

¹Total yearly costs for in-state tuition, fees, books, and room and board (transportation and miscellaneous expenses not included). Base is 2024 – 2025 school year. Costs for all future years projected by Wells Fargo Advisors in November 2024 assuming a 3.3% national average increase per year for private colleges (based on a 10-year historical average).

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Silverfield Named to 2025 **Dodd Trophy Preseason** Watch List

ATLANTA – University of Memphis head football coach Ryan Silverfield has been named to the 2025 Dodd Trophy Preseason Watch List, announced last Monday. Silverfield is one of just two American Athletic Conference coaches and 26 total coaches nationally to be named to the list.

The watch list was created through a selection process by the Bobby Dodd Coach of the Year Foundation and Peach Bowl, Inc. taking into consideration each program's Academic Progress Rate (APR), Graduation Success Rate (GSR), commitment to service and charity in the community, as well as projected success for the 2025 season.

In a historic 2024 season, Silverfield led the program to its first back-to-back 10-win seasons after an 11-2 record and a 42-37 win at the Scooter's Coffee Frisco Bowl over West Virginia. The double-digit win season marked just the sixth in program history. Silverfield led Memphis to its 11th-consecutive bowl appearance - the seventh-longest streak in the country and longest among non-Power 4 programs.

Ten Tigers earned All-AAC status with seven being named to the First Team – the most since joining the American in 2013 – while the 10 total honorees were the most for Memphis since the 2019 season where it had 14 on the list.

During the spring 2025 season, Memphis Football recorded the program's highest GPA with a 3.4 while three student-athletes graduated with honors.

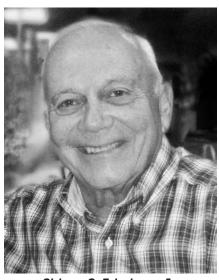
Managed by Peach Bowl, Inc. and presented by PNC Bank, The Dodd Trophy, college football's most coveted national coaching award, celebrates the head coach of a team who enjoys success on the gridiron, while also stressing the importance of scholarship, leadership and integrity - the three pillars of legendary coach Bobby Dodd's coaching philosophy. Now celebrating its 50th anniversary this season, the award was established to honor the NCAA Football Bowl Subdivision (formerly Division 1A) head football coach whose program represents the highest ideals on and off the field.

Following an undefeated home football season in 2024 where the Tigers went a perfect 7-0, ticket prices will remain the same in 2025 as fans will witness steady progress on the stadium renovation throughout the season. Season tickets for the 2025 season are available for renewal and purchase now at GoTigersGo.com.

It will be an exciting football season in 2025 as the Tigers host SEC neighbor Arkansas (Sept. 20) and AAC rivals South Florida (Oct. 25), Tulane (Nov. 7) and Navy on Thanksgiving Day. Memphis looks to continue its home winning streak in 2025 as the Tigers have amassed the fourth-most home wins (64) in the country since 2014 trailing only Alabama (71), Clemson (70) and Ohio State (68). Memphis has posted an impressive 53-9 (.855) record at Simmons Bank Liberty Stadium since head coach Ryan Silverfield took over the program.

How to follow the Tigers: For complete information on Memphis Tigers Football, visit www.GoTigersGo.com and follow the team's social media channels on Twitter, Instagram and Facebook. HW

OBITUARIES



Sidney S. Friedman Jr.

Sidney S. Friedman Jr., D.D.S., affectionately known as "Poppy," passed away peacefully at home in Memphis, Tennessee, on July 5, 2025. A devoted husband, father, grandfather, friend and dentist, Sid lived a long, full, life rich with humor, service and love.

Born in Memphis on November 22, 1926, to Sidney and Bertie Friedman, Sid attended Vanderbilt University and the University of North Carolina before graduating from the University of Tennessee College of Dentistry. He served proudly in both the Navy during World War II and the Army during the Korean War, where his time in Korea in a MASH unit profoundly shaped his life. He cherished those memories and often shared stories from that chapter with warmth and wit. Those who watched the MASH TV series might recognize his namesake – the compassionate character Dr. Sidney Friedman.

Sid joined his father in private dental practice in Memphis, where he cared for patients for 50 years. He followed in his father's footsteps teaching at UT College of Dentistry, influencing generations of future dentists with his skill, integrity and deep commitment to the profession. His legacy at UT lives on today as every year a top student is presented with the Sidney S. Friedman DDS Award for Periodontal Dentistry.

Sid was known for his razor-sharp wit, unwavering honesty and warm heart. He had a lifelong passion for boating and fishing, especially enjoying these with his late son, Steve. Golf was another favorite pastime of his – whether with his regular crew of friends or his weekly game with his son, Sid.

Remarkably, he celebrated his 98th birthday on the golf course with his wife, children and grandchildren.

Sid was preceded in death by his beloved son, Steve Friedman. He leaves behind a wide circle of loved ones who will miss him dearly, including his wife of 60 years, Ann Friedman; his children, Sid Friedman, and Ellen (Brad) Kaplan; his daughter-in-law, Betsy Friedman; and his grandchildren, Nathan and Audrey Friedman and Maya and Cole Kaplan. He is also remembered with great affection by extended family, cherished friends and generations of grateful patients. Sid often said the secrets to a long, joyful life were simple: marry a dynamic younger woman and enjoy a bourbon every night. In his honor, we invite you to raise a glass and toast a life well lived.

A memorial service and burial were held on Tuesday, July 8 at the Temple Israel Cemetery. In lieu of flowers, the family invites donations in Sid's memory to the Church Health Center, the Mid-South Food Bank, or a charity of your choice. HW

Iran Targeting UK Jews for Abduction, Assassination, Intel Panel Reports

By JNS Staff

(JNS) - A July 10 report by the British parliamentary committee that oversees the United Kingdom's intelligence agencies, including Mi5 and Mi6, revealed that Iran is targeting British Jews for killing and kidnapping in the U.K.

Intelligence agencies told the Intelligence and Security Committee of Parliament that physical threats by Iranian Intelligence Services (IIS) against U.K.based individuals has "significantly increased recently both in pace and with regard to the number of threats."

The committee's report, which offered a comprehensive survey of Iranian threats posed to U.K. interests worldwide, found at least 15 such cases since the start of 2022.

While most physical threats are directed against dissidents or media organizations in the U.K. that Iran views as in opposition its regime, they also included "Jewish individuals of prominence as well."

Making it more challenging for British spy agencies to counter these hostile operations is Iran's use of third parties.

"It is not typically Iranian nationals that are conducting the operations themselves," Mi5 told the committee.

"There are sometimes Iranian nationals but quite often they use other nationalities. They use criminal groups that you wouldn't at all expect to be involved in this kind of activity, and they are effectively just mercenaries. They are hired for money to do the operational

activity for the Iranian state," Mi5 said.

Sometimes the criminals who are recruited are themselves not aware of the purpose of their activity.

Outside of the direct physical threat to U.K. individuals, Iran also carries out what Iran calls "cognitive warfare," which means spreading the Iranian narrative in the U.K.

Iran does this through its intelligence services, state media, foreign ministry and Iranian-funded organizations.

"They use different platforms - both overt and covert - such as traditional media, social media and networks of purportedly 'independent' news websites, to spread their own narratives in the U.K.," the report said.

However, the overall impact of these efforts have had "a negligible effect on U.K. public opinion and decision-makers, including in relation to U.K. elections," the committee found.

Iran also works to radicalize British university students, mainly through online talks hosted by the Islamic Students Association of Britain (ISA).

Speakers who were Islamic Revolutionary Guard Corps (IRGC) officers espoused anti-Semitic and violent opinions and urged students to support attacks.

The ISA denied ties to the IRGC, but the report noted that media reported that the ISA's former chairman had recently met with the Iranian Supreme Leader. HW

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A Bridge Between Two Worlds



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

6/13/12

When the Creator designed the Universe, He was careful to erect impassible barriers between the land of the living and the ex-living. He who carved the mountains and filled the basins of the sea and wired maternity into every species of female mammal, saw in a flash the chaos, the lack of harmony that would result between life and death if they existed in the same world. Therefore, He banned communication between the two. But all rules – divine and human – are somewhere, sometimes breached. And so, it was in the small village of Yennaveldt, an inconsequential shtetle in Poland, that the fence between the two dimensions developed a virtual crack. Results, as you would expect, were disastrous.

Shimmy, who carried corn for the farmers, had driven his wagon through the cemetery dozens of times - a short cut home, it saved him six versts - so why break out in goose bumps tonight? Was it because a full moon the color of Muenster cheese lit up the night sky and seemed to shape a cloud into the face of his faithful and dutiful wife? There she was long forehead covered with shingled hair. And her nose with the turnedup tip. Not a beauty like you see in the art gallery in Warsaw, but definitely a woman who demanded a second, maybe even a third, look. And she could cook and clean and sew better than any housewife in Yennaveldt. And best of all, she awaited him at home. A blessing - such a woman - after eight years of a magic marriage. And she was healthy and strong, too, like a young heifer. He was one lucky wagon driver.

But lurking in the graveyard was Shmuel, now a resident of a modest burial plot. Shmuel was what your rabbi would call an ignoramus. Excusable, since when in the land of the living he worked 12 hours a day in a factory where few rabbis lectured and time for Torah study was limited. Consequently, poor naive Shmuel was panting to find that crack between the two worlds. Ah, he thought, maybe I can finish up some unfinished business in the world above. The wooing of Rivka Kolodkin is what he had in mind. But nothing is perfect in the world above and the Angel of Death, an impatient fellow, just did not give him the necessary time. And now here was a wagon rumbling through or maybe I should say over – his home. Just what he needed – a proxy. And who better than this fool, who was dumb enough to drive through a graveyard on Layla ha Ruach – a night when, unknown to mortals, the full moon made magic in the heavens.

Who worried about a short cut home – through the cemetery – after a day hauling corn from the fields to the farmer's silo? So, why was this night different from any other autumn night? Because it was Layla ha Ruach, a night inspired by a devilish angel (not an oxymoron - some angels inclined to the dark side). A night when the residents of the graveyard, including Shmuel, were paroled from their eternal and immobile solitude and could talk and frolic with their fellow dead ("Remember boiled chicken and barley soup, remember the hugs of our children? Remember the love of woman!") unseen, of course, by human eyes. Just the space that Shmuel, the unfulfilled lover, needed to squeeze

Unfortunately, Shimmy knew none of

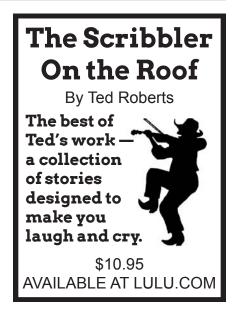
this – nor did humans far more insightful or imaginative than him. All around his wagon the spirits cavorted. The night belonged to them.

And that is when this impish little guy – subsequent historians have identified him as Shmuel – cartwheeled into Shimmy's wagon and burrowed deeply into the loose corn. He attempted the impossible – to break out of his eternal home. His fellows looked on with astonishment – with disapproval – and returned to their confined space.

Meanwhile, Shimmy plodded through the graveyard with his intangible passenger. And what he didn't know – because he was an uninformed peasant, innocent of Kaballah – was that residents of that other realm occasionally may do their will through one of us. And the will of Shmuel was Rivka Kolodkin, whose pulsing magnetism had pulled him from one world to another.

Shimmy felt strange when he arrived home. The conversation at the supper table was stilted because for some reason all he could think of was Rivka Kolodkin. Why Rivka, he wondered? He barely knew her; yet twice he called his good wife, Malka – Rivka. And as she brought a steaming brisket to the table, he hugged her in gratitude and pretended she was the Rivka that his hay wagon passenger adored and frantically sought; as though he could climb over the fence that separated two worlds to get at her. Shmuel's possession of the prize would be his possession. Don't ask me to further explain. I have not read enough Kaballah to understand. Nor do we know enough of the connection of the two remote worlds. It is invisibly bridged. Knowledge that is forbidden to us. Only to the Creator of both worlds is the bridge visible.

So, the ex-faithful husband lost interest in good wife, Malka, and pursued with passion Rivka Kolodkin while Shmuel applauded on the sidelines.



Sad to say, the result of all this supernatural soup was a restless spirit who loved two worlds, but only had a passport to one, the unhappiness of a good wife, a polluted wagon load of corn, a confused Rivka, and poor Shimmy, who besieged two women without knowing why.

Shimmy knew that his shortcut had started this misery – this violation of natural law. He was dimly aware that what comes from the cemetery should stay in the cemetery. Therefore, on the next night, illuminated by a full moon, back he went to that uncharted world. His horses, wild-eyed and anxious to be back in their stalls, banged into headstones and mounded graves. Bam – out bounced Shmuel into the world in which he belonged. The barrier between the two universes remained unbreached.

Consequently, Malka, the good wife, lost her rival and peace reigned in her humble home. Shmuel, who foolishly tested the wall between here and there, lay down in restful repose. And Shimmy, needless to say, never drove his wagon through the graveyard for the sake of a few versts.

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**

ISRAEL INSIGHTS Waiting...

By Howard Weisband

I am an unabashed sports fan. At times even a fanatic. Particularly relating to teams in Pittsburgh where I was born and the area in which I was raised and went to school including college. But I don't appreciate spending my time speculating. No fantasy baseball or football. I like to watch the games, especially live games. I appreciate real players and real plays, knowing that the results will be in after a number of innings or time on the clock. I'm not interested in mock drafts. I can wait for the results in real time, knowing that the draft will happen on a certain date, or that the World Series or Super Bowl are also date bound.

But sports for me is not real life. In many ways it is more a diversion. My "parnasa," my income and that for my family, has not depended on it, unlike what it means in that regard for the players, the coaches and managers, and the owners.

My real life has been focused on the Jewish community and the Jewish world, and of course Israel.

It is difficult to be waiting in real life. The waiting as I write this column is again focused on Israel, the geopolitics of the Middle East, and what little is known at this moment resulting from Prime Minister Netanyahu's meetings

in Washington, particularly those with President Trump. One meeting between the two leaders turned into two, and it may be three or more as the latest news is that the PM is staying through the week in Washington.

Much has been made that the two, Trump and Netanyahu, are in lock step, in agreement as they move forward together. But we know that there are differences in approach and priorities.

My own characterization of those differences can be summed up as follows. The Prime Minister wants security for Israel through total victory, especially in Iran and with its proxies, Hamas in Gaza and Hezbollah in Lebanon and Syria, and yes, the Houthis in Yemen. The President yearns for peace on all fronts through diplomatic deals. To his credit he achieved that in his first term with the Abraham Accords, a genuine step forward to real change in the Middle East.

The key question is whether or not the diplomatic deal will work with a jihadist state and jihadist terrorist groups, dedicated to eliminating Israel even while they are currently in bloodied condition.

Historically, following wars in 1948, 1967 and 1973, Israel was able to make "diplomatic deals" in the form of actual peace treaties with Egypt and Jordan.

Those treaties have held, though often referred to as a "cold peace," ie, a peace between governments and not so much between their respective people.

Differences between then and now are many. Both the late President Sadat of Egypt and the late King Hussein of Jordan came to the realization that they could not defeat Israel, both had responsibilities for a sovereign nation, with the need to care for and improve their societies, and both wanted to be seen as oriented to and have the benefits of the West, especially the U.S., rather than that of the then Soviet Union.

None of those conditions exist with Israel's present aforementioned jihadist enemies. Yes, Iran is a sovereign nation, but its Islamic revolutionary jihadist leadership care more for the elimination of Israel as Little Satan and the U.S. as Big Satan, rather than for their own people and society.

The largest of the issues remains Iran and its continuing dedication to or potential for nuclear weaponization, even following the huge blows they have taken from Israeli and U.S. bombing runs by the IAF and the USAF.

Diplomatic deals vs total victory on all fronts... can both be achieved simultaneously?

David Horovitz, editor of The Times of Israel, focuses on Hamas as he writes today, July 9:

"So Trump wants to end the war. Witkoff believes the deal under discussion can bring lasting peace. Netanyahu insists he's not compromising on the declared goal of utterly destroying Hamas, as a fundamental requirement for longterm security and stability.

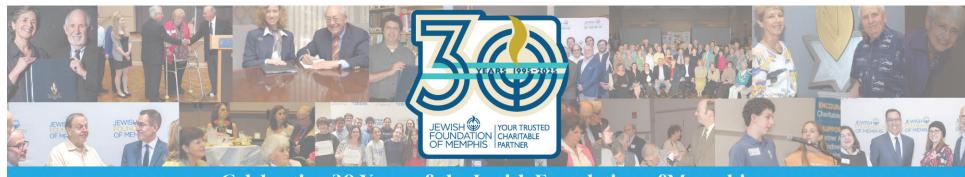
"We are fighting a very cruel, cynical enemy and we don't need to tell it our plans," the prime minister noted.... Twenty-one months into the war, achieving all of Israel's goals, he added cryptically, "entails a certain strategy, which I will not detail here."

Horovitz concludes: "Let's hope the Israeli and U.S. leaderships have found one. We'll know soon enough."

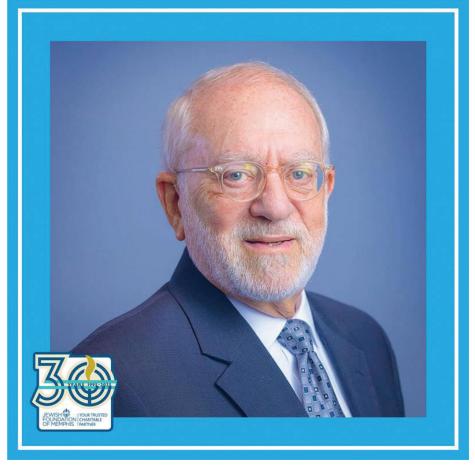
Meanwhile we wait.

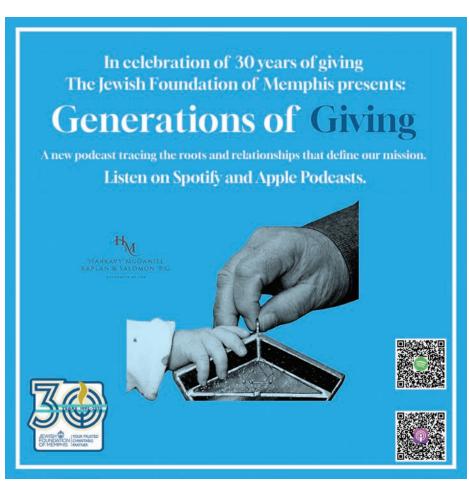
It's real life. Not a game.

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





As a Donor Advised Fund holder with his wife, Mary Anna, and longtime legal counsel to Jewish Community Partners, Memphis Jewish Federation and the Jewish Foundation of Memphis, Michael D. Kaplan has been a cornerstone of Jewish communal leadership in Memphis. He has served on the board of the Memphis Jewish Community Center since 1977, including a term as president and proudly held national leadership roles with the JCC Association and the Florence G. Heller Research Center where he served as president from 1998-2001. He has also served on the board of Anshei Sphard Beth El Emeth Congregation, including a term as president, since 1983. In addition to his many communal leadership roles Michael has practiced law in Memphis for over 50 years.

Through decades of service, Michael has helped shape the institutions that sustain Jewish life locally and nationally, with unwavering dedication. Listen to an interview with Michael on the Foundation's new podcast, "Generations of Giving," available on Spotify and Apple Podcasts.

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.

2002: Memphis B'nai Tzedek was launched and has grown to become the premier teen philanthropy program in the Memphis community. In 2005, the Association of Fundraising Professionals, Memphis Chapter, recognized Memphis B'nai Tzedek with a Crystal Award as the Outstanding Youth in Philanthropy Group. B'nai Tzedek teens have infused close to \$200,000 into local and national non-profit organizations.



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- On signage for our Anniversary Celebration Display in the Shainberg Gallery at the Memphis Jewish Community Center September 1 September 14
- Thank-you sponsorship ad in The Hebrew Watchman on a weekly basis for 6 months



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