Good Memories made during the Covid-19 pandemic
Live-streamed events kept us connected as a community during this time of social distancing

Boker Tov Service
Val Seldes & Rabbi Bloom
May 17, 2020

Barbara Meyer
Anxiety Presentation
May 4, 2020

Yom HaShoah Service
Rabbi Bloom & Soloist Adriana Urato
April 26, 2020

Community Passover Seder
Rabbi Bloom, Linda Bloom & Judy Bluestone
April 9, 2020

Teri & Larry Kopp in Concert - May 10, 2020

Lorraine Jones & David Kimbell
in Concert - April 19, 2020

Student Cantor Olivia Brodsky - Israeli Independence Day Concert
May 3, 2020

Adriana Urato Concert
with David Kimbell
April 29, 2020
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<td>Rosh Chodesh Tamuz</td>
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**NOTE:** Summer hours begin – ALL services June-August are at 6:00 PM

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**June Parashat**

6/27/20
Parashat Korach–this Shabbat will be a Torah discussion with Rabbi Bloom “When is challenging the authority structure of religious leadership healthy? When is it destructive?”

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Be sure to follow us...

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Like our Facebook page: [https://www.facebook.com/congregationbethyam/](https://www.facebook.com/congregationbethyam/)

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**FAITH IN ACTION**

Please take a minute to look at my recent column in the Island Packet.
I urge you to keep my “Faith in Action” column alive by clicking [here](http://www.islandpacket.com/living/religion/faith-in-action/) and sharing it with friends and family.

I always welcome your thoughts and comments... Rabbi Bloom
Rabbi’s Message

We have reached the month of June and summer is right around the corner. Normally we are getting ready to send our children to camp or we are planning our summer excursions to cooler climates. The tourists descend onto Hilton Head Island and the restaurants are packed and the golf courses are filled with enthusiastic golfers. The water and boating sports are bursting with activity.

We know that the infection rate in the Lowcountry of the COVID-19 has been modest compared to other hot spots in the state and in the nation. People are exploding with energy and anticipation to enjoy their summer vacations. It also leaves us with a certain degree of concern about our own well-being as we contend with the large crowds and some justifiable fear that we are more vulnerable to this contagious virus. So let’s be careful while we shelter in place or when we go outside for dinner and for any other sort of task or social event. Keep wearing a mask wherever we go, and do not let up on our vigilance to protect ourselves or our loved ones now even more than before.

At the temple we have tried to reach out to you in many ways. We have sent you books of prayers, a publication of congregant writings, and reflections and have presented livestream concerts and Zoom classes on all sorts of subjects from Torah learning to managing anxiety and meditation. I hope you have enjoyed these events from the comfort of your homes. We have tried to help some who are in need due to the economic repercussions in our community. It has been our privilege to organize these events because our mission is all about fostering a connection with our congregation. All of us in the leadership want you to know that each and every one of you matter a great deal to me and to the leadership of the congregation. We care about you and want you to know that is our main purpose in providing you additional programming.

Now we are witnessing the transition of leadership with a new board of directors coming on to assume their responsibilities. I want to express my sincere and deepest thanks to our outgoing president, Judy Bluestone, who has done an excellent job in providing leadership to the board and to the congregation. Judy has faced hurricanes and plagues and still she has held her dignity and compassion for the congregation. Her enthusiasm and tireless efforts to be of counsel to me and to us all are greatly appreciated. Judy is truly a woman of valor whose presidency will be remembered for all the mitzvot she performed for everyone. Judy, you deserve our appreciation and gratitude for stepping forth and being the kind of leader CBY needed over the last two years. You brought unity and peace to us and that will be part of the great legacy of your presidency.

I thank the present board of directors as well for their continuing efforts and their passion to make this congregation run smoothly during challenging times. I am proud of you and thank you all for all that you have done.

I wish a hearty good luck to our incoming President Candy Solomon. She will do a great job and will march in the footsteps of many fine past presidents who have served this congregation honorably over their two year terms.

Thank you to all the committee chairpersons who provide the day to day leadership to the congregation. You have all done a fantastic job and I hope you feel that your efforts were appreciated by the congregation as well.

Our staff deserve a shout out during these unique times. Thank you to our bookkeeper Dianne Lindquist and our administrative staff Michele Johnson and Ceil Treiss. All of these individuals have done their job and gone above and beyond in many instances. I want to thank them for all the good work they do for CBY. Let us not forget to thank Yvonne Daley for keeping our facility clean and disinfected. Finally, we thank Ron our maintenance man who moves walls, tables and anything else we ask of him for his steadfast loyalty and work for the congregation.

We cannot forget our professional staff including our director of religious education, Valerie Seldes as well as our director of music, David Kimbell. I also want to add our accompanist, Charley Curtis, who plays the piano and supports us all during worship. These three creative and dedicated members of the professional team continue to make a huge difference in contributing their skills to our community. I thank you for the great service you have provided to CBY.

Finally, it is time to say L’hitraot to our Student Cantor Olivia Brodsky. We would have loved to give her the proper thank you on her final visit. Unfortunately, it was not meant to be with the COVID-19. Olivia is going to finish her final year in cantorial school next semester. She has made a big difference in her contribution to the music program. Her work in the pastoral and teaching realms of the position has certainly given both her and us added dimensions of the work which cantors give to their congregations today. Our plan is to take a hiatus this year from the student cantor program. Olivia will always be remembered as one of our diamonds at CBY.

Finally, I want to thank our soloist, Adriana Urato. She has been so helpful over the last few months with the concerts and behind the scenes assistance. Thank you Adriana for everything you continue to offer to make our community a spiritual place. Adriana will be providing the vocal music for this year’s High Holy Days. We are grateful to her, and we have utmost confidence in her ability to sing her heart out for this congregation.

This congregation represents the pulse of Jewish life in the Lowcountry. It is geographically diverse, and it is a caring community. Some people make this congregation the center of their lives. Everyone has a different relationship with the rabbi, board members, and professional staff as well as the groups that make up the social fabric of our community. Next fall we will begin to prepare for the 40th anniversary of our community. CBY is a unique and solid temple. I thank you for supporting it with your resources both fiscal and spiritual. We will be counting on you now and in the upcoming year. Thank you for being there with and for us.

Shalom, Rabbi Brad L. Bloom, M.S.W., DD
Dear Friends,

This is my final column to you as the president of Congregation Beth Yam. What I’d expected to be an “easy” end to my tenure has turned out to be the most challenging. What I’d expected to be a review of an extraordinary two years of programming and service to CBY has paled. We’ve accomplished a great deal but that has been obscured by a pandemic. Corona virus aka COVID-19 has awakened us to the need to prepare for disasters.

Yes, we have an excellent plan for protecting and securing CBY for hurricanes and weather related events but, like all but a tiny group of Americans who were mostly ignored, we never contemplated a disaster of the proportion of this pandemic.

Initially, at the advice of Dr. Bob Harrison, our generous “go to” member epidemiologist (so lucky for us) and other doctors in CBY, we shut down the synagogue to all activities in the building in early March. Sadly, Passover programming was canceled, but Rabbi Bloom immediately initiated on-line religious services via StreamSpot, our Board and Rabbi began contacting all members, the Pikuach Nefesh committee offered pick-up services to our membership, and Zoom meetings became the medium through which CBY business continued.

We have come a long way in three months. We now have a COVID-19 Task Force headed by Joel Greene which is looking at sustaining our congregation in the face of pandemics and other potential disasters. How do we keep in touch with our members? How do we keep our worship schedule intact? How can we maintain our facility if the given disaster impacts our bottom line? What is the worst possible scenario and what is the best? This Task Force includes experienced and dedicated CBY members, and it is certain that their conclusions will serve CBY extremely well. Sadly, I’m afraid that as our world is evolving, this task force will become a permanent entity at CBY.

Our religious school has maintained Sunday programming and Student Cantor Olivia Brodsky has been with us when technology was on our side.

In short, life continues at CBY.

I cannot end this note without thanking the CBY Excom and board members who almost never missed a meeting over these two years and offered sound advice, my mentor Pennie Meiselman, immediate past president, and our outstanding office staff Michele Johnson, Ceil Treiss and Dianne Lindquist, who were always available to me. I thank our loyal committee chairs who served this congregation with love and attention. Thanks to Rabbi Bloom for his enthusiastic pursuit of new ideas and to my husband Stan, who has been supportive and forbearing of my absences while I’m lost in thought and/or not at home.

Wishing everyone good health and a safe summer. See you at CBY.

Judy

Membership Committee — Candy Solomon & Janice Fradkin, Co-chairs

As hard as it is sometimes to feel connected these days, CBY continues to be our home for the spiritual, educational, pastoral, and social areas of our lives that we all need now more than ever. Rabbi Bloom and his creative team of professionals and volunteers have enabled us to partake in amazing programs and performances as well as praying and studying together via the wonders of technology; so stay with us! Check your Tidings and e-blasts for new opportunities to “Zoom” into further learning and camaraderie with your CBY family. If you are interested in becoming part of a chavurah group, now active online, please let us know.

Shalom,
Candy and Janice
Welcome to a new Sisterhood year. As your new President, I hope I am familiar to you. I have been active in Sisterhood since I moved to the island 16 years ago. I served in many positions on the Sisterhood board, including president in 2010-2012. These past few months have been a little scary, but I am hoping the next few will see a reemerging of the world and a normalization of activities. I know I could use a haircut.

We still have an opening on the board for the VP of Congregational Services. That position is in charge of scheduling onegs. Hopefully, we will soon be able to enjoy them again. If you would like to be active in Sisterhood, please give me a call. We would love to have you participate.

We hope to have a full calendar of events for the future. Our first big event will be our Membership Appreciation Luncheon in the fall.

Stay well and safe. Looking forward to talking to you soon.

Yours in Sisterhood, Helen

Sisterhood is happy to welcome Lorna Bonner into our circle. Lorna wants you to know a little about herself.

I was born and raised in Philadelphia, PA, where I received my BS and MA from the University of Pennsylvania, majoring in Spanish Language and Literature. I taught Spanish, French, and English in Philadelphia High Schools for 35 years. After retiring from the school system, I moved to Hilton Head Island where I have lived for the past 25 years. I reside in Hilton Head Plantation with Joel Greene and our dog, Toto. On the Island, I have enjoyed serving as an interpreter for the Volunteers in Medicine Clinic.

As a member of CBY, I have served on the Social Action Committee, and have worked on the MLK program, Mitzvah Day, and the lunch program in partnership with the AME Church. CBY is an important part of my life because it enables me to strengthen my knowledge of Jewish culture and worship, while simultaneously developing wonderful friendships.

Social Action Committee – Barbara Meyer, Chair

In the midst of Covid-19, our thoughts have turned to the question of how can we do something for our local community. To that end, we made several more donations. We donated to the Campbell AME Church’s food drive. We donated another amount to Deep Well. We checked up on congregants, as best as we could, and found that one family would be grateful to receive a grocery store gift card. We provided that.

We collected adult-sized, clean summer clothing. Everyone worked hard to empty closets for this clothing drive. We received a mountain of clothing items. One large amount went to a small rural church. Another went to a local Hispanic community. Currently, we are working with the AME church in Bluffton to borrow a piece of their property for a “tag sale”, no cost. This seems like a good spot as the church is feeding much larger groups of citizens than ever before.

Surprisingly, many organizations are not accepting clothing; we had to be a bit “creative” to find ways to distribute what CBYers donated so generously.
Retirement Plan Impacts of the CARES Act – Required Minimum Distribution Suspended for 2020 and more

by The Endowment Committee and David Shatz

(An alert about features of recent Federal Coronavirus relief legislation that may affect your IRA or 401(k). Consult your tax advisor for advice for your specific circumstance.)

The publicity around the Coronavirus Aid, Relief and Economic Security (CARES) Act, signed into law on March 27, 2020, has focused on benefits to individuals and businesses (e.g., the Payroll Protection Program). However, it also includes provisions applicable to individual Retirement Programs (e.g., IRAs, 401(k)s) which could be of significant value to you. (The May issue of the Endowment Committee newsletter includes an article on 2019 Federal legislation which adversely impacts IRAs included in legacy documents.)

- The CARES Act provision that may be of most interest to our members over 72 (recently changed from 70 ½) with a traditional IRA, 401(k), or other qualified plans is the suspension of the Required Minimum Distribution (RMD) for 2020.
  - It will not be necessary to sell securities, possibly at depressed prices, to take the RMD and then pay tax on the distribution (except qualified charitable deductions).
  - If you have already taken all or part of your RMD for 2020 you may not be able to get it back; it may be treated as a taxable distribution.
  - However, if you took your RMD after January 31 there is a way to roll it back into the IRA (or other retirement vehicle) to avoid the tax (see below).

- Even though the RMD is not required, you may still take a distribution(s) from your IRA.
  - Withdrawn funds (up to $100,000) sent directly from your IRA holder (e.g., brokerage firm) to a qualified charity allows you to avoid paying taxes on those funds.
  - You cannot take a charitable deduction for those donated funds.
  - This Qualified Charitable Deduction (“QCD”) is available only for traditional IRAs and to individuals who would have been subject to the RMD requirement
  - Other withdrawals are taxable at regular rates.

- The CARES Act waives the 10% early withdrawal tax penalty for 2020 for withdrawals prior to age 59 ½.
  - In 2020, individuals affected by the coronavirus (“affected” is very broadly defined) can withdraw up to $100,000 from an IRA or 401(k) without penalty.
  - The withdrawal is subject to normal taxation rules.
  - By default, the taxable distribution is spread over 3 years, but may be treated as 2020 taxable income, if desired.
  - Distributions repaid over 3 years would not be subject to tax on the distribution; amended tax returns may be required.
  - Individuals who have already taken their RMD for 2020 may repay the distribution over 3 years without tax, if they can demonstrate eligibility for the rollover.

- The CARES Act also enables owners of certain workplace retirement accounts (e.g., 401(k), 403(b), and 457 plans) to borrow up to $100,000 or 100% of their vested benefit, whichever is less (up from 50%).
  - The loans can be used for any reason.
  - This provision is only available until Sept 23, 2020, and must be repaid over 5 years
  - If you lose your job after taking a loan in 2020, you have until Oct 15, 2021, to repay the loan or have it treated as a taxable distribution.

Lastly, beginning with the 2020 tax year, individuals will be able to deduct up to $300 of charitable deductions even if you do NOT itemize deductions.

Again, consult with your financial or tax advisor for advice in your specific circumstances.

This article is based partially on the following:
“CARES Act Drastically Changes Required Minimum Distribution Rules for 2020” by Jamie Hopkins, Forbes
“How the CARES Act Eases Retirement Account Rules During COVID-19” by Emily Guy Birken, Forbes
“L’chah Dodi” is recited or sung in synagogue Friday at sundown to welcome Shabbat prior to the evening services.

L’chah Dodi means “come my beloved,” and is a request of a mysterious “beloved” that could mean either God or one’s friend(s) to join together in welcoming Shabbat that is referred to as the “bride”: likrat kallah (“to greet the [Sabbath] bride”). During the singing of the last verse, the entire congregation rises and turns to the west towards the setting sun (or toward the entrance to the synagogue) to greet “Queen Shabbat” as she arrives.

It was composed in the 16th century by Shlomo Halevi Alkabetz, who was born in Thessaloniki in Greece and later became a Kabbalist in Safed. As was common at the time, the song is also an acrostic, with the first letter of the first eight stanzas spelling the author’s name. The author draws from the rabbinic interpretation of Song of Songs in which the maiden is seen as a metaphor for the Jews and the lover (dod) is a metaphor for God.

Its importance in the high regard of Jewish worshipers has led every cantor and choir director to seek to devote his/her sweetest melodies to the Shabbat welcome song. L’chah Dodi is sung with great expressiveness as well as much tenderness and beauty.

Among Sephardic congregations, the hymn is sometimes chanted to an ancient Moorish melody, which is known to be much older than the text of L’chah Dodi; the hymn is chanted congregationally, with the refrain being employed as an introduction only. In some very old-style Ashkenazic synagogues the verses are ordinarily chanted at elaborate length by the cantor, and the refrain is used as a congregational response; but in most Ashkenazic Orthodox synagogues it is sung by everyone together to any one of a large number of tunes.

Wherever Jews gather for prayer on a Friday night, one can find L’chah Dodi being sung there.

Care Committee— JoAnne Doyle, Chair

We are quickly returning to a more normal environment here in Beaufort County, but CDC recommends masks and social distancing, and Rabbi Bloom is committed to keeping us all safe. As we do not know what summer and fall will be like, plans have not been made for the Care Committee to return to visiting the most vulnerable members of our Jewish Community.

If you are aware of a Jewish shut-in who would benefit from a call, please contact JoAnne Doyle by email.

May you all come through this health crisis safely.

Rabbi Bloom has planned a new series for the month of June entitled:

Forefront Series - National, State & Local Leaders Join Rabbi Bloom in an Interview Series Discussing the effects of the Pandemic Covid19 on our Country, Our State, Our Community and Our Temple”

It will consist of five separate one-to-one interviews between the rabbi and certain designated interviewees on streaming video. The first scheduled interview is with Senator Tom Davis on Thursday, June 4 at 4:00 PM. You will be able to access it on the StreamSpot link from our website, and Facebook. You may submit questions via the StreamSpot and Facebook in real time that you would like the interviewees to answer during the last ten minutes of the meetings.

Look for additional interview dates to follow.

Cemetery plot for sale

Two plots in Beth Yam Gardens in Six Oaks Cemetery. Plots were purchased during a special pricing offer and seller will provide the same. Please contact the office at CBY for more information. Email bethyam@aol.com or call 843-473-1109.
Kim and Jeff Shapiro

Jeff has a long history of coming to Hilton Head, but only for short visits, usually with golf buddies. As a native New Yorker, he fell in love with the proximity to the ocean (he grew up on Long Island) and knew he eventually wanted to retire here. By the time he and I met, he had owned a condo for about 14 years. Soon after I came down for the first time, we attended our first service at CBY and immediately fell in love with the warm atmosphere and the genuineness of those we met. When we decided to get married in 2014, I immediately called Rabbi Bloom, as he had been so engaging every time we attended services. The rest, as they say, is history. Rabbi married us in the sanctuary in 2014. In 2016, we were fortunate to be part of the group to travel with Rabbi and other members of the congregation to Israel on a fantastic trip. This afforded us an opportunity to deepen our ties to CBY. Now, after two years of looking, we finally found our "perfect" home in Indigo Run. While Jeff is still commuting back and forth between here and Michigan (or at least will be again, post COVID), we are delighted to finally call Hilton Head our home. ✨
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**CONTRIBUTIONS**: We gratefully acknowledge the following from April 16-May 15

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“Jack, Thank you for handling the remodeling of our home. We are very pleased with the final product. Your insight and helpful suggestions were key to making this a very successful project. Also your efforts to hit the aggressive schedule we put out there are much appreciated. We would not hesitate to use or recommend you for any future projects. Thanks again for all your efforts.”

Scott and Mary Pleimann

Note: Scott Pleimann is the owner of Sea Island Kitchens and provided this beautiful, high-quality, custom kitchen.

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Live Stream Videos of past services can be viewed on the CBY website by going to the Home/Media/Video Player web page. Click the link to go directly there. http://www.bethyam.org/media-galleries/video-player.

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Michele Johnson
Ceil Treiss

Deadline for submitting materials is the 15th of the month preceding publication date. The Editor reserves the right to select and edit materials which are submitted.

Please submit articles to David Kurjan by email at cbvtidingseditor@gmail.com or USB flash drive by the 15th of each month.

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