



**HAKOL**

“THE VOICE”

THE NEWSLETTER

**TEMPLE B'NAI SHALOM**

41 STORRS AVENUE, BRAINTREE, MA

[www.tbsbraintree.com](http://www.tbsbraintree.com)

September, October, November, 2014 – Elul, 5774 Tishrei, Heshvan, Kislev, 5775


**Shabbat Services**, Saturday at 9:15 AM

Rabbi Van Lanckton, Cantor Seth Grossman, President Dr. Peter Kurzberg,

Bulletin Editor, Judy Karl

“MAY WE ALL BE WRITTEN IN THE BOOK OF LIFE”

**SEPTEMBER, 2014 ELUL, 5774 -TISHREI, 5775**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<b>6 Elul 5774</b> 1 Labor Day	2	3	4	5 *6:54 PM	6 9:15 AM Service
7	8	9	10	11	12 *6:42 PM	13 9:15 AM service <b>Rabbi Lanckton</b>
14	15	16	17 Temple Board	18	19 *6:30 PM	20 9:15 AM Service
21	22	23	24 Rosh Chodesh Tishrei <b>Erev Rosh Hashanah</b>  Evening Service 7:30 PM <b>Rabbi Lanckton</b> *6:21 PM	<b>1 Tishrei 5775</b> 25 <b>Rosh Hashanah</b>  9 AM Morning Service <b>Rabbi Lanckton</b> 	26 <b>Rosh Hashanah</b> 9 AM Morning Service <b>Rabbi Lanckton</b> *6:18 PM	27 SHABBAT SHUVA  9:15 AM Service
28	29	30				

- Candle Lighting



**TEMPLE B'NAI SHALOM**

**41 STORRS AVENUE, BRAINTREE, MA**

**HIGH HOLY DAYS SCHEDULE 5775**

**ROSH HASHANAH**

<b>WEDNESDAY</b>	<b>SEPTEMBER 24</b>	<b>EVENING</b>	<b>7:30 PM</b>
<b>THURSDAY</b>	<b>SEPTEMBER 25</b>	<b>MORNING</b>	<b>9:00 AM</b>
		<b>TORAH SERVICE</b>	<b>10:00 AM</b>
		<b>SHOFAR SERVICE</b>	<b>10:30 AM</b>
		<b>SERMON</b>	<b>1 1:30 AM</b>

**YOM KIPPUR**

<b>FRIDAY</b>	<b>OCTOBER 3</b>	<b>EVENING-KOL KIDRE</b>	<b>7:30 PM</b>
<b>SATURDAY</b>	<b>OCTOBER 4</b>	<b>MORNING</b>	<b>9:00 AM</b>
		<b>TORAH SERVICE</b>	<b>10:30 AM</b>
		<b>SERMON</b>	<b>1 1:30 AM</b>
		<b>YIZKOR</b>	<b>NOON</b>
		<b>BREAK</b>	<b>2 – 5:30 PM</b>
		<b>MINCHA-NEILAH</b>	<b>5:30 PM</b>
		<b>SHOFAR</b>	<b>7:00 PM</b>







**TIMES FOR TORAH, SERMONS & YIZKOR ARE ESTIMATED**

**FOR THOSE WHO ASCEND THE BIMAH, PLEASE WEAR HEAD COVERING AND TALLIS (TALLEISIM OPTIONAL FOR WOMEN), NO BARE SHOULDERS OR MIDRIFTS, NO SHORT SHIRTS. NO CHEWING GUM OR EATING CANDY.**

**ASCEND FROM THE RIGHT - ON YOUR APPROACH**


**DESCEND FROM THE LEFT**

## OCTOBER, 2014 TISHREI – CHESHVAN, 5775

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			7 Tishrei 1	2	3 Erev Yom Kippur 7:30 PM Kol Nidre Rabbi Lanckton  *6:03 PM	4 Yom Kippur 9:30 AM Morning Service Rabbi Lanckton  5:30 PM Mincha-Neilah Rabbi Lanckton Shofar 7 PM
5	6	7	8 Erev Sukkot  *5:57 PM	9 Sukkot  *6:55 PM	10 Sukkot  *5:54 PM	11 Sukkot  9:15 AM Service 6:52 PM
12 Sukkot 	13 Sukkot 	14 Sukkot 	15 Temple Board Hoshana Rabbah *5:45 PM	16 Shemini Atzeret *6:44 PM	17 Simchat Torah *5:42 PM	18 GOODMAN BAR MITZVAH CELEBRATED 9:15 AM Service Rabbi Lanckton
19 Men's Club Breakfast Tentative	20 6 PM Sisterhood Membership Dinner	21	22	23 7 PM Hebrew School	24 Roch Chodesh Cheshvan *5:32 PM	1 Cheshvan 25 9:15 AM Service
26 11 AM Hebrew School  CHAI MITZVAH EVENTS see article	27	28	29	30 7 PM Hebrew School	31 *5:22 PM	

\* Candle Lighting

**NOVEMBER, 2014 CHESHVAN – KISLEV, 5775**

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						8 CHESHVAN 1 9:15 AM Service <b>Rabbi Lanckton</b>
2 <b>RUMMAGE</b> 11 AM Hebrew School	3	4 <b>NOT YOUR AVERAGE JOES RANDOLPH FUNDRAISER</b>	5	6 7 PM Hebrew School	7 *5:22 PM	8 9:15 AM Service
9 11 AM Hebrew School	10	11 <b>NOT YOUR AVERAGE JOES RANDOLPH FUNDRAISER</b>	12 Temple Board	13 7 PM Hebrew School	14 *4:13 PM	15 9:15 AM Service <b>Rabbi Lanckton</b>
16 11 AM Hebrew School	17	18 <b>NOT YOUR AVERAGE JOES RANDOLPH FUNDRAISER</b>	19	20 7 PM Hebrew School	21 *4:06 PM	22 9:15 AM Service
23 Roch Chodesh Kislev	1 Kislev 24	25 <b>NOT YOUR AVERAGE JOES RANDOLPH FUNDRAISER</b>	26	27 	28 *4:00 PM	29 9:15 AM Service
30 11 AM Hebrew School						

\* Candle Lighting

## The Three Challenges of 5774 and Our Response in 5775.... Rabbi Van Lanckton

Hamas.

Islamic State.

Resurgent anti-Semitism.

This summer we have experienced more challenges to Israel and to us as Jews than in any period in recent memory.

Hamas, recognized widely as a terrorist organization, fires rockets at civilians while hiding behind civilians. Even before they kidnapped and murdered Naftali Fraenkel (age 16), Gilad Shaer (age 16) and Eyal Yifrah (age 19), z"l, Hamas had fired more than 120 rockets at Israel just since January 1, adding to the thousands of rockets fired at Israel since Hamas took over Gaza in 2007. Israel's patience ran out. We responded with Operation Protective Edge. That operation destroyed many of the rocket launching sites and uncovered and destroyed the death tunnels built by Hamas for the sole purpose of terror raids on Israel. Hamas broke every truce and rejected ceasefire proposals that Israel had accepted. The conflict had become as of August 22 Israel's longest war since the War of Independence. This conflict is in reality Israel's Second War of Independence: to be independent at last of the constant threat of annihilation that is embedded in Hamas's charter.

Meanwhile, not far off, another branch of the Islamic Jihad movement rampaged through Iraq and proclaimed the creation of a new caliphate to be governed by Sharia law. Its initial aim is to conquer the entire Middle East, starting by establishing their power over parts of Syria and Iraq, and then moving on from there. Like Hamas, Islamic State is determined to conquer and eliminate Israel.

During all this, in city after city both here and in Europe, we saw large and sometimes violent demonstrations. One would have hoped that the demonstrators would be denouncing Hamas and Islamic State in light of the obvious inhumanity and terrorism of these two groups. But, no. Instead, anti-Semitism has fueled these demonstrations, with synagogues attacked, Jews murdered, and boycotts demanded not only of Israeli products but even kosher products.

Where do we as a community turn for hope? We come together at Temple B'nai Shalom to worship and to study. We pray for peace while informing ourselves and preparing to tell the truth about Hamas and Islamic State. We need to counter anti-Semitism by explaining the truth to our neighbors, to our co-workers and to the media.

The High Holy Day services will include both prayer and study. I look forward to greeting you there and throughout the year as we make our way together.

May 5775 be a far better year than the concluding months of 5774.

*L'shanah Tovah.*

Rabbi Van Lanckton

[vlanckton@verizon.net](mailto:vlanckton@verizon.net)

## *From your President...*

Shalom,

It is hard to believe that another year has gone by, and how quickly! Attending services will give us the opportunity to reflect once again on the past year, to pray for a Happy and Healthy New Year, and to be inscribed in the Book of Life. It is also an opportunity to reunite with temple members whom we have known for many years yet do not get to see very often anymore except on the High Holy Days. It is something to which all of us can look forward.

I hope you will join us. It will be a wonderful opportunity to reunite with friends and relive fond memories of the past at our temple. Services will be at Temple B'nai Shalom again this year. If you haven't sent in your reservations for tickets or information for the Yizkor Booklet yet, do so today!

Now for my annual High Holy Days appeal!

We all know how precious the gift of time is. What if you could get together three or four times during the year for a few hours with your friends and good food in a warm and environment? You can by coming to temple for Shabbat services and/or a social event.

Friendships are precious and with our busy schedules we sometimes forget what is most

important in our lives. When you are at services for the High Holy Days and reflect upon the coming year, think about Temple B'nai Shalom and the wonderful memories you have had over the years. If you haven't visited for a while, the door is always open for you! Plan to attend with a friend. Also consider volunteering to help out. Our temple can only survive through your financial AND volunteer efforts. We need help in the kitchen on a few Shabbats during the year. We have many congregants who sponsor a Kiddush for both joyful events and Yahrzeit, and we need more people to help. Join the Men's Club or Sisterhood. Do you have an idea for a Temple program? Mention it to anyone on the board and perhaps it can happen. Check out some of the planned events listed in this newsletter and consider participating. Come join us!

On behalf of the Kurzberg family, I wish you and your family a very Happy and Healthy New Year.

Shana Tovah,

*Peter Kurzberg*

## TEMPLE FRIENDSHIP GARDEN

BRICKS ARE STILL AVAILABLE



**BRICK ENGRAVING** FORMS ARE AVAILABLE UPON REQUEST. *ENGRAVED BRICKS* WILL BE PLACED WITHIN THE **FRIENDSHIP GARDEN** IN THE FRONT OF TEMPLE B'NAI SHALOM. BRICK ENGRAVINGS CAN HAVE UP TO 3 LINES WITH 15 CHARACTERS PER LINE. ENGRAVED BRICK DONATION IS \$36

PLEASE MAKE CHECKS PAYABLE TO:  
TEMPLE B'NAI SHALOM

ORDER FORMS & PAYMENT CAN BE SENT TO:  
PAULA GOLDMAN, 385 MIDDLE STREET,  
BRAINTREE, MA 02184

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TEMPLE B'NAI SHALOM



**SUNDAY, NOVEMBER 2, 2014**

Family changing over clothes for the season?  
Children outgrew their clothes?  
Updating your wardrobe?

There is always someone in need of your gently used items!

Let those in need and TEMPLE B'NAI SHALOM benefit!

**No stuffed animals, worn socks. Pack your bags lightly!**

Call Mrs. Rummage (aka Florence) to arrange for your items to be stored at the Temple and to VOLUNTEER TO HELP.

## DONATIONS RECEIVED

### Yahrzeit/Memorial Donations

Irving & Wayne Adler  
Joyce Alpert  
Peter & Karen Kurzberg  
Maurice Lubin  
Ruth Lubot  
Irving Spector  
Selma Swartz  
Anita Young

### Kiddush Sponsors

Irving & Wayne Adler  
Solomon Borocov  
Seth & Jenn Grossman  
Lucy Fainer  
Enid Lubarsky  
Anita Young

### Rabbi Greenberg Scholarship Fund

Bob & Liz Bloom

### Miscellaneous

Stephen & Judy Karll - Garden Brick  
George & Meryl Smith - Garden Brick

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**SAVE THE DATE**  
**MONDAY, OCT 20 6 PM**  
**SISTERHOOD MEMBERSHIP**  
**DINNER**  
**DETAILS TO FOLLOW**

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**MassPASS**  
**2015 Books**  
**HAVE ARRIVED!**  
**\$25**

- **2015 MassPASS Book has over \$6,000 worth of savings**
- **With a purchase of a 2015 book, you will receive a free 2014 MassPASS book while supply lasts!**

CONTACT  
AUDREY MALLOCK 617- 893 -2176  
OR  
MARYLOU FISHMAN 617-921-0368



16 Mazzeo Dr., Randolph

## TUESDAYS with JOE a NOVEMBER FUNDRAISER

Not Your Average Joe's, Open Table Winner 2014, has opened each Tuesday for the month of NOVEMBER, as a fundraiser for TEMPLE B'NAI SHALOM. Joe's will give back 15% of money spend on food, when individual uses the provided coupon. This fundraiser will be made available to us EACH **TUESDAY** for the **MONTH OF NOVEMBER**. Ask your friends to join you at least one of the Tuesdays, in November

Watch for the Tuesday with Joe's Coupon via email



MENDING BY Meryl - Benefits Temple

Temple Members: Do you have something new that needs shortening or an old favorite that needs mending?? Call **Mending by Meryl @ 1.617.770.1656**. No job too small. Pay by making a donation of your choice to the Temple.



## Chair Yoga Classes Offered

Join the Chair Yoga Class at the Temple on Thursdays at 10:00 AM for one hour.

The instructor is Joyce Jordan and the cost is \$10 per week paid monthly at the beginning of each month. Joyce is a certified yoga teacher as well as a certified nutritional & wellness consultant.

Classes are for men and women. Although the class has been ongoing for a year, there is no problem joining at any time. Come and observe a week to see if it's for you

If you have any questions, contact Marylou at [maryloufishman@comcast.net](mailto:maryloufishman@comcast.net) or call 617-921-0368

## COMMUNITY PROJECTS



## COMMUNITY FOOD PANTRY COLLECTION

Please bring non-perishable, food items to Temple each time you come. There is a great need now more than ever to nourish the hungry. The collection box is at the left as you immediately enter the front door of the Temple.

*"One day, G-d, may it be Your will that we live in a world perfect, in which food comes to the hungry as from heaven and water flows to the thirsty as a stream. But in the meantime, while the world is filled with hunger, empower us to stand on Your behalf and fulfill the words of Your prophet. 'to all who are thirsty bring water,' and 'greet those who wander with food.' Bless us that we should sustain the hungry." ..Rabbi Scott Perlo, California*



## POSTAGE STAMP PROJECT

**WE ARE COLLECTING CANCELLED STAMPS FOR THE FOXBORO REGIONAL CHARTER SCHOOL HOLOCAUST STAMP PROJECT. EACH STAMP COLLECTED SYMBOLIZES ONE WASTED LIFE "THROWN AWAY." THE STUDENTS ARE CREATING A STAMP COLLAGE. PLEASE LEAVE YOUR STAMPS (CUT FROM THE ENVELOPE) IN THE DONATION BOX AT THE TEMPLE.**

**QUESTIONS MERYL SMITH**  
[MERYLJOYS@AOL.COM](mailto:MERYLJOYS@AOL.COM)

CHAI PROJECT



## South Shore Temple Collaborative

### OCTOBER MITZVAH

If you have interest in working on either of these projects –or for more information when available contact Judy Karll 781-635-3656

HABITAT – TENTATIVE DATE OCTOBER 26, 2014

HEET ENERGY UPGRADE WORK PARTY – Westfield Childcare, Brockton. Participants bring back learning to their Temple. October 26, 2014

HEET: Since August 2008, HEET has been organizing free energy-upgrade work-parties to teach volunteers hands-on skills in energy efficiency. These work-parties take place in the buildings of non-profits such as food pantries, churches and community centers. The resulting work saves the non-profits money on their energy bills allowing them to supply more needed community services. For more info on HEET, go to their website: <http://www.heetma.org/what-we-do/energy-upgrade-work-parties/>



Temple Family Members The Borocovs' are cover models for BELD mailing.

### QUIZ: DAYS OF AWE

Mavens, test your knowledge:

Submitted by Jo Salloway, Director Adult Education

1. How many times is the word SHOFAR mentioned in the Bible?
2. What is the name of the shofar sound that consists of three broken notes?
3. According to tradition, when people's prayers for rain were not answered, Rabbi Akiba wrote what prayer?
4. Challah dipped in salt, customarily eaten on Shabbat, is not eaten on Rosh Hashanah. Instead, challah is eaten dipped in what substance?
5. People who are seriously ill are exempt from the Commandment to fast on Yom Kippur. Should they say the regular blessings over food and the grace after meals when they eat?
6. How many sins are mentioned in the Ashamnu?
7. In traditional congregations, the response to the Shema Yisrael is said under one's breath except on what holy day?
8. At what time do Selihot services traditionally start?
9. What does a round challah symbolize?
10. What word do the last letters of the first and last words of the first sentence of the Shema, written large in the text of the Torah, form?

### ANSWERS:

1. 69 times.
2. Shevarim
3. Avinu Malkeinu
4. Honey, to signify a sweet year
5. Yes. The Yaaleh V' Yavo prayer for Yom Kippur should be added to the grace after meals.
6. 24 Sins
7. Yom Kippur, to commemorate the Temple services when the priests and people said it upon hearing G-d's name pronounced by the High Priest.
8. Midnight
9. A full year.
10. WITNESS ----- bearing witness that G-d is one.

### PRAYER WHEN ENTERING SUCCAH



בְּרוּךְ אַתָּה יְיָ אֱלֹהֵינוּ מֶלֶךְ הָעוֹלָם

*Barukh atah Adonai, Eloheinu, melekh ha-olam*

Blessed are you, Lord, our God, sovereign of the universe

(if using wine or grape juice)

בּוֹרֵא פְּרִי הַגֶּפֶן (אָמֵן)

*borei p'ri hagafen (Amein)*

Who creates the fruit of the vine (Amen)

(if using other liquids)

שֶׁהַכֹּל נִהְיָה בְּדִבְרוֹ (אָמֵן)

*shehakol nih'yeh bid'varo (Amein)*

Who made all things exist through His word (Amen)

בְּרוּךְ אַתָּה יְיָ אֱלֹהֵינוּ מֶלֶךְ הָעוֹלָם

*Barukh atah Adonai, Eloheinu, melekh ha-olam*

Blessed are you, Lord, our God, sovereign of the universe

אֲשֶׁר בָּחַר בָּנוּ מִכָּל עַם וְרוֹמַמָּנוּ מִכָּל לָשׁוֹן

*asher bachar banu mikol am v'rom'manu mikol lashon*

who has chosen us from among all people, and exalted us above every tongue

בְּמִצְוֹתָיו וְתַתֵּן לָנוּ יְיָ אֱלֹהֵינוּ בְּאַהֲבָה

*v'kid'shanu b'mitz'votav vatiten lanu Adonai eloheinu b'ahavah*

and sanctified us with His commandments, and you gave us, Lord our God, with love

וְזוֹעֲדִים לְשִׂמְחָה תְּגִים וְזִמְנִים לְשִׁשׁוֹן

*[shabatot lim'nuchah u]mo'adim l'sim'chah chagim*

*uz'manim l'sason*

[Sabbaths for rest, and] appointed festivals for gladness, festivals and times for joy

אֶת יוֹם [הַשַּׁבָּת הַזֶּה וְאֶת יוֹם]

*et yom [ha-shabbat hazeh v'et yom]*

this day of [Sabbath and this day of]

חַג הַסֻּכּוֹת הַזֶּה זְמַן שִׂמְחָתֵנוּ

*chag hasukot hazeh z'man sim'chateinu*

the festival of Sukkot, the time of our gladness

זְבָח [מִקְרָא קֹדֶשׁ זֵכֶר לִיציאת מצרים]

*[b'ahavah] mik'ra kodesh zeikher litzi'at mitz'rayim*

[with love] a holy convocation, a memorial of the exodus from Egypt

כִּי בָחַרְתָּ וְאוֹתָנוּ קִדַּשְׁתָּ מִכָּל הָעַמִּים

*ki vanu vachar'ta v'otanu kidash'ta mikol ha'amim*

because You have chosen us and made us holy from all peoples

וּמוֹעֲדֵי קֹדֶשְׁךָ [בְּאַהֲבָה וּבְרָצוֹן]

*[v'shabat] umo'adei kad'shekha [b'ahavah uv'ratzon]*

and [the Sabbath and] your holy festivals [in love and favor]

בְּשִׂמְחָה וּבְשִׁשׁוֹן הִנַּחְלָתָנוּ

*b'simchah u-v'sason hin'chal'tanu*

in gladness and in joy you have given us for an inheritance

קֹדֶשׁ [הַשַּׁבָּת וְיִשְׂרָאֵל וְהַזִּמְנִים] (אָמֵן)  
בְּרוּךְ אַתָּה יְיָ

*Barukh atah Adonai, m'kadeish [hashabat v']Yis'ra'eil v'haz'manim. (Amein).*

Blessed are you, Lord, who sanctifies [Shabbat and] Israel and the seasons. (Amen).

## Blessing for the Arba Minim



Stand facing the east (or whatever direction is toward Jerusalem from where you are).

Take the etrog in your left hand with the stem (green tip) up and the pitam (brown tip) down. Take the lulav (including the palm, myrtle and willow branches bound together) in your right hand. Bring your hands together and recite the blessing below.

After you recite the blessing, turn the etrog so the stem is down and the pitam is up. Be careful not to damage the pitam! With the lulav and etrog together, gently shake forward (East) three times, then pull the lulav and etrog back in front of your chest. Repeat this to the right (South), then over your right shoulder (West), then to the left (North), then up, then down.

בְּרוּךְ אַתָּה יְיָ אֱלֹהֵינוּ מֶלֶךְ הָעוֹלָם

*Barukh atah Adonai, Eloheinu, melek ha-olam*

Blessed are you, Lord, our God, sovereign of the universe

אֲשֶׁר קִדְּשָׁנוּ בְּמִצְוֹתָיו וְצִוָּנוּ

*asher kidishanu b'mitz'votav v'tzivanu*

Who has sanctified us with His commandments and commanded us

עַל נְטִילַת לולָב (אָמֵן)

*al n'tilat lulav (Amein)*

to take up the lulav (Amen)

## DONATION PAGE

DONOR NAME \_\_\_\_\_ CARD TO: \_\_\_\_\_

STREET \_\_\_\_\_ STREET \_\_\_\_\_

CITY \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**INSCRIBED BOOK PLATES:** ( ) HIGH HOLIDAY MAHZOR \$ 20.00

**ENGRAVED PLAQUES:** ( ) TREE OF LIFE \$ 72.00  
 ( ) YAHRZEIT \$175.00  
 ( ) MEMORIAL PLAQUE \$175.00

**WORDING FOR HIGH HOLIDAY MAHZOR BOOK PLATE:**

IN MEMORY OF \_\_\_\_\_ BY \_\_\_\_\_

IN HONOR OF \_\_\_\_\_ BY \_\_\_\_\_

OTHER \_\_\_\_\_

**WORDING FOR TREE OF LIFE LEAF:**

IN HONOR OF \_\_\_\_\_ BY \_\_\_\_\_

OTHER \_\_\_\_\_

**WORDING FOR YAHRZEIT PLAQUES:**

NAME OF DECEASED \_\_\_\_\_

HEBREW NAME \_\_\_\_\_ BEN (SON OF) \_\_\_\_\_

BAT (DAUGHTER OF) \_\_\_\_\_

DATE OF DEATH \_\_\_\_\_ TIME OF DAY \_\_\_\_\_

**MEMORIAL PLAQUE (NON-JEWISH)**

NAME OF DECEASED \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_ DATE OF DEATH \_\_\_\_\_

**RABBI GREENBERG SCHOLARSHIP:** DONATION AMOUNT \_\_\_\_\_**HEBREW SCHOOL:** DONATION AMOUNT \_\_\_\_\_**KIDDUSH:** DONATION \$75 – BASIC KIDDUSH**TABLE CLOTH:** \$12 PER NAME \_\_\_\_\_

CHECK PAYABLE TO: TEMPLE B'NAI SHALOM  
 MARYLOU FISHMAN, 11 WOODWARD AVE, QUINCY, MA 02169 617-773-3567

MAIL TO:

( ) USED BACK OF PAGE FOR ADDITIONAL WORDING