

Foundation Named Fastest Growing

The Jewish Community Foundation was recently named the **fastest growing Foundation of its kind in the country by the United Jewish Communities.**

Our June 30, 2004 year end results were the highest in the Foundation's history, with **\$209 million in assets and \$57 million in grants.**

Record grantmaking continues. During the first quarter of 2004/2005, more than 700 grants were awarded to 302 different organizations for a total of more than \$10 million.

Grants have been awarded to:

- nurture new programs
- build organizational infrastructure
- replicate best practices
- advocate public and social policy
- develop community leaders

"And the work of tzedakah shall bring peace."

—Isaiah

Grants Touch Lives

From City Heights in San Diego to Be'ersheva in Israel to Kharkov in the Former Soviet Union, Jewish Community Foundation grants continue to improve the quality of life for individuals all over the world. Each grant has a story. An account of renewal, revitalization and hope. Here are a few of those stories:

■ In a tribute to her late husband's love for music, one widow enabled a local Reform temple to **imbue High Holiday services with joyful and meaningful tunes.**

■ Two families honored the memory of **Koby Mandell**, a teenager who was bludgeoned to death by Palestinian terrorists in Israel by designating funds to **Camp Koby**, which provides children of families struck by terror with a sacred retreat where others understand.

■ Scores of individual grants have been awarded to make a meaningful difference in the lives of those impacted by the **San Diego Wildfires**. Funds have been used to purchase tools, rebuild businesses and replace critical housing appliances.

■ Adoption can be a challenging, complex process at a time when many families are most vulnerable. A grant from the Foundation created the **Adoption Alliance** at Jewish Family Service, which will guide prospective parents.

■ Jewish college students are often on the frontlines, trying to **combat both growing anti-Israel sentiment as well as ignorance about Israel issues.** A grant from the Foundation will provide Israel advocacy training to empower and educate these students.

Grant making through the Foundation is unique in that it is personal and communal at the same time. In the words of one donor: "By both assessing the needs out there and considering what is really important to me, I feel like I can really make a difference."



Children engaged and excited in a dynamic community program.

What will your legacy be?



Your bequest of any size will keep
the Jewish community strong for generations

Leave a Jewish Legacy

For more information, please contact:
JEWISH COMMUNITY FOUNDATION 4950 Murphy Canyon Road
San Diego, CA 92123
Tel (858) 279-2740
www.leaveajewishlegacy.org

Leave a Jewish Legacy advertisements can
be found in many local publications.

LEAVE A JEWISH LEGACY—the Jewish Community Foundation's premiere program to educate the community about the ease of bequests—has already resulted in:

- **Almost \$13 million in anticipated gifts for our Jewish community** since the program's inception in April of 2004.
- **More than 75 families** who have committed to be there for future generations.

At *Chanukah*, all those who have left a Jewish legacy through the program will be recognized in local Jewish publications. "We hope this will help **infuse the light of *Chanukah* with the very special visions of these**

families," said Chair Jane Scher. "Leave a Jewish Legacy has truly become a cherished tradition in San Diego."

The Endowment Leadership Institute (ELI), where the principles of Leave a Jewish Legacy are put into practice, held its third session in August. Fundraising consultant Sharon Ballidis led a dynamic discussion about how to best engage families in *dor l'dor*, passing our values from one generation to the next.

If you are interested in finding out more about how you can leave *your* legacy, check out our website at www.leaveajewishlegacy.com or call us at 858.279.2740.

Growing Up Giving

It is never too early—or too late—to teach children about how to put the principles of *tzedakah* into practice. But, **the earlier you teach the tradition of giving, the easier it will be to sustain.** Especially with the approach of *Chanukah*, you may be looking for ways to inspire kids to give. Here are several ways Foundation families help shape philanthropic values.

Set aside funds to give together: On the fourth night of *Chanukah*, one family takes the amount they would have otherwise spent on gifts and instead pools it for a joint gift to charity. Together, they review a number of charities and decide—as a family—how to give.

Gather grandchildren: Another donor challenges his grandchildren to go out and find organizations they believe are making a difference in our community. Each nonprofit chosen is awarded a set amount along with a letter from the child. The same could be done with siblings or among a group of friends.

Match contributions: Tamar Lifton contributed part of the money she was given for her *bat mitzvah* to the Schneider Children's Medical Center in Israel; her parents then matched that amount. She presented the check to former Israeli Ambassador Uri Bar-Ner, while he was in San Diego representing the Medical Center.



Tamar Lifton continues the family tradition of ***tzedakah***.

Use allowance: One family asks their school-aged children to allocate a certain percentage of their allowances to charity.

Teaching children the values of *tzedakah* can be one of the greatest gifts bestowed upon them and a meaningful contribution to the future of the Jewish community.

Year-End Tax Planning Tips

DECEMBER 31 IS JUST AROUND THE CORNER, which means you may have some year-end tax planning challenges on your mind. Here are a few options to consider:

Gifts of Cash and/or Stock: These gifts can be used to create or add to a donor advised fund at the Foundation. Such a fund can be established with as little as \$1,800, and contributions can be made in any amount. You retain the privilege of recommending grants from the Fund to your favorite organizations in both the Jewish and general communities. You may also qualify for an immediate income tax deduction and eliminate capital gains taxes on contributions of long-term appreciated property, including closely held stock and real property.

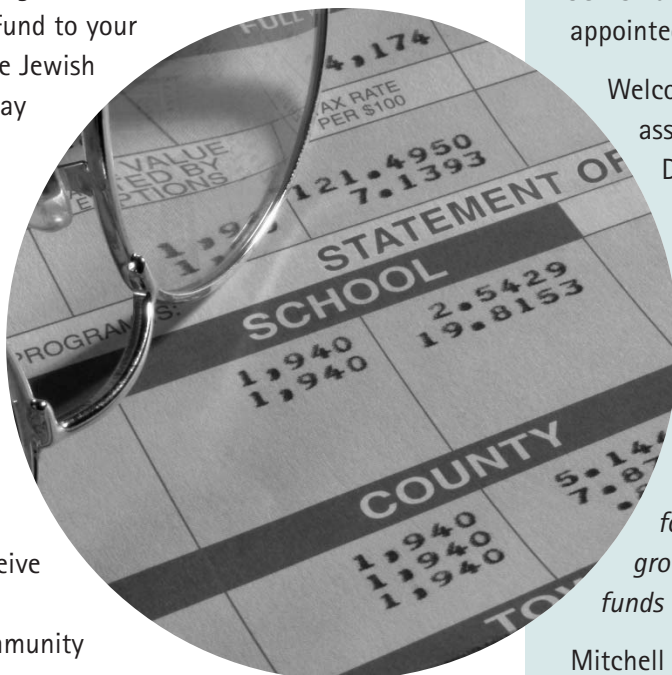
Charitable Gift Annuities: Often referred to as *gifts that give back*, Charitable Gift Annuities offer you a way to receive guaranteed income payments for life while supporting the community after your lifetime.

(For more information, please see page 4: Strategies for Giving.)

Bequests: Bequests are still the simplest way to leave a meaningful Jewish legacy. By including language in your will or trust, you can make bequests to the charity or charities of your choice. You can also establish an endowment fund to provide permanent support for a specific organization or area of interest.

Designating Charitable Beneficiaries of IRAs and Qualified Plans: IRAs and other qualified retirement plans are excellent sources of retirement income but not always a good choice for making gifts to children and grandchildren. These can be the ideal asset to consider for your charitable giving. You can give now by donating part or all of your required IRA distributions and offset income tax. Or you can give later by naming the Foundation as beneficiary of the remainder of IRA assets after your lifetime, and avoid estate tax and income tax by your beneficiaries.

Your financial advisor can assist you in determining the option that is best for your situation. For more information, call the Foundation at 858.279.2740.



Foundation News

The Foundation recently received its **license to issue Charitable Gift Annuities** from the Department of Insurance of the State of California.

Gary Jacobs, the United Jewish Federation's past president and long time leader in the Jewish and general community has been appointed to the Board of Directors.

Welcome to **Allison Small**, who has assumed the position of Marketing Director, and **Melissa Rognlie**, who has joined the Foundation team as Staff Accountant.

Welcome New Funds

Welcome and thank you to the following families and community groups who have recently established funds with the Foundation.

Mitchell and Kelly Berner
Brewer Family
Josh and Tracy Cohen
Essakow Family
Geoff and Jessica Friedman
Helsel Family
Gary Kornfeld and Theresa Dupuis
Michael and Darryn Lowenstein
Eddie S. Mendelsohn Family
Rabbi Dr. Nathaniel Pollock Memorial
San Diego Jewish Hospice Program
Jeffrey P. and Vered Schuster
Greg, Rachel and Micah Smith
Faith Stagg
Szawielenko Family

Strategies for Giving

Charitable Gift Annuities

Charitable Gift Annuities are a "win-win" situation for donors 65 years of age or older.

- For a minimum gift of \$10,000, you receive guaranteed payments for life while supporting the community after your lifetime. The income payments are based upon your age; the older you are, the higher the payout rate.
- You qualify for an immediate income tax deduction based upon your age and income payout rate.
- You may reduce capital gains taxes, as well as possible estate taxes by removing assets from your estate.
- After your lifetime the remaining principal in the annuity establishes an endowment fund in your name at the Foundation.

SAMPLE PAYMENT RATES

AGE RATE

90+ 11.3%

85 9.5%

80 8.0%

75 7.1%

70 6.5%

65 6.0%

Note: Prospective donors are encouraged to seek the advice of their professional advisors. While the payments made under a charitable gift annuity are subject to regulation by the California Life Insurance Department, they are not insured or otherwise guaranteed by the California Life Insurance Guaranty Association. Gift annuity payments are backed by the assets of the Foundation.

Rates are subject to change.

*"If I am not for myself,
who will be for me? And if
I am only for myself, what am
I? And if not now, when?"*

—Talmud

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Ideas for Giving: *Caring for our Elders*

Each issue of Philanthropy Quarterly features several giving opportunities in a specific area of need. This quarter, the theme is Caring for Our Elders and highlights programs that keep seniors vibrant and enable them to live comfortably and with dignity—and to maintain Jewish traditions. Of course, these are only a few of the many excellent programs that need support. We welcome your program ideas for future issues.

"Cast me not off in time of old age: when my strength fails, forget me not."

—TEHILIM

Annual Campaign United Jewish Federation of San Diego County

United Jewish Federation of San Diego County (UJF) is the central Jewish community planning and fundraising organization. The UJF Annual Campaign supports many vital community programs as well as important projects for Jews in Israel and 60 countries around the world. Through its network of organizations, UJF helps the young, the old, the poor, the sick, the immigrant and those who are persecuted or oppressed, all in the name of the San Diego Jewish community.



Senior Transportation Jewish Family Service

The lack of appropriate transportation for seniors is one of the key issues facing San Diego's Jewish community. With our region being so disparate and spread out, it becomes even more crucial. The Senior Transportation program provides rides to medical appointments, grocery shopping and Senior Centers.

- In many cases, door-to-door service is offered.
- Last year, about 110 served, averaging ten a day—the need is much greater.

College Area Senior Center Jewish Family Service

The Center provides a place for seniors to gather, socialize, remain active, and receive nutritious meals.

- Center operates five days a week and served 1,000 clients last year.

- Daily average attendance is 110.
- Many educational and cultural programs are offered.

Senior Adult Services Lawrence Family JCC

A variety of daily activities engage seniors and enhance their quality of life. The strong social network functions like an extended family—caring for each other and providing support in times of need and crisis.

- An average of six daily activities are offered, including sessions involving the arts, fitness, computers and politics.
- Seasonal events celebrate Jewish holidays with JCC preschool students.
- More than 1,200 seniors are served each year.

Senior Fitness Seacrest Village

Study after study has demonstrated the positive effects of exercise. This is particularly evident among seniors who can prevent falls, recover more quickly and ensure a longer, healthier life.

- More than half of Independent and Assisted Living residents participate in an exercise program.
- Instructor teaches group classes such as Tai Chi and aerobics and works individually with residents.
- Individual health assessments focus on prevention and education.

(over for more ideas)



Resident Assistance Fund Seacrest Village

It is essential that Jewish seniors have a place to live in comfort and age with dignity. Yet these services are expensive to provide. The Resident Assistance Fund was established to help those in financial need, for those whose savings have been depleted due to illness or injury and for those who have no one to turn to for help.

- Fund allows Seacrest to continue to care for Jewish seniors who now find themselves without anyone to care for them and without adequate funds to pay for such care.
- More than \$1 million awarded in charitable care through Fund last year.

Supportive Communities in Israel—

American Jewish Joint Distribution Committee

Providing a crucial safety net, Supportive Community Coordinators work throughout Israel. In addition to dispelling loneliness, the program enables the elderly, many of whom are without family, to remain in their own homes as they grow older, even though they may be less able to perform simple household tasks.

- Coordinator provides house visits, frequent phone calls and holiday and social gatherings.
- On call 24 hours a day, services could include preventing a midnight flood by fixing a broken water pipe, or locating a lost contact lens.
- Emergency call ability offered for medical and other urgent assistance.

Countryside Excursions in the Former Soviet Union— American Jewish Joint Distribution Committee

Serving elderly Jews from Moscow, day-long outings to the country help combat loneliness. Excursions are organized through four Moscow Jewish senior centers.

- Eight trips organized during the past summer with more than 300 participants.
- Strong friendships and bonds built during trips.



Chai South Africa

In a unique global effort, a group of former South Africans formed Chai South Africa, a fund to assist homes for the elderly and disabled in South Africa and Zimbabwe. At one time, large and vibrant Jewish communities existed in both countries.

- Eleven homes supported.
- Resident pensions cover less than 15% of the costs, and more than 75% of residents receive some financial support. More than 50% of residents' families live overseas.

If you have questions about any of the programs featured or would like information regarding other giving opportunities, we stand ready to assist you. Please call the Foundation at (858) 279-2740.