

Strengthen our Jewish community for future generations!

The United Jewish Endowment Fund has benefited from loyal and generous support from our community for many years. Our endowments support innovative programs in Greater Washington, Israel and the world.

We want to help you realize your philanthropic goals and will work with you to create a lasting legacy for our Jewish community. If you have already included the United Jewish Endowment Fund or The Jewish Federation of Greater Washington in your estate or financial plans, we'd love to welcome you to the Legacy Society.

The Legacy Society recognizes those individuals who have committed or donated at least \$10,000 to create or increase a permanent fund to sustain the vitality of our Jewish Community.

Contact Jennifer Young, jenniferyoung@shalomdc.org or 301-230-7235 to join over 500 members who have already made the commitment. To learn more about the Legacy Society, bequests, life-income gift, gifts of life insurance and other ways to ensure a vibrant Jewish tomorrow, visit shalomdc.org/UJEF.

Key Donor Life Insurance Leverages the Impact of Your Gift

You can have a lasting effect on the Jewish community by creating an endowment fund with a life insurance gift through our Key Donor Life Insurance Program. This program is available for qualifying life insurance policies where UJEF is owner and beneficiary of a policy with a face value of at least \$120,000.

You and the Endowment Fund secure a policy illustration from a qualified life insurance company for a four-pay universal or whole-life policy.* The Endowment Fund shares the cost of the new policy with you. Your gifts to the Endowment Fund to cover premiums can be tax-deductible charitable donations. Once the proceeds of the insurance policy are distributed, UJEF will establish a permanent fund in your name or in the name of a loved one. Each year, UJEF will distribute from the fund

to the annual campaign or Endowment Fund grants.

In addition to the Key Donor Life Insurance program, you can transfer ownership of an existing life insurance policy to the Endowment Fund and name the Endowment Fund as the beneficiary—which may allow you to receive a charitable tax deduction—or add the Endowment Fund as a beneficiary of the policy. To find out more contact Jennifer Young, jenniferyoung@shalomdc.org or 301-230-7235.

* Please note: (1) the insurance company must be rated A+ or above by A.M. Best, AA or above by Standard and Poor's and Aa2 or above Moody's; and (2) illustrating proposals must show a maximum of a four-year premium payment period, using projections at 1% below the company's current interest/dividend rate. Consult with your legal or tax advisor to find out how the topics discussed in this article might affect your individual financial situation.



The Greater Washington Jewish community is coming together to ensure a vibrant future through the Create a Jewish Legacy program. Create a Jewish Legacy is an initiative of the United Jewish Endowment Fund in cooperation with local partner agencies and synagogues. The goal is to build a strong community—now, and in the future—with bequests and planned gifts for permanent endowment funds. The community partners listed below came together to learn, collaborate, and make a statement about the importance of legacy giving.

Congratulations to our community partners on completing their first year of the two-year training!

- Agudas Achim Congregation
- Beth Shalom Congregation & Talmud Torah
- Capital Camps & Retreat Center
- Congregation Beth El
- Congregation Olam Tikvah
- Geshar Jewish Day School
- JCC of Greater Washington
- JCC of Northern Virginia
- Jewish Community Relations Council (JCRC)
- Jewish Council for the Aging (JCA)
- Jewish Foundation for Group Homes (JFGH)
- Jewish Historical Society of Greater Washington
- Jewish Primary Day School of the Nation's Capital
- Jewish Social Service Agency (JSSA)
- Melvin J. Berman Hebrew Academy
- Washington DCJCC
- Yeshiva of Greater Washington

Have you included the Jewish community in your legacy plans? Please visit JewishLegacyGW.org for information on how you can make a commitment and how your Jewish agency or synagogue can become a partner organization. Please contact Jennifer Scher, jennifer.scher@shalomdc.org or 703-286-1039 with any questions.



L'Shanah Tovah
Wishing you and your loved ones
a happy and sweet new year.



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Ronald A. Paul, M.D., President
United Jewish Endowment Fund

Stuart S. Kurlander, President
The Jewish Federation of Greater Washington

Steven A. Rakitt, Chief Executive Officer
The Jewish Federation of Greater Washington

Eileen Frazier, Managing Director
United Jewish Endowment Fund

Elizabeth R. Goldstein, Esq., Deputy Director,
Philanthropic Giving
301-230-7228 • elizabeth.goldstein@shalomdc.org

Jennifer Young, Director, Planned Giving
301-230-7235 • jenniferyoung@shalomdc.org

Jennifer Scher, Senior Philanthropic Officer,
Create a Jewish Legacy
703-286-1039 • jenniferscher@shalomdc.org

6101 Montrose Road • Rockville, Maryland 20852
1-301-230-7230 • F.301-230-7273 • TTY.301-230-7260
www.shalomdc.org/endowment



October.....
Retreat: The Power of Our Story
Charles E. Smith Leadership
Retreat Center
Date: October 12-14, 2012
Place: Capital Retreat Center
For more information, contact
Rachel Korygan at 301-230-7281.

November.....
The Jewish Federation of North
America's General Assembly
Date: November 11-13, 2012
Place: Baltimore, Maryland
For more information, visit
<http://www.generationj.org>

Event Calendar

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A Newsletter from the
United Jewish Endowment Fund
of The Jewish Federation of
Greater Washington

Fall 2012

Letter from the President and Managing Director

L'Shanah Tovah! The United Jewish Endowment Fund (UJEF) has had a very successful year and we are excited to share some of the highlights with you in this issue of Ner Tamid.

The Endowment Fund now has over \$157 million of total assets. UJEF's Grants Committee is distributing over \$420,000 locally, \$175,000 for senior programs and over \$675,000 for Israel programs (highlights of the grants are listed on page 4). We've refocused our grants program and are collaborating with new partners to make the most of our investments in the community. We encourage you to read about two of our innovative grants on pages 2 and 3.

We're listening to our community and fund holders by implementing many new and informative services. We are excited to announce the launching of the new Donor View website. Now, UJEF fund holders have access to their funds through this website. Donors and allied professionals are also invited to sign up for regular emails with current tax and philanthropic giving tips. You can learn more about both of these new services on page 4.



Create a Jewish Legacy is teaching agencies, schools and synagogues how we can work together to craft meaningful conversations with community members about leaving legacy gifts to their favorite community organizations. Learn more about the program's successful first year and new opportunities to get your organization involved on page 5.

As always, we are available if you have any questions. Please be in touch. We wish you a happy and healthy new year!

Ronald A. Paul, M.D.
President

Eileen Frazier
Managing Director

Apple Cake Recipe

What You'll Need

3 eggs
 3/4 cup sugar
 1/3 cup oil
 3/4 cup cake meal
 5 apples, peeled & sliced (Granny Smith)
 Topping:
 1/3 cup chopped walnuts
 1/2 cup sugar
 2 tsp. cinnamon

How to Make

Preheat the oven to 350 degrees. In a medium sized mixing bowl, beat the eggs with the sugar and oil until the mixture is light. Add the cake meal and mix well. Pour half of the mixture into a lightly greased 8 or 9 inch square baking pan. Distribute half the apples over the batter. Pour the remaining batter over the apples and cover with the remaining apples. Topping: Combine topping ingredients in a small bowl; sprinkle over the apples. Bake in a preheated 350 degree oven for approximately 1 1/2 hours. Serves 8-9. You can double the recipe & bake in a 9x13 pan.

This recipe is from Jconnect.org, which is powered by The Jewish Federation of Greater Washington. Visit Jconnect.org to find additional holiday recipes as well as information on everything Jewish in the Greater Washington community.



Jewish Food Experience

What do an interfaith couple in Leesburg, a young Jewish professional on U Street and an Orthodox family in Silver Spring have in common? Each has personal connections to Jewish food, culture and tradition—whether it's an age-old family challah recipe, a vegan Passover Seder meal, or bagels and lox on Sunday morning.

Cooking, eating and talking about food are not just delicious pastimes in Jewish life. Jewish food has such special meaning in Judaism that it is intrinsic to the Jewish experience past, present and future. To Jews around the world, food represents history, culture, faith, cherished personal memories and family ties now and to generations past and future, as well as a crucial way to help those in need.

The Jewish Food Experience (JFE) is an exciting new initiative that will provide opportunities for Jews across backgrounds, generations and denominations to engage in Jewish life, community, identity and social action through the universal touchstone: food. This innovative project will offer easy accessibility for all to participate in dialogue, personal action and information sharing. The JFE is also designed to promote the work of the United Jewish Endowment Fund (UJEF) and The Jewish Federation of Greater Washington through this common interest of Jewish people.

At the core of the JFE will be a robust website that will include everything from regularly changing columns and blogs by leading chefs, cookbook authors and celebrities to holiday celebrations, special events, restaurant and cookbook news, discussion communities and more. Visitors will be able to build personal recipe boxes and share postings, pictures and videos about their own Jewish food experiences as well as access opportunities for



Traditional holiday challah and honey for a sweet new year

social action and ongoing listings of events related to Jewish food throughout Greater Washington.

In addition, the JFE will both produce top-quality programs and events in the metropolitan area and work with Federation partner agencies, congregations and other local Jewish and food organizations and businesses. Plans already include culinary competitions, embassy programs, family cooking classes, food and wine tastings, photo contests such as "Take Your Bubbie to Brunch" and a Jewish food festival in 2013.

As work on this project moves toward launching the website in December and events in 2013, we are looking for food writers, bloggers, photographers, chefs, caterers, restaurateurs, wine merchants, food-related non-profits and other partners who might be able to provide expertise and content for the site. For more information or to share your thoughts, content ideas and connections with us, please contact project director Susan Barocas, susan.barocas@shalomdc.org or 301-230-7261. We look forward to working with you to make this project a resounding (and tasty!) success!

Making a Cinderella Story Come True: Empowering Women in the Negev

"It has been a while since I worked and when I worked I always felt exploited. Now in Cinderella I feel that they are taking care of my conditions and benefits and I can't wait for the enrichment course to begin. I'm sure that in one year I will be managing an office. This is a dream that will come true. I'm sure about that."

— Cinderella Participant

For 15 years, Eden, a nonprofit organization, has worked to promote educational and social advancement in the northern Negev, located in the lower part of Israel. Eden's programs strengthen the lives of Israelis living in the Negev. Cinderella, one of Eden's programs, is a project designed to help provide unique educational frameworks to needy sections of the population to help them fulfill their potential. Cinderella is an employment and educational opportunity for women who are being oppressed.

All over Israel, many women are exploited socioeconomically and have weak employment prospects due to lack of mobility, education, language and more. These women are underpaid, receive no health benefits and have minimal insurance coverage.

Because of their weakened situation, these women are limited in their ability to stand up for their basic rights.

Cinderella empowers these women. As a domestic help service company, Cinderella provides safe transportation, pays a fair wage and provides social benefits and insurance to its employees. Cinderella employees work four days a week, and on the fifth day they learn a profession in training programs and courses offered by the Ministry of Industry, Trade & Labor.

In partnership with The Morningstar Foundation, the UJEF will be investing with the Israel Venture Network (IVN), which has identified this project for support. IVN is comprised of business professionals in Israel who want to leverage their business knowledge with local and international funding to assist fledgling non-governmental organizations so they can thrive in Israel. This year, both UJEF and The Morningstar Foundation have committed \$33,500 to this project, with the balance of funding and mentorship support being provided by IVN. IVN will work with Cinderella, as it has with other social venture programs in Israel, to



Eden is the organization that manages Cinderella

strengthen its infrastructure and increase its ability to be successful. They will develop a strategic model that can be replicated, spreading the impact of the venture throughout the country.

The United Jewish Endowment Fund is pleased to help bring this program to fruition. It fits squarely within the UJEF's new grant making goals of job creation and employment training within Israel's periphery. For the first year of these new priorities, the UJEF will be committing \$315,000 of unrestricted grant dollars to various projects in this area.

For more information on this program and how you can support the work of the United Jewish Endowment Fund here and in Israel, please contact Linda Kraner, linda.kraner@shalomdc.org or 301-230-7242.



Donor Web

Advisors to donor advised funds can access their accounts online through a new, streamlined web-based tool. Donor Web allows advisors to make distribution recommendations and view fund balances, contributions and grants on-demand from their personal computers.

For more information on Donor Web or to sign up for the e-newsletter, visit shalomdc.org/endowment or contact Marla Hurwitz, marla.hurwitz@shalomdc.org or 301-348-7357.

Gift Planning e-Newsletter

The United Jewish Endowment Fund is offering a new e-newsletter with timely gift planning and tax-wise giving strategies. Sign up now, and you will not miss important, free updates and charitable giving tips.

Donor Advised Funds Streamline Your Charitable Giving

A Donor Advised Fund at the United Jewish Endowment Fund lets you manage all of your charitable giving. You establish your fund with a minimum contribution of \$10,000 and can add to your fund at any time. Then, you recommend distributions to charitable organizations of your choice when you choose.

If you wonder whether next year's tax laws may reduce charitable tax deductions, this might be the right year for you to set up a donor advised fund. You can secure a tax deduction under this year's tax law and think about which charities to support in future years. For more information, contact Jennifer Young, jenniferyoung@shalomdc.org or 301-230-7235.

Did You Know...?

Did you know...assets in your IRA or other qualified retirement plan can be used to create a legacy gift? Retirement plan assets can be one of the most heavily taxed portions of your estate. Unlike most of your heirs, charities do not pay income taxes, so the full amount of your gift will build your charitable legacy.

Also, you do not have to change your will to have your retirement assets distributed to charity. The professionals with the United Jewish Endowment Fund can work with you to create a legacy gift to benefit the Jewish community. You may

choose what type of endowment fund you want to create, such as a field of interest fund to support issues you care about, a Perpetual Annual Campaign Endowment to support the Federation's Annual Campaign, or an unrestricted fund. Some donors choose to extend their philanthropy to the next generation by establishing Donor Advised Funds for each of their children so that their legacy of charitable giving is passed on. To find out more, contact Jennifer Young, jenniferyoung@shalomdc.org or 301-230-7235.

In Memoriam

We mourn the passing of Legacy Society members:

- | | |
|-------------------------------|-----------------------------|
| Maurice D. Atkin (z'l) | Fritzi Owens (z'l) |
| Sondra Bender (z'l) | Muriel G. Miller Pear (z'l) |
| Frederic Buch (z'l) | Margaret Rifkind (z'l) |
| Melvin S. Cohen (z'l) | Dorothy E. Rogers (z'l) |
| Lilyan Evans (z'l) | Philip Rolnick (z'l) |
| Anne Freedman (z'l) | Doris Silverman (z'l) |
| Natalie A. Baum Gossels (z'l) | Ann Sislen (z'l) |
| Ruth K. Numkin (z'l) | (z'l) — of blessed memory |

United Jewish Endowment Fund Grants

Alexander Muss High School in Israel
 \$3,309 for high school in Israel incentive grants

Ethiopian National Project
 \$85,000 for SPACE Scholastic Assistance for 7th-12th graders
 \$20,000 for Youth Outreach Center in Beit Shemesh
 \$10,000 for Community Empowerment Program in Beit Shemesh

Inter-Agency Forum on Aging
 \$106,328 for Coming of Age in Northern Virginia (partnership with JSSA, JCA and the JCCNV)

Inya Linya in Beit Shemesh
 \$12,500 for after school program expansion

Israel Venture Network
 \$33,500 for IVN Partnership Programs

IT Works
 \$18,500 for Women's Empowerment Program in Be'er Sheva

Jewish Agency for Israel
 \$100,000 for small business loans for entrepreneurs
 \$20,000 for Israel Fellow to engage college students on Virginia campuses

Jewish Community Center of Greater Washington
 \$17,500 for programs for frail elderly at Har Tzeon (partnership with JSSA, JCA & Har Tzeon)

Jewish Federation of Greater Washington
 \$180,000 for Annual Campaign

Jewish Social Service Agency
 \$15,000 for Coming of Age in Maryland

Joint Distribution Committee
 \$135,000 for Parents and Children Together (PACT) and PACT Plus in Afula
 \$93,000 for STRIVE and Multi-Purpose Employment Center in Be'er Sheva
 \$70,000 for Center for Young Adults in Afula

Partnership for Jewish Life and Learning
 \$95,201 for Israel Quest needs-based grants for Israel experience programs

Washington DC Jewish Community Center
 \$37,000 for Behrend-Adas Senior Fellowship

United Jewish Endowment Fund/The Jewish Federation of Greater Washington
 \$180,000 for Jewish Food Experience

For more information on the Spring 2012 grants, click on Endowment Fund Grants on shalomdc.org/ujef.