

LEGACY EDITION 2022

Living GENEROUSLY



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Jewish Federation
OF CLEVELAND

HERE FOR GOOD



CREATE YOUR JEWISH LEGACY

Create Your

לדור ודור

Jewish

Legacy

A PROJECT OF THE
JEWISH FEDERATION OF CLEVELAND

LIFE & LEGACY

Assuring JEWISH TOMORROWS

A program of the HAROLD GRINSPOON FOUNDATION

jewishclevelandgifts.org

Support the causes and organizations you care about most by creating a lasting legacy for the future of Jewish Cleveland. It's easier than you might think!

To learn more about the LIFE & LEGACY program and how you can be part of this community-wide effort, reach out to Rebecca Sattin at rsattin@jcfccleve.org or 216-593-2873.

YOUR PARTNERS IN PHILANTHROPY

Our team of Development Professionals can help you achieve your philanthropic goals.



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Cover photo: jHUB families create lasting memories as they celebrate Rosh Hashanah at Edgewater Park.

Janet Shapiro, senior director of donor advised and special purpose funds, will be retiring at the end of February after 22 years at the Federation. During Janet's tenure, the Donor Advised Fund program has grown and now includes a professional team as well as an online donor portal. She deftly managed the Federation's special purpose funds, drawing upon subject matter expertise and precision to enhance all grantmaking activity.



Due to her diligence and her adherence to the principles of donor intent, Janet has become a widely trusted advisor serving our community and helping those in need. We thank her for her leadership and for the positive impact she has made on the Federation, our beneficiary agencies, Jewish Cleveland, and the general Cleveland community. We wish her all the best in her retirement!

A message from
J. DAVID HELLER *and*
ERIKA B. RUDIN-LURIA



Our thriving Jewish Cleveland community is the result of decades and generations of visionary leadership, passionate commitment, clear-sighted optimism, and generous philanthropy. Just as we recently celebrated Tu B'Shevat by planting trees for future generations to enjoy, we recognize how our present reality was shaped by those who came before us and how our actions today will impact the lives of those who come after us.

As the past few years have clearly illustrated, endowment funds can act as a catalyst for innovation as well as a crucial safety net providing security and stability in times of crisis and uncertainty. We are so grateful for your support and excited for the opportunities ahead – especially as our community takes part in the LIFE & LEGACY® program to build essential endowment funds for Jewish Cleveland's cornerstone agencies and vital services. Together, we are confirming our collective vision for a stronger and more vibrant Jewish future. Thank you for your dedication to being HERE FOR GOOD, today and for generations to come.

J. David Heller *Erika B. Rudin-Luria*
J. David Heller Erika B. Rudin-Luria
Board Chair President

**PAYING IT
FORWARD**

Like many, Larry Mack's early memories of *tzedakah* are tied to the iconic blue Jewish National Fund (JNF) boxes. His family had one at home, and he can still remember when the representative from JNF visited and opened the box with her special key and counted the money they had raised right in front of them. Similarly, at Sunday school at the Temple Tifereth-Israel there was a collection box for Keren-Ami, and Larry brought in coins each week to do his part, reinforcing the lesson that the Jewish people care for one another.

Larry's parents served as inspirations to him for their roles in providing Jewish education, caring for their community, and supporting Israel. His mother, Rita, was a religious school teacher at the Emanu El and Fairmount temples, and a member of ORT and Hadassah. She would come home from meetings and share stories, and she also traveled with Larry's father, Bill, to see ORT's projects in Israel. Bill also modeled community involvement – he taught at Cleveland Hebrew Schools.

Larry enjoyed the many wonderful opportunities that growing up in Jewish Cleveland had to offer. He attended The Temple-Tifereth Israel's religious school, celebrated his bar mitzvah there, and was confirmed there as well. He graduated from Hebrew High School and attended Camp Wise.

When he returned to Cleveland after graduate school in Chicago, a family friend, Sally Wertheim, was the board chair at Montefiore, and she quickly drafted him to join their finance committee. After that experience he was invited to join the board of trustees. He was then recruited by the Mandel Jewish Community Center



From left to right: Larry Mack; his father, William Mack; his mother, z"l Rita Mack; and his brother, Howard Mack.

(Mandel JCC) of Cleveland to be on their finance committee and then to serve as treasurer.

Thus began Larry's many years of service to the community – which continue today. He has served as board chair at Montefiore and served in various roles on the boards of trustees of the Mandel JCC, Menorah Park, The Temple-Tifereth Israel, and the Jewish Federation of Cleveland. Currently, Larry serves as the board chair for Ohio Jewish Communities – which represents Ohio's eight Jewish Federations, their partners, and agencies on a range of state, federal, and international issues in Columbus and Washington, DC.

When it came time to creating a legacy gift for Federation – Larry decided to do so on his own. "It's important to fund the future – others did so for us, and we need to pay it forward," he said. He found the experience of creating the gift was enjoyable! Depending on the type of gift, it does not require using current dollars. It's a promise for the future that is paid with after-lifetime assets.

Larry's gift to the Federation is unrestricted. When asked why he made that decision, he replied that he wants the Federation to be able to use the funds where they are most needed. "I'm highly confident it will go to the right places based on my experience with the Federation's leadership. It gives me comfort to know

“It's important to fund the future – others did so for us, and we need to pay it forward.”

that my gift will give the Federation the flexibility to respond to the needs of the time,” he offered.

Sparked by his first memories of collecting *tzedakah* and knowing that the satisfying clink of coins in the JNF's blue tin box meant that he was making a difference – and inspired by his parents' example of involvement and generosity – Larry has forged his own legacy of leadership and generosity. We are blessed to have members of our community such as Larry, whose lifelong dedication and legacy gift will positively impact our Jewish community for generations to come.



From left to right: Larry's brother, Howard Mack; sister-in-law, Janet Mack; nephew, David Mack; niece, Lori Mack; Larry Mack.

Larry Mack



Serendipitous *or* Beshert

*By Carol Wolf



Erwin Froman

On a September day in 2017, I received a phone call from an elderly man with a European accent. He read an article I wrote in the *Cleveland Jewish News* about leaving a legacy and asked me to send information about including a bequest to the Federation in his will. I offered to bring him the information in person, and he gladly agreed to meet, warning me that he lived an hour away in Avon, Ohio. When I arrived, he insisted on treating me to lunch in his assisted living facility's bistro, the first of many tuna fish sandwiches we enjoyed together at St. Mary of the Woods. After chatting about what he hoped to accomplish with his gift, he began to share his story, and from there a wonderful friendship blossomed.

Erwin Froman was born in Romania (later Hungary) in 1929, one of 10 siblings. His father, an orphan with no education, was an excellent tailor who provided sufficiently for his family. Erwin's happy childhood came to an end when the family was taken from their home by the Nazis. Upon arrival at the first camp, Erwin was immediately separated from his parents, whom he never saw again. After the war, Erwin immigrated to the United States to live with an uncle in Lorain, Ohio. Two years later, he traveled to New Jersey to visit another uncle, a kosher butcher. Erwin learned the trade and fell in love with an American girl. Soon, he and his wife returned to Lorain to open their own butcher shop, which they maintained for decades. Erwin spoke lovingly about Myrna, who had recently passed away after 61 years of marriage.

In a subsequent visit, Erwin said the bequest would be \$1 million and eagerly explained how a poor butcher with a fourth-grade education could afford to give such a generous amount to charity. When he had first opened his shop in Lorain, a customer came in and told him to buy a dilapidated house

down the street as an investment. He took Erwin to the bank and helped him get a loan to buy the duplex for \$9,000. Erwin then fixed it up and sold it. He continued investing in properties in his "spare time" while spending wisely and was very proud to have accumulated the assets to donate.

Erwin became emotional when he explained that he had yearned to graduate from high school, and, with encouragement and a study guide from his son Barry, he finally earned his GED on his 50th birthday.

Erwin's only wish was to enable Jewish children to access a formal education, which he will now do for generations to come.

During my visits to discuss the details of his gift, I learned more about Erwin, including that he was the lone Holocaust survivor in Lorain County; he often spoke to groups of non-Jewish students about his experiences at Auschwitz; he sadly lost two sons at young ages; he was able to reunite with three sisters after the war; he carried a Torah with him when he came to the U.S.; and that he grew up in the same town as Elie Wiesel, whom he connected with decades later in a lengthy phone call sharing their similar experiences.

Within weeks, his will was finalized with a bequest for The Myrna and Erwin Froman Scholarship Fund. Soon after, Erwin changed his mind and within days fully funded the scholarship with appreciated securities. Erwin was delighted with the thank-you letters he received from the first two college students who benefitted from his generous gift.

Erwin's only wish was to enable Jewish children to access a formal education, which he will now do for generations to come. This gift (based on the Federation's spending policy) distributed almost \$50,000 in its first year. The guidelines we created together allocate half of the funds to college scholarships and half to Jewish day schools for tuition assistance.

At a visit later that year, Erwin informed me that he had been diagnosed with advanced lung cancer. He was actively "putting everything in order" and, again, shared how happy he was with the scholarship fund. He said he felt that the reason he was spared at Auschwitz was so he could do something good for the Jewish people. He shared how pleased he was that I came to visit that first time without question, knowing only that he was an elderly man who lived in an assisted living facility an hour from the Federation. I told him it was an honor to know him and that I would continue to share his story.

His story inspires us all to think about how our legacies can shape the lives of those who come after us.

Erwin Froman passed away on August 24, 2020, but his legacy will live forever through his generous permanent scholarship endowment fund and the futures it will change, and through the telling of his story, which inspires us all to think about how our legacies can shape the lives of those who come after us.

**Carol Wolf, the Federation's assistant vice president of planned giving and endowments, recalls getting to know the inspiring Erwin Froman.*

NAMED ENDOWMENT FUNDS

Create a permanent legacy that perpetuates your ideals and your name, or the name of a loved one, while ensuring the future of the Jewish community.

You can create a Named Endowment Fund, a permanent fund of the Jewish Federation of Cleveland, with a minimum gift of \$10,000.

YOU CAN CREATE YOUR FUND BY:

- Making an irrevocable gift of cash, securities, or other property through your estate plan either during or after your lifetime.
- Using life insurance, charitable remainder trusts, charitable gift annuities, retirement accounts, and donor advised fund testamentary recommendations.

WHAT ARE THE BENEFITS?

- If you make the gift during your lifetime, you may receive a charitable income tax deduction.
- If a gift is made after your lifetime through your estate plan, your estate may receive a charitable estate tax deduction.
- Your fund will be managed by the Federation, ensuring your wishes are honored and your commitment is celebrated in perpetuity.
- Your legacy will impact Jewish Cleveland for generations to come.

Jewish Cleveland

jHUB Creates a Big Tent for All

Our Jewish community has been blessed by the foresight of the leaders and the generous donors that have come before us. After the devastation of World War II, they created an endowment fund so that if and when an unknown crisis arose in the future, we would be prepared and able to act. This endowment fund is known as the Unrestricted Endowment Fund, and it is Jewish Cleveland's safety net that supports our beneficiary agencies in times of crisis and during economic downturns, helps to defend Israel when it is under attack, and assists Jewish and general communities throughout the United States and the world when catastrophic disasters such as pandemics, fires, floods, earthquakes, and hurricanes strike.

jHUB's mission is to provide a new way for interfaith couples and families to comfortably explore, discover, and personalize the meaning of Jewish culture and values.

But another critical function of this fund is to provide initial start-up support and funding for innovative new programs. One example of this is jHUB, a joint initiative of the Jewish Federation of Cleveland and the Jewish Education Center of Cleveland (JEC). jHUB's mission is to provide a new way for interfaith couples and families to comfortably explore, discover, and personalize the meaning of Jewish culture and values. jHUB seeks to be a trusted resource, free of judgment, to help strengthen marriages and families.

The idea for a program like jHUB first emerged from the 2011 Greater Cleveland Jewish Population Study, which uncovered a need for outreach and inclusion for interfaith families who longed to be more connected to the organized Jewish community. jHUB's staff seeks to meet each couple and family where they are, literally and figuratively. Since 2014, jHUB has engaged over 4,505 individuals representing 3,031 families. Last fiscal year, 676 couples and families participated in programming.

When the COVID-19 pandemic arrived in Northeast Ohio, jHUB adapted quickly to create small Zoom get-togethers, host Facebook Live events, and deliver innovative and enriching resources including Shabbat packages and winter break



Families celebrate Sukkot at jHUB's "S'mores in the Sukkah" event.

Interfaith families & couples perform *Tashlich* during Rosh Hashanah.



activity bags. For those who are interested, jHUB also connects individuals, couples, and families to local synagogues to ensure that they feel welcome and comfortable.

Innovative programs at jHUB include the Wedding Workshop, a four-session course for couples planning an upcoming wedding to learn about Jewish wedding rituals and customs, and Grandparenting Interfaith Grandchildren, which helps families to navigate intergenerational family relationships in the context

of multiple backgrounds and traditions. A grandparent who participated in the program reflected, "Our meeting with you, and the Grandparents Group, gave us momentum, helpful ideas, and a little more confidence to raise issues with our son and his wife in a way that is respectful of them. We thank you very much for this!"



jHUB's staff: Rabbi Chase Foster, Julia Fair, Danya Shapiro, Rabbi Melinda Mersack.

An initial multiyear grant from the Federation's Unrestricted Endowment Fund, along with support from generous individuals and foundations in our community, helped provide start-up funding for jHUB. This grant, which was awarded by community leaders as members of the Endowment Fund Committee, has since been renewed, helping to support staff expansions that have enabled jHUB to serve greater numbers of individuals and families each year.

jHUB is doing vital work to ensure that our Cleveland Jewish community is a big tent – one that makes every single person feel welcomed, included, and comfortable exploring Judaism on their own terms. One couple who participated in programming shared, "Without jHUB, we feel we would still be searching for other couples 'just like us.' We will forever be grateful for the opportunities and experiences provided to us by jHUB. Thank you!"

TO LEARN MORE ABOUT JHUB

Contact Rabbi Melinda Mersack, Director, mmersack@jecc.org, 216-377-6007 x232 or Rabbi Chase Foster, Rabbi for Engagement & Learning, cfoster@jecc.org, 216-377-6008. Visit jHUBcle.org for information about programming, upcoming events, and holiday guides.

Jewish Federation of Cleveland's UNRESTRICTED ENDOWMENT FUND

The Unrestricted Endowment Fund was created in 1954 and has been supported with hundreds of legacy gifts from visionary community leaders over the decades. These donors trusted the future leaders of the Federation to be careful stewards of their generosity and use those resources for the highest good. Only a small portion of the fund is used each year to provide a flexible, responsive, and stable source of support for everything from initiating trailblazing new projects to reinforcing critical community lifelines during times of crisis, without diverting funds from the annual Campaign for Jewish Needs.

We cannot foresee what the needs of our community will be – which is why it is crucial that our vital safety net continues to grow. You can help by including the Jewish Federation of Cleveland's Unrestricted Endowment Fund in your estate plan, which will help ensure that whatever the needs are in the future, Jewish Cleveland will be able to meet them as a strong, vibrant community.



From left to right: Jennifer Lebovitz and her fiancé, Brian Myers; Jessica Just; Sharon Lebovitz; Tyler Just; Evie Just; Jamie Lebovitz; Zach Just; Laura Tramer-Lebovitz; Jordan Lebovitz.

Sharon and Jamie Lebovitz

Different Roots... Same Values

Finishing each other’s sentences isn’t surprising after nearly 40 years of marriage, but for two people who grew up in very different families, Sharon and Jamie Lebovitz are completely in sync, especially when it comes to their values. They agree that everything they do is “for the kids” and one of the most important things they have done for their kids is to instill the importance of *tzedakah* and *tikkun olam* very early in their lives.

Jamie’s parents, Carole and Merle, were both American-born and were first-generation Americans. They had connections to their Eastern European roots through Jamie’s paternal grandparents, Dave and Deena, and maternal grandparents, Dorothy and Sidney Duchon. The Holocaust, although it was a

horror for all Jews, did not directly affect their family. Jamie’s family, however, had a strong Jewish identity – Jewish values, observance of the holidays, charity, and volunteerism were an integral part of their lives. Jamie remembers his mother being actively involved in many nonprofit organizations, including ORT and the schools.

Sharon has a very different family history. Her mother, Mona, was born in Norway. One day after the Nazis took over Norway, Mona’s father was taken away by Nazi collaborators, and word spread that she, her sisters, and her mother would be taken the next day. With the help of non-Jewish neighbors, they escaped to Sweden and lived there throughout the war. Mona’s father perished immediately upon arrival at Auschwitz. After

the war, and with no Jewish life remaining in Norway, Mona immigrated to the United States. She became a governess for a physician and his family in Manhattan and eventually was fixed up on a date with Irving Effron, who was from Lithuania and had escaped death by living in England during the war. They were engaged after seven days. Sharon and Jamie are committed to remembering this history, but telling the stories was not enough for them.

Two people who grew up in very different families, Sharon and Jamie Lebovitz are completely in sync, especially when it comes to their values.

When their son, Jordan, was a senior in high school, he, Sharon, and Grandma Mona took a meaningful journey from her birthplace in Norway to Sweden and then on to Poland to visit where her father was murdered at Auschwitz. Later, the Lebovitzes took the whole family to Poland and Israel, as seeing is so much more powerful than hearing. Sharon and Jamie are grateful that Mona lived long enough to share her amazing life story with her grandchildren, recently passing away at age 101.

While neither Sharon nor Jamie grew up in families with the capacity to give as much money as they would have liked to charitable organizations, their parents taught them that giving what you can is both a responsibility and a mitzvah. They have passed these values on to Jordan and their daughters, Jessica and Jennifer. Knowing that direct experience can be very powerful, when their children were younger, Sharon and Jamie would take them to toy stores during the holiday season to pick out numerous toys and deliver them to homeless shelters, where they learned that most children did not receive multiple gifts for Christmas or Chanukah. As they did these acts of kindness, they could not be sure that their children fully understood, but Sharon and Jamie are now seeing the results of their effort. For instance, Jessica and her husband, Zach, have already volunteered at Jewish Family Service Association with their three-year-old twins, introducing them to the same important Jewish values.

Sharon and Jamie are so grateful for the ability to give generously to the organizations they care about, including

the Federation and Park Synagogue. They see it as a privilege and another way in which they do “everything for the kids,” their grandkids and future generations. For the Lebovitzes, “the kids” they do everything for includes all of the children in our Cleveland Jewish community and Israel. Recently, they decided to create a legacy commitment at the Federation that will endow their campaign gifts and permanently provide a growing distribution to the Campaign for Jewish Needs. Their gift also includes a Lion of Judah Endowment in Sharon’s name. As Silver Circle members (donors who have given for 25 years or more), they felt that it was important to guarantee that when they can no longer give, their legacy gift will continue their commitment to the Campaign.



As another natural step to pass on their values, Sharon and Jamie opened a Donor Advised Fund at the Federation. For now, they actively make grants to the charities of their choice, but their intention is to provide a vehicle for their children and grandchildren to carry on their philanthropic values. They provided testamentary recommendations giving their three adult children the privilege to make grants from the fund during their lifetimes. Sharon and Jamie hope that they will share the experience and choose charities together. And most recently, Sharon and Jamie established a Charitable Remainder Trust for the benefit of the Jewish community.

Starting as young parents, Sharon and Jamie taught their children about *tzedakah*, gratitude, and personal responsibility. Now grandparents, they continue to celebrate and honor their own parents’ different lives and histories with a commitment to teaching these shared values through their actions. By creating endowment funds that guarantee perpetual giving, they are role models not only for their own family, but for the whole community.

FIVE WAYS TO CREATE YOUR JEWISH LEGACY



CHARITABLE BEQUEST

Your trust or will is an important element of your estate plan; it enables you to protect the people you love, create a lasting partnership with the Jewish Federation of Cleveland, and ensure the future of the Jewish community.



RETIREMENT ASSETS

When you designate the Jewish Federation of Cleveland as a beneficiary of your retirement assets, you create a legacy that enables the Federation to support the Jewish future in Cleveland and around the world.



LIFE INSURANCE

Life insurance – an innovative way to perpetuate your legacy for the Jewish community.



DONOR ADVISED FUND

A donor advised philanthropic fund is a named fund of the Jewish Federation of Cleveland in which you, as the donor advisor, retain the privilege to make recommendations for charitable grants from the fund.



CHARITABLE GIFT ANNUITY

A charitable gift annuity enables you to contribute to the Jewish Federation of Cleveland and the community, and at the same time enjoy a fixed annual income.

How does it work?

You may designate the Jewish Federation of Cleveland in your estate planning documents. You may specify a dollar amount, a percentage of your estate, or the residue of your estate.

You notify your plan administrator of your desire to name the Jewish Federation of Cleveland as a full or partial beneficiary of your retirement assets and complete a change of beneficiary form.

Life insurance can be used to fund a charitable gift to the Jewish Federation of Cleveland, permitting you to make a substantial legacy gift for a relatively modest outlay.

You donate cash, securities, or other property to the Federation to establish the fund. Testamentary instructions recommending a grant to the Jewish Federation of Cleveland is a simple way to create your Jewish legacy.

A charitable gift annuity is a contract between you and the Jewish Federation of Cleveland that provides you and/or your designated beneficiary with a guaranteed annual income for life, while creating a permanent legacy.

What are the benefits?

All gifts entitle you to membership in Federation's Legacy Society.

You invest in the future of the Jewish community.

Your retirement assets are a tax-wise asset to use for charitable giving as they could be subject to both estate tax at the time of your death and income tax when distributed to beneficiaries.

A gift of life insurance is easy to arrange and administer. You may be able to make a more significant gift than might otherwise have been possible.

The Federation invests the assets, allowing you to recommend grants from principal and income. You may receive a charitable income tax deduction for all donations to the fund.

You can provide immediate and guaranteed income for yourself, a spouse, child, or other individual. (Gift annuities for persons other than you or your spouse may have gift tax and capital gains tax consequences.)



Jewish Cleveland has an extraordinary philanthropic history. Our community is fortunate that those who came before us had the foresight, imagination, and wisdom to create the infrastructure supporting our ability to live full Jewish lives here today.

Bringing LIFE & LEGACY to Northeast Ohio

In May 2021, the Jewish Federation of Cleveland applied and was selected to participate in LIFE & LEGACY®, a national Jewish legacy giving initiative created by the Harold Grinspoon Foundation. This four-year program empowers and invites everyone in our community to take responsibility for the future of Jewish Cleveland. Through LIFE & LEGACY, all donors can share and promote their values and philanthropic passions while creating a meaningful and lasting impact.

Jewish Cleveland has an extraordinary philanthropic history. Our community is fortunate that those who came before us had the foresight, imagination, and wisdom to create the infrastructure supporting our ability to live full Jewish lives here today. LIFE & LEGACY builds upon our community's visionary leadership and generosity to secure a stronger and more vibrant Jewish community for future generations. A key component of LIFE & LEGACY is to foster collaboration among participating organizations by encouraging and incentivizing them to create new endowment funds and strengthen existing ones to support the vital Jewish institutions, programs, and initiatives that make our community such a wonderful place to live a Jewish life.

The Federation is proud to be working together with its local beneficiary agencies to champion legacy giving in Cleveland: Bellefaire JCB, Cleveland Hillel, Fuchs Mizrahi School, Gross Schechter Day School, Hebrew Academy, Hillel at Kent State University, Jewish Education Center of Cleveland, Jewish Family Service Association, Maltz Museum of Jewish Heritage, Mandel Jewish Community Center, the Joseph and Florence Mandel Jewish Day School, Menorah Park, and Yeshiva Derech Hatorah.

As part of this community effort, each organization has selected professional and lay leaders to guide their organization's legacy team. These leaders are ambassadors in our community for the LIFE & LEGACY program, participating in educational sessions, trainings, and collaborating with each other. The Federation's team includes Danielle Wild, a Lion of Judah Endowment donor who said, "I am immensely proud to be part of supporting and securing the future of Jewish Cleveland. Knowing that my efforts today can help ensure our beautiful Jewish community for generations to come is the greatest honor."

LIFE & LEGACY is the newest initiative of the Grinspoon Foundation to preserve vibrant Jewish life for future generations by ensuring the long-term financial health of Jewish community organizations in cities across North America. To date, this national program has secured more than 31,000 after-lifetime commitments with an estimated value of \$1.2 billion for communities across North America.

Through LIFE & LEGACY, the Grinspoon Foundation provides ongoing coaching, training, and incentive grants to community organizations to ensure that legacy giving becomes further integrated into the philanthropic culture of our Jewish Cleveland. Additionally, the Federation will receive a grant from the Grinspoon Foundation with matching funds of approximately \$100,000 each year to provide participating organizations with the opportunity to receive unrestricted incentive grants based on meeting legacy commitment benchmarks.

"Providing Jewish communities with proven tools and training to help them secure their long-term financial goals is absolutely vital. Through the LIFE & LEGACY program, I'm hopeful that we will be able to help sustain vibrant communities that allow future generations to enjoy our rich Jewish culture and heritage," said Harold Grinspoon, the foundation's founder.

Being part of Jewish Cleveland's LIFE & LEGACY movement only takes one small first step: simply indicate that you have the intention of leaving a gift to one of the participating organizations. You can do this by filling out the enclosed letter of intent, reaching out to your contact at the agency of your choice, or contacting Rebecca Sattin at the Federation. Caring for those in need, promoting Jewish learning, celebrating our history and heritage, fostering meaningful relationships and lifelong connections – your gift will help make sure that everything you love about living in Jewish Cleveland will endure long into the future.

By embarking on the LIFE & LEGACY journey together as a community, we will ensure that the institutions, programs, and services that inspire, inform, and improve our Jewish lives right now will continue to sustain the vibrant, welcoming, and compassionate heart of Jewish Cleveland for generations to come. And when future unknown crises occur, our community will be strong, ready, and able to meet the needs, whatever they may be. We invite you to join us and start creating your Jewish legacy today to help us assure Jewish tomorrows.

FOR MORE INFORMATION ABOUT THE LIFE & LEGACY PROGRAM
Please reach out to Rebecca Sattin, LIFE & LEGACY coordinator, at
216.593.2873 or rsattin@jcfccleveland.org.

THE JEWISH FEDERATION OF CLEVELAND IS PROUD TO PARTICIPATE IN THE LIFE & LEGACY PROGRAM ALONG WITH:

Bellefaire JCB
Cleveland Hillel
Fuchs Mizrahi School
Gross Schechter Day School
Hebrew Academy of Cleveland
Hillel at Kent State University
Jewish Education Center of Cleveland
Jewish Family Service Association
Maltz Museum of Jewish Heritage
Mandel Jewish Community Center
Joseph and Florence Mandel
Jewish Day School
Menorah Park
Yeshiva Derech HaTorah



When you invest in the future of Jewish Cleveland through a legacy commitment to the Federation, you serve as a role model for future generations. You will become a member of the Federation's Legacy Society, which recognizes and thanks those who have the foresight and generosity to make provisions for the future of our community.

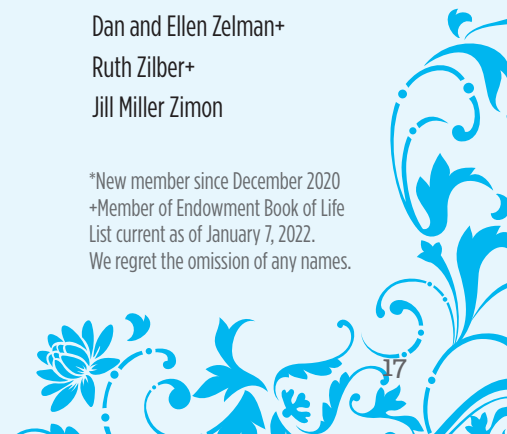


THE *Legacy Society*

We thank and honor our living Legacy Society members who are creating their Jewish legacies by supporting the Federation's endowments now or through their estate plans. With your foresight, our traditions will remain bright for generations to come.

Anonymous (38)	Marti Davis+	Myrna and Warren Gill	Lee Ann Holstein	Stephen Kushnick	Iris November+	Sheri and Kenneth Sacks+	Ronna Uhrman+
Tom Isaac and Abby Goulder Abelson	Ken and Linda Dery	Sheldon Gillinov	Richard Horvitz and Erica Hartman-Horvitz+	Sanford Kutash	David B. Orlean	Gordon and Evie Safran+	Seth Uhrman
Dan Abrams and Nan Cohen+	Reuven and Naomi Dessler	Merle and Myra Glick*	Susan and Robert Hurwitz+	Elayne and Robert Kwait	Rita Orpett	Mary and Joseph Sanders	Lori Schor Ulanow
Sheldon and Terry Adelman+	Harlan Diamond	Adrienne Metz Goldberg and Philip N. Goldberg+	Robert and Susan Immerman+	Marvin and Carol Lader+	Lenore Oscar	Donald Sayre and Nancy R. Wurzel+	Dolores Urdang
Hedy and David Adler+	Jim and Nathalie Diener+	Toby and David A. Goldfinger+	Lynda and Don Insul	Wendy Lang*	Edith Merlin Paller	Elliott and Gail Schlang	Kathy Urdang Mulcahy
Joanie and Tom Adler+	Mel and Wendy Dinner	Elise z"l and Allan Goldner	Ronnen Isakov and Lara Danziger Isakov+	Fran Lasky+	Bonnie Marks and Carol Paull+	Kyla and Mitchell Schneider+	Jay Wachs
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*New member since December 2020
+Member of Endowment Book of Life
List current as of January 7, 2022.
We regret the omission of any names.



L'dor V'dor:

FROM GENERATION TO GENERATION

Excerpts from the Endowment Book of Life, which recognizes donors who have made a commitment of \$100,000 or more to the Federation's Endowment Fund or who have created a supporting foundation.

Fran & Jules Belkin



We are proud to be members of the Cleveland Jewish community. The Jewish Federation of Cleveland supports our community in so many different areas, many in which we have been involved.

This involvement has shown us the importance of an umbrella organization which assists our agencies, designs innovative programs, supports Israel, and reaches out to the secular community. As our world continues to change, the Federation must continue to have the ability to meet these challenges.

As we were inspired by our parents and visits to Israel, we hope this legacy gift will inspire our children and grandchildren to continue their commitment to Jewish values and involvement in *tikkun olam*, making the world the better place.

2016

Alan & Barbara Rosskamm



In our Family, giving to Federation is like being a Cleveland Indians fan. It's something passed down from generation to generation to generation!

A community shows its true compassion by caring for its less advantaged and its seniors. That said, as Jews, we also have a responsibility to the greater community and to seek equity for all.

The Rosskamm Family is proud to be a part of this deeply committed Jewish community of Cleveland.

2018

Amy Wain



It is a blessing and a gift that I am able to endow my Lion of Judah gift. I am grateful to those that came before me, and hopeful for those that will follow me, each in their turn leaving something for future generations.

I leave this legacy gift in memory of my mother and in honor of my family members who have shown me the mitzvah of *tzedakah* through their deeds and donations.

If my endowment makes a difference in the life of even one person in need, I will have fulfilled my intention. I am honored to be inscribed in this Endowment Book of Life. L'dor v'dor.

2019

The Jewish Federation of Cleveland and Women IN Philanthropy would like to recognize the following women for perpetuating their annual campaign gifts by creating a Lion of Judah Endowment (LOJE).

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Donna Yanowitz

Paula Zeisler*

Ellen Potiker Zelman

Anonymous (2)

*of blessed memory

For more information about Lion of Judah Endowment Funds, please contact Carol Wolf, Assistant Vice President, Planned Giving and Endowments at 216-593-2805 or cwolf@jcfccleveland.org. All inquiries are confidential.





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When you invest in the future of the Jewish community, you:

- Serve as a role model and help Jewish Cleveland grow and thrive for generations to come
- Provide a permanent source of funding to meet the vital needs of our community
- Become a member of the Legacy Society

Your gift may be eligible for a charitable tax deduction.

There are many ways to endow your gift, either during your lifetime or through testamentary instructions. To learn more, please contact Carol F. Wolf at cwolf@jfcleve.org or 216-593-2805

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