



Jewish Community Foundation  
of Central Pennsylvania



*The*  
**CORNERSTONE**  
**Wish List 2022** *of our Community*



**Happy Hanukkah from  
the Jewish Community  
Foundation Board and  
Professional Team!**

**HANUKKAH IS A GREAT TIME TO MAKE CHARITABLE GIFTS!**

Create your Legacy and support your favorite causes.

Hanukkah is a time when we join family and friends, exchange gifts, enjoy a bountiful meal and celebrate a great miracle!

Historically, we have pulled together to offer an outstretched hand of hope and comfort to our Jewish friends, neighbors and community when needed. Thanks to you, we navigated the pandemic and helped those struggling with financial hardship.

Please consider gifts on our **Wish List** and spread Hanukkah Joy throughout to year! Your gift—in any amount—will help to ensure that others in our community experience great miracles too.

**Wish List 2022**



Temple Ohev Sholom is seeking funding to improve accessibility and to enhance safety and security.

Our goal is to enable all members and guests to have accessibility to the meaningful music and services

offered in our sanctuary. We hope to upgrade our sanctuary's outdated and failing audio system to one that can receive from multiple microphones and instruments simultaneously, and stream that signal to the best choice for each person: to a Temple provided assisted listening device, members' hearing aids, or online. Our beautiful Lehrman Chapel is not currently equipped to support streaming. Also, we are also seeking gifts to improve accessibility from our sanctuary to the Chapel. When complete, this project will enable Temple Ohev Sholom to provide a full and engaging experience to members both in person and remotely.

In recognition of the increasing risks to Jewish institutions, Temple Ohev Sholom wishes to enhance its safety and security position. After consultation with multiple organizations, this will require upgrading most of our building's entry and exit doors; ongoing security training for staff, teachers and leaders; and adding interior security cameras.

Please contact **Ari Nepon** for a personal discussion of these and other Temple needs at **408-824-8708**.

Historic B'nai Jacob Synagogue, built in 1906, is on the National Registry of Historic Places. It was the first and only synagogue in Middletown.



### HISTORIC B'NAI JACOB SYNAGOGUE

Nissley at Water Streets  
Middletown, Pennsylvania 17057

Historic B'nai Jacob is requesting for funds to purchase more seat cushions for our pews. The pews originally came from the old Dauphin County Courthouse back when the shul was being built. They had no cushions. In recent years, when the shul was able, they started to purchase pew cushions locally sold. To date we have filled three 12 foot long pews with cushions at a cost of about \$1,500. They are seeking to compliment the opposite side of the pew aisle with another three 12 foot long cushions in the hope of outfitting the remaining 10 or so smaller pews rows in the future.

As you may be aware, they recently mitigated flooding and floor board damage to the new Singer Family Social Hall floor, which had become a hazard, at a cost of \$55,000. The Hall has been refurbished and they invite all members of the community to come see it.

For more information, you may contact Historic B'nai Jacob Synagogue via the contact form on their website:

[bnai-jacob.org](http://bnai-jacob.org).



Jewish Family Service of Greater Harrisburg, Inc. is requesting urgent funding for Emergency Financial Assistance.

The mission of our JFS is to help all community member's meet life's most difficult challenges and our agency has always focused on serving community members in need. Since the start of the COVID crisis, we have seen a dramatic increase in families and individuals reaching out to our agency seeking both financial assistance and assistance with purchasing food — a 2,000% increase. This increase is in requests for assistance and in our distribution of the funds to assist local residents struggling to pay their bills. Since March of 2020, JFS has provided \$78,000 to 431 clients through our Emergency Financial Assistance and Case Management Program. Of the 431 clients served, approximately 130 (30%) were Jewish, with many Jewish senior and single family households requesting our help.

JFS is seeking any gift to support emergency financial assistance for our most vulnerable community members. The focus of your gift will be to keep low income seniors and families housed and intact. Any gift helps and 100% of funds received will be used to provide direct client assistance. For more information, or to give, please call **Kim Hutnik at 717-233-1681** or email her at [khutnik@jfsfhbg.org](mailto:khutnik@jfsfhbg.org).



The York Jewish Community Center is seeking a \$5,000 to support our Israel 75/Jewish Food Festival event, which provides community engagement and education to the York and greater Central Pennsylvania region. For more information on this & other York JCC initiatives, contact Jessica Montour, Chief Advancement Officer at [jmontour@yorkjcc.org](mailto:jmontour@yorkjcc.org) or call her at 717-843-0918 (#118).

Support Early Childhood Education with a gift from the York JCC *Amazon Smile Wishlist*. Items range from \$5-\$100. Visit [yorkjcc.org/giving-tuesday](http://yorkjcc.org/giving-tuesday) to learn more or call at 717-843-0918.

Our needs are fundamental ones linked to worship space and the need for a new staff position. Some of these include repairs such as roof replacement/ceiling repair and electrical updates to mitigate fire liability. These costs are significant – in excess of \$100,000.



**TEMPLE BETH ISRAEL**

TBI has been relying on dedicated and overextended volunteers to oversee day to day happenings. To help build a solid foundation for us to thrive for years to come, we have to create a new paid position focusing on board development, recruitment and donor development.

For more information contact the Temple at 717-843-2676.

**Make your Holiday Hanukkah Gifts to support causes  
on the Holiday Wish List!**

*A message from Sam Levine  
and Josh Millman, Cochairs -  
Kol Central PA Fund of the JCF.*

**KOL Central  
PA**

*Kol Central PA Fund*

*of Jewish Community Foundation of Central PA*

## **OUR COMMUNITY DIGITAL NEWSLETTER**

The *Kol Central PA Fund*, a component of the Jewish Community Foundation of Central PA (JCF), was designed to support central PA Jewish communities' digital publication!

***Thanks for your continued support.***

Kol Central PA has proven to be vital in keeping our Jewish community connected and informed. Kol Central PA was the brainchild of Ed Beck, who developed and expanded this online resource for 22 years. The transition to the Federation has been a successful one thanks to the dedicated efforts of the editor, Katherine Baker, the support of Federation Team Member, Adam Grobman, and volunteer Jerry Morrison, Head of the Editorial Committee. During this transition period, the weekly publication did not miss a week in providing news, commentary and local events for our region. Of course, our gratitude goes to Ed Beck who continues to offer guidance and contribute content. Over these months we have expanded subscriptions to over 4,000.

JCF is honored to administer this fund providing the sole financial support for the expenses of this signature Jewish publication of our region. ***All thanks to your contributions!*** Special thanks to Kol Central PA's Lifetime Sponsors: Ed and Esther Beck, Ed Finkelstein, and Peggy Grove.

Our intent is to raise gifts from generous supporters like you, so the total gifts received will cover the expenses of the first five years of publication. While simultaneously continuing to grow the principal so that by the end of the five year period we can fully fund Kol Central PA from a percent of the Fund.

To achieve the goal to keep our community digitally connected, we ask you for your—either with new or continued—support.

Help us to stay connected, one to another, through our communities' one and only digital publication – Kol Central PA!

## **Thank you for all that you do to support our Jewish community.**

Please donate through our website [www.pajewishendowment.org](http://www.pajewishendowment.org), with the sponsor form in *The Community Review* or by mailing a check to JCF at 3211 N. Front Street, Harrisburg, PA 17110.

## **SUPPORT WOV'S MISSION WITH YOUR HOLIDAY GIFT TODAY!**

*Women of Vision* members and donors support and empower Jewish women and children to weather challenging times. WOV provides an outstretched hand of hope and comfort when it is needed.

Please assist *Women of Vision* and help Jewish women and families to survive and thrive! Now more than ever, women and their families need our support!

### **Your Gift to WOV Will Improve Lives!**

- Support women & children struggling to pay for medicine, keep the lights on, and the refrigerator filled.
- Educate women — to empower them to achieve in the workforce and support their families.
- Assist seniors and special needs children with health, socialization & other needs.
- Provide financial aid and general support of women & their families during life's challenges.

**Let's show them they can count on us during challenging times.**

For more information on supporting the *Women of Vision's* mission, please contact Michele at the Jewish Community Foundation at 717-409-8220 or via email at [michele@pajewishendowment.org](mailto:michele@pajewishendowment.org).



## Still Looking for Year End Hanukkah Gift Options?

You will improve lives, support our community, create legacies and ensure a vibrant Jewish community for today and for future generations!

**Do what is in your heart!**



### Free Loan Fund

This fund provides interest free loans to families who have exhausted other sources of financial assistance. Recipients will **not** be obligated to repay the loan. However, they will be asked to **pay it forward** by making gifts to the Free Loan Fund when they are able, in amounts within their capacity, to help replenish the fund so it will be there for others.

### Never Again Holocaust Education Fund

Your gift will support Holocaust education and curriculum resources for teachers - and other educational initiatives - to teach lessons of the Holocaust that will help prevent anti-Semitism, bigotry and hate behaviors.

### Philanthropy Fund of the JCF

A fund that the JCF uses to make grants that support synagogue and agency initiatives that improve lives, provide social opportunities, educate our children and families, entertain and bring us together for community gatherings, such as Israel Independence Day, Israel Speakers Series, Joint Agency Annual Meeting, Holocaust Education for our children and more!

### Emergent Needs Fund

These gifts will support our people in the Jewish community of Central PA who are in need of critical financial assistance.

### Legacy Program Fund

Your gift will ensure that our community wide legacy initiative continues! Our community has been honored with an opportunity to continue our Life and Legacy partnership with the Harold Grinspoon Foundation.

Our Jewish Community Foundation supports this program at significant expense.

Your gift in any amount to support our Legacy Program, will help to ensure its continued success. You will ensure that there is Jewish life in our community now—and that there will be in the future!

Choose from these and other Foundation Sponsored Funds. Or create a fund to help people in a way that is meaningful to you. Please make your gift today. Online at [www.pajewishendowment.org/donate](http://www.pajewishendowment.org/donate) or contact us to discuss these and other gifting opportunities.

Paulette Keifer (904) 307-2413 **or** [paulette.keifer@pajewishendowment.org](mailto:paulette.keifer@pajewishendowment.org)

Billie Jo Lake (717) 779-6568 **or** [billiejo@pajewishendowment.org](mailto:billiejo@pajewishendowment.org)

Rebecca Robinson (484) 269-6732 **or** [rebecca@pajewishendowment.org](mailto:rebecca@pajewishendowment.org)

Michele Wickwire (717) 649-3465 **or** [michele@pajewishendowment.org](mailto:michele@pajewishendowment.org)

**Mail Gifts to: Jewish Community Foundation of Central PA – 3211 N. Front St., Harrisburg, PA 17110**

**Please include the Jewish Community in your Legacy plan with a gift through your will, trust, retirement account or life insurance policy. Contact Paulette Keifer to discuss how the Jewish Community Foundation can help you in developing a personal Legacy plan that is right for you and your family.**

# HOW A CHARITABLE GIFT ANNUITY (CGA) WORKS

A **charitable gift annuity (CGA)** is a contract under which a 501(c)(3) qualified public charity, in return for an irrevocable transfer of cash or securities, agrees to pay the annuitant(s) a lifetime income. The payout amount based on actuarial factors\* and offer the following:

- ◆ **Income tax charitable deduction.** Taxpayers who itemize deductions claim a charitable income tax deduction for a portion of the original gift. This income tax deduction is the amount of the contribution less the present value (calculated via IRS) of the payments that will be made to the donor and/or other beneficiary during life.
- ◆ **Fund your legacy with a CGA.** A CGA can provide an income stream and fund a donor's charitable legacy by granting the remainder to an endowment.
- ◆ **Taxation of CGA payments.** There are different tax issues depending on how the CGA is funded. The annuitant will be sent a Form 1099-R which will specify how the payments should be reported for income tax purposes.

One Life			Two Lives		
Age	Current Rate	Gifts made on or after July 1, 2022	Ages	Current Rate	Gifts made on or after July 1, 2022
60	3.9%	4.5%	60/65	3.7%	4.1%
65	4.2%	4.8%	65/70	4.0%	4.5%
70	4.7%	5.3%	70/75	4.3%	4.9%
75	5.4%	6.0%	75/80	4.9%	5.5%
80	6.5%	7.0%	80/85	5.8%	6.3%
85	7.6%	8.1%	85/90	7.1%	7.5%
90+	8.6%	9.1%	90/95	8.4%	8.8%

\* Assumptions apply.

Please contact Paulette for a full presentation and explanation to determine if a CGA is right for you and what's important to you.

The JCF is here to facilitate all your charitable giving.

Call Paulette today!

Leave a Legacy or support beloved causes now!

Make IRA Charitable Rollover Gifts for Tax Smart Gifting.



## Use Your Traditional IRA to Make Your Year End Charitable Gifting

The IRA Charitable Rollover (Qualified Charitable Distribution) is an excellent opportunity to make a gift during your lifetime from an asset that would otherwise be subject to multiple levels of taxation if it remained in your taxable estate.

### To qualify

- ◆ You must be age 70½ or older at the time of gift.
- ◆ Transfers must be made directly from a traditional IRA account by your IRA administrator directly to the charity of your choice. Funds that are withdrawn by you and then contributed **DO NOT** qualify. Gifts from 401k, 403b, SEP and other plans **DO NOT** qualify.

**Gifts must be outright.** Distributions to donor advised funds or life income arrangements such as charitable remainder/lead trusts and charitable gift annuities **DO NOT** qualify. Gifts to endowments **DO!**

## Benefits — qualified charitable distributions (QCD)

- ◆ Can total up to \$100,000 (per person, if married).
- ◆ Are not included in your gross income for federal income tax purposes on your IRS Form 1040 (no charitable deduction is available, however).
- ◆ Donation counts towards your required minimum distribution RMD for the year from your IRA.

## How do I know if an IRA Charitable Rollover is right for me? You are at least age 70½, and:

- ◆ You do not need the additional income from your minimum required distribution (RMD), OR
- ◆ Your charitable gifts already equal 50% of your adjusted gross income, so you do not benefit from an income tax charitable deduction for additional gifts, OR
- ◆ You do not itemize deductions, OR
- ◆ You are subject to income phase-outs on your income tax deductions.

The Jewish Community Foundation of Central Pennsylvania is not engaged in rendering legal or tax advisory services. Individuals should obtain the services of an attorney, CPA or other trusted financial advisor.



# MAKE YOUR YEAR END CHARITABLE GIFTS WITH APPRECIATED STOCK -

Leave a Legacy or support what is meaningful to you!



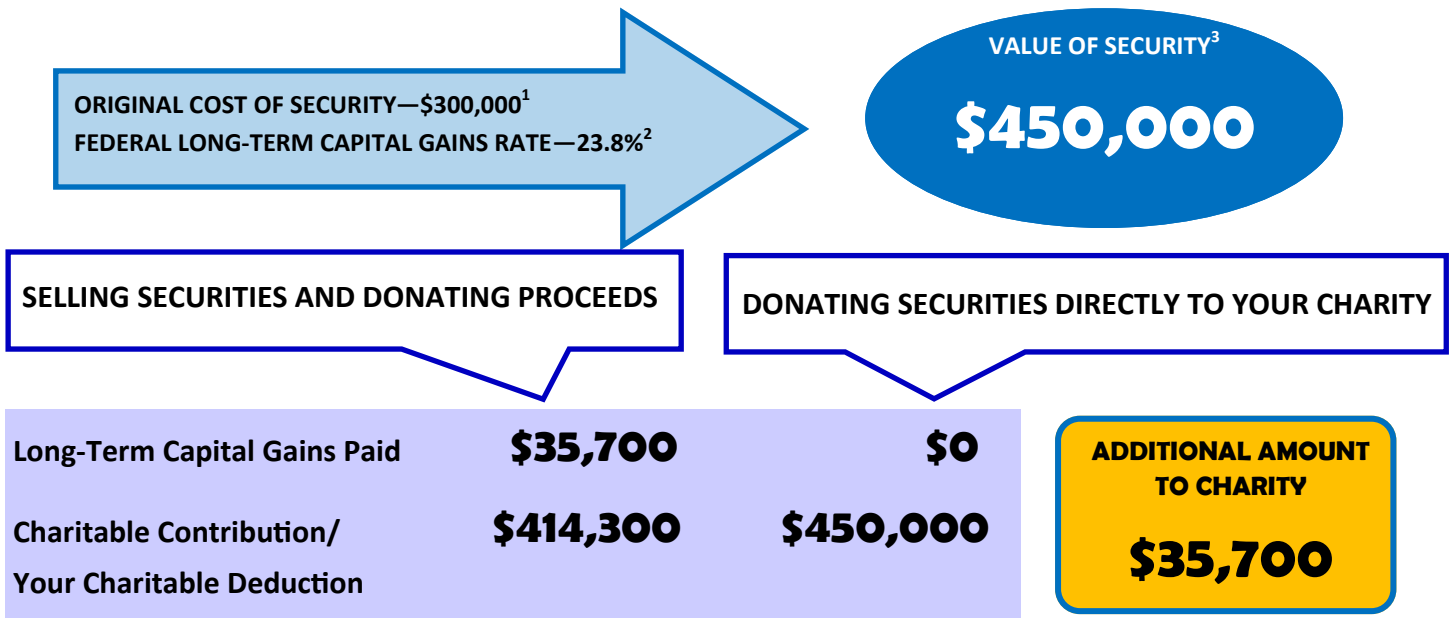
## INCREASE YOUR CHARITABLE CONTRIBUTION —AND YOUR TAX DEDUCTION—WITH ONE SIMPLE STRATEGY.

Make your charitable giving have more impact by donating long-term appreciated securities, including stock, bonds, and mutual funds directly to your charity. Compared with donating cash, or selling your appreciated securities and contributing the after-tax proceeds, you may be able to automatically increase your gift and your tax deduction.

**HERE'S HOW IT WORKS...**When you donate stock to charity, you'll generally take a tax deduction for the full fair market value. Because you are *donating stock*, your contribution and tax deduction may instantly increase. The same benefits apply when you donate bonds or mutual funds.

**A LARGER GIFT & LARGER DEDUCTION...**Consider the following example of donating stock to charity:

**Consider your long-term publicly traded stock for a charitable donation or ask your advisor about the best asset to contribute.**



**REWARDING RESULTS...** Donors, like you, may be able to lower your tax exposure and make larger contributions to charities than you may have been able to if you sold the shares and donated the proceeds.

By contributing the shares to your favorite causes, you may be able to eliminate your capital gains tax exposure and realize a charitable deduction in the amount of the fair market value of the securities.

This hypothetical case study is provided for illustrative purposes only. It does not represent an actual donor, but is meant to provide an example of how a donation of securities may help individuals give significantly more for the causes they care about.

<sup>1</sup>Total Cost Basis of Shares is the amount of money you have invested in the shares of a particular fund or individual security. It represents the basic dollar amount that, when compared to the price at which you sell your shares, tells you how much of a capital gain or loss you have realized.

<sup>2</sup>This assumes all realized gains are subject to the maximum federal long-term capital gains tax rate of 20% and the Medicare surtax of 3.8%. This does not take into account state or local taxes, if any.

<sup>3</sup>Amount of the proposed donation is the fair market value of the appreciated securities held more than one year that you are considering to donate.