

JACOB'S CIRCLE NEWS

A photograph of an elderly man with white hair, wearing a black baseball cap and a dark blue jacket. He is focused on working with a tool on a piece of equipment in a workshop. The background shows various tools and equipment hanging on a wall.

Welcome new Jacob's
Circle members!

- Eric and Rachel Teltscher, CA

INSIDE THIS ISSUE: *A Message from the Chair* | *Arline Murad, Edith Kaplan & Murray Gerstenhaber* | *Why Leave a Legacy?*

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JACOB'S CIRCLE NEWS

SPRING 2023



A MESSAGE FROM THE CHAIR

Dear Jacob Circle Members,

Welcome to the Spring 2023 issue of Jacob's Circle News!

Pam: As someone who has dedicated my life to public health, I can attest to the incredible impact that Yad Sarah has had on communities across Israel. The numbers speak for themselves: Yad Sarah has touched the lives of countless individuals by providing essential services and support where it is needed most. This is why my husband and I have named Friends of Yad Sarah in our will.

I am proud of Yad Sarah and the immense impact it is making for the people of Israel – which is why I included Yad Sarah in my estate plans. As a legacy donor, I look forward to celebrating you, our Jacob's Circle members, in this newsletter.

As Chair of the Jacob Circle Committee, I am honored to be involved in the process of planning and hosting exclusive events for Jacob's Circle members. On June 4th, we are hosting an event with Paul Kutner, titled

Unexpected Authors: The Righteous of France and Those They Saved. Mr. Kutner is pursuing his Masters in Holocaust and Genocide Studies at Yeshiva University. During this event, Jacob's Circle members will have the exclusive opportunity to learn about the lives of hidden Jews and rescue efforts during the Holocaust. Jacob's Circle members can expect an invitation to register for Unexpected Authors: The Righteous of France and Those They Saved, in the mail. I hope to see you there.

With best regards,



Pamela Wolf

Jacob's Circle Committee Co-chair
Friends of Yad Sarah Board Member

P.S. Have you included Friends of Yad Sarah in your estate plans? Let us know and join the growing group of Jacob's Circle members who proudly stand with Israel and Yad Sarah.

ARLINE MURAD WEST PALM BEACH, FL



Arline and her late husband, Albert Murad, began donating to Friends of Yad Sarah after receiving a planned giving letter in the mail. At the time, they were donating to a few Jewish and Israeli non-profits. So, the couple researched

the organization on Charity Navigator to ensure their contribution would be used wisely. When they saw the high assessment score, they felt reassured that giving to Friends of Yad Sarah would be a smart move.

As a former volunteer for the IRS, Arline has a deep understanding of the benefits of setting up a charitable gift annuity. After comparing rates across a few different organizations, Arline ultimately decided to set up a charitable gift annuity with Friends of Yad Sarah. "Friends of Yad Sarah had great rates, I receive interest from the annuity, and a certain amount of my donation is tax-free," shared Arline. Arline and her husband, Al, began with a two-life annuity, enabling the surviving spouse to continue to receive benefits. In addition to the charitable gift annuity, she also makes outright donations to Friends of Yad Sarah.

"I appreciate that my donation is going to a good place," shared Arline. "At Yad Sarah, everything is done for the benefit of others – equipment lending, homebound outreach, legal services, and so much more. I also like that I get to support Israel with this donation – something I view as very necessary."

EDITH KAPLAN SAN FRANCISCO, CA



After grad school, Milwaukee native Edith Kaplan spent a year in Israel – six months in a Kibbutz and six months in Jerusalem. She didn't have particularly strong ties to Israel but has developed strong ties to Yad Sarah. Edith first became aware of the organization

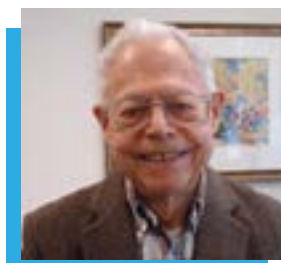
through her sister, Phyllis, who borrowed an oxygen unit from Yad Sarah during a trip to Israel. Phyllis saw the organization's impact and began contributing to Yad Sarah in honor of friends and family members and purchasing Purim cards

annually.

Living and working in San Francisco for the past 50 years, Edith spent her career as a Licensed Clinical Social Worker in the fields of mental health and aging. In later years, she specialized in serving the spectrum of eldercare needs, focusing on various issues of memory and aging. In 2014, her accountant brought up the idea of a charitable gift annuity to donate to an organization she is passionate about, receive a tax deduction, and earn a bit of income during her retirement. Edith funded her gift annuity with appreciated stock, enabling her to avoid significant taxes on capital gains. "It's a win-win situation - I feel really good about doing this," Edith shared.

Edith is impressed with the many areas Yad Sarah is involved with. In addition to Yad Sarah's services for individuals living in Israel, the organization also helps visitors. "My sister was a tourist, but Yad Sarah still helped her," said Edith. She continued by sharing, "My favorite thing about Yad Sarah is that they provide services for the elderly and aging communities. I dedicated much of my career to this work and am proud to see other organizations caring for the aging community and their support systems."

MURRAY GERSTENHABER HAVER- FORD, PA



Dr. Murray Gerstenhaber, the son of Romanian immigrants, was born in 1927 in Brooklyn, New York. An accomplished mathematician and Ivy league scholar with academic credentials from Yale, Harvard, University of Chicago, and University of Pennsylvania,

Dr. Gerstenhaber enjoyed a lengthy and productive career in academia and research at the University of Pennsylvania. While teaching at Penn, he earned a J.D. from its Law School in 1974 and taught courses there on Statistics for Law, concentrating on cases of discrimination by gender, race, and ethnicity. He retired in 2016 but continues to work and study in his beloved field.

Most recently, Gerstenhaber was awarded the Leroy P. Steele Prize for Seminal Contribution to Research of the American Mathematical Society for his papers creating Algebraic Deformation Theory.

Dr. Gerstenhaber has strong family ties to Israel. He first

Dr. Gerstenhaber has strong family ties to Israel. He first visited Israel on his honeymoon in 1956 and has been there frequently since to see family and confer with Israeli mathematicians. During one of these visits, a friend teaching at Tel Aviv University introduced him to Yad Sarah. He trusted her judgment, noting that “Yad Sarah provides a wide range of services and has very little administrative and overhead costs.”

Shortly after learning about the organization, Dr. Gerstenhaber began donating to Friends of Yad Sarah. Since then, he has established a fund to benefit Yad Riva’s legal services program at Yad Sarah in honor of his late mother, Pauline Gerstenhaber. “I like that my donations actually go to providing resources for the people of Israel,” he shared.



WHY LEAVE A LEGACY?

Many philanthropists have one key characteristic in common – the regularity of their giving, not the amount they give.

One might postulate, however, that the largest legacy donations made to charities are from “major donors.” That is based on the expectation that if an individual makes a “major gift” during their lifetime - even if only once - they will provide an equal or larger donation through a will or trust.

In reality, legacy expectations are reported quite differently. Data suggest that individuals who give to a charity in any amount, regularly and consistently, are likely to provide for that charity in their estate plans. The legacy amount in those situations is often considerably larger than their recurring annual gift or even the total of all their recurring annual gifts. For example, an individual who makes an annual chai gift - say \$18 or \$180 - is dedicating support for the charity by repeating the gift year after year. A legacy gift from that individual could be \$10,000 or more to continue support after their lifetime.

The dollar amount of legacy gifts may be extraordinarily large when compared with the annual gifts the individual made during their lifetime. These planned legacy gifts are often considerably larger than

ones by individuals who made infrequent (or one-time) major gifts.

What can we learn from this? Essentially, those of you who make regular, albeit modest, annual gifts to Friends of Yad Sarah are deeply treasured by the organization. We hope you know just how valued you are. And hopefully, when you consider your estate planning, you will feel that connection with Friends of Yad Sarah. Setting out a legacy plan during your lifetime – through beneficiary designation in your IRA or life insurance policy, establishing a Yad Sarah Gift Annuity, or through provisions in your will or living trust – assures that your gifts to Yad Sarah will continue beyond your lifetime.

May we help you with that decision? We would love to include you as a member of Jacob’s Circle during your lifetime and partner with you so the critical work of Yad Sarah in Israel will always be there for people in need.

Kindly contact Adele Goldberg at [212-223-7758](tel:212-223-7758) or adele@friendsofyadsarah.com. Let us show you how to make your Living Legacy.