



Lion of Judah Endowment

“My work at the Federation has strengthened my commitment to my Jewish values, Israel and supporting a vibrant Jewish life in our community.”

The Kipnis–Wilson Friedland Award is a national honor bestowed upon a Woman of Valor in Jewish communities throughout North America, every other year. Selected by her peers, the honor is bestowed on “extraordinary women who have set a high standard for philanthropy and volunteerism.” The award is named for Norma Kipnis–Wilson and Toby Friedland, the co-founders of Jewish Federations of North America Lion of Judah program.

Of the 132 Lions of Judah here in Rochester (women who make a gift of \$5,000 or more to the Federation annual campaign), we are fortunate to have 36 women who have endowed their Lion of Judah (LOJE) through a bequest, life insurance or other asset. They each have taken action to make certain their giving continues well beyond their own lifetime, and will forever be supporting Jewish life here in Rochester, in Israel and throughout the world.

Additionally, of our LOJE donors, 10 have been the recipient of the Kipnis–Wilson/Friedland Award since 2004. These women have all played a vital role in shaping the future of our Jewish community, and have worked tirelessly to ensure the well-being of our community today through their tzedakah, volunteer service, professional service, and so much more. These Women of Valor are:

Beth Bruner – of Blessed Memory
BJ Yudelson – of Blessed Memory
Mona Kolko
Leslie Crane
Helen Hecker – of Blessed Memory
Lorraine Wolch
Esther Krakower
Linda Cornell Weinsten
Daphne Futerman
Debbie Gordon

We are forever grateful to each of these women, and collectively celebrate them and their many accomplishments. The latest recipient, Debbie Gordon, will be presented with her award this fall during a national gathering of Women’s Philanthropy in Atlanta.

Debbie Gordon said “I am so honored and humbled to be receiving this award, especially as I follow so many inspiring leaders before me. Many of the award winners were mentors and we developed a strong “sisterhood” as we worked on our shared values of Philanthropy, Tzedakah and Tikkun Olam. My work at the Federation has strengthened my commitment to my Jewish values, Israel and supporting a vibrant Jewish life in our community. I look forward to celebrating with 1400 Lions, and over 150 other KWF award winners at the ILOJ convention in Atlanta!”



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255 East Avenue, Suite 201
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The Foundation
of the Jewish Federation
of Greater Rochester



Surviving the Holocaust and Creating a Legacy

“We are incredibly grateful to Nellya for her foresight in making this wonderful bequest.”

Born in Russia, and having survived the Holocaust, Nellya Vishnagorsky lived a relatively quiet life here in the greater Rochester area. How much horror she endured; we will never truly understand. Sadly, Nellya passed away in May of 2023, after losing both her husband and son several years before.

Fortunately, Nellya had the foresight to create a relatively small nest-egg of savings and together, with a local investment manager, established a comfortable investment account, bought a home in Penfield, and seemingly was doing fine. Unfortunately, the investment advisor was not so honest, and significantly depleted what Nellya had built. Upon learning of this, Nellya changed advisors, and under the guidance of Carol Ramsdell, at Cornerstone Wealth Management, she was able to rebuild what she had lost, plus additional savings and investments.

Shortly after her passing, the Foundation of the Jewish Federation received a letter from Carol and Nellya’s attorney in which we learned of Nellya’s bequest — her entire estate was left to the Jewish Federation of Greater Rochester. After several months of conversations with her attorney and financial planner, we learned that Nellya bequeathed close to \$850,000 to the Federation! An incredible gift from a woman who was not engaged within the Jewish community. Her foresight in making this gift is creating three different funds; one being a Lion of Judah Endowment (a LOJE Fund which will provide a grant of \$5,000 or more to the Federation’s Annual Campaign for Jewish Needs, in perpetuity),

an additional fund to support youth participation in our Levine Center to End Hate, as well as another endowment fund for Holocaust education/programming.

We are incredibly grateful to Nellya for her foresight in making this wonderful bequest. Her actions clearly demonstrate her commitment to the Jewish community and to Tikkun Olam; to helping others in need, to engage the next generation in Jewish life, to educate people about hate and antisemitism, and in so doing help make the world a better place.

If you are considering leaving, or have already made a legacy gift through a bequest to the Federation, please let us know by contacting Eric Brandt (ebandt@jewishrochester.org or 585.241.8625). We simply wish to acknowledge your commitment through our Legacy Society and to make certain your wishes are understood and followed appropriately. Eric will work with you to provide sample language for inclusion in your Will.

Our thanks to Nellya for making this meaningful gift to our community. May her memory be for a blessing, and her legacy live on for years to come through this gift.

Legacy

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The Foundation
of the Jewish Federation
of Greater Rochester

**The Foundation of the Jewish Federation
is about you and the causes you hold most dear.**

***Your dreams.
Your passion.
Your legacy.***

What will be your legacy?

Dan Kinel
President

Meredith Dragon
CEO

Debbie Goldberg
Chief Philanthropic Officer

Eric Brandt
Director Planned Giving and Endowments

Elana Vigdor
Scholarships & Grants Coordinator



Lion Behind the Pin

Behind every Lion of Judah pin is a woman. A story. A past, present and future. A wonderful legacy.

Lions of Judah wear their pin proudly — knowing it’s an internationally recognized symbol of her philanthropy, commitment, Jewish values, and sisterhood. But the pin, as valuable as it is, doesn’t have the power to share what being a Lion really means. It is the woman behind the pin that has so much to share. The Lion Behind the Pin.

Lions now have the opportunity to pass on their legacy to the women of their family — the women they know and those who will come after. Lion Behind the Pin is a new program focused on enabling Lion of Judah donors to pass along their pin to the next generation. Through writing down their story, providing a permanent record, those who participate in Lion Behind the Pin provide insight into why she chose to become a Lion of Judah, it’s meaning to her, and the importance of continuing this incredible tradition of tzedakah. She shares her Jewish values with a daughter, a daughter-in-law, or another relative, and asks that individual to take on the commitment of giving at the Lion of Judah level. This thoughtful gesture allows for sharing a personal story of what being a Lion of Judah means to the individual woman, as well as the sharing of Jewish values, encouraging and teaching the next generation of women leaders to actively participate in Jewish life, to support Israel and all Jews in need. It is a genuine act of loving kindness and L’Dor V’Dor.

We encourage our Lions to document their story so it can be a permanent reminder of why she chose to become and to continue her Lion level of giving to the Federation. By doing so she will also leave a record of why she chose to become and to continue her Lion level of giving to the Federation.

For more information on Lion Behind the Pin, the Lion of Judah program, and other upcoming programs within Women’s Philanthropy, please contact Leora Rozin at lrozin@jewishrochester.org.



On October 16th Larry and Judy Schulman participated in one of the most meaningful traditions our Habitat for Humanity house sponsors — the wall signing conveying their best wishes to the new Homebuyer. The Schulman’s, in collaboration with the Jewish Federation of Greater Rochester, are proud sponsors of this new home being built in the EMMA/Beechwood neighborhood.



IRA and a DAF

“Through his DAF, my dad was able to continue his charitable work both during his life and after his death.”

Don Robins, who passed away suddenly last February, was a simple man, a quiet philanthropist, who did so much good during his lifetime. And, through his IRA and his Donor Advised Fund here at the Foundation of the Jewish Federation of Greater Rochester, did so much more after his passing.

Born in 1937 in the Bronx, Don and his family later moved to Queens, where he graduated from The High School of Music and Art, followed by college at Queens College of the City University of NY with a degree in chemistry. Don continued his studies at the University of Connecticut where he earned a master’s degree in chemistry. While at U Conn, Don met his former wife, Jen-Kala Price, and eventually they moved to Rochester where Don took a job with Kordite, now Mobil Chemical. They then moved to Scotch Plains NJ as Don was offered a job at Esso, and then Allied Chemical. In 1974 the family returned to the Rochester area, purchasing a home in Fairport, and taking a position at The Seal Bag Company, which was later purchased by Surgicott. Don then joined Flexseal, which he sold and founded Lakeland Packaging in 1993. Don eventually sold Lakeland in 2013.

With a strong belief in giving back to his community, shortly after he sold Lakeland, Don’s accountant, Lorraine Wolch, suggested he establish a Donor Advised Fund within the Foundation of the Jewish Federation of Greater Rochester. Through his Donor Advised Fund (DAF), Don supported a variety of non-profit organizations in our region and elsewhere. He made leadership level gifts to Lollypop Farm, where he was a volunteer, as well to the Jewish Federation, and the School of the Holy Childhood where his daughter has worked for over thirty years.

In early 2021, Don, again with the advice of Lorraine, approached the Foundation of the Jewish Federation to request an addendum to his DAF agreement. He realized his IRA had accumulated more resources

than he would need, and made an agreement with the Foundation to accept the entire proceeds of his IRA into his DAF upon his passing. Additionally, Don had the foresight to arrange for several grants to be made from his DAF, after his death, to over eight organizations, including the Federation (where two funds are being created, one being a Permanent Annual Campaign Endowment in Don’s name, the other will provide resources for Jews in need throughout the world), a significant capital gift to Lollypop Farm, as well as one to School of the Holy Childhood.

We are grateful to Don for his commitment to our Jewish and general community. He truly understood the power of philanthropy; how to provide for those in need today, as well as tomorrow.

Don’s son, Berklee notes: “My Dad lived his values every day. He was very proud that despite his extremely modest upbringing, he was able to do much for so many people and animals during his lifetime. He was fond of saying that it was important to take care of people, pets, and the planet. Through his DAF, he was able to continue that work both during his life and after his death. And has been my pleasure to help ensure that his legacy lives on. His generosity has impacted so many, and helped inspire me and my family to continue working with the causes he was so proud to support.”

To learn more about establishing a Donor Advised Fund, and how best to minimize taxes on your retirement account while helping the community, please contact Eric Brandt at ebrandt@jewishrochester.org or 585.241.8625.

2024 Year-End Tax Planning

As we approach the end of the year, it is helpful to reflect on steps that can be taken to reduce taxes that otherwise would be due. This letter addresses possible end-of-year planning ideas, as well as the most significant legislative proposals that might affect individuals this year or beginning in 2025.

Use appreciated assets to make a charitable gift in 2024. As in previous years, gifts of appreciated assets (stock) remain a best practice. Such gifts not only provide a deduction to the donor for the full value of the asset, but also avoid the capital gains tax that would apply if the assets were sold. Conversely, built-in loss assets generally should be sold (generating a tax loss) with the resulting cash proceeds donated, if desired. Note that, as in previous years, up to \$3,000 of capital losses may be used to offset ordinary income.

Consider donating to a DAF this year for maximum flexibility. If you are considering making a significant donation to charity over time, but want a deduction today, consider adding funds to an existing Donor Advised Fund (DAF) or opening a new DAF. It can be especially beneficial to donate appreciated property, because by doing so capital gains taxation with respect to the contributed assets is eliminated. Federations and Jewish Community Foundations operate donor-advised funds and are happy to assist.

Previously an individual had to start taking their RMD from a retirement account at age 70½, but with a recent change in federal law this age requirement increased. Now if the individual turned 72 in 2022 or earlier (born in 1950 or earlier), there is no change to the RMD starting age. If the individual was born 1951-1959, they can delay taking their RMD until age 73. If they were born in 1960 or later, 75 years is their RMD starting age. However, favorably, the minimum age for making a QCD remains 70 ½.

If you have any questions, please contact Eric Brandt, Director, Planned Giving and Endowments at ebrandt@jewishrochester.org or 585.241.8625.



Establish a new Donor Advised Fund (DAF) with the Foundation of the Jewish Federation of Greater Rochester with a gift of at least \$10,000, and the Federation will add an additional \$1,000 to your New DAF! The IRA charitable rollover is an attractive option. It permits the transfer of up to \$100,000 per year (indexed for inflation) from an IRA to charity, free of any income tax. In addition, such rollovers help satisfy the IRA minimum distribution requirement (RMD). Note that in 2022, year-end legislation raised the age at which the owner of an IRA or other qualified plan must start taking RMDs.

- New DAF must be established and funded by December 31, 2024.
- The Federation and an anonymous donor will make a grant of \$1,000 into your DAF on or before December 31, 2024.

The first 10 new DAFs of \$10,000 each will qualify for this special grant.

To take advantage of this most generous offer, please contact Eric Brandt at ebrandt@jewishrochester.org or 585.241.8625.

