

**Board of Director's Meeting**

**October 26, 2022**

**5:30 p.m.**

**AGENDA**

- |       |  |                                  |
|-------|--|----------------------------------|
| I.    | <b>Welcome &amp; Call to Order</b>                       | Cindy Finestone                  |
|       | a. Approval of Minutes*                                  |                                  |
|       | b. Federation Trivia Quiz                                | Judy Lansky                      |
|       |  |                                  |
| II.   | <b>Approvals</b>   |                                  |
|       | a. New Jewish Education Formula*                         | Laura Linder                     |
|       | b. Endowment Fund Policies*                              |                                  |
|       |  |                                  |
| III.  | <b>Campaign Update</b>                                   | Steve Libby & Jimmy Ringel       |
|       |  |                                  |
| IV.   | <b>Needs Assessment &amp; Planning Collaborative</b>     | Susanne Landau & Cindy Finestone |
|       | a. Teen Wellness Initiative                              |                                  |
|       | b. JFNA Mini-Survey                                      |                                  |
|       | c. Continuing Board Education on Community Needs         |                                  |
|       |  |                                  |
| V.    | <b>Community Impact Update: Jewish Senior Engagement</b> | Hilly Safier                     |
|       |  |                                  |
| VI.   | <b>Israel &amp; Overseas Update</b>                      | Scott Notowich                   |
|       |  |                                  |
| VII.  | <b>My Jewish Journey</b>                                 | Keri Unowsky                     |
|       |  |                                  |
| VIII. | <b>President &amp; CEO Report</b>                        | Laura Linder                     |

**Upcoming Meetings & Events**

- |  |                           |
|--|---------------------------|
| General Assembly in Chicago                            | October 30 - November 1   |
| On One Foot Jewish Faculty Lecture with Rachel Feinman | November 4 at 12:00 PM    |
| Leadership Sunday & Monday                             | November 13 & November 14 |
| Combined JCP, Foundation & Federation Board Meeting    | November 17 at 5:30 PM    |
| Young Adult Reunion Party @ Old Dominick Distillery    | November 23 at 8:00 PM    |
| JCP Board Meeting                                      | December 6 at 5:30 PM     |
| Latkes & Vodka   | December 7 at 6:30 PM     |
| Women's Impact Luncheon: Women of Strength             | January 10 at 11:30 AM    |

TO: MJF Executive Committee

FROM: Gary Kaplan, Past Chair JCP

Laura Linder, President & CEO

DATE: October 11, 2022

RE: Evaluation and Recommendation for Jewish Education Funding Formula

In 2018, MJF changed the way it allocates campaign dollars to support education. Leadership approved moving away from need-based scholarships to awarding a grant based on an historical percentage of local allocable dollars and the number of students in religious and day schools. Camp scholarships were funded as a set 12% of total available dollars and \$50,000 was pulled out to be awarded for a collaborative effort between the two day schools (presently supports a shared school counselor). This updated policy was created to provide equitable support to religious and day school education, increase support as enrollment increased, and encourage collaboration among the two day schools.

Since this new formula was adopted, the landscape has changed.

- 1) MJF secured a \$9 million endowment from the Plough Foundation which is to be used for local allocations only;
- 2) MJF raised \$7.6 million endowment to support the WABF JFS, reducing its dependence on the annual unrestricted campaign to fulfill its annual grant;
- 3) The waterfall, a worksheet utilized to calculate allocable dollars, was restructured to protect the overseas allocation from bearing the brunt of all of the administrative expenses;
- 4) COVID impacted the way we operate at all levels.
- 5) There has been surplus local allocable dollars for each of the past two years.

The formula no longer is achieving all of what we had hoped, namely, increasing support of the day schools as enrollment increased. Instead, for the past two years, the formula based grant has fallen short of previous years and surplus, totaling \$50,000+, has been added back in to keep the school's "whole."

Therefore, an analysis is underway and different scenarios being considered. Our goal is to:

- 1) Incentivize the schools by increasing support that keeps pace with growth in enrollment;
- 2) Provide predictable funding so the schools can budget properly and in a timely way;
- 3) Tie grant award to growth or decrease in campaign;
- 4) Illustrate to the community that Jewish education is Federation's top priority.

We can achieve this by:

- 1) Setting a base funding amount of \$950 per student with Kindergarten receiving .50% of this amount and high schoolers receiving 1.25% of this amount.
- 2) Increasing the base +/- 5% should the campaign achieve above a certain level, and decreasing the base should it decrease below a certain level.

### Contribution Processing Procedures

#### Unrestricted Bequest Policy

- Gifts over \$25,000 go into the Unrestricted Endowment
- Gifts under \$25,000 can be used for current needs.
- Consideration is given to donor's giving history.

#### Endowment Fund Grant calculation and distribution dates

- Calculation within 45 days of the calculation date
- Distributed within 60 days of the calculation date
- Grant distributions are made to the MJF operating account unless otherwise specified.

#### ACE Spending Policy

- calculated June 30
- in years 1-4 of the gift being received, 5% of the June 30 balance may be distributed to the unrestricted annual campaign.
- in years 5+, 5% of a 5-year average balance on 6/30 may be distributed to the unrestricted annual campaign.

#### LOJE Spending Policy

- minimum \$120,000 (as of 2024)
- \$5,000 annually if initial gift was \$100,000 or \$120,000
- If initial gift is greater than \$120,000, then the ACE spending policy is followed.

#### Unrestricted Endowment Fund Spending Policy

- 5% of 5-year average balance on 12/31 is distributed to cover 10% of the compensation budget with the remainder to be added to local allocable dollars.
- Principal may be used to fund board-approved non-budgeted expenses

#### Federation Savings Account Spending Policy

- 5% of 5-year average balance on 12/31 is distributed to Unrestricted Annual Campaign.
- Principal may be used to fund board-approved non-budgeted expenses

# MJF Contribution Procedures & Endowment Fund Policies

September 1, 2022

Memphis Jewish Federation's liquid assets consist of restricted and unrestricted endowments, restricted and unrestricted operating funds, and Israeli Bonds. Depending on the asset type, some assets are invested ("invested assets") and others are held in MJF's operating account ("operating assets"). The purpose of these policies is to define procedures for contributions, investment of assets and distribution of assets from both invested and operating funds.

## Contribution Policies

*Donors may contribute cash, securities, credit card payments, VENMO and other readily marketable assets. For unusual, non-cash, and/or hard to value assets, MJF will refer to policies of the Jewish Foundation of Memphis, MJF's endowment fundraising partner. Gifts shall be credited to the donors' oldest balance if it is an annual campaign payment.*

**Annual Campaign Payments:** Pledge payments from donors made in support of the annual campaign can be either unrestricted or restricted. These gifts are deposited into MJF's operating account and utilized to support operating and grant expenses. Contributions are credited to the donor's oldest balance (unless otherwise noted) and a gift receipt is sent within 48 hours of receiving the payment.

**Restricted Gift Payments:** Some donors make contributions that are for purposes other than the annual campaign (e.g. sponsorship, Hillel Yiddish Cup, etc.) These gifts are recorded as designated gifts and directed to the program/effort for which they are intended.

**Memorial Gifts:** Unrestricted memorial/tribute gifts made to MJF are deposited into the operating account and used to support the following year's operating budget.

**Unrestricted Bequests:** From time to time, MJF will receive estate contributions without instructions regarding the use of the gift. If the value of the unrequested bequest is \$25,000 or more, funds will be contributed to MJF's Unrestricted Endowment Fund. Any unrestricted bequests under \$25,000 shall be used, with approval by the board of directors, to meet current priorities and needs of MJF. Board of Directors should consider the giving history of the donor and determine if an annual campaign endowment should be established with all or a portion of the gift.

**Restricted Lifetime gifts & Bequests:** MJF regularly receives lifetime and estate contributions that are designated for a specific purpose. Mostly, to create an annual campaign endowment (ACE). Each year, an ACE fund makes a distribution to the annual campaign in the name of the donor, unless it's anonymous. See Table 1 for the distribution policy for ACE gifts. MJF receives other types of restricted gifts for specific purposes or programs (e.g. Lemsky Endowment fund, Holocaust Memorial Endowment and some Lion of Judah Endowments LOJE). These funds follow specific policies that were written by the donor.

**Gift Acknowledgements:** A receipt will be generated within 48 hours of receiving the gift and mailed or emailed to the donor. Included on the receipt will be the date of the gift, the value of the donation and the use of the donation (e.g. 2022 annual campaign payment). An annual tax substantiation letter will be mailed to all donors with their cumulative giving for the prior calendar year by January 31. For gifts of securities, the donor will receive a tax receipt prepared in accordance with IRS policies on valuing securities (average of the high and low on the date it is gifted). For gifts of RMD, there is no recognized charitable deduction and therefore a standard gift receipt is not utilized. A special letter specifically for RMD gifts will be mailed within 48 hours of receipt of the gift.

## Endowment Fund Policies

Endowment Funds are those funds that are considered "permanent" in that the corpus is to be maintained unless certain conditions or policies allow otherwise (e.g. major world event, capital need, etc.). Most provide an annual grant and are guided by a spending policy which includes a calculation date, spending policy and use of the distribution. Grant valuation will take place within 45 days of the calculation date and awarded within 60 days of the calculation date. Unless otherwise determined, distributions shall be made to the MJF Operating Account.

**Annual Campaign Endowments (ACE):** Memphis Jewish Federation encourages donors of all levels to endow their annual gifts by creating an endowment at a level that will provide an annual, perpetual gift to Federation's annual campaign close or equal to his/her annual giving level. Each of these funds will be accounted for individually and adhere to a spending policy that is defined in table 1.

**Lion of Judah Endowments (LOJE):** MJF has a successful history of recognizing women donors of \$5,000 or more to the unrestricted campaign through its membership in the national Lion of Judah program. An integral part of this program is encouraging women to endow their annual gifts with a contribution of \$100,000 (proposed minimum to increase to \$120,000 in 2024). Most LOJE gifts are after-lifetime gifts and are established as a deferred gift utilizing one of the many vehicles offered by MJF's endowment partner, the Jewish Foundation of Memphis. The intent of these women donors is to provide a minimum annual contribution of \$5,000 to Federation's unrestricted annual campaign in perpetuity. At the annual LOJ recognition event held each spring, a candle is lit for each LOJE who is no longer living. She is called a "Forever Lion of Judah."

**Unrestricted Endowment Funds:** MJF has several funds that make up the Unrestricted Endowment Fund. These are contributions that have been contributed via estate gifts and others; it is anticipated that this fund will grow as future unrestricted bequests are secured. The spending and use policy is defined in table 1. It is important to note that the calculation date is December 31 because the value is needed in order to prepare the operating and grants budgets which takes place each spring.

**Federation Savings Account:** This surplus was built up over many years from operating budget surplus, and no additional contributions are regularly added to this fund. It is treated as an ACE Fund in that an annual distribution is made in support of the unrestricted campaign. The spending and use policy is defined in Table 1. As with the Unrestricted Endowment Funds, calculation date is December 31 because the value is needed in order to prepare the operating and grants budgets which takes place each spring.

**Table 1: Memphis Jewish Federation Endowment Funds Calculation, Distribution, Spending and Use Policies**

<b>Fund Type</b>	<b>Calculation Date/Distribution Date</b>	<b>Spending Policy</b>	<b>Use of the Distribution</b>	<b>Minimum Required</b>
ACE	June 30/by August 15	Years 1 – 4, 5% of the 6/30 balance; Years 5+ 5% of a 5-year 6/30 average balance	Unrestricted Annual Campaign	None
LOJE \$100,000/\$120,000* initial Gift	June 30/by August 15	\$5,000 annually	Unrestricted Annual Campaign	\$120,000
LOJE \$120,000+ initial Gift	June 30/by August 15	Years 1 – 4, 5% of the 6/30 balance; Years 5+ 5% of a 5-year 6/30 average balance	Unrestricted Annual Campaign	\$120,000+
Unrestricted Endowment Funds	December 31 (proposed)/by February 15	5% of a 5-year average balance	Two uses: Operating Account to cover 10% of MJF compensation budget; Remainder added to local allocable dollars. Principal may be used to fund board-approved non-budgeted expenses (e.g. office renovation expense, recruitment expense, etc.)	None
Federation Savings Account	December 31 (proposed)/by February 15	5% of a 5-year average balance	Unrestricted Annual Campaign. Principal may be used to fund board-approved non-budgeted expenses (e.g. office renovation expense, recruitment expense, etc.)	None
Lemsky Endowment Fund	June 30/by August 15	5% of a 5-year average balance	Restricted to programs related to Israel in accordance with MJF Board Approved Distribution Policy	NA
Jewish Family Service Endowment of JFOM	December 31/by February 15	5% of balance during build-up phase (see definition below); then 5% of 3-year average balance	Unrestricted grant to the Wendy and Avron B. Fogelman Jewish Family Service	NA
Plough Foundation Endowment of JFOM	September 30***	5% of balance for years 2020 – 2023; then 5% of 3-year average balance.	Unrestricted Local Allocable Dollars	NA

Should the balance of an endowment fund fall below \$10,000, then the fund shall be liquidated and directed toward the purpose/use originally intended (e.g. annual campaign). In the case of LOJE, ongoing communication with family members will be needed in order to ensure the annual gift lasts “Forever.”

\*required minimum beginning in 2024

\*\* Build-up phase for JFS Endowment is defined as the period of time that pledge payments are being made into the fund. It is complete when 90% of funds are collected or December 31, 2028, whichever is sooner.

\*\*\*An amount of no more than 5% of the September 30 balance for each of the respective years 2020 – 2023. Afterwards, no more than 5% of the 3-year average September 30<sup>th</sup> balances of any year shall be available for distribution to MJF. This policy shall allow MJF to benefit from any growth in the fund over time which includes: interest, capital gains, and dividends. Because the distribution date is AFTER the granting date, an estimate of the grant

award will be made based on February 28 balance. These funds will be moved to money market account. This is the amount that shall be utilized for granting purposes.

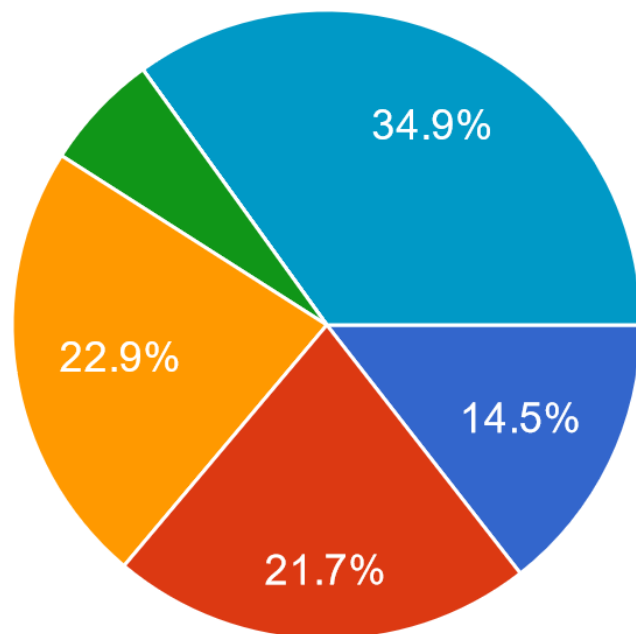




Parent and Teen Professional Response  
Teen Wellness Survey Results  
October 26,2022

# Overall, how well is the Jewish Community currently supporting teens' mental health and well-being in Memphis?

83 responses

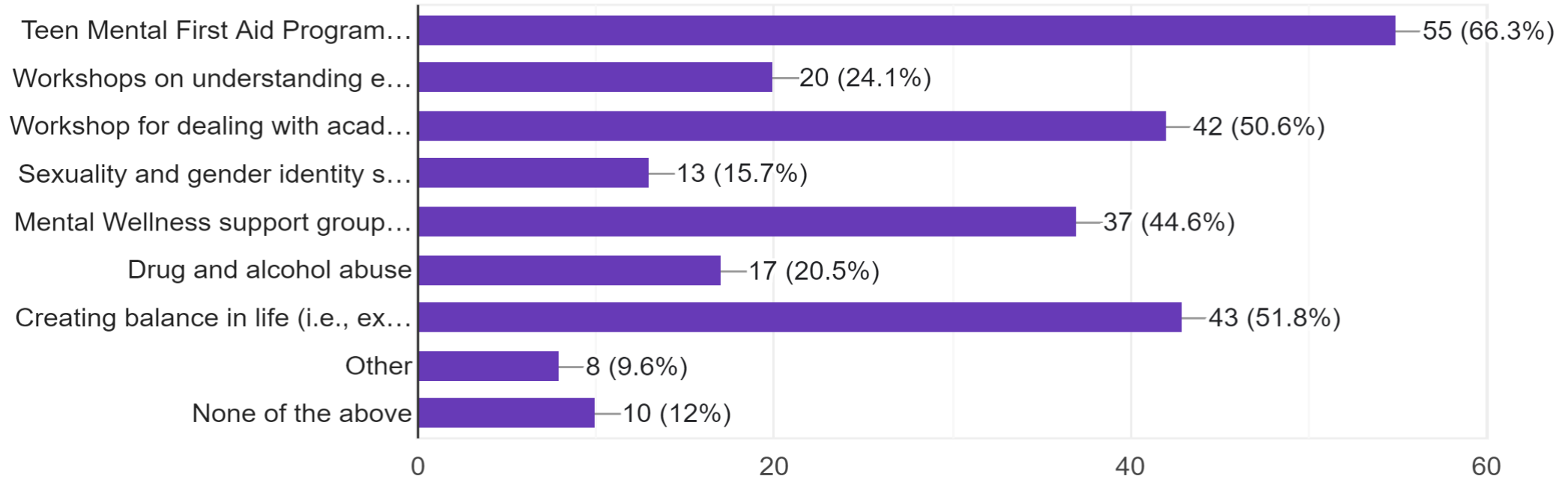


- Not well at all
- A little bit
- Fairly well
- Very well
- Extremely well
- I don't know

Parent Response

# Would you be interested in attending any of the following (check all that apply):

83 responses

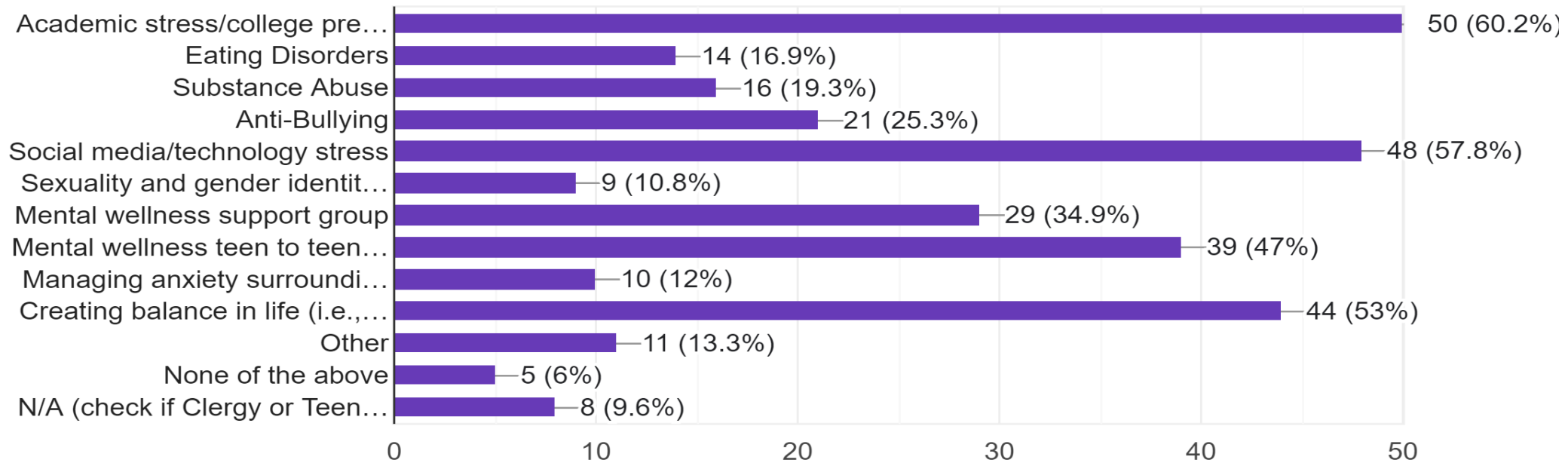


- Workshops on understanding eating disorders
- Workshop for dealing with academic stress/college pressure.
- Sexuality and gender identity support group
- Creating balance in life (i.e., exercising, nutrition, self-care, mindfulness)

Parent Response

For parents only, which of the following services/programs would you be interested in having your teen attend (Check all that apply)

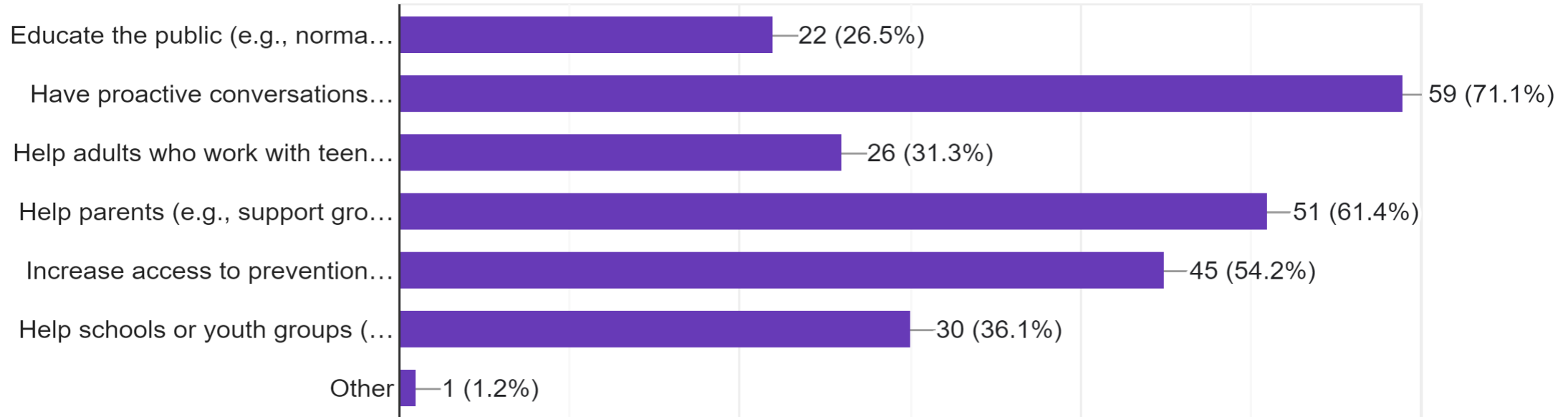
83 responses



Sexuality and gender identity stress  
Managing anxiety surrounding COVID  
Creating balance in life (i.e., exercising, nutrition, self-care)

# What do you think should be the top three priorities to better support teen’s mental health and well-being in Memphis? (Check up to 3)

83 responses



Educate the public (e.g., normalize teen mental health issues, specify where to get help)

Have proactive conversations with teens about mental health and warning signs

Help adults who work with teens (e.g., offer professional development and training)

Help parents (e.g., support groups how to talk to teens about mental health and other topics – please list topics of interest)

Increase access to prevention and wellness programs/resources to teens

Help schools or youth groups (e.g., assess mental health needs, offer a “chill room” or mental health specialist)

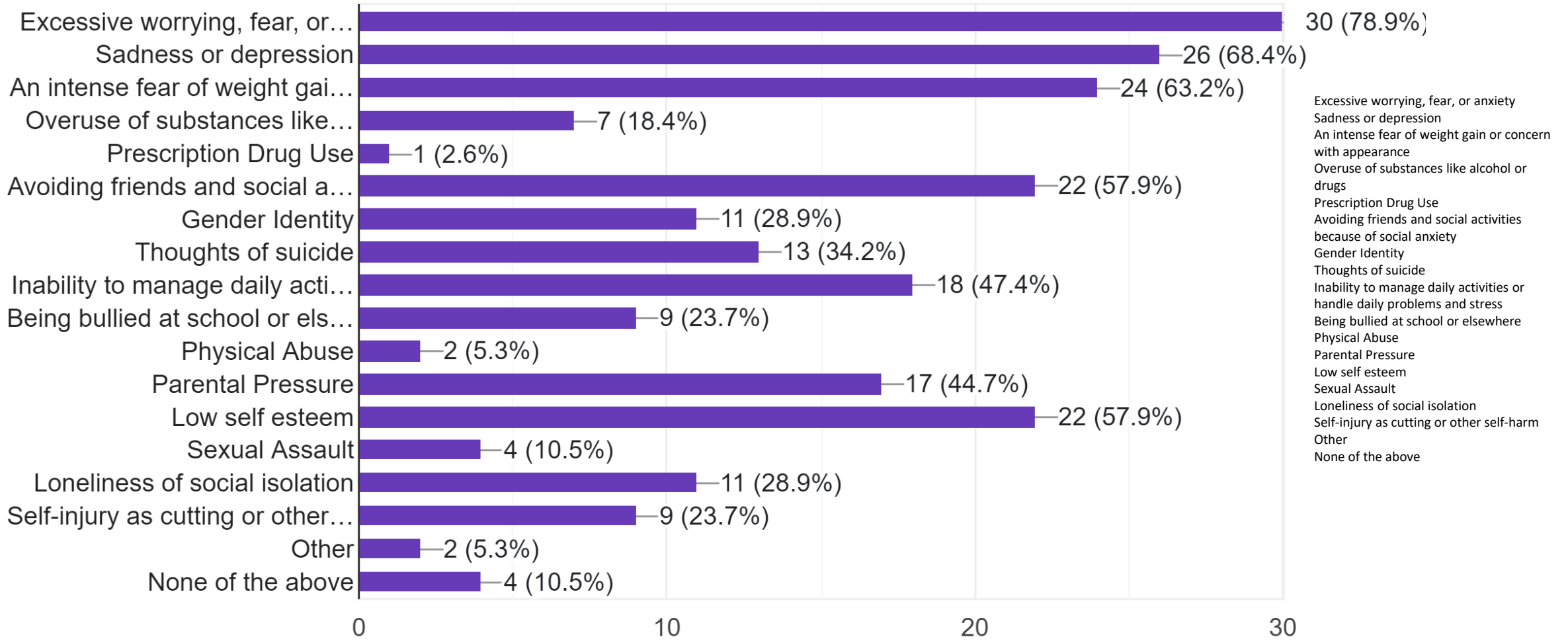
Parent Response

# Teen Feedback

38 responses

# Do you or your friends struggle with any of the following (check all that apply):

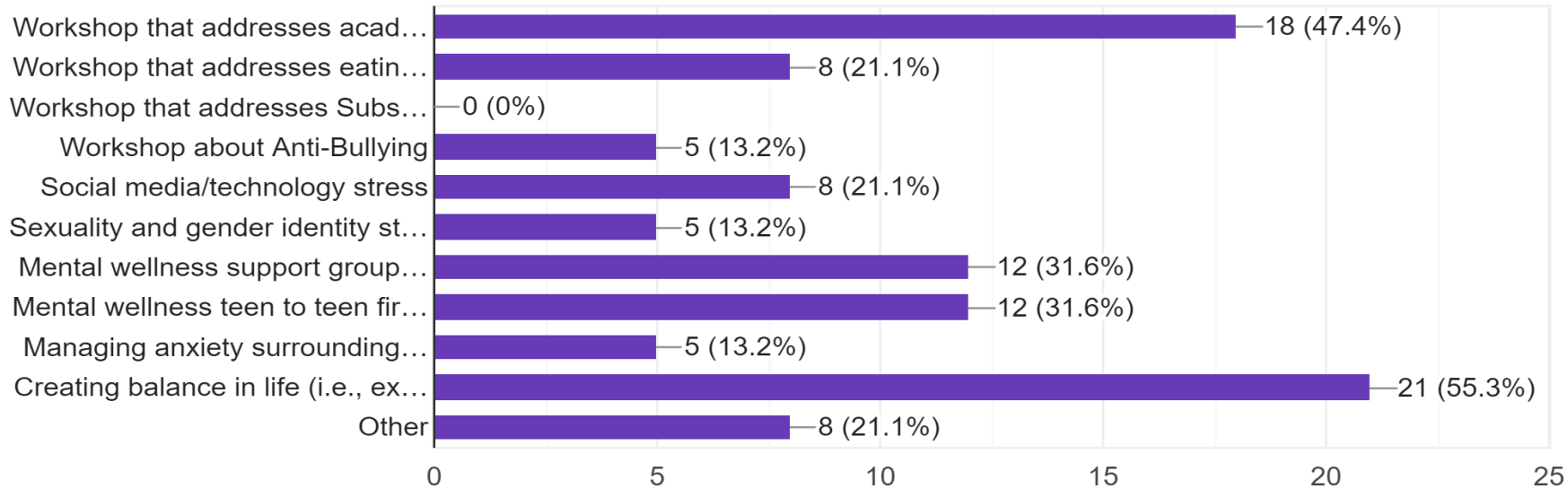
38 responses



Teen Response

## Which of the following services/programs would you or your friends be interested in? (Check all that apply)

38 responses



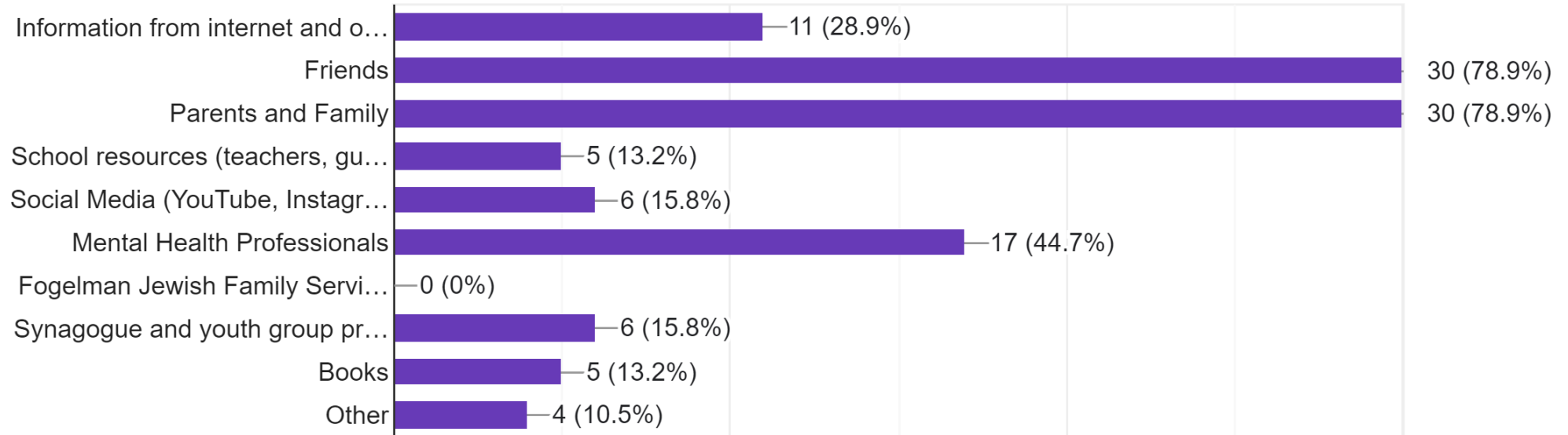
- Workshop that addresses academic stress/college pressure
- Workshop that addresses eating Disorders
- Workshop that addresses Substance Abuse
- Workshop about Anti-Bullying
- Social media/technology stress
- Sexuality and gender identity stress
- Mental wellness support group (e.g., discuss and develop a tool kit to improve mental wellness)
- Mental wellness teen to teen first aid (this is a course offered to 10th - 12th graders teaching teens to notice red flags in their peers and connecting them to needed resources)
- Managing anxiety surrounding COVID
- Creating balance in life (i.e., exercising, nutrition, self-care)
- Other

Workshop that addresses academic stress/college pressure, Social media/technology stress, Mental wellness support group (e.g., discuss and develop a tool kit to improve mental wellness), Mental wellness teen to teen first

Teen Response

Please select three of the following sources you would most likely turn to for information about mental health:

38 responses



- Information from internet and online articles
- Friends
- Parents and Family
- School resources (teachers, guidance counselors, social workers)
- Social Media (YouTube, Instagram, Facebook, Tik Tok)
- Mental Health Professionals
- Fogelman Jewish Family Services
- Synagogue and youth group professionals (rabbis, youth group leaders)
- Books
- Other

Teen Response



## Israel and Overseas

**Dispatch from Israel: Bill Naid, MoMEntum Dad's Trip 2022 Participant**



# YOUTH MENTAL HEALTH FIRST AID

## WHY YOUTH MENTAL HEALTH FIRST AID?

Youth Mental Health First Aid teaches you how to identify, understand and respond to signs of mental health and substance use challenges among children and adolescents ages 12-18.

**10.2%**

of youth will be diagnosed with a substance use disorder in their lifetime.

Source: Youth Mental Health First Aid\*\*

**1 IN 5**

teens and young adults lives with a mental health condition.

Source: National Alliance for Mental Illness\*

**50%**

of all mental illnesses begin by age 14, and 75% by the mid-20s.

Source: Archives of General Psychiatry\*\*\*

## WHO SHOULD KNOW MENTAL HEALTH FIRST AID?

- Teachers.
- School Staff.
- Coaches.
- Camp Counselors.
- Youth Group Leaders.
- Parents.
- Adults who Work with Youth.

## WHAT MENTAL HEALTH FIRST AID COVERS

- Common signs and symptoms of mental health challenges in this age group, including anxiety, depression, eating disorders and attention deficit hyperactive disorder (ADHD).
- Common signs and symptoms of substance use challenges.
- How to interact with a child or adolescent in crisis.
- How to connect the youth with help.
- Expanded content on trauma, substance use, self-care and the impact of social media and bullying.

## THREE WAYS TO LEARN

- **In-person** – Learners will receive their training as an 8-hour, Instructor-led, in-person course.
- **Blended** – Learners complete a 2-hour, self-paced online course, and participate in a 4.5- to 5.5-hour, Instructor-led training. This Instructor-led Training can be:
  - » A video conference.
  - » An in-person class.

## Learn how to respond with the Mental Health First Aid Action Plan (**ALGEE**):

- A**ssess for risk of suicide or harm.
- L**isten nonjudgmentally.
- G**ive reassurance and information.
- E**ncourage appropriate professional help.
- E**ncourage self-help and other support strategies.

### Sources

\* National Alliance on Mental Illness. (n.d.). Kids. <https://www.nami.org/Your-Journey/Kids-Teens-and-Young-Adults/Kids>

\*\* Mental Health First Aid. (2020). *Mental Health First Aid USA* for adults assisting children and youth. National Council for Mental Wellbeing.

\*\*\* Kessler, R., Berglund, P., Demler, O., Jin, R., Merikangas, K.R., Walters, E.E. (2005, June). Lifetime prevalence and age-of-onset distributions of DSM-IV disorders in the National Comorbidity Survey Replication. *Archives of General Psychiatry*. 62(6); 593-602. doi: 10.1001/archpsyc.62.6.593



## teen **MENTAL HEALTH FIRST AID**

### WHY **teen** MENTAL HEALTH FIRST AID?

teen Mental Health First Aid (tMHFA) is a training program for teens brought to the United States by the [National Council for Mental Wellbeing](#) in partnership with [Born This Way Foundation](#).

It teaches teens in grades 10-12, or ages 15-18, how to identify, understand and respond to signs of mental health and substance use challenges in their friends and peers.

# 49.5%

**of adolescents ages 13-18 live with a mental disorder.**

More than 1 in 5 (22.2%) of them experience a severe impairment.

*Source: National Institute of Mental Health*

# 50%

**of all mental illnesses begin by age 14, and 75% by the mid-20s.**

*Source: Archives of General Psychiatry\*\*\**

**Suicide is the second-leading cause of death for youth age**

# 15-19

*Source: National Center for Health Statistics*

### THREE WAYS TO TEACH AND LEARN

- **In-person** – Lessons are conducted in person in six 45-minute sessions or three 90-minute sessions.
- **Blended** – Teens complete a self-paced online lesson, then participate in six live, Instructor-led sessions. These Instructor-led sessions can be:
  - » Video conferences.
  - » In-person classes.

### WHAT IT COVERS

- Common signs and symptoms of mental health and substance use challenges.
- Common signs and symptoms of a mental health crisis, particularly suicide.
- The impact of school violence and bullying on mental health.
- How to open the conversation about mental illnesses and substance use with friends.
- How to seek the help of a responsible and trusted adult.

### WHO TAKES OR TEACHES tMHFA?

- Teens in grades 10-12 or ages 15-18.
- High schools, organizations partnering with a high school and youth-serving organizations are eligible to teach tMHFA.

#### Sources:

National Institute of Mental Health. (n.d.) *Statistics: mental illness*. <https://www.nimh.nih.gov/health/statistics/mental-illness>

Kessler, R., Berglund, P., Demler, O., Jin, R., Merikangas, K.R., Walters, E.E. (2005, June). Lifetime prevalence and age-of-onset distributions of DSM-IV disorders in the National Comorbidity Survey Replication. *Archives of General Psychiatry*. 62(6); 593-602. doi: 10.1001/archpsyc.62.6.593

National Center for Health Statistics. (n.d.) *Adolescent health*. <https://www.cdc.gov/nchs/fastats/adolescent-health.htm>