

Dear John,

Welcome to the *December e-newsletter edition* of The Foundation of the Greater Miami Jewish Federation. You are receiving this as a service to our friends and supporters with topics that impact your quality of life, your finances, philanthropy and your legacy. We are pleased to share with you the latest news, donor stories and timely articles.

Before year-end, consider Creating a Gift for Giving...

[OPEN A DONOR-ADVISED FUND](#)

- A donor-advised fund (or philanthropic fund) is similar to a charitable checking account and offers an effective way to manage charitable giving and involve your family
- Establish your fund with as little as \$5,000 in cash, securities or other assets
- Receive an immediate tax deduction today and avoid paying capital gains tax on gifts of [appreciated securities \(stocks\)](#) held for more than one year
- Funds are invested and grow tax-free
- Make grant recommendations from your fund to charities you want, when you want
- [CLICK HERE](#) to learn more about creating a donor-advised fund

Keep reading below to learn about our Donor Next Door honorees, **Sydney and David Schaecter**, and find out about the Foundation's new **Legacy Match Life Insurance** program.

We wish you and your loved ones a Happy Hanukkah, holiday season and a New Year!

Please let us know how we can help support your charitable giving and create your lasting Jewish legacy. Contact Scott at skaplan@gmjf.org or call 786-866-8623 to learn more.

Sincerely,

Sidney Pertnoy

Sidney Pertnoy
Foundation Chair



Scott Kaplan

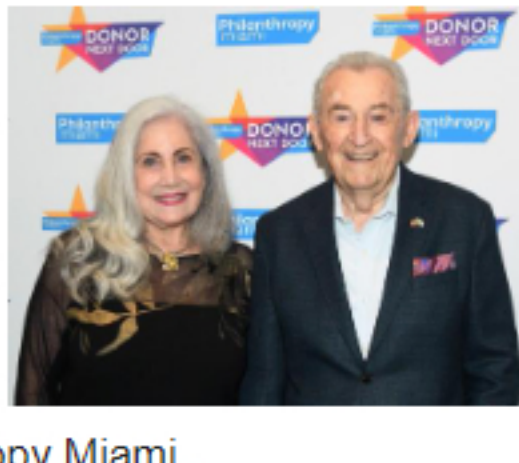
Scott Kaplan
Foundation Director



Donor Story

[SYDNEY & DAVID SCHAECTER](#)

Sydney and David Schaecter have been leaders and generous supporters of our Miami Jewish community for more than 60 years. Most recently, they were honored as the The Foundation of the Greater Miami Jewish Federation's "Donors Next Door" at a community-wide luncheon sponsored by Philanthropy Miami.



Born in a small village in Czechoslovakia, David was a young boy when the Nazis rose to power in Germany and is the only member of his family to survive the Holocaust. His story was captured on film in 2018 by producer and world-renowned Holocaust scholar Michael Berenbaum in the documentary entitled "A Call to Remember: The David Schaecter Story." A founder of the Holocaust Memorial Miami Beach, he has shared his story with students of all ages including more than 8500 high school students that he has accompanied on many March of the Living trips to Poland and Israel.

To ensure that the Miami Jewish community and the Holocaust Memorial Miami Beach continue to thrive and serve future generations, David became a *Forever Pacesetter* and established Lion of Judah Endowment Funds in memory of his first wife Marvis and in honor of Sydney for their dedication to the Jewish people as proud Lions of Judah. He has also made a significant financial commitment for the future education center that will be built at the Holocaust Memorial Miami Beach. These generous contributions were made from the proceeds of a sale of real estate property. To learn more about making a gift of real estate, visit: [What You Can Give - Land & Real Estate](#).

"Most importantly," said David, "my legacy and my story will continue through the countless number of students who I have met through the Holocaust Memorial and the March of the Living. In my conversations with them, I have told them to not only hear, understand and remember my story, but also be my mouthpiece when I'm no longer here. I don't know a better purpose than that."

Check out our [Book of Life](#) to read David's full story.

To read more donor stories, check out our [Book of Life](#).

NEW Legacy Match Life Insurance Program

[Matching Funds Available to Create YOUR Jewish Legacy](#)

Did you know... you can use life insurance to create a legacy gift and support our Jewish community FOREVER? The Foundation has a *new* program providing 50% matching funds over a 5-year period for those interested in creating a significant legacy gift through the leverage of life insurance.



For example, a couple in their 50s, could get a \$500,000 life insurance policy with an out of pocket cost of less than \$10,000 annually to be fully paid up in 5 years. Meaning, for a total outlay of less than \$50,000 paid over 5 years, they could create a \$500,000 endowment fund perpetuating a \$25,000 Annual Campaign gift to the Federation in their names forever. Their net after tax cost is only about \$30,000 (assuming a 37% tax bracket) as all insurance premium payments are treated as a charitable gift to the Greater Miami Jewish Federation.

SAMPLE PREMIUM RATES FOR A \$500,000 SURVIVORSHIP POLICY

AGE of Couple	Annual Standard Premium Cost (50%)	Annual After-Tax Cost To the Donor(s)
40	\$6,604	\$4,160
50	\$9,227	\$5,813
60	\$14,550	\$9,166
70	\$22,597	\$14,236

To learn more about how you can create a meaningful legacy gift through the use of life insurance, contact Scott Kaplan, Foundation Director, at 786-866-8623 or email skaplan@gmjf.org.

Personal Planner

[Online Accounts](#)

At any given time, the average American maintains between 30 and 50 online accounts. These may be with banks, financial institutions, utility companies, email providers, social media outlets, commercial shopping or travel sites and accounts unique to...

[Read More »](#)



Savvy Living

[How to Buy Over-the-Counter Hearing Aids](#)

I am interested in getting the new over-the-counter hearing aids that just became available a few months ago. Can you offer any tips to help me with this?

[Read More »](#)



Washington News

[Protect Yourself from Phishing Emails](#)

During the holiday season, fraudsters are likely to send many phishing emails. Billions of phishing emails are sent each year because they work well for identity thieves.

[Read More »](#)



Finances

[Dave and Buster's Releases Earnings](#)

[Treasury Yields Vary](#)

[Mortgage Rates Continue Down](#)



[Gift in Your Will](#)



[IRA Charitable Rollover](#)



[Gifts of Retirement Assets](#)



[Donor-Advised Funds](#)



[FREE ESTATE PLANNING GUIDE](#)

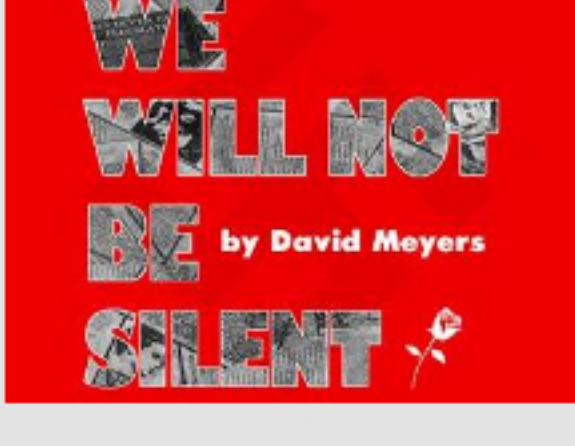


[PLANNED GIVING CALCULATORS](#)

UPCOMING FOUNDATION EVENTS in JANUARY:

Sunday, January 15: [Miami Jewish Film Festival](#): The Foundation is proud to sponsor the film titled, *THE RHAPSODY*, on Sunday, January 15 @ 3:00 PM at the Michael Ann Russell JCC. *The Rhapsody* is the astonishing story of composer Leo Spellman (born Leon Szpilman), a Polish Holocaust survivor who sets out on a riveting and emotional journey towards artistic liberation at the age of ninety-eight. The film also features the revelation of a musical masterpiece lost for more than fifty years that was originally composed in a German DP camp and an uplifting finale as Spellman's legacy is finally recognized in the town where he so narrowly escaped death.

Sunday, January 29: The Foundation is hosting a special event for its Legacy donors at [GableStage](#) with a pre-reception before the play "*We Will Not Be Silent*." Based on true events, *We Will Not Be Silent* is a provocative and timely new work that examines the role of ordinary people in extraordinary times. Risking everything to stand up for social justice, German college student Sophie Scholl courageously led a major act of civil disobedience against Hitler and his fascist regime. Scholl's moral strength is tested while being interrogated for her crimes, leading her to question whether to save her own life or continue her righteous crusade.



TO LEARN MORE ABOUT EITHER OF THESE EVENTS, PLEASE CONTACT JILL HAGLER AT 305-613-8606 or at JHAGLER@GMJF.ORG

DISCLAIMER: *The Greater Miami Jewish Federation does not provide tax advice. Please consult with your professional advisor before taking any action. As with any significant tax and charitable planning, it is advisable to carefully consider potential changes in the context of your complete financial profile.*