



Dear John,

On February 1, The Foundation of the Greater Miami Jewish Federation was pleased to recognize Mikki and Morris Futernick as our annual honorees at Philanthropy Miami's signature event, ***Donor Next Door***.



The Futernick Family Foundation was established in 1986 after Morris convinced his father to donate a 10 percent share of a property they were selling. Over 30 years later, the Foundation now includes three generations of family involvement. Through the Foundation, they have distributed more than \$6.5 million in

grants to support the community and Israel, of which nearly \$2 million has benefited the programs, services and partner organizations of the Greater Miami Jewish Federation.

"The Futernick Family Foundation is the greatest accomplishment of my lifetime," said Morris. "It is my dream that it continues to grow and that its impact will continue through our five children and 16 grandchildren

and three great-grandchildren.”

Supporting Foundations, and more commonly, Donor-Advised Funds (DAF) are great tools to facilitate such charitable conversations among your family. You can establish this “charitable checking account” using cash, appreciated securities, or non-cash assets such as business interests, real estate or non-publicly traded stock. You will receive an immediate tax deduction and avoid paying capital gains on appreciated assets. Once established, you and your family can begin making grant recommendations from your fund to support those charities you care most about.

Click [HERE](#) to learn about creating a DAF within The Foundation and how we can help you and your family.

If you would like to discuss the various options of how to perpetuate your giving, contact Scott Kaplan at skaplan@gmjf.org or 786.866.8623 or Jill Hagler at jhagler@gmjf.org or 305.613.8606.

Sincerely,



Sidney Pertnoy
The Foundation Chair



Scott Kaplan
The Foundation Director



DONOR SPOTLIGHT - MICHELLE AND MATAN BEN-AVIV

From a very young age, Michelle knew instinctively the power of storytelling. Her father was President of Hebrew Free Loan Association in Baltimore when Michelle was 8. “I would cry, listening to the stories of those who were asking for loans,” she said. There were never enough funds to help everyone in need, which prompted Michelle to take action. She was determined to help any way she could, from saving up her allowance to asking her grandfather to contribute, whom she knew was very generous. From there, she



understood that being a good fundraiser was inextricably tied to being a good storyteller.

Michelle had followed in her father's footsteps, serving as the first Chair of Miami's Hebrew Free Loan Association of Miami, when it became a subsidiary agency of the Greater Miami Jewish Federation in 2017. "Building up the Board as well as the assets available to make loans, has been one of the most meaningful parts of our philanthropic experience."

Michelle and her husband Matan's connection to Miami's Hebrew Free Loan Association was very personal; in 2014, they created the Making Miracle Babies Fertility Fund in honor of their son and to empower South Florida Jewish couples or singles with fertility obstacles to pursue parenthood via In Vitro Fertilization. "We saw firsthand how these loans were transforming people's lives, starting with Making Miracle Babies and then evolving to help with emergency needs such as rent and food as people lost their jobs due to the pandemic. It was clear that offering interest-free loans was a way to help people during their most desperate times while still maintaining their dignity."

Matan, who was born in Israel, is the grandson of Holocaust Survivors and ardent Zionists. He serves on the Board of the Holocaust Memorial Miami Beach as a tribute to his grandparents, Sisel and Samuel Aba Klurman. Sisel met Sam while they were both helping Jews escape the Nazis in Eastern Europe. A commander of the Partisans in Eastern Europe, Sam then joined the Etzel movement with Sisel, where they spent the remaining years of the war risking their lives to smuggle Jews to the future Eretz Israel. Matan's two sisters still live in Israel and their children are currently serving in the IDF.

Michelle and Matan's children, Sam and Charlie, attend Lehrman Community Day School, the only pluralistic Jewish day school in Miami-Dade County, where Michelle is now Chair of the Board. "At Lehrman, we aim to foster a love of Jewish life and a passion for Israel and build strong, lifelong bonds to our Jewish community."

Matan and Michelle are grateful to Federation for having helped build the Miami Jewish community to the place of strength it is today. "The Greater Miami Jewish Federation is the backbone of the entire Jewish community," Michelle added. "Without a strong Federation in place, none of this would be possible." It is what also inspired them to become Forever Pacesetters through Federation's Legacy Match Life Insurance Program. "We feel blessed and want to make sure we are leaving a vibrant Jewish community for our children, and life insurance was such an easy and reasonable way to do it."

To learn more about how you can make a gift through life insurance and take advantage of our ***Legacy Match Life Insurance Program***, click [HERE](#).

To learn more about Michelle and Matan, you can read their story in our online Book of Life by clicking [HERE](#).

Washington News

Initial Rollout of IRS Direct-File Pilot

The Direct-File program allowed about a dozen IRS employees to file their tax returns using the new software.

[Read More »](#)



Finances

Chipotle Cooks Up Earnings

Treasury Yields Vary

30-Year Mortgage Holds Steady



Personal Planner

Trusts to Protect Children

Trusts are an excellent way to provide for the support and care of children while protecting them. Two important reasons to create a trust are to care for minor children or for a

special needs child.

[Read More »](#)



Savvy Living

Do I Need to File a Tax Return This Year?

What are the income tax filing requirements for this tax season? I have not filed a tax return for the past two years because my income was below the filing threshold. I got a part-time job late last year, so I am wondering if I am required to file this year.

[Read More »](#)



Gift in Your Will



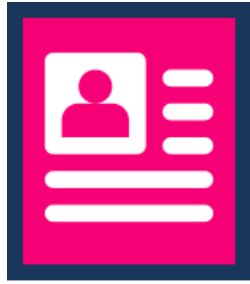
IRA Charitable Rollover



Gifts of Retirement Assets



Donor-Advised Funds



FREE ESTATE PLANNING GUIDE



PLANNED GIVING CALCULATORS

DISCLAIMER: The Foundation of 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.

For questions about making grants from your donor-advised fund, please contact Julian Ospina, Grants Manager, at jospina@gmjf.org or call 786.866.8467.

You may also access your fund online through our donor portal at <https://gmjf.donorfirstx.com/>. To learn more about accessing your fund or creating a new fund or legacy gift, contact Scott Kaplan, Foundation Director, at skaplan@gmjf.org or call 786.866.8623 to learn more.

The Foundation of the Greater Miami Jewish Federation, 4200 Biscayne Blvd, Miami, FL 33137

[Adjust My Settings/Unsubscribe From This Email](#) | [Privacy Policy](#)

© 2024 Crescendo Interactive, Inc.