



Dear John,

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

- Did you know that August is **National Make-a-Will Month**?
- Did you know that only 33 percent of American adults report having created estate-planning documents to share their end-of-life wishes with loved ones?

Now is the perfect time to update your plans or to create a will or living trust for the first time. In case you need some motivation, here are three important reasons to make a will:

1. Provides peace of mind for YOU and the people you love
2. Allows you to create a legacy that will last beyond your lifetime
3. Is an important legal document that EVERYONE should have

New this month:

- We are pleased to welcome **Julian Ospina** to The Foundation team in the role of Grants Manager, working with our donor-advised fundholders and agencies. He is coming to us after six years at Florida International University, serving as both a Grants Administrator and a Program Manager. Julian received a BS and BA from Tulane University and went on to receive two master's degrees while working at FIU. Julian is originally from Colombia and moved to Miami when he was 5 years old. He explored his Jewish roots as a young adult while at Tulane. Three years ago, he reached out to Federation and connected with Rabbi Fred Klein who helped him to become re-engaged with his Judaism. Julian is excited to join the team and can be reached via email at jospina@gmjf.org or by phone at 786.866.8647.
- **Make-a-Will Month** - Estate planning attorneys **Laura Lavie, Esq.** and **Joy B. Spill, Esq.** talk about the importance of having a will.
- **Golden Care Corner** - Learn more about the work of the Golden Care program of The Foundation



If you are looking for a way to help further Federation's Mission and continue your own story, we can help support your charitable giving and create your lasting Jewish legacy. Please contact Scott at skaplan@gmjf.org or call 786.866.8623.

Sincerely,

Sidney Pertnoy
Foundation Chair



Scott Kaplan
Foundation Director



AUGUST IS MAKE-A-WILL MONTH

According to the 2023 Estate Planning and Wills Study conducted by Caring.com, two-thirds of Americans think it is very or somewhat important to have a will, yet only one-third of Americans have one. Procrastination is the major reason that explains the discrepancy according to this study. "Having an estate plan prepared by an experienced estate planning attorney is the greatest gift you can give to your family in case something unexpected happens, like disability, incapacity or death," said **Laura Lavie, Esq.**



Wills, Trusts and Advanced Healthcare Directives are the three most common estate-planning documents, according to the survey. A less familiar document, yet equally as important, is the advanced healthcare directive, which stipulates a person's wishes regarding end-of-life care and/or who will make decisions when a person becomes mentally incapacitated or unable to communicate later in life.

"Having a Last Will and Testament is one relatively simple way to ensure that the assets we have worked so hard to earn are distributed to those we care about after we die," said **Joy B. Spill, PA.** "When I counsel clients who are making their wills, I ask them to reflect on their family, friends and the charities that they have supported and cared about all of their lives. I have been doing this for over 30 years. People ask me what is 'usual' or what is 'the right thing to do.' My response is that every family situation is unique and many of these decisions are very personal."

Looking for some resources to get started?

- In preparation for meeting with your estate-planning attorney, check out our [FREE Estate Planning Guide](#).
- Click [HERE](#) to learn more about [How to Make a Gift in Your Will](#).
- Click [HERE](#) to access "[My Legacy Story](#)" a FREE resource to help you answer questions about your life and Jewish journey and can be shared with loved ones.

Golden Care, a special program of The Foundation created 30 years ago, provides its members with advocacy, referral, and support services that offer a level of added security and self-sufficiency as its members age. Mindy Tucker and Miriam Masia, Co-Directors of Golden Care, work with and support their clients who need assistance in the community and through an increasingly complex medical system.



One Golden Care client, Abraham, originally from Israel (pre-1948), was struggling to find a primary care doctor. Mindy and Miriam helped him through the process of identifying a new doctor he would be comfortable meeting. The appointment was conducted in Hebrew. It was a very emotional visit for Abraham, who hadn't spoken Hebrew in decades, but it all came back to him and having the opportunity to once again speak in his native language brought tears to Abe's eyes. The doctor spent a lot of time with him, and the attention was very meaningful. Following the visit, the doctor asked if Abe would like to lay tefillin. Abe agreed, and this too brought back old and wonderful memories (see photo shared with Abe's permission). A successful visit for both Golden Care and Abe!

If you or someone you know is in need of advocacy, support services, or simply someone to connect with, Golden Care is available to any members of The Foundation's various Legacy Giving Societies: Heritage Society, Forever Lion, and Forever Pacesetter. To learn how you can create a lasting Jewish legacy and qualify for Golden Care, click [HERE](#).

Washington News

Secretary Yellen Highlights IRS Improvement Efforts

On August 2, 2023, Treasury Secretary Janet Yellen gave a public address to Internal Revenue Service (IRS) employees in Maryland. Secretary Yellen highlighted many of the IRS customer service improvement efforts.

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Personal Planner

Integrity and Initiative

Pat and Allen were talking about their three children. They are empty nesters and the three children are off making their way in the world.

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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.*