



# Circle of Life

**Doing something more meaningful**

*Allan Apter  
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**A legacy to us all**

*Sam Hoffman  
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**When your nest egg turns out to be more than you need**

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**New Sholom Foundation website has it all!**

[www.sholomfoundation.com](http://www.sholomfoundation.com)  
*see back page*

## OUR MISSION

Sholom Foundation is the planned giving and endowment fundraising arm of the Sholom Community Alliance. It is the Foundation's sole mission to help ensure the financial viability of the Sholom Community Alliance for generations to come.

*Capital Campaign Reaches \$28 Million  
Toward Goal for New Rossy and Richard Shaller Family  
Sholom Campus in St. Paul*

## Brother and Sister Provide For New Sholom Home East

John Spooner and his sister, the late Shirley Chapman, have family history in St. Paul. "Our family had a special attachment to St. Paul since that was where our parents settled when they arrived from Russia in the early part of the 20th century, and where they had relatives," writes John. From St. Paul, the Spooners ultimately moved to Fort Dodge, Iowa.



*Shirley Chapman*

Following her marriage to William Chapman, Shirley moved to Salt Lake City, Utah where she and her husband resided for over thirty years. Shirley worked for the State of Utah until the death of her husband, at which time she returned to Fort Dodge to be with other members of her family. In fact, she took care of her eldest sister for

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## Sholom Foundation Heritage Society

### Welcomes 65 Charter Members

The newly established Sholom Foundation Heritage Society has been launched with a wonderful response by 65 individuals and families. Created to honor and recognize the many visionary friends of Sholom who have provided for the Foundation in their estate plans, the Sholom Foundation Heritage Society is looking for charter members.

These donors are letting Sholom know that vital resources are in the pipeline to help, and they do it by making a bequest, regardless of size, to Sholom Foundation in their will; by naming Sholom as a beneficiary of a life insurance policy, IRA or pension fund; or, by funding a Sholom Foundation charitable gift annuity or charitable trust.

Several deferred giving options, such as a charitable gift annuity or charitable trust can give donors an income stream for as long as they live with the knowledge that Sholom will receive the balance of this asset upon their death.

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**Signage announcing the new campus in St. Paul has been placed on the building site at West 7th Street and Otto.**



## Brother and Sister Provide for New Sholom Home East

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***Shirley and John decided they wanted the Jewish elderly in St. Paul to be beneficiaries***

several years until 1989 when her brother, John, assisted Shirley in a move to Knollwood Place Apartments where she lived for seven years. During that time, John Spooner lived in St. Paul. Shirley ultimately moved to Toledo, Ohio where she spent her last days, and John moved to Denver, Colorado where he resides today.

Shirley did a wonderful job of saving throughout her life, and with the help of investments made by her brother, John, built a sizable estate. Together, Shirley and John decided they wanted the Jewish elderly in St. Paul

to be the beneficiaries of Shirley's financial good fortune and John's astute financial management. While they chose Sholom as the major beneficiary of her estate, because family was also very important to Shirley, upon her death in 1999, nine nieces and nephews received bequests from her trust as well.

John Spooner, as trustee of Shirley's estate, has worked diligently to ensure that her wish for a new Sholom nursing home facility in St. Paul becomes a reality. It is therefore very fitting that the Sholom Home on the new campus to be built in St. Paul will bear her name and be known as the Shirley Chapman Sholom Home East. Our Jewish elderly will benefit from John Spooner's and Shirley Chapman's foresight and generosity for generations to come.

## Circle of Life

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**Donations to the Sholom Foundation may be charged to your credit or debit account. For more information, call 952-939-1664 or email: [donations@sholom.com](mailto:donations@sholom.com)**



## ALLAN APTER – “Doing Something More Meaningful”



***My earnest hope is that others who have benefited from the good works of the Sholom Community Alliance...will assume a share of the support for this most worthy endeavor.***

“A long time ago I promised myself that some day I would make a consequential gift to the Sholom Foundation,” recalls Allan Apter, “and now the time has come to get serious!” With that as his watchword, Allan recently created the Allan L. Apter Fund at the Sholom Foundation.

Back in the mid-1970s Allan’s mother, Minnie Gordon Apter, was a resident of Sholom East. She was impaired by a stroke, and it impressed Allan how well she did under the caring support of the Sholom East staff. It was with his mother in mind that many years ago Allan became a member of the Sholom Community Alliance, and he has been a “modest annual donor” (as he calls himself) ever since. But he always felt that it wasn’t enough: “I always wanted to do something more meaningful.”

Allan’s desire to do “something more meaningful” was instilled in him at an early age. His parents were of very modest means, having come out of the great depression, yet they made *tzedakah* a meaningful part of their lives. His parents’ charitable giving made a strong impression on Allan, and he has sought to emulate them. And that is the same value Allan has tried to pass along to his own children. In fact, his eldest son, Abbot (now in his 40s), was asked recently what his goals were in life. Abbot replied: “I’d like to be a professional philanthropist.”

Allan’s father emigrated from Lithuania and was a WWI combat veteran. His mother was born in Tower, Minnesota, part of the large Milavetz/Gordon clan scattered across the northern part of the state. Allan was born in Long Prairie, where his father ran a hide, fur and produce business. The family moved to Duluth in 1932 where they established a small wholesale produce business, and Allan has been there ever since.

He graduated in Business Administration from the University of Minnesota-Duluth, and since then — except for military service in the Air Force during the Korean conflict — has worked as a stockbroker. He retired ten years ago and has dabbled in real estate since then.

Allan has four children and four grandchildren, two children living in Duluth and the other two in Las Vegas. For decades, Allan has been active in both the Jewish and secular community. He is involved with the Duluth Jewish Fellowship Club, the Covenant Club, B’nai B’rith, Jewish Boy Scout Troop 17, the Jewish Federation, the Depot Foundation — a Duluth arts and culture support fund, and the University of Minnesota Foundation — particularly with scholarships at the UMD School of Business.

And now that he’s established his Sholom Foundation Fund, Allan concludes, “My earnest hope is that others who have benefited from the good works of the Sholom Community Alliance — even those in the general community — will see the need and assume a share of the support for this most worthy endeavor.”

*The Sholom Foundation gratefully acknowledges the Schochet Family for helping to underwrite the Circle of Life.*

# Heritage Society Welcomes 65 Charter Members

*continued from page 1*

Lisa Heilicher, chair of the Sholom Foundation Heritage Society and Foundation board member, wants that list of members to grow. “We are hopeful that by establishing the Sholom Foundation Heritage Society we can thank and honor those who are planning for Sholom’s future. We also want to encourage others who may not have the resources to make an outright gift to Sholom during their lifetime, to consider making an estate gift that will benefit Sholom after they are gone” explains Lisa.

Last year, through its endowment, Sholom Foundation allocated funds to the Sholom Community Alliance that equated to over 32,500 hours of care at Sholom Homes East and West.

With one-fifth of the American Jewish community over the age of 65, and the fastest growth component being those over 85, the Sholom Foundation’s goal of achieving a \$100 million endowment over the next two decades will be critical as the number of Jewish elderly requiring services continues to soar.

Sholom Foundation president, Bob Hartman, is very enthusiastic about the Heritage Society, “Hopefully, as each of us reach an age at which we may require Sholom’s services, there will continue to be the programs and facilities of the Sholom Community Alliance to respond to our needs.

“I encourage those who have already made a provision for Sholom Foundation in their estate plan to let the Foundation know so we can honor you with membership in the Sholom Foundation Heritage Society. And I hope that many more in our community will join our visionary donors by including Sholom Foundation in their estate plans.”

Members of the Heritage Society will be acknowledged in each issue of Circle of Life as well as with permanent recognition at both the Norman and Lisette Ackerberg Campus in St. Louis Park and the new Rossy and Richard Shaller Family Sholom Campus to be built in St. Paul.

Have you named Sholom Foundation in your estate plans? If so, please complete the Letter of Intent on the next page to let us know.

For information about providing a future gift to Sholom and membership in the Sholom Foundation Heritage Society, please call Barbara Brooks at 952-939-1594 or visit [www.sholomfoundation.com](http://www.sholomfoundation.com).

## ***THE SHOLOM FOUNDATION HERITAGE SOCIETY***

**has been established to thank those thoughtful individuals and families who have included Sholom Foundation in their estate plans. We honor those who have made such a commitment and gratefully acknowledge these valued friends:**

Ruth & Allen Aaron	Jules & Rose Levin
Irving & Deane Bassin	Rhoda & Tom Lewin
Steve & Gail Brand	Sheila & Stephen Lieberman
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Betty G. Katz	Deera & Al Tychman
Faye & Mayer Krupp	Jerome S. Yugend
Gracia & Merrill Kuller	



# Letter of Intent

You are cordially invited to become a member of the **Sholom Foundation Heritage Society**, honoring those who recognize the value of providing for Minnesota's Jewish elderly by making a commitment to the Sholom Foundation, a 501(c)(3) nonprofit corporation in Minnesota, through their wills and other charitable gift plans. There is no finer example of the power of giving than what we can achieve together.

I (We) wish to participate in the *Sholom Foundation Heritage Society* through the following:

- |   |  |
|---|--|
| <input type="checkbox"/> Will or Living Trust       | <input type="checkbox"/> Insurance Policy      |
| <input type="checkbox"/> Charitable Gift Annuity    | <input type="checkbox"/> Retirement Plan Asset |
| <input type="checkbox"/> Gift of Securities         | <input type="checkbox"/> Gift of Real Estate   |
| <input type="checkbox"/> Charitable Remainder Trust |  |

If you so choose, you may indicate the amount or range of your gift to help use better plan for the future: \$ \_\_\_\_\_

OR

- Check this box and we will contact you about making one of the above gifts

PLEASE COMPLETE THE FOLLOWING: (please print)

Date \_\_\_\_\_

Name(s) \_\_\_\_\_

Signature \_\_\_\_\_

Signature of spouse (if applicable) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number(s) \_\_\_\_\_

E-mail address: \_\_\_\_\_

I (We) would like to be listed in Sholom Foundation publications and in permanent recognition on the Norman and Lisette Ackerberg Campus and the new Rossy and Richard Shaller Family Sholom Campus as follows:

\_\_\_\_\_  
Please print how you would like your name(s) listed

- Check this box if you wish to remain anonymous but continue as an unlisted member.

**For more information about bequests or deferred gifts, contact Barbara Brooks at 952-939-1594 or email: [foundation@sholom.com](mailto:foundation@sholom.com) visit [www.sholomfoundation.com](http://www.sholomfoundation.com)**

## Avoiding the "Draft"

If you have an up-to-date and valid will, you deserve a standing ovation. You've completed what many people never quite get around to doing. Congratulations for taking the initiative and getting the job done!

On the other hand, many of us have practiced the fine art of procrastination. We have avoided the drafting and signing process. We are, pardon the phrase, "draft dodgers."

There are at least 10 reasons people give for not having a current will. If any of these apply to you, put an "X" in the appropriate box.

- I don't have an attorney who can draft my will.
- I don't want to deal with the subject of death.
- I don't want to make decisions that could cause family discord.
- I don't have time to get my will done.
- I can't afford to have my will done.
- I don't have a way to get to the attorney's office.
- I don't know whom to name as executor (or trustee, guardian, etc.).
- I am too young to have a will; I'll do it when I'm old.
- My estate is too small to have a will.
- I don't need a will; my survivors can make the decisions.

Did you mark any of the items. If so, let us send your our Will Information Kit. It will help you understand why any of the above reasons can fail to justify the absence of a will. It contains valuable information to benefit you and your loved ones. As always, we encourage you to speak with an estate planning professional.

Call Sholom Foundation at 952-939-1594 or visit [www.sholomfoundation.com](http://www.sholomfoundation.com).

# A LEGACY TO US ALL

Sam Hoffman is an unassuming, quiet, and charitable gentleman who lives in St. Paul. He has a passion for his children, for his grandchildren, and the memory of his wife. And he has a passion for helping others.

Sam's story is an often-told one. He's lived a simple, honest, hard working life. He's had joys, he's had pain, loss and misfortune. And still he wants to help others.

Born in Lithuania, Sam's family moved to Canada in 1927, pretending to be farmers in order to be allowed to settle there. Sam worked as a cloth cutter in a women's sportswear factory before coming to Minnesota with his wife, Sarah, in 1961.

He worked another 23 years in the same industry, mostly on police department uniforms, before retiring in 1986. Then for another 12 years, Sam worked part-time at Lunds.

In 1999 Sarah, Sam's wife of 44 years passed away. Later that same year, Sam was diagnosed with kidney disease and has been on dialysis ever since. Yet Sam wants to help others.

His community involvement stretches from Talmud Torah, the American Jewish Congress, and the Jewish Federation, to the Southern Poverty Law Center in Montgomery, Alabama — which fights for justice.

Though on a limited income, Sam found that

there's a unique and relatively easy way for anyone to leave a legacy. Sam's first legacy is a Charitable Gift Annuity that he set up to benefit Sholom Foundation, while receiving annual income for his lifetime.

His second legacy is in helping others learn about the benefits and joy of doing the same.

A Charitable Gift Annuity can be set-up with as little as \$5,000. And it's not hard to do. Sam says, "I recommend a Charitable Gift Annuity to anyone who can afford to invest just a small amount. As long as you're living, you're getting more than the going rate of interest. You won't feel the pinch. Really!"

Why Sholom? Sam spent two weeks at Sholom Home East for rehabilitation last year and found the staff to be "helpful, supportive and more than courteous." And like so many others, he has many friends and neighbors who have been in rehabilitation at one of the Sholom locations.

And, Sam is passing on his values to his three sons and their families: Morley (a lawyer in Winnepeg, who has two children); Alden (a chemical engineer in St. Paul); and Marshall (past editor of the *Jewish World*, who lives in Wisconsin and has three children). All are very supportive of his desire to leave a legacy to Sholom.



*Sam Hoffman*

## Give us a gift and we'll pay you for the rest of your life!

In exchange for your contribution to Sholom Foundation, we will give you a Sholom Foundation Charitable Gift Annuity. You will receive . . .

**Fixed Payments**

*Every check is the same*

**Appealing Payment Rates**

*The rates are usually higher than savings accounts or CDs, as much as 11.3% for someone 90 or older*

**Tax Benefits**

*A current income tax deduction when the gift is made, and part of each annuity payment may be tax free*

**Dependable Payments**

*Backed by the Sholom Foundation's assets*

**Lifetime Payments**

*They last as long as you do*

Contact us at 952-939-1593 or visit [www.sholomfoundation.com](http://www.sholomfoundation.com) for more information

## Sholom Is More Than a Nursing Home

*Almost every adult in this country will either enter a nursing home or have to deal with a parent or other relative who does. Demographic studies suggest that 40 percent of all adults in this country who live to age sixty-five will enter a nursing home before they die. Even more will use some other form of long-term care.*

Robert L. Kane, MD, & Joan C. West  
*It Shouldn't Be this Way, The Failure of Long-Term Care*

Sholom's nursing homes serve individuals who require short-term rehabilitation following an illness or hospitalization, as well as long-term residents who require continuing skilled nursing care. But, Sholom also provides independent living and government assisted senior housing; assisted living and memory care facilities; adult day programs; home health care; and, Meals-on-Wheels.

*Ten years ago, my husband and I moved to Knollwood Place. We were independent and never thought we would need any kind of home care. Things have changed and without home care, we could never have remained in our own apartment. This is where we want to live and are thankful we can continue with the help of the home care staff.*

Hanna

Providing care in all of Sholom's facilities requires more resources than ever before. The State continues to freeze or cut back reimbursements for nursing home care, and competitive benefits and wages continue to be a challenge as we seek to maintain and hire qualified and compassionate employees. This is where Sholom Foundation and you make the difference.

As the Passover holiday approaches, we celebrate the freedom of the Jews from slavery. Please give to Sholom Foundation in celebration of our freedom to take care of those in our community in the way that we should. A gift to Sholom Foundation will make a difference in many lives for years to come.

Bob Hartman, President



## When Your "Nest Egg" Turns Out to be More Than You Need . . .

Retirement planning is one of those things we tend to view from one perspective — the years in advance of retirement. But over the past couple of decades, many individuals and families have done such a good job of creating a nice nest egg for those "golden years" that a whole new window on the issue has opened up.

**Retirement plans were not originally created to be inheritance plans . . .** Our tax laws encourage, even facilitate, the building of retirement funds through a variety of "qualified plans." However, these funds (and the benefits associated with them) are not intended to be inheritance plans. So, when a retirement plan is a portion of the estate at death, it is subject to taxation specifically designed to make up for the tax-deferred benefits afforded while the fund was being built. As a result, a retirement plan could be hit with federal and state income and estate taxes equaling as much as 60%! A \$1 million Individual Retirement Account (IRA) could shrink to \$400,000 or less.

**Avoiding the tax bite . . .** However, there are many options which can make it possible to avoid this kind of tax-bite at death. All that is required is that you view your retirement plan from a new perspective. With the help of a professional estate planner well versed in the options, you can insure that every asset in your estate has maximum impact — making it possible for your hopes and dreams for family, loved ones, and charitable organizations to be realized.

**Making a long-term impact . . .** If you plan to make a donation to a charity in your estate, it may be most beneficial to take it from retirement accounts. While this may be a considerably different window on the future, a little planning can mean that even those funds you've set aside for retirement can make an impact far beyond your golden years.

*For more information call 952-939-1593  
or email [foundation@sholom.com](mailto:foundation@sholom.com)  
[www.sholomfoundation.com](http://www.sholomfoundation.com)*

November 1, 2005 -  
February 20, 2006

## *Honor & Remember Your Family & Loved Ones*

Donate to the Sholom Foundation General Fund or to any Fund on pages 14-17 (or create your own fund). Honor family and friends on special occasions, wish for a speedy recovery, or express your condolences. All donations are acknowledged to the individual or family you are honoring.

## *Easy & Secure Ways to Donate to Sholom Foundation*

Log onto [www.charitybox.com/sholom](http://www.charitybox.com/sholom) to conveniently donate online. Or, call Tina Tott, donations coordinator at 952-939-1664 to leave your credit card number on our secure system. Then you may call Tina, fax 952-939-1591, or email [donations@sholom.com](mailto:donations@sholom.com) at your convenience with donation information. Contact Tina as well for personalized donations envelopes to contribute through the mail.

**In spite of our best efforts to be accurate in recognition of our donors, mistakes can occur. If your name or Fund was omitted, listed incorrectly, or misspelled, please accept our apology and we ask that you notify us of the error. Thank you for your understanding.**

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Harriet Levy  
Ben Liman

**Barbara Tenenbaum**  
Lois & Chick Schenfeld

**Goldie Trachtman**  
Cindy & Doug Kanter  
& Family

**Oscar Victor**  
Evelyn & Mathew Broms  
Bernice Cowl Gordon  
Merle Anne &  
Zenith Kremen  
Shirleymae & Bob Lane  
Lyle & Ruth Lebowsky  
Sanford Lederfine  
Ben Liman  
Joan & Norman Noun  
Fay & Leonard Ribnick  
Delores & Mel Sigel  
Janice & Bruce Waller

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Phyllis Appelbaum

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Marilyn Marker  
Ann Miller  
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Mogilner  
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Cindy & Doug Kanter  
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Evelyn & Mathew Broms  
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Merle Anne &  
Zenith Kremen  
Shirleymae & Bob Lane  
Lyle & Ruth Lebowsky  
Sanford Lederfine  
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**Peter Zimmerman**  
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*How Can I Support Israel and  
Sholom Foundation with the same gift?*

*For the answer, contact Sholom Foundation  
at 952-939-1593 or [Foundation@Sholom.com](mailto:Foundation@Sholom.com)*

# Sholom Foundation Funds

*Our sincere appreciation to those donors who have established the following new funds:*

## BENEFACTOR

Allan L. Apter Fund  
Jake Hurwitz & Doreen Frankel Fund  
Norton & Bert Rockler Fund\*  
*(fund increased from Sponsor)*

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Phyllis & Melvin Appelbaum Fund  
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Charlotte & Monroe Shine Building Maintenance Fund

*Use the enclosed envelope to make a donation to honor or memorialize a loved one.*

## FOUNDER

Lawrence Applebaum Fund  
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## **To Establish a Sholom Foundation Fund**

**Gifts at any of these levels will be acknowledged by a plaque on the Walls of Honor at Sholom Homes East and West.**

<b>FOUNDER</b>	\$1,000,000 cash, pledge or deferred
<b>PILLAR</b>	\$500,000 - \$999,999 cash or pledge or \$750,000 - \$999,999 deferred
<b>BUILDER</b>	\$250,000 - 499,999 cash or pledge or \$500,000 - \$749,999 deferred
<b>TRUSTEE</b>	\$100,000 - \$249,999 cash or pledge or \$200,000 - \$499,999 deferred
<b>PATRON</b>	\$50,000 - \$99,999 cash or pledge or \$100,000 - \$199,999 deferred
<b>BENEFACTOR</b>	\$25,000 - \$49,999 cash or pledge or \$50,000 - \$99,999 deferred
<b>SPONSOR</b>	\$10,000 - \$24,999 cash or pledge or \$20,000 - \$49,999 deferred

*A "deferred" gift is a bequest or planned gift that will benefit Sholom following the death of the donor or annuitant. Combinations of cash pledges and deferred gifts are welcome.*

Those Funds that have been increased over time to a higher level are designated by an "\*"

# Sholom Foundation Funds

## *Gifts & Naming Opportunities*

For endowment gifts of \$10,000 and more, a designated fund — in your name or the name of a loved one — may be established. Or, for gifts starting at \$25,000, in addition to establishing a fund, you may choose to take advantage of the opportunity to name specific areas, rooms, equipment and furnishings in the Sholom Community Alliance facilities. All funds are acknowledged with plaques on the Walls of Honor at Sholom Homes East and West.

## **CharityBox.com**

### **Making a Contribution to Sholom Foundation is just a Click Away**

Visit [www.charitybox.com/sholom](http://www.charitybox.com/sholom), enter your credit card information and indicate a donation amount. Tribute cards will be sent from Sholom Foundation to whomever you indicate.

You may simply make a donation to a specific fund or the general fund. Just indicate the name of the fund in the “Special Instructions” box. Once you press the “submit” button, the screen displays a “Tax Letter” which you can print for your records. You can also access CharityBox.com through the Sholom Foundation’s new website: [www.sholomfoundation.com](http://www.sholomfoundation.com).

CharityBox.com will NOT share your information with anyone other than Sholom Foundation. You and Sholom will both be sent email confirmations of your gift.

## **BENEFACTOR** *continued*

Linda & Ivan Schwartzman Fund\*  
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## A SIMPLE BEQUEST

**A simple statement in your Will or Living Trust is all it takes to make a powerful gift. Gifts by bequest may be made in cash, securities, real estate or tangible personal property and may be fully deductible in determining your estate taxes.**

**You will want the provision to state our legal name: **SHOLOM FOUNDATION** a 501(c)(3) nonprofit corporation in Minnesota.**

***It would be helpful if you would notify Sholom Foundation of your bequest so you can be acknowledged and honored and Sholom can plan for the future.***



# Oy Vey 5K Run/Walk Fundraiser is April 23

Register now for Sholom Community Alliance's second annual OY VEY 5K RUN/WALK FUNDRAISER on Sunday, April 23, 2006 at Lake Calhoun in Minneapolis. Join the fun while helping to raise money to benefit the residents and tenants of all six Alliance facilities — Sholom Homes East and West, Roitenberg Residence, Menorah Plaza, Menorah West and Knollwood Place Apartments.

Open to the public, competitive runners and amateurs alike are encouraged to participate. Following the 5K run, families (strollers welcome!) are invited to walk the 3.1 miles around beautiful Lake Calhoun. All pre-registrants will receive an "official" OY VEY 5K t-shirt and complimentary refreshments!

Co-sponsored by the Sholom Auxiliary, proceeds will be used to support recreational programming. Download a registration form at [www.sholom.com](http://www.sholom.com) or sign up on-line at [www.active.com](http://www.active.com). Cost is \$25 for adults and \$20 for children, 12 and under until April 15th. On-site registration will be available for a \$5 late fee.

For more information, call 952-939-1646 or email [OyVey5K@sholom.com](mailto:OyVey5K@sholom.com).

## Easy & Secure

### Two ways to donate to Sholom Foundation



#### ONLINE

Save this link to your "favorites" website addresses: [www.charitybox.com/sholom](http://www.charitybox.com/sholom). Then log-on at your convenience to make your donations to Sholom Foundation. Both

you and Sholom are sent email confirmations.

#### PHONE / E-MAIL

Contact Tina Tott, Donations Coordinator, at 952-939-1664 to make a credit card donation or leave your credit card number on our secure server at Sholom Foundation.

Then just call her, fax 952-939-1591, or email to:

[donations@sholom.com](mailto:donations@sholom.com) at your convenience with your donation information.



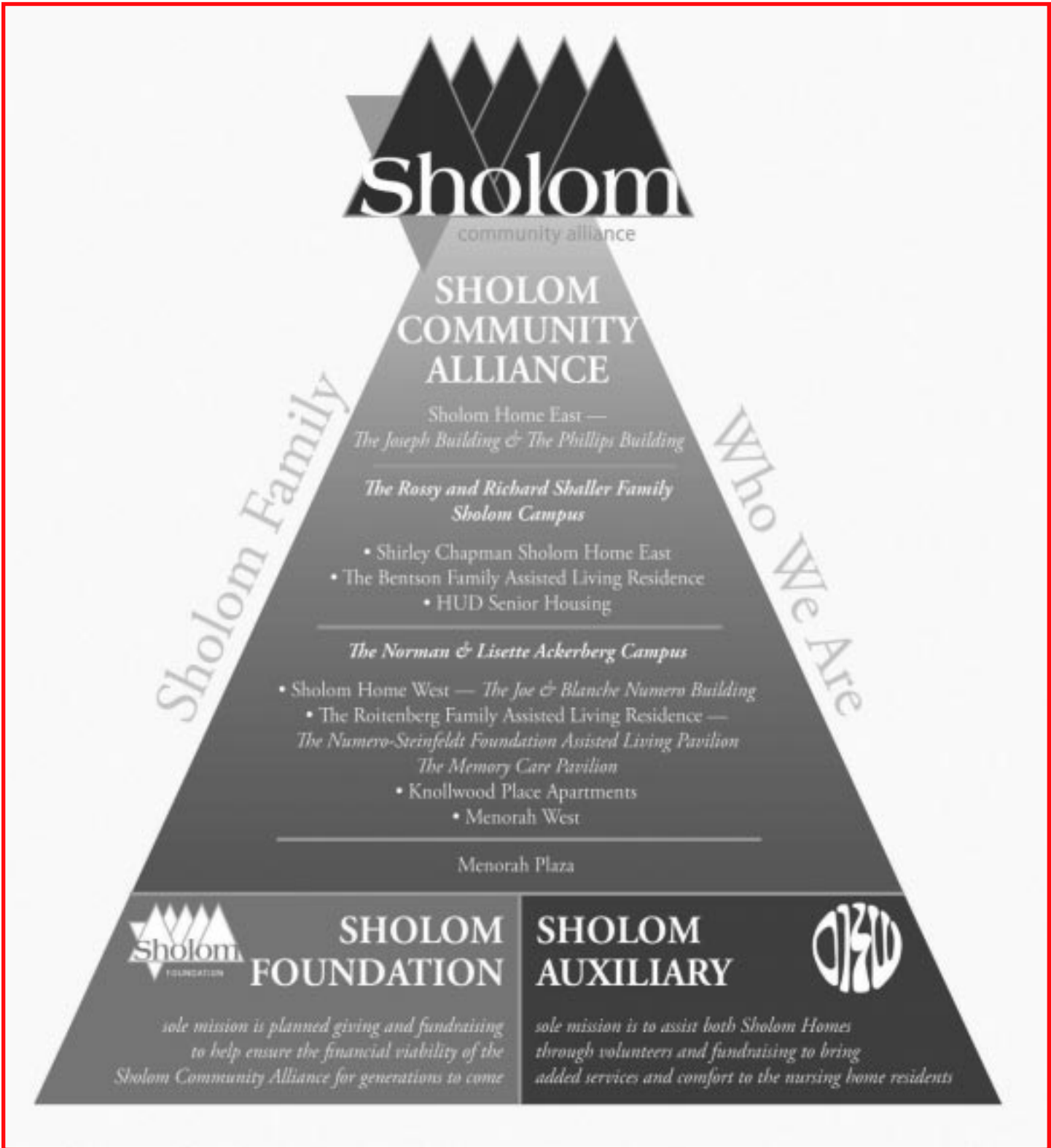
## We're online – let's keep in touch

Send us your email address and from time to time we will send you updates about what's happening at the Sholom Foundation, along with information about timely and relevant topics that impact our everyday lives.

**We are just a click away.** Email us at any time with your questions or comments and we will respond right away. Just send your email address to [foundation@sholom.com](mailto:foundation@sholom.com).

And don't forget to visit our new website at [www.sholomfoundation.com](http://www.sholomfoundation.com).

# THE SHOLOM FAMILY



# WHO WE ARE



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## Log On Today! This website has your answers!



**DID YOU KNOW . . .** Good planning requires good information? By visiting our Sholom Foundation website you can find helpful estate planning information as well as useful information on an array of timely and interesting topics:

**Savvy Senior Column (weekly)** — Learn the latest information you need to make savvy decisions about Medicare, health issues, prescription drugs, Social Security and your retirement accounts. Ask the “Savvy Senior” your own questions!

**Washington Hotline (weekly)** — Find out about changes in Washington that could affect your financial future. Read feature articles on the latest tax changes, ways to save taxes, and major political stories.

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**Weekly Articles** — Read weekly articles on estate planning alternatives including wills and trusts that can work for you. Learn about the benefits of giving a gift to Sholom Foundation and receiving full income tax savings from your gifts.

**Gift Planning Stories** — Read stories of donors who received tax benefits by making charitable gifts. Learn how a gift to Sholom Foundation can lead to greater income for yourself and your family, a tax deduction and a lasting legacy to Sholom.

**Personal Illustrations** — View a personalized web presentation that shows the income and tax benefits of setting up a gift plan using your assets and property values. Compare the benefits of setting up a charitable gift annuity, unitrust or annuity trust.

### What's happening at the Sholom Foundation?

*Sholom Foundation Heritage Society* — Securing the future for Sholom with bequests and planned gifts.

*Sholom Foundation Endowment Funds* — List of Sholom Foundation funds and how to establish your own fund.

*Circle of Life* — Read Sholom Foundation's quarterly newsletter on line.

Donations made easy, safe and secure on line —  
make a donation to honor or memorialize a loved one on the  
*sholomfoundation.com* website. It's all at your fingertips!