



Circle of Life

Summer 2007

Construction has begun!

Capital Campaign Nears \$40 Million for New Rossy and Richard Shaller Family Sholom East Campus in St. Paul.

Sholom Community Alliance acquires land adjacent to new campus for market-rate independent living apartments, fulfilling the mission of a campus that will provide a total array of facilities and programs for the Jewish elderly.

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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.

“Matriarch” of Five Generations Is Welcomed to Roitenberg with Special Gift for the Residents



It is with great pleasure that Arnold and Joan Feinberg have donated a tropical fish aquarium to the Roitenberg Assisted Living Residence for the pleasure of the residents, family and friends on the Ackerberg Campus in St. Louis Park. This generous gift is in honor of Joan's mother, Irene Shapiro, who recently moved from Florida to Roitenberg to be near her family.

Irene, a lively and articulate woman, was born 96 years ago and raised in Queens, New

Irene Shapiro

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Edith Marofsky — Honoring the Past; Honoring the Future

Edith Marofsky thinks a lot about Sholom — mostly from a historical viewpoint. Her mother, Jennie Marofsky, was among the ten charter members of the Daughters of Abraham. Founded 100 years ago, this St. Paul organization established the first Sholom Residence.

Edith Marofsky also thinks a lot about the continuation of Sholom and feels the need to continue her mother's support of the Jewish elderly by giving to the Sholom Foundation. “I was brought up in a pious home, explains Edith. “If you could give, you gave. And if you

continued on page 3



Brian Kamin

Get to Know Your Sholom Foundation Board of Directors

Many devoted volunteers serve on the Sholom Foundation Board of Directors. Each participates in one or more committee, providing their time and energy to help the Foundation achieve its mission to provide crucial financial support for the facilities and programs of the Sholom Community Alliance.

In this and coming issues of CIRCLE OF LIFE, Sholom Foundation board members will be introduced to our readers. Please get to know the Foundation board and feel free to call the Foundation at 952-939-1593, if you would like to contact a board member.



Ilene Zwick

Brian Kamin

Brian, Senior Vice President of Investments at UBS Financial Services, has a long history with Sholom having served many years as board member, treasurer, and president of Sholom Homes, Inc. During those years Brian's grandparents and other family members resided at Sholom. Brian now serves on the Foundation's investment committee.

Recently honored for community service by the St. Paul Jewish Family

Service, Brian also sits on the boards of the United Jewish Fund & Council and the Jewish Community Relations Council, of which he will be the next president. Brian and his wife, Sandy, have a strong passion for volunteering in the Jewish community, and hope to pass on this value to their children, Heather and Grant.

Ilene S. Zwick

Ilene is a financial advisor with Wachovia Securities, LLC. She and her husband, Bruce Zwick are a team at the firm and in their philanthropic pursuits. Ilene welcomed the opportunity to serve on the Foundation Board and its Investment Committee because of her strong belief in quality care for the elderly. She is particularly concerned with the crucial challenges Sholom will face as the baby boomer population ages and requires both basic and innovative services.

Moving to the Twin Cities metro area over 16 years ago, Ilene remembers and deeply appreciates how warmly her family was embraced by the community. She is very happy to be able to give back through service on the Foundation Board and its Investment Committee as well as on the Investment Committee of the Jewish Community Foundation.

Sholom Foundation Board of Directors

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	Robert Mast	

* Past Presidents

Circle of Life

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Honoring the Past; Honoring the Future

continued from page 1

***“I was brought up in a pious home. If you could give, you gave.
And if you couldn’t give, you still gave.”***

EDITH MAROFSKY



Edith Marofsky...then

couldn’t give, you still gave.”

The 96 year-old, like her mother before her, is a dynamo both in word and deed. “I put my money where my mouth is,” says Edith, “and I decided I wanted to keep Jewish organizations going... carrying on my mother’s dream.”

Her mother’s dream, like that of all the Daughters of Abraham, was to work on behalf of those Jewish people less fortunate. Jennie Marofsky and the others toiled tirelessly for decades to raise funds to build what was first conceived as a kosher Jewish hospital. The project took years to be realized — while the ladies collected funds through rummage sales, luncheons, street collections, bake sales,



Edith Marofsky...now

and other endeavors open to them at the time.

In 1947, when the United Jewish Fund and other local agencies demonstrated that the Jewish community’s most pressing need was for a care facility to serve the chronically ill, the ladies redirected their goal and the Sholom Residence at 45 South St. Albans in St. Paul became a reality.

Almost immediately, the tiny 20-bed home was deemed inadequate and work began anew to raise funds to enlarge the residence.

In 1957, the cornerstone to a new residence, at 1620 Randolph Street, was laid.* At a ceremony to commemorate the event, David Bernstein, Sholom Residence’s president, relayed this sentiment, which resonates even today. “The Sholom Residence is more than its board members and auxiliary. It is, literally, the whole community, since from its inception it has given help to people from all walks of life, whose only common denominator has been their need for care.”

***“I honor my mother
and the others...
I honor them because I know
what they gave up for us.”***

EDITH MAROFSKY

Among those in attendance that day was a beaming, joyous Jennie Marofsky and her daughter Edith, who had followed her dedicated mother to



**Jennie Marofsky,
mother of Edith**

countless meetings and fundraising events for decades in the hopes of ending up exactly where they were on that day. Jennie was one of only three original members of the Daughters of Abraham still living at that time.

“I honor my mother and the others,” Edith reflects quietly. “They were so pious and so devoted. I honor them because I know what they gave up for us.”

** In 1971 The Sholom Residence and the Jewish Home for the Aged merged to become Sholom Home, Inc.*

“Matriarch” of Five Generations Is Welcomed to Roitenberg with Special Gift for the Residents

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When asked how she managed to live to ninety-six, Irene, always a positive thinker, said “I’ve led a good life.”

York City. The only one among five siblings in her family to go to college, Irene received a BA degree from Hunter College, studying Latin, French, Greek, and German.

While a student, she met a young dentist, Samuel Shapiro, and they were married after her graduation. Irene was happy being a wife and mother of two daughters, Joan and Gail. She led a Blue Bird group, was active in the PTA and other volunteer organizations. In addition, she took up golf and bowling, read all the latest books, and was an avid bridge and Mah Jongg player.

Pearl Harbor was a “life changer” for the entire country. Irene did her part by selling war bonds; and Sam, beyond draft age, heard the call of patriotism and became an Army dentist stationed at Maxwell Field in Montgomery, Alabama. Irene and the girls joined Sam



in two small bedrooms in a boarding house. Searching the newspaper leads for their own apartment, the family felt the pain of bigotry. The name Shapiro branded them as “Jews.” Plus, they were “Yankees,” making things even worse. Every apartment Sam Shapiro called about had “just been rented.”

Eventually, Sam and Irene rented a small house where the family resided until the end of the war. Back in New York, Sam returned to his dental practice and their daughters married, one moving to St. Paul. Irene found a career as a social worker, first resettling Cuban refugees, and then supervising homemakers who cared for the sick and elderly until she and Sam retired and moved to Florida.

After 47 happy years of married life, Irene became a widow. She and her sister, Margie, also a widow, began traveling widely. There were two trips to Israel as well as trips to Australia, China, many to Europe and even more to Las Vegas. Irene learned a few words in the language of every country she visited.

When the time came for Irene to leave Florida, the decision wasn’t easy. But Irene loves her Roitenberg apartment. She says the employees are the friendliest and most helpful people she has ever met. She has made new friends and seen many of the people she’s known from her annual visits to Minnesota since the late fifties.

**We’re online –
let’s keep in touch**

Send us your email address at foundation@sholom.com.

We will send you updates and information about timely and relevant topics that impact our everyday lives. We welcome your questions and comments and will respond quickly to your email messages.

**Don’t forget to visit our website at
www.sholomfoundation.com.**

“We wanted to make a gift that would not only give pleasure to Irene, but to the residents and their families as well.”

JOAN AND ARNOLD FEINBERG

Arnold, who has always loved aquariums, noted on a visit to Roitenberg, that the conversation area in the Roitenberg dining room would be a perfect place for an aquarium. “We wanted to make a gift that would not only give pleasure to Irene, but to the residents and their families as well,” says Arnold.

Irene, now happily ensconced at Roitenberg, is very pleased with the aquarium. But of course, her greatest pleasure is derived from talking about her family — daughters, son-in-law, grandchildren, great grandchildren, great, great grandchildren, and a niece, nephews and their families. When this “matriarch” of five generations was asked how she managed to live to ninety-six, Irene, always a positive thinker, said “I’ve led a good life.”

Joan and Arnold are thrilled to have Irene in Minnesota with their family. With four children, seven grandchildren, four great granddaughters and a great grandson expected in August, the Feinbergs feel blessed with a wonderful family and many friends.

A commitment to Jewish values and supporting the Jewish community is a top priority for the Feinbergs. Long time supporters of Sholom through their own Joan and Arnold Feinberg endowment fund at the Foundation, to which they are regular contributors, the Feinbergs have also donated to the capital campaign for the new Shaller Campus in St. Paul and Pay It Forward. Joan and Arnold both agree, “We are very grateful that our good fortune allows us to offer help where it is needed.”

From VOICES Campus Magazine to . . .

The Academy at Sholom Community Alliance – a Center for Lifelong Learning

In the Spring 2007 *Circle of Life*, VOICES, the new quarterly campus magazine was highlighted along with its staff of resident writers and editor, Evelyn Shore. VOICES, published under the auspices of Sholom Community Alliance, is dedicated to supporting a campus-wide writing program. VOICES, volume I, no. 3 rolled out in May with 46 authored selections.

Already, VOICES has had a very positive impact on the Sholom community and it has begun to receive donations to supplement the program budget. For a copy of a VOICES issue, contact the volunteer coordinator’s office at 952-939-1627.

The Academy at Sholom Community Alliance

With the success of the VOICES program, Sholom is now moving forward with the establishment of **The Academy at Sholom Community Alliance – a Center for Lifelong Learning**. Under the direction of Evelyn Shore, access to a broad array of classes, seminars, workshops and video presentations will be provided for the enjoyment and enrichment of the Sholom Community Alliance residents and tenants.

The exciting plans for The Academy at Sholom Community Alliance are sure to enhance the lives of those at Knollwood Place as well as all who reside at the Ackerberg campus. To learn more about how you can ensure the success of The Academy with an endowment gift, contact Barbara Brooks at Sholom Foundation 952-939-1594.

LIFE INSURANCE POLICIES...

Often Overlooked in Charitable Giving

Life insurance is an often overlooked and under-estimated way to transfer a gift. A gift of life insurance offers you an opportunity to make a contribution to Sholom Foundation, perhaps even more than you ever thought possible

Paid-Up Policies

A gift of a fully paid-up life insurance policy can be easily accomplished by renaming Sholom Foundation as beneficiary. Changing the beneficiary is a matter of completing a simple beneficiary designation form. By naming the Sholom Foundation as owner:

- You will be allowed an income tax deduction.
- The proceeds are not included in your estate.
- The gift is almost always paid in cash within 30 - 60 days of the death of the donor.

Revocable Insurance Gifts

When you name Sholom Foundation as beneficiary of an insurance policy, you as the owner, retain the right to invade policy values and change beneficiaries. You may also indicate that Sholom Foundation is to receive a portion of the policy rather than the entire amount. However, no immediate charitable deduction is allowed for either the value of the policy or subsequent premium payments because of your retained ownership.

Policies Not Fully Paid Up

You may also name Sholom Foundation owner and beneficiary of a policy that is not fully paid up. In addition to receiving a charitable deduction on a portion of the gift, you can deduct your future premium payments, as well.

Wealth Replacement Insurance

Many individuals have used insurance to replace assets contributed to charity. In this case, you may want to purchase a life insurance policy in the amount contributed, naming your heirs as beneficiary. If you name an irrevocable trust as owner of the policy you remove the assets from your estate, which gives you the opportunity to pass assets to your heirs tax-free.

To discuss options appropriate for you, call 952.939.1594, email foundation@sholom.com, or visit our website www.sholomfoundation.com for additional charitable giving options.

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, IRA and other retirement accounts, 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.

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

Heritage Society

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:

NEW MEMBERS SINCE APRIL 2007:

Arthur Turovh Himmelman

Helen & Ivan Kenis

Ruth & William Seltz

Anonymous
Ruth & Allen Aaron
Rosalynd Baker
Beverly Balos &
Mary Louise Fellows
Irving & Deane Bassin
Steve & Gail Brand
Leo & Carole Breitman
Ruth Breslermann
Barbara Brooks
Helen Brooks
Henry & Harriet Davis
Family
Lois & Sherman Devitt
Mary S. & Robert A.
Dinerstein
Barbara Eiger
Corrine & Tom Feinberg
Francine & Neil Feinberg
Nicole & Kenneth Fink
Arlene Fried
Rosalie & Andrew Gellman
Roni & Alan Gingold

Ilene & Jay Goldberg
Zelia Kanters Goldberg
Bernice Cowl Gordon
Jane & Jonathan R. Gordon
Marilyn & Dean Greenberg
Nancy & Robert Hartman
Mrs. Samuel M. Hartman
Debbie & Marc Hasko
Elissa Heilicher
Fran & Irving Herman
Arthur Turovh Himmelman
Jake Hurwitz &
Doreen Frankel
Emmy Lou Jacobson
Lorita & Jay Jacobson
Janet & Alvin Jaffe
Charlotte & Leonard Juster
Stan & Jeanne Kagin
Sheldon & Helene B. Kaplan
Judy A. Karon
Stefanie & Robert Karon
Alan & Beverly Kasdan

Betty G. Katz
Helen & Ivan Kenis
Marion & E. Gary Klein
Faye & Mayer Krupp
Gracia & Merrill Kuller
Jules & Rose Levin
Rhoda & Tom Lewin
Sheila & Stephen Lieberman
Rhoda & Donald Mains
Ronald M. Mankoff
Gayle Marko
Annette & Marion E. Newman
Sandy & Harold Okinow
Lillian & Julius Raen
Susan & Gary Rappaport
Barbara & Harvey Ratner
Harold & Cissy Ravits
Fay & Leonard Ribnick
Irene & Paul Rifkin
Ruth & Harold Roitenberg
Connie & Paul Ross Family
Harold Rothstein

Marilyn Rovner
Ada Rubenstein
Karen & Ron Sallerson
Miriam & David Sanders
Marta & Herb Schechter
Freda & Frank Schochet
Dr. & Mrs. Lawrence Serber
Ruth & William Seltz
Rossy & Richard Shaller
Lawrence M. Shapiro Family
The Shared Fund
Melissa Cohen Silberman
& Sheldon Silberman
Dorothy H. & Edward E.
Slonim
John Spooner
Vicki & Lloyd Stern
Arthur & Margaret Stone
Beryl & Frank Strickon
Sharon & Bill Torodor
Deera & Al Tychman
Jerome S. Yugend

If you would like to or have already arranged for an estate gift for Sholom Foundation, please let us know so that we can honor and recognize you as a member of the *Sholom Foundation Heritage Society*. As always, any gifts to Sholom may remain anonymous if you so choose. Call Barbara Brooks at 952-939-1594.

We all want to be remembered and we all will leave something behind.

– Barry K. Baines M.D.

Sholom Foundation invites you to become a member of the *Sholom Foundation Heritage Society*, honoring those who recognize the value of providing for our 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 us better plan for the future: \$ _____

COMPLETE THE FOLLOWING: (please print)

Date _____
Name(s) _____
Signature _____
Signature (of spouse, if applicable) _____
Address _____
City/State/Zip _____
Phone Number(s) _____
E-mail: _____

Please check this box if you wish to have your name included in listings of **Sholom Foundation Heritage Society** members in our publications. This will help encourage others to join this important group of benefactors. (If you do not choose to be listed, you will continue as an unlisted member.)

Your name(s) as it should appear in print: _____

For more information, contact Barbara Brooks at 952-939-1594 or email: foundation@sholom.com.

Sholom Foundation Donations

February 15, 2007
- April 15, 2007

Honor & Remember Your Family and Loved Ones

Donate to the Sholom Foundation General Fund or to any Fund on pages 11-14 (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.sholomfoundation.com 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 at your convenience with donation information.

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.

Wendy & Steve Baldinger
Chavie & Shlomo Bendet
Lila Bernstein
Beth & Rick Binder
Meyer Bolnick
Linda & Miles Braufman
Rudolph J. & Meriam M. Charney
Dr. Stephen L. Cohen
Helen Conde
lonel Costea
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Ann "Honey" Dansinger
Horia & Maria Dinulescu
Lois & Dale Dobrin
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The Estate of Maxine Goldfarb
Sylvia & Arnie Goldman
Elaine & Ron Goren
Shirley Grobovsky
Anna & Kenneth Hampton
Sandy & Allen Harris
Eunice & Milton Hurwitz
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George & Edith Nadler
Bonnie Nell
Patricia & Alex Ostrowsky

Francie & Mark Paper
Marjorie Papermaster
Nancy & Kevin Rhein
Etta Rikess
Karen & Russ Rubin
Estate of Manuel Ruder
Lois & Chick Schenfeld
Frank Schochet
Peggy Schraiber
Jan Schwartz
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Kathy & Allan Share
Doris & Eddie Sherman
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Alex & Mollie Tankenoff
Family Foundation
Alexander Truskinovsky
Gail & Richard Weinberg
Joan & Paul Wernick
Randi Winston & Barry Wolfish
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Mr. & Mrs. Boris Zuckerman

IN HONOR OF

Kal Abrams
Birthday
Phyllis Appelbaum

Amy & Stan Baratz
Wedding Anniversary
Anita & Jack Coopersmith

Roz Bearman
Birthday
Ben Liman

Daniel Berdass
Birthday
Ruth Hartman

Margo Berdass
Birthday
Lorita & Jay Jacobson

Saul Bernick
Birthday
Barbara & Phillip Herman

Nancy Block
Birthday
Mary Doroshow

Milton Blumenfeld
Birthday
Chelle & Leon Katz

Pam Brin
Birthday
Connie Singer

Elaine & Ron Burton
Wedding Anniversary
Peggy & Billy Cohn
Marja Engler
Barbara & Martin Finch

Ellen Cahn
Birthday
Marja Engler
Gracia & Merrill Kuller

Joel Clein
Birthday
Lorita & Jay Jacobson

Lucy Fink
Birthday
Ruth & Allen Aaron

Allen Freeman
Birthday
Susan & Bill Goldenberg

Toba & Allen Freeman
Birth of Grandson
Lorita & Jay Jacobson
Harriet & Miles Lane
Sybil & Bill Lipschultz
Delores & Mel Sigel

Evelyn Grosby
Birthday
Mary Doroshow

Riva Gruenberg
Birthday
Lorita & Jay Jacobson

Barb Harris
Birthday
Sharlene & Sid Ladin

Bud Harris
Birthday
Fern Silverman

Lorita & Jay Jacobson
Wedding Anniversary
Jean & Bud Rivkin

Janet Jaffe
Birthday
Eloise & Jeff Gershone
Barbara & Leo Levie

**From the custodial engineers to the kitchen staff, to the nurse, to the desk attendants,
everyone was wonderful to Mom.**

Carolyn Light Bell & family (daughter of Roitenberg resident, the late Mildred Lohmann)

**I remember being so impressed with my mother's care during her last months at Sholom West.
The staff had such a wonderful attitude.**

Dick Goldman (son of the late Fannie Goldman)

Gloria & Manny Jaffe
Wedding Anniversary
Marja Engler

Lois & Mitchell Johnson
Wedding Anniversary
Toba & Allen Freeman
Ruth & Harold
Roitenberg

Harmony Kaplan
Birthday
Harriet & Miles Lane

Evelyn & Zollie Kelman
Wedding Anniversary
Sharlene & Sid Ladin

Renee & Hess Kline
Wedding Anniversary
Marja Engler
Gracia & Merrill Kuller
Sharlene & Sid Ladin
Addie & Norm Perl

Merle Anne Kremen
Birthday
Shirleymae & Bob Lane

Barbara Krupp
Graduation
Lorita & Jay Jacobson

Sid Ladin
Birthday
Marja Engler

Shirleymae & Bob Lane
Birth of Great Grandson
Merle Anne & Zenith
Kremen

Bob Levine
Birthday
Bernice Cowl Gordon

Ben Liman
Birthday
Erma G. Lipschultz
Anne & Allan Sklader

Mimi Marvy
Birthday
Rhoda & Gene Engelson
Jeanette & Max Kurnow
Sharlene & Sid Ladin

Diane Mast
Birthday
Marja Engler
Toba & Allen Freeman
Donamae Koppelman
Jeanne & Albert Levin
Mildred Mastbaum
Helen & Milton
Saliterman
Rosalyn & David
Schwartzman

Marshall & Marlene Miller
Wedding Anniversary
Marja Engler
Gracia & Merrill Kuller

Corky Neuman
Birthday
Sandy Feldblum,
Jen & Marc Newman

David Newman
Birthday
Shirleymae & Bob Lane

Marion E. Newman
Birthday
Sanford Barin
Gladys Eilberg
Wendy, Jeff, Todd
& Karen Barin

Cantor Neil Newman
*Retirement as Cantor
of Beth El Synagogue*
Merle Anne & Zenith
Kremen

Sandra Okinow
Birthday
Gracia & Merrill Kuller

Carol Orren
Birthday
Loie & Sherman Devitt

Paul Rifkin
Birthday
Harriet & Miles Lane
Erma G. Lipschultz

Lloyd Robinson
Birthday
Ann Miller

Bert & Norton Rockler
Birth of Great Grandson
Rothstein Family

Marcella & Vernon Rockler
Wedding Anniversary
Shirleymae & Bob Lane

Norton Rockler
Birthday
Ben Liman

Erwin Rodich
Birthday
Mike & Dona Rodich
& Family

Bud Rose
Birthday
Phyllis Appelbaum

Connie & Paul Ross
*Birth of Great
Granddaughter*
Suzanne & Harvey Bass
Elaine & Ed Devitt
Toba & Allen Freeman
Dottie Lipschultz

Sheldon Rubenstein
Birthday
Sharlene & Sid Ladin

Jan Rutman
Addie & Norm Perl

Frank Schochet
Birthday
Ollie Tankenoff

Sylvia Selnick
Birthday
Mary Doroshow

Mert Shapiro
Birthday
Marja Engler

Thomas Sklar
Birthday
Sharlene & Sid Ladin

Mickey Smith
Birthday
Gracia & Merrill Kuller

Stan Smith
Birthday
Lisa & Richard
Rotenberg

Albert Stein
Birthday
Betty & Herman Snyder

Sandra & Ted Stone
Wedding Anniversary
Gayle & Richard
Dorshow
Gayle Marko
Mimi & David Sanders

Al Tychman
Birthday
Margo & Fred Berdass
Lorita & Jay Jacobson

Jeff Usem
Birthday
The Freemans

Elana Vlodaver
Bat Mitzvah
Lisa & Richard
Rotenberg

**A SPEEDY
RECOVERY TO**

Evie Broms
Joan & Norman Noun

Marilyn Burstein
Lil & Julie Raen

Larry Cohen
David E. Feinberg

Stan Dobrin
Lorita & Jay Jacobson

Gene Epstein
Chelle & Leon Katz

Elissa Heilicher
Lorita & Jay Jacobson

Leon Katz
Rhoda & Donald Mains

Bob Kessler
Dona & Mike Rodich

Sheldon Levin
Gracia & Merrill Kuller

Marshall Lifson
Lynn & Buddy
Abramson

Stacy Mosow
The Freemans

Ted Papermaster
Merle Anne & Zenith
Kremen

Rollye Rinkey
Shirleymae & Bob Lane

Helen Rockler
Shirleymae & Bob Lane

Dorothy Saltzman
Lil & Julie Raen

Fannie Schanfield
Shirleymae & Bob Lane

Sam Sell
Shirleymae & Bob Lane

Mort Silverman
Chelle & Leon Katz

Harvey Soltan
Mary Doroshow

Rita Soltan
Mary Doroshow

Zorra Sussman
Lorita & Jay Jacobson

Gary Tankenoff
Toba & Allen Freeman

**IN APPRECIATION
OF**

Jack Berger & Family
Connie Woodworth

Jeanette & Max Kurnow
*Kurnow Family
Listening Hour*
Rita Shear

Paul Sonnabend
An Exquisite Evening
Marja Engler

Sholom Foundation Donations *continued*

IN MEMORY OF

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

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may be charged to your credit or
debit account. For more
information, call 952-939-1664
or email: donations@sholom.com**



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.

Donate to Sholom Foundation Online *any time – day or night!*

Log onto www.sholomfoundation.com
and click **Donate Now**

VISA, MasterCard or American Express

You can even arrange a recurring monthly payment toward a new gift or existing pledge. Questions?
Call Tina Tott, Donations Coordinator,
at 952-939-1664.

**HELP SHOLOM FOUNDATION
MAKE THE MOST OF YOUR GIFT
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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.

FOUNDER	\$1,000,000 cash, pledge or deferred
PILLAR	\$500,000 - \$999,999 cash or pledge or \$750,000 - \$999,999 deferred
BUILDER	\$250,000 - \$499,999 cash or pledge or \$500,000 - \$749,999 deferred
TRUSTEE	\$100,000 - \$249,999 cash or pledge or \$200,000 - \$499,999 deferred
PATRON	\$50,000 - \$99,999 cash or pledge or \$100,000 - \$199,999 deferred
BENEFACTOR	\$25,000 - \$49,999 cash or pledge or \$50,000 - \$99,999 deferred
SPONSOR	\$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 "*"

SPONSOR *continued*

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Sholom Home

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 Communications Fund

Sholom Home Auxiliary Endowment Funds continue to support the Sholom Homes long after you are gone

Endow Your Annual Donations to Sholom Home Auxiliary

If you would like to see your annual Auxiliary membership, Sholom Ball tickets, Silver Tea donation or other annual gifts you make to the Sholom Home Auxiliary continue long into the future, consider this. You can make a tax deductible donation or a bequest in your will to the Sholom Home Auxiliary Endowment Fund in the amount of 20 times your annual gift. Then, every year, the income on your donation (approximately 5%), will help the Auxiliary continue to provide for the comfort and well being of our Sholom nursing homes residents.

An endowment gift of \$20,000 will generate annual income for the benefit of the Sholom nursing home residents of \$1,000

Donations of any size to the Sholom Home Auxiliary Endowment fund are welcome. For cash donations or pledges of \$10,000 or more (\$20,000 if it is a deferred gift such as a bequest or charitable gift annuity), you may establish a named endowment fund for the Auxiliary program or purpose you designate. Named endowment funds will be recognized on the Walls of Honor at both Sholom Homes.

All gifts and beneficiary designations should be made to Sholom Foundation, for the benefit of Sholom Home Auxiliary. To find out more about creating a Sholom Home Auxiliary Endowment Fund, call Barbara Brooks at 952-939-1594.



SAVVY SENIOR

How to Save on Your Medications*

Dear Savvy Senior,

Can you recommend some tips that can help lower my prescription medication costs? I'm 58 years old, and currently take four drugs that I can barely afford.

What can you tell me?

- Under-insured Susan

Dear Susan,

For the millions who are uninsured or underinsured, there are several ways you can reduce your medication costs without cutting quality. The following tips can also help seniors with a Medicare prescription drug plan avoid their "doughnut hole" coverage gap, or reduce their costs once they reach it.

Cost Cutters

Most people don't comparison shop for their prescription drugs. They get a prescription from a doctor, go to their favorite pharmacy to fill it, and usually don't even ask the price. But, you can save money – sometimes lots – if you shop around. Drug prices can vary significantly from pharmacy to pharmacy, and shopping online (it's your best tool!) can be especially convenient and effective. Here are some cost-cutting tips that may help:

- **Buy generic** – Generic drugs are as safe as brand-name medications and typically cost 30 to 80% less. Ask your doctor if the medication you're taking is available in generic form or check online at www.rxaminer.com. Discount retailers like Wal-Mart and Target are currently offering great deals, charging

only \$4 for a 30-day supply, while Kmart offers a 90-day supply for \$15. Costco also offers low cost generics to its members.

- **Ask about cheaper alternatives** – Even if your drug doesn't have a generic equivalent, there may be an older, less expensive brand-name drug your doctor can prescribe. Brand-name drugs on the market for seven or more years are up to 40% cheaper than newer ones, and studies show that older drugs are just as effective.
- **Ask about free samples** – Many doctors have extra supplies of medications in their offices and are willing to help out patients in need.
- **Buy in bulk** – Many pharmacies give discounts if you buy a three month supply of drugs at once versus a 30-day supply.
- **Split your pills** – Ask your doctor about cutting your pills in half. Pill splitting allows you to get two months' worth of medicine for the price of one, but not all pills can be split. Splitting devices are available in most pharmacies.
- **Shop online** – Using online or mail-order pharmacies is another way to cut costs – often 25% or more. A top resource for finding U.S.-based pharmacies offering the lowest prices is www.destinationrx.com - click on "Price Compare." (Tip: Make sure the online pharmacy you're buying from has the "VIPPS" seal of approval - see www.vipps.info). Seniors enrolled in a Medicare prescription drug plan also need to make sure the online pharmacy they're buying from is included in their network. Otherwise, the purchase may not count toward their deductible.

If you want to read about more cost cutting tips, including "Buy from Canada," visit our website at www.sholomfoundation.com, click on "Savvy Senior" and look for back issue: April/Week 4/2007.

You can find a new Savvy Senior column every week on our website www.sholomfoundation.com. Savvy Senior, along with Washington Hotline, weekly articles, and financial news is also available to you in the Sholom Foundation eNews which you can receive electronically. Just eMail Foundation@sholom.com or call 952-939-1594 and give us your email address to begin receiving the Sholom Foundation eNews.

Savvy Senior is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior" book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization's official position on some topics. Jim invites you to send your senior questions to: Savvy Senior, P. O. Box 5443, Norman, OK 73070



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- Donate appreciated assets and bypass taxable gain on the gift portion of your donation.
- Annuity may be for one or two lives. Call Sholom Foundation for 2-life CGA rates.
- **Make a difference.** At the end of your lifetime, the balance in your annuity will support Sholom facilities and programs long into the future.

AGE	RATE	AGE	RATE
90+	11.3%	70	6.5%
85	9.5%	65	6.0%
80	8.0%	60	5.7%
75	7.1%	55	5.5%

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Receive annual fixed income at rates as high as 14.6% or more (depending on your age and length of time you defer payments).

Begin receiving annual payments AT A FUTURE TIME.

- Receive reliable annual fixed income for life.
- Enjoy even higher rates of return than a regular charitable gift annuity.
- A portion of your annual income will be tax-free.
- Donate appreciated assets and bypass taxable gain on the gift portion of your donation.
- Deferred Annuity can be for one or two lives. Call Sholom Foundation for 2-life CGA rates.
- **Make a difference.** At the end of your lifetime, the balance in your annuity will support Sholom facilities and programs long into the future.

AGE	DEFER 5 YRS.	DEFER 10 YRS.	DEFER 15 YRS.
50	7.0%	9.4%	12.8%
55	7.3%	9.9%	13.8%
60	7.7%	10.7%	14.6%

For more information, call 952-939-1594 or visit www.sholomfoundation.com