



# Speak EZ

Your Monthly MetroWest E-Newsletter

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### DONATE NOW

or make a Tribute Gift to the UJA Campaign

### Jewish Volunteer Network

## Because of YOU

### You Just Have to Be You

by Julie Perlow

In only its third year of programming and funding, MetroWest ABLE, part of United Jewish Communities of MetroWest NJ, has had an incredible impact within our community. Through its support of, and contribution towards, various programs for individuals with special needs, it has opened a dialogue for awareness, acceptance, and outreach, leading to the success of these important initiatives. One example is the Camp Friends Program at JCC MetroWest's Camp Deeny Riback (CDR).

Each summer as new campers with special needs join us at CDR, we learn more about ourselves by understanding we all have different strengths and weaknesses. One little boy, we'll call him James, came to our camp for the first time this summer, and left his mark at CDR forever.

An inclusion program in a typical day camp, Camp Friends works to ensure the success of campers with varying special needs ages pre-K to entering Grade 6, by providing them with a one-to-one shadow counselor within the group.

The unique aspect of Camp Friends is that while it appeals to the families with special needs, its effect is felt community-wide. Campers with and without special needs participate in all activities together, and are often partnered up during camp-wide events. The shadow counselors provide the one-on-one support that Camp Friends campers need without making them feel like outsiders in the group. This teaches everyone at camp, staff and campers, how to accept the differences among each other. And, for all the campers, a shadow is just another counselor.

Accepting James into the Camp Friends program meant we'd have to adjust that program a bit. James has significant physical limitations – he walks



James, center, just another one of the campers at Deeny Riback.

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CAMPAIGN UPDATE

Thanks to the UJA Campaign and private donors, MetroWest ABLE is supporting 20 teens in the third year of the MetroWest Madrichim program, training them to work in inclusive programs for youth with special needs. These teens work side by side with students in religious school programs in eight congregations throughout MetroWest, creating an inclusive Jewish community.

with a walker, can't be left alone, and has difficulty speaking (and being understood). Despite these challenges, James came to camp with one goal – to just be a kid!

Simply put, he would not take any of the accommodations offered to him. At kickball, he wanted to run the bases, and he did! At ropes, he wanted to go to the top of the "flying squirrel," and he did! He wanted to do the whole thing at the camp-wide triathlon, and he did!

James' perseverance taught our campers about their own resolve. His patience brought out their patience, his smile brought out everyone's smiles. At the end of the summer, James' mom reported that he was now more independent at home, even trying to walk by himself. Three weeks earlier, he was welcomed (a bit cautiously) into a group of 8-year old boys. On the last day of camp, James teared up as he was walked to his bus – by his entire group.

The true beauty of this program lay in a very simple message. James taught 500+ people in just four weeks that you don't have to be the best, you just have to be you!

*Julie Perlow is assistant director and Camp Friends unit leader at JCC MetroWest's Camp Deeny Riback.*

## Monthly Matters

### Make Sure Your Charitable Plans Address Your Legacy

*by Kenneth Heyman, CFP® and Joshua Rednik, CFP®*

Every once in a while – not terribly often, but often enough that we both remember it – people in the community ask us what the "CFP" after our names mean. Over the years, both of us have considered all sorts of answers to this question, some more tongue-in-cheek than others. Having said that, CFP stands for Certified Financial Planner, a professional designation awarded by the Certified Financial Planner Board of Standards, an accrediting body located in Washington, D.C.



**Kenneth Heyman**



**Joshua Rednik**

As it turns out, October is financial planning month, providing all of us with a reminder that tuning into our financial plans – that is, our investments, estate planning documents, insurance policies and more – is an important task to complete every year. As the events of the past few months and years have shown us, the world changes very quickly, so keeping your plans up to date is important.

Now, you might ask, "what does this have to do with our Jewish community?"

Great question. As the professional and lay leader of the Jewish Community Foundation of MetroWest NJ (JCF), allow us to offer a few thoughts in reply.

One item that we purposely omitted from the list of steps in your

financial plan is your charitable plans. Your charitable plans address questions like what legacy you want to leave to institutions and causes you care about most, as well as the most tax-efficient methods for making those commitments a reality.

We believe that your charitable plans are just as important as your investments, estate planning documents, and insurance policies. And, given the nearly unprecedented low interest rate environment in which we find ourselves, there are several charitable planning possibilities that can benefit both you and your community in interesting and compelling ways.

So, as you consider your financial plans during financial planning month, here are some charitable planning ideas for you to consider:

**Charitable Gift Annuities (CGAs).** CGAs provide lifetime income to a donor or a person a donor names in exchange for the donor's contribution. Payout rates on the annuity are higher for older income recipients and the donor is able to take an income tax charitable deduction for his/her contribution. Prevailing rates on CDs, money markets and savings accounts are incredibly low and in many cases a CGA will outperform them. A recent article titled "Earning Income by Making a Gift" appeared on WSJ.com, extolling the CGA's many virtues. Visit the Wall Street Journal to read this timely piece.

**Charitable Lead Trusts (CLTs).** A CLT allows a donor to create a trust that will make contributions to charity for a period of years, after which any property in the trust will be transferred to family members of the donor's choosing. Depending on how the CLT is drafted, the donor may be able to significantly reduce – or avoid altogether – the gift tax typically associated with such a gift to the next generation.

Our charitable planning door is always open. If you would like more information on CGAs and CLTs – or any charitable planning matter – please visit JCF and/or contact Josh at (973) 929-3060 or jrednik@ujcnj.org.

*Ken Heyman is president of the Jewish Community Foundation of MetroWest NJ. Josh Rednik is executive director.*

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*Be advised that you should seek your own legal and tax advice in connection with charitable*

*giving and planning matters. JCF does not provide legal or tax advice. This communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding tax-related penalties.*

## RabbiSpeak

### A Time of Blessings

*by Rabbi Aaron Kriegel*

Sukkot allows us to return to the true beauty of the world. Some people may think that the mansions of Newport, R.I., or life on the Hamptons are where happiness can really be found, and they strive to achieve the wealth that allows them to reach that alleged happiness. The holiday of Sukkot teaches a different lesson.

The sukkah teaches that no experience can be finer than a single room in a temporary sukkah where family and friends meet to share a repast and thank God for the blessings he has given them. In the sukkah one has the opportunity to listen to the leaves rustle through the winds and fall to the earth, marking God's beginning of the autumn. In the sukkah one quite naturally considers and reorders life.

Parents look at their children and ask themselves what could be finer than watching them discover nature or when they become older, sharing with their parents their plans for an unborn future. Children find an excitement eating outside "in the wild." They have the opportunity during some of the nicest days of the year to feel at one with the world about them. And some experience joy in the chance to sleep outdoors and look at the stars above them, shining through the schach (the "roof" of the sukkah). What could be a greater religious experience for a child, and sometimes even for an adult?

On Sukkot we quite naturally ask ourselves what our collections of art or of cars are worth in real terms, terms that define life to people who are mortal creatures whose days are numbered. We look around at an existence that is sparse and recognize that the real worth of our days is found in the relationships that we forge with family and friends, with the prayers that we are able to give to God, not asking him things, but

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for the opportunity to praise and thank God for all that we have.

Sukkot is the great equalizer in the Jewish calendar. Pesach may teach that we are all free, but Sukkot allows us to live as free people without the constraints that property places upon us. Sukkot entails a week of picnic meals and a whole lifestyle that allows us to engage with nature.

And what greater joy can exist than taking the etrog (citron) and lulav (date palm branch) in our hands and recognizing the blessing of one fruit and a chorus of plants? All year we eat with abandon, never thinking of the uniqueness of every fruit and vegetable on God's great earth. On Sukkot we take time to look at the "four species" and recognize blessing not only in them but in all that exists in our wonderful world.

Some people describe Shabbat as a taste of the world to come. For my part I look at Sukkot as the best that can be found in this world. This is the chance when we can see the uniqueness in all the creations that during the year seem humdrum and old hat to us all.

*Rabbi Aaron Kriegel is religious leader of Congregation Beth Ahm of West Essex, Verona.*

## MetroWest Connects Globally

### MetroWest Birthright Israel Buses Contribute to Record Number of Participants This Summer

"I was overwhelmed with this sense of belonging by being surrounded by so many young Jewish people just like myself. I made so many new friends and was exposed to new and exciting things. The trip was everything I was told it would be, and so much more," said April Thomas.

The MetroWest Birthright Israel buses, which brought 60 young adults from MetroWest to Israel this past summer, were part of a record-setting number of 65 buses representing more than 30 communities that participated in the Birthright program from May through August.

In addition, 10,500 college and post-college adults from over 700 North American colleges and universities also traveled to Israel this

summer through Birthright.

The MetroWest Birthright Israel bus is just one of the many opportunities for travel to Israel offered by the Legow Family Israel Program Center (IPC) of United Jewish Communities of MetroWest NJ (UJC).

"Taglit-Birthright Israel is performing an amazing service for both the State of Israel and the Jewish people," said Israel's Ambassador to the U.S., Michael Oren, who grew up in West Orange. "The opportunity to experience first-hand the energy, beauty, and spirit of Israel is one which will stay forever with all the participants, and dispel the anti-Israel myths they may encounter on college campuses."

More than 40,000 Jewish young adults in North America had applied for nearly 15,000 summer trip spots, a record number of North American applicants. Eligible young adults from MetroWest, however, were virtually guaranteed a spot because MetroWest is one of the few communities in the country to have an endowed Birthright bus.

"Our goal is to get kids to Israel. We know it can be a life-changing experience because we've heard it directly from the kids who have gone on our Birthright trips," said Lisa Lisser, IPC chair. "When it became clear four years ago that up to 60 percent of the kids who applied nationally were waitlisted, MetroWest and its generous donors decided to do something about it.

"We now have a community endowment that allows us to run our own MetroWest program so that most (if not all) of our applicants get on a trip," continued Lisser. "All you need is a MetroWest zip code. Recognizing that these kids want to travel with their friends, we decided that if you are from MetroWest and have one or two friends from outside the area, you can likely get them on the trip too. It's a win-win situation."

With efforts to delegitimize Israel increasing at colleges across the country, Taglit-Birthright Israel International CEO Gidi Mark hopes that this summer's participants will be able to share their positive experiences and "change the climate on North American college campuses."

"Our partnership with Jewish Federations and local communities is growing stronger and stronger," said Birthright Israel Foundation President Robert Aronson. "It is wonderful to see

the growing number of community trips and their participants return home to become involved in their communities.”

By the year 2013, Taglit-Birthright Israel would like to send 51,000 young Jewish adults annually on the free, 10-day educational trip. If this goal is met, within a decade one in every two Jewish young adults worldwide would participate in a Taglit-Birthright Israel trip.

To learn more about Birthright Israel and the MetroWest Birthright Israel bus, contact Justine Reuben, IPC program director, at (973) 929-3054 or [jreuben@ujcnj.org](mailto:jreuben@ujcnj.org).