



2020

Annual Report



RISING TO THE CHALLENGE

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Message from TJF Leadership

Dear friends,

This year, the Tidewater Jewish Foundation (TJF) is celebrating our double chai anniversary as a critical organization in our community. The impetus for the establishment of the Tidewater Jewish Foundation began with the commitment of a few donors to secure the future of the Tidewater Jewish community. Their legacy and forward thinking set us on secure footing to ensure our tomorrows. Today, we are working with more than a dozen Jewish agencies, synagogues, and organizations to secure the future of our Tidewater Jewish community. In fact, over the last three years, these community institutions have invested time and energy working with us to secure endowment resources through the LIFE & LEGACY program.

TJF is here to care for the needs of the Jewish community for the long-term, to address both Jewish and non-Jewish philanthropic wishes of our philanthropic partners and investors, and to put a safety net under our Jewish institutions through securing and managing endowment assets. Our mission is to increase philanthropic resources that invest in Jewish life in Tidewater, Israel, and around the world.

While 2020 began with business as usual, in mid-March, we quickly realized that we needed to respond swiftly and pivoted unrestricted assets to secure and shore up community agencies and institutions responding to immediate needs. This pandemic confirmed TJF's critical role in the community to assist our local organizations' ability to weather a storm and come out intact.

At TJF, we will come out on the other side of this pandemic stronger together. There is no time more precious than now to continue to steward and secure the necessary resources to sustain our vibrant Jewish community. Over the next 25 years, a mind-boggling \$68 trillion will transfer to the next generation, with \$6.3 trillion allocated to charity. We estimate that 20 percent of this allocation, or 1.26 trillion charitable dollars, will be given from Jewish donors around North America. The Tidewater Jewish Foundation is committed to engaging in multi-generational conversations to help ensure that resources will be dedicated for Jewish causes when wealth is transferred from one generation to the next. Commitments made through endowments at the Tidewater Jewish Foundation will shape and sustain the organizations you care about long after you are gone. Foundations, endowments, and donor advised funds are the engines that fuel innovation, ensuring that our Jewish values endure, Jewish philanthropy is everlasting and that we have a legacy to respond to future needs and incentivize collaboration.

With new leadership at TJF comes new opportunities. If you have not yet had the chance to speak with either of us, we would welcome a moment to explore your dreams for the future of this community, and how TJF can be a partner in this process to secure your legacy to safeguard those agencies, institutions, or areas of interest that you feel are most important to the fabric of Jewish life. Join us for a Jewish conversation. TJF philanthropic advisors are here to begin a long-term philanthropic conversations with you. What matters to you? What matters to your family and what do you hope to do for others? How will you be remembered by your community, your family, and generations who will never meet you? The Jewish community of tomorrow may look different, yet it will still be Jewish. We build legacies, not for what is today, but for our dreams for tomorrow.



Jody Wagner
Chairperson



Naomi Limor Sedek
President & CEO

A handwritten signature in black ink that reads "Jody Wagner".

A handwritten signature in black ink that reads "Naomi Limor Sedek".

| Our Mission

Honoring the values of tzedakah and tikkun olam, the Tidewater Jewish Foundation is dedicated to creating permanent resources to meet the challenges and needs of the Jewish community.

TJF educates individuals, families, and its affiliates on the rewards of philanthropy and facilitates the philanthropic process through planned giving and endowments.

Foundation grants and distributions serve the needs of Hampton Roads, the United States, Israel, and nations worldwide.

Donors partnering with TJF, the Federation, and other affiliates can achieve their philanthropic goals and create their legacy for future generations.



On our double chai anniversary, we are celebrating over \$209 million charitable distributions since our inception

Building family legacies

For the past 36 years, a growing community of donors and up to 3 generations of TJF's original founding families are building enduring and impactful family legacies through philanthropy.

Supporting community

With a mission to ensure the future of the Tidewater Jewish community, TJF helps synagogues and other Jewish organizations grow their endowments, manage charitable assets, and provides grant funding for new and innovative programs throughout the Jewish community.

Growing with Tidewater

Founded in 1984 with a single endowment fund, TJF has since grown to over **\$105 million in assets**, representing charitable funds managed on behalf of individual donor advisors, family foundations, United Jewish Federation of Tidewater, and over a dozen local affiliate agencies and synagogues.



Strelitz International Academy students on their first day of school

| Year in Review

Despite a year of unprecedented challenges, the Tidewater Jewish community has much for which it can be grateful. We welcomed new leadership, mobilized to care for each other in our shared time of crisis, pooled resources to build a new community-wide mikvah (and strengthened cherished partnerships in the process), and much more. Below are just a few highlights from the past year.



August – TJJF says farewell to prior President and CEO, Scott Kaplan, who relocated with his family to South Florida. The Executive Transition Committee, under the leadership of Chairman Lawrence Steingold, launches an extensive search for Scott's replacement.



September – The TJJF Board of Directors approves a grant to partner with the UJFT and conduct a comprehensive Community Assessment. This initiative, the first study in several years, seeks to analyze individual and household dynamics to better serve the Jewish community in Tidewater.



December – The Tidewater community successfully completes Year 3 under the LIFE & LEGACY Program (for more information see page 11), meeting or exceeding the Program goals. By the end of Fiscal Year 2020, Tidewater organizations have secured over \$20.7 million in 551 legacy commitments from 327 donors, sixty percent of which have been formalized.



January – Working hand-in-hand with local community leaders and in partnership with several agencies, TJJF establishes the Tidewater Community Mikvah fund to receive grants and contributions in support of the \$400,000 capital campaign to build the new and expanded facility and to create an endowment to support its operation.



March – Recognizing the severe impacts to the community with the COVID-19 pandemic, the TJJF Board approves broadening the access to TJJF's Community Impact Grants Pool and more flexibility for grantee organizations faced with new and unprecedented operational challenges (for more on TJJF's response, please turn to page 12).



June – TJJF's Board confirms the hiring of Naomi Limor Sedek as TJJF's new President and Chief Executive Officer. Sedek's lifelong work and passion for the promotion of Jewish life at the Jewish Federation and Jewish Foundation of Nashville and Middle Tennessee made her the stand-out candidate for the Tidewater position.

Fundholder Generosity

In FY 2020, Tidewater Jewish Foundation fundholders distributed a total of \$9.6 million in grants to charitable organizations.



2020 Distributions by Grantee Type

UJFT	\$2,682,000	28.1%
Other Jewish Charities	\$2,430,000	25.4%
Local Temples	\$1,371,000	14.3%
Beth Sholom Home of Eastern Virginia	\$839,000	8.8%
Grants to other Endowment Funds	\$494,000	5.2%
HAT/Strelitz International Academy	\$381,000	4.0%
Jewish Family Service of Tidewater	\$175,000	1.8%
Jewish Community Center of SHR	\$145,000	1.5%
UJFT Campus	\$26,000	0.3%
Non-Jewish Charities	\$1,018,000	10.6%
Total	\$9,561,000	100%



2020 Distributions by Fund Type

Donor Advised Funds*	\$5,909,000	61.8%
Restricted*	\$1,617,000	16.9%
Unrestricted (Affiliate/Agency Unrestr. Fund)*	\$834,000	8.7%
Family Supporting Organizations	\$651,000	6.8%
TJF Grants (TJF Community Impact Grants)	\$366,000	3.8%
Other Foundations	\$184,000	1.9%
Total	\$9,561,000	100%

*Includes Divisional Grants to Other Funds

2020 Highlights

Nearly 90%
of dollars
distributed
were to
Jewish
Charities

385
Charitable
organizations
supported,
over 16% more
than last year

65
Community
impact
grants
awarded

839
Active
funds

Community Impact Grants

The Foundation's grant making program plays a crucial role in the community by providing seed money for new programs and services. This year, **TJF awarded 65 community impact grants, valued at \$366,000.**



Students at the William & Mary Hillel

“The Tidewater Jewish Foundation is an avenue for coordinating teamwork and philanthropic endeavors in our community and abroad.”
Charlie Nusbaum



B'nai Israel Congregation playground safety upgrade



Beth Shalom Village residents during COVID-19



Oscar Smith High School field trip to the Virginia Holocaust Museum

2020 Grant Highlights

In response to the COVID-19 crisis, 2020 grant's process pivoted to meet the evolving and urgent needs of the community.

B'nai Israel Congregation

- B'nai Israel beautification project

Beth Shalom Village

- Gym therapy equipment
- Direct care staff dementia training

Strelitz International Academy

- SIA re-branding
- Promethean Boards

Norfolk Area Community Kollel

- Digital torah library
- Shabbat meal unifier program for students & military
- Commodore Levy Chapel Passover Seder

Oscar Smith High School

- Virginia Holocaust Museum trip

Yeshiva Aish Kodesh (Talmudical Academy)

- Library grant
- Kitchen equipment upgrade

William & Mary Hillel

- Israel advocacy and education program

Grants also provided to B'nai Israel, Challah for Hunger, Congregation Beth El, George Mason Hillel, Jewish Family Service, Ohel Shalom Temple, Temple Emanuel, Cong. Beth Chaverim, Temple Israel, Toras Chaim, UJFT/JCC, UVA Hillel - Brody Jewish Center, & VA Tech Hillel

A Cherished Partnership

TJF is honored to work closely with the United Jewish Federation of Tidewater, a partnership brought together by shared values and complementary goals. TJF focuses on investing in Jewish tomorrows and UJFT provides for an enriched vibrant Jewish community today. The Foundation also works to support the community's efforts to build **Lion of Judah Endowments (LOJEs)** and **Perpetual Annual Campaign Gifts (PACEs)**.

\$2.9 million

distributed to UJFT/JCC and Sandler Family Campus from LOJE/PACE funds, other restricted funds, DAFs, other foundations and invested reserve funds.



Naomi Limor Sedek, Betty Ann Levin, Laura Gross, and Jody Wagner at Super Sunday 2021

Lion of Judah Endowments

LOJE donors are women that have endowed their annual campaign gifts to ensure they will be made every year in perpetuity. Donors wear the Or L'Atid (Light Unto the Future) flame on their pins as a symbol of this lasting commitment to the community.

Bonnie Brand
Stephanie Calliott
Ann Copeland
Anne Fleder
Gail Fleder
Esther Fleder*
Shari Friedman
Helen Gifford*
Amy Ginsburg
Hara Glasser-Frei
Laura Gross
Fay Halpern*

Brenda Horwitz
Beth Cohen Jaffe
Lee Jaffe*
Sheila Josephberg
Eileen Kahn
Mimi Karesh
Betsy Karotkin
Jodi Klebanoff
Sofia Konikoff*
Cynthia Kramer
Alma Laderberg*
Phyllis Lannik*

Telsa Leon*
Amy Levy
Karen Lombart
Martha Mednick-Glasser
Laura Miller
Marcia Moss
Eleanor Rashkind*
Judy Rubin
Annie Sandler
Toni Sandler
Terri Sarfan
Lynn Schoenbaum

Deborah Segaloff
Annette Shore*
Cheryl Sloane
Linda Spindel
Jane Stein
Joyce H. Strelitz*
Randi R. Strelitz
Renee Strelitz
Sylvia Yavner*

*of blessed memory
Accurate as of 10/30/20
Denotes new member

Perpetual Annual Campaign Endowments

PACE donors have established an endowed fund for the benefit of the UJFT Annual campaign, ensuring that their legacy of support for the Tidewater Jewish community continues in perpetuity.

Janice J. Aleck
Warren & Helen Aleck
Susan Alper
Jody Balaban
Leigh & Linda Baltuch
Helen Jayne & Melvin Barr*
Dolores* & Alan Bartel
Gary Bartel
Elena Baum
David Brand
Percy Brill*
Aaron Busch*
Deborah M. Casey
Jeffrey Chernitzer
Robert Copeland
Todd Copeland
Mark Dreyfus
Bronia Drucker
Barbara Dudley
Martin Einhorn
William & Mary Feldman
Hyman Fine*
Matthew & Karen Fine
Alan Fleder*
Adam Foleck

Jack & Jodie Frieden
Alan M. & Beverly G. Frieden
Leonard Frierman
David & Penelope Gallo
Sydney Gates*
Barb Gelb
Victor Goodman*
Joyce & Harry Graber
William Greene*
Steven Harwood
Denise & Jason Hoffman
Abbey Horwitz
Howard Horwitz
Edwin* & Nancy Jacobson
Bernard Jaffe*
Carol & Joel Jason
Robert Josephberg
Arthur & Phyllis Kaplan*
Scott & Erica Kaplan
Warren Karesh*
Edward Karotkin
Steven & Marilyn Kayer
Jay Klebanoff
David Konikoff
Edward A. & Anne Kramer

Ron Kramer
Irwin Kroskin
David & Adel Kruger*
Susan Kurtz
Howard Laderberg*
Sanford L. & Mavolyn B. Lefcoe*
Kirk Levy
Corrie Lentz
Miles Leon
Betty Ann Levin
Kirk Levy
Richard Lombart
Janet Mercadante
Jerrold Miller
Alyssa & Jonathan Muhlendorf
Joan Nusbaum*
Pincus Paul*
Felix Portnoy
David & Rona Proser
Julian Rashkind*
Judith Rosenblatt
Gene D. & Sharon A. Ross
Joanne E. Batson &

Philip S. Rovner
Judith & Robert Rubin
*Sarita Sachs**
Leon R. Sarfan
Helen* & Buzzy Schulwolf
Sandy & Norman Sher
Shore/Kaufman*
Britt & Shelly Simon
Ronald Spindel
Dorothy & Ron Spitalney
John Strelitz
Sandy Tabachnick
Nancy & Alvin Wall
Jody & Alan Wagner
Doris Waranch
Steven Warsof
Kenneth Weinstein
Amy Zelenka
Betty & Henry Zetlin*
Dorothy Zimmerman

*of blessed memory
Accurate as of 10/30/20
Denotes new member



Emily Myers, the 2020 Stein Family Scholarship recipient, at Shendoah University

| Investing in a Jewish Future

TJF offers a range of programs that engage all ages to address the philanthropic needs of our community



Stein Family Scholarship

Emily Myers, a graduate of Tallwood High School, was this year's recipient of the four-year scholarship of up to \$10,000 per year. The Stein Family College Scholarship was established in 2009 in memory of Arlene Stein, who did not complete college because of financial hardship.

"There's a huge honor and responsibility that I have because they believed that I can do great things and that's why they chose me for this scholarship."

Emily Myers, past Stein Family Scholarship recipient



Simon Family Passport to Israel

This endowed program was launched by the Simon Family Foundation and numerous other donors. Thanks to their generosity, four local teens traveled to Israel for educational summer and semester programs.

"I went to the Hebrew Academy when I was younger, and we learned about Israel, but I wanted to see and learn about it in person."

Shelby Brown, past Simon Family Passport Grant recipient

B'nai Tzedek Teen Philanthropy

This program encourages teens to become involved in tzedakah by establishing a fund for Jewish charitable giving, enabling them to make charitable distributions and learn about Jewish needs locally and around the world.

Emerging Philanthropists Council

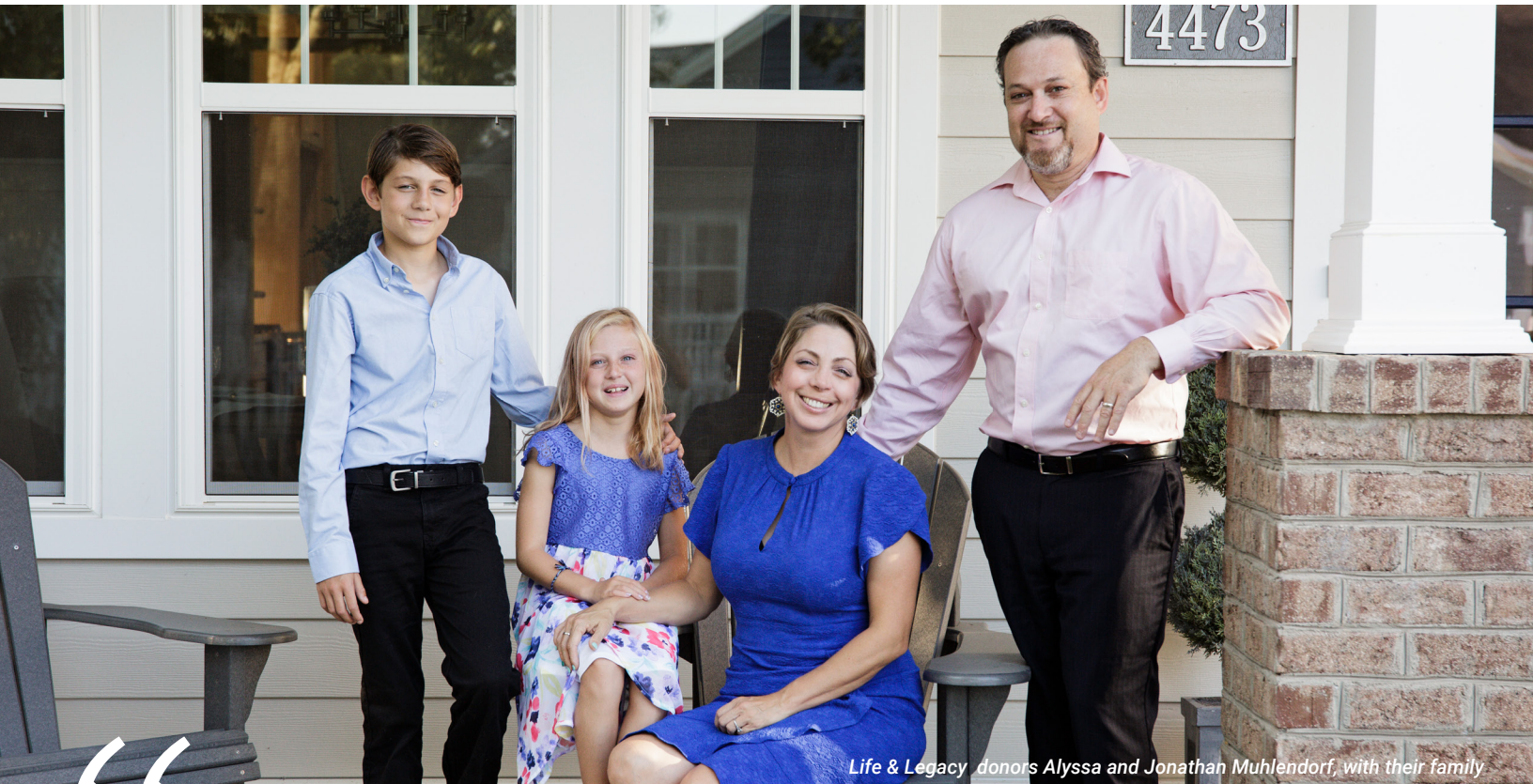
Thanks to the generous support of the Tavia & Freda Gordon* Family Foundation, teens learn about tzedakah by participating in a real grants process.

One Happy Camper

A partnership with the Foundation for Jewish Camp, One Happy Camper helps send campers to Jewish overnight camps.

LIFE & LEGACY

LIFE & LEGACY in Jewish Tidewater now comprises of **327 donors**, whose one or more legacy gifts will benefit local Jewish day schools, synagogues, and other cherished organization. With **551 new legacy commitments**, donors are continuing to make a lasting impact in Tidewater for future generations.



Life & Legacy donors Alyssa and Jonathan Muhlendorf, with their family

“Our choice to create a LIFE & LEGACY gift came from a desire to ensure that other Jewish individuals and families have the same opportunities as us.”

Alyssa Muhlendorf

The Harold Grinspoon Foundation's investment of **\$18.1 million over 7.75 years** has leveraged over **a billion dollars in future gifts** for 63 communities across North America.

(AS OF 10/06/2020)



2020 by the numbers

Year 3 accomplishments

8 local participating organizations

\$20.7 million in estimated gifts for the Tidewater Jewish Community

551 new legacy commitments

COVID-19 Response Rising to the Challenge

In just a few months, the Tidewater Jewish Community has responded with incredible generosity and kindness

Since the start of the COVID-19 crisis, TJF fund holders and leadership have made many distributions to organizations throughout Tidewater. These distributions have helped combat rising food insecurity, protect our frontline care providers, and support our affiliates so they could make payroll, pivot to remote work, and continue to serve our community. TJF is honored to support our Jewish community, especially in these times of need and uncertainty.



Safety measures for students at Strelitz International Academy

\$72,594

Given to the COVID-19 emergency relief fund, in partnership with UJFT



COVID-19 testing for Beth Shalom Village staff

\$64,930

TJF Emergency Grants distributed to 14 local, Jewish organizations



Ina Leiderman delivering food to the JFS Food Pantry

\$37,850

Distributed to combat rising food insecurity in Tidewater



Since the beginning of the pandemic, donors have made over 45 distributions from Donor Advised Funds for COVID-19 related relief totaling \$113,000

Respond today

Urgent needs such as emergency funds, food, and protective equipment still need to be met in our community. Help us meet those needs by making a donation to the COVID-19 Emergency Relief Fund of the Tidewater Jewish Community with the enclosed envelope on this page.



Employees at Freda H. Gordon Hospice & Palliative Care honor healthcare workers

Strengthen Jewish Tomorrows

The TJF team works with donors, their families, and often their professional advisors to develop meaningful, tax-wise philanthropic plans so they can maximize their gift's impact.



Tashlich services at the beach | Courtesy of Nashuva, LA

Your Impact

Every TJF gift begins with a person or family that wants to make the world a better place.



Connect with the experts at TJF who are uniquely positioned to support Jewish philanthropy in the Tidewater Jewish community. We'll discuss your options, your goals, the different types of giving vehicles we offer, and how you would like to make a difference. TJF will even work with your professional advisors to help maximize your philanthropic impact.

Pictured: The Aftel Family

Giving Options

Which gift option makes the most sense for you and your family?



Cash Gifts - Used to make an impact today or set aside and allowed to grow so you can make a greater impact tomorrow.

IRA Designation / Gift of Retirement Assets - If you are over age 70 1/2, this is a tax advantaged gift option, particularly after recent federal tax changes.

Life Insurance - Designate TJF as the beneficiary of a current policy or establish a new policy to benefit one or more organizations. Matching Funds Available.

Bequest by Will - Easiest and most common option for a legacy gift and it costs you nothing today.

Marketable Securities - Stocks, bonds, or other appreciated securities gifts avoid capital gains and provide an immediate charitable deduction based on current market values.

Real Estate Gifts - Can help you avoid a capital gains tax.

Life Estate Reserved - Transfer the deed of your home (or vacation property) to TJF, maintain lifetime use of the property, receive a tax benefit, and make a greater gift.

Closely Held Business Interests - Gift your share of LLCs or partnerships and avoid capital gains tax.

Pictured: Tatyana Calloway & Hilary Truman

Giving Vehicles

Package your gift according to your goals: make a big difference today, benefit generations to come, provide tax savings, care for loved ones, and more.



TJF Unrestricted Fund

Support grants for new, innovative programs, and emergency needs in the Tidewater Jewish community.

Restricted Fund - Gifts can benefit specified organizations or causes and often make distributions at a specified spending rate.

Endowed Fund - Gifts ensure support for one or more charitable organizations in perpetuity.

Charitable Remainder Trust - Typically, a significant asset funds this type of trust and earnings provide income for you/your loved one's life or a term of years, then the trust's remainder assets will be left to charity.

Charitable Lead Trust - Typically, a significant asset will fund this type of trust and the earnings generated will benefit the charity for a term of years, after which the trust's assets will be transferred to your family.

Pictured: TJF staff members

Donor Advised Funds



Also known as DAFs, donor advised funds are used like charitable checking accounts. DAFs are a great strategy for maximizing income tax deductions after recent federal tax changes.

- Make an immediate tax benefit.
- Recommend charitable grants throughout the year.
- Name a successor generation to continue your philanthropy.
- 24/7 online fund access.
- Matching funds available.

Make a Difference

Which organizations and causes are you most passionate about? What do you want to ensure for the next generation?



Synagogues

Help your synagogue thrive today and plan for tomorrow.



Israeli & other international charitable organizations

Support a variety of causes around the world.



Jewish Community services & programs

Help care for families and individuals in need in the Hampton Roads region.



Jewish education

Support Jewish education to help preserve Jewish life and values.



Jewish camp

Help make sure that all Jewish children have an opportunity to attend Jewish camp and strengthen their Jewish identity.



Security upgrades

Help keep your synagogue and Jewish community buildings safe with security upgrades.



Endow your annual campaign gift

Endow your annual Federation campaign gift so your support of the Tidewater Jewish community is an enduring legacy.

Financial Summary

The Tidewater Jewish Foundation was formed in 1984 when the endowment fund of the United Jewish Federation of Tidewater grew to \$2 million. Today, as the independent Jewish community foundation in Tidewater, TJF manages over a dozen community organization and agency endowments whose consolidated assets are valued at more than \$105 million.



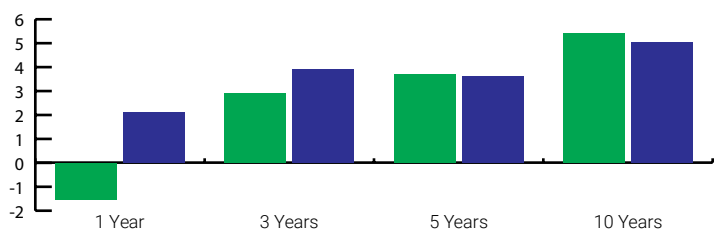
2020 Total Assets by Fund Type

Unrestricted	\$24,543,000	23.2%
Donor Advised Funds	\$28,059,000	26.5%
Restricted	\$27,641,000	26.2%
Family Supporting Organizations	\$13,731,000	13.0%
Other Foundations	\$7,523,000	7.1%
Trusts and Annuities	\$2,151,000	2.0%
Life Insurance CSV	\$2,043,000	1.9%
Total	\$105,691,000	100%



2020 Investment Asset Allocation

US Equity	12.4%	Total Marketable Equity 34.3%
Non-US Equity	8.2%	
Global Equity	10.2%	
Emerging Markets	3.5%	
Private Equity	6.6%	Alternatives 53.0%
Hedged Equity/Credit	38.9%	
Credit Illiquid	3.9%	
Real Estate	1.6%	
Real Assets	2.0%	Fixed Income/Cash 12.7%
Fixed Income/Cash	12.7%	



Investment Performance Annualized Returns

	1 yr	3 yrs	5 yrs	10 yrs
Total TJF Portfolio	-1.5%	2.9%	3.7%	5.4%
Blended Index Target	2.1%	3.9%	3.6%	5.0%

Combined Financial Summary **unaudited*

As of June 30, 2020

Assets:

Cash, receivables & other current assets	\$993,837
Investment portfolios	\$100,687,398
Other assets	\$4,009,536
Total assets	<u>\$105,690,771</u>

Liabilities & net assets:

Affiliate funds payable	\$27,819,621
Split interest agreements payable	\$1,215,066
Grants & other payables	\$114,372
Net assets	\$76,541,712
Total liabilities & net assets	<u>\$105,690,771</u>

For the Year Ended June 30, 2020

Revenues & support:

Contributions & support	\$7,815,040
Other net income	\$112,088
Net investment income & appreciation	(\$985,122)
Total revenues & support	<u>\$6,942,006</u>

Grants & expenses

Charitable distributions & grants	\$9,561,035
Split income non-charitable distributions	\$1,073,153
Fund & operating expenses, fees	\$1,449,206
Total grants & expenses	\$12,083,394
Change in net assets	<u>(\$5,141,388)</u>

*These condensed financial summaries of the ending balances and the activities for the fiscal year ending June 30, 2020 do not include all disclosures or the presentation format required by generally accepted accounting principals (GAAP). Complete audited financial statements combining the ending balances and activities of Tidewater Jewish Foundation and its Supporting Foundations for this period, which are prepared and presented in accordance with GAAP, including all required disclosures, will be made available upon request and posted to JewishVA.org/TJF by December 31, 2020.

Investment Report for the Year *Ended June 30, 2020*

Equity markets were extremely volatile during the fiscal year ending June 30, 2020. The markets continued to rally during the first and second fiscal quarters, up over 10%. The third quarter began strongly until hitting a brick wall as the impact of the pandemic and economic lockdown began to become apparent to investors. An all-time high for the S&P 500 was made on February 19th, then the index declined over 33% over the next 30 days, officially entering a bear market. International markets followed a similar pattern. Fiscal stimulus and highly accommodative monetary policy initiated a furious market rally resulting in a historic market recovery. From the low in the market on March 23rd through the end of the fiscal year, the S&P 500 rallied 35%. Non-US stocks rallied also but less than companies in the US. The broadest equity index is the MSCI All Country World Index that is comprised of US Stocks, Non-US Developed Markets Stocks, and Emerging Markets Stocks, ended the fiscal year up 2.1%.

Interest rates declined dramatically during the year with much of it happening after the Fed began to ease monetary policy. The benchmark 10-year treasury declined in yield from over 2% to 0.66%. The closing rate was the lowest in at least 65 years.

The pandemic led to an unprecedented lockdown of the economy and subsequent deep recession. The June GDP result was an unprecedented 31.7% decline from the preceding quarter. The unemployment rate skyrocketed to over 14% in April and ended June at over 11%.

The Jewish Community Endowment Pool (JCEP) in which the Foundation is invested, lost 1.5% for the fiscal year, lagging TJF's index target of 2.1%. JCEP manages a highly risk-controlled strategy whose investment philosophy is focused on capital preservation. This is exemplified by upside and downside capture statistics. Over the last 10 years, the strategy has captured only 98% of market declines and 105% of market increases as compared to the plan benchmark.

Sources: Mercer Investments, BCA Research, US Treasury, InvestorForce, Federal Reserve Bank of St. Louis, BEA

**J. Timothy Jester, CAIA®, AIF®, Director,
Institutional Advisory Practice The Colony Group**



TJF has been awarded a certificate of conformance to the Best Practices under the Global Fiduciary Standard of Excellence as assessed by The Colony Group

The Advisory Process is modeled after the Fiduciary Quality Management System, as established by the Center for Fiduciary Excellence, to facilitate ongoing conformity with the Standard. In the execution of The Colony Group's four-step Process, TJF documents and recordings were reviewed, including: Investment Policy Statements and Asset Allocation Analyses, Investment Committee Meeting minutes, bylaws, as well as other investment governance records maintained by TJF.

Simon Family Legacy Society

The Simon Family Legacy Society honors those who have committed themselves to the future of our Jewish community. The Society encompasses all donors who have either pledged to leave a permanent gift or already maintain an endowed gift at Tidewater Jewish Foundation.



The Karotkin's, Simon Family Legacy Society members

Bertram Aaron
Laurent Abitbol
Rachel & David Abraham
Rachel & Marc Abrams
Adelle & Herman* Adler
Helen & Warren Aleck
Janice Aleck
Kimberley & C. Earl Allsbrook
Sylvia B. Altschul*
Jasmine Amitay
Tamar & Rabbi Jeffrey
Arnowitz
Patricia* & Avraham
Ashkenazi
Leslie M. Auerbach
Rosalyn Levy August
Gail & Thomas Bachman
Jody Balaban
Linda & Leigh Baltuch
Babbi & Brad Bangel
Bessie Banks
Roslyn & Michael Barney
Elena & Gary Baum
Bobby & Jack Barr*
Helen Jayne & Melvin Barr*
Dolores* & Alan Bartel
Gary Bartel
Marlene Bass*
Susan & Jon Becker
Linda & Calvin Belkov*
Lisa Benjamin
Gail & Bill Berger
Marcia & Amos Berkovich
Beth Hirsh Berman
Carole & William* Bernstein
Helene Bernstein
Roy Beskin
Frances Levy Birshtein*
Paula & Michael Blachman
Leyba* & Herman Blumenthal
Moiria Wright Bodner
Bonnie & David Brand
Rashi & Rabbi Levi
Brashevitzky
Isabel* & Louis Brenner
Bernice & Percy Brill*

Edmund Brodie*
Wendy Jo Einhorn Brodsky &
Ronald Brodsky
Eleanor & Leonard Brooke
Marjorie & Robert Brotman
Beryl & Steven Brown
Carol & Allan Brum
Kelly Burroughs
Aaron Busch*
Alice E. Buxbaum
Marilyn & Stuart Buxbaum
Stephanie Calliott
Elyse & David Cardon
Rose & Armond Caplan*
Jeffrey Chernitzer
Rita Cogan*
Charlene & David Cohen
Leo Cohen
Ronnie Lynn Jacobs Cohen
Ruth & Aaron Cohen
Sol W. Cohen*
Barbara & Harvey Coleman
*Barry Comess**
Jean* & Allan Comess
Raizy & Rabbi Velvel Cook
Allison & Jeff Cooper
Minette & Charles Cooper
Monica & John Cooper
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