

2019



TIDEWATER
JEWISH
FOUNDATION

Annual Report



CELEBRATING OUR 35TH YEAR

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

Leadership



Lawrence Steingold
Chairperson



Randy Parrish, Interim President
& Chief Financial Officer

Celebrating 35 Years of...



...making a difference TJF fundholders have distributed over **\$200 Million charitable dollars** since the Foundation's inception.

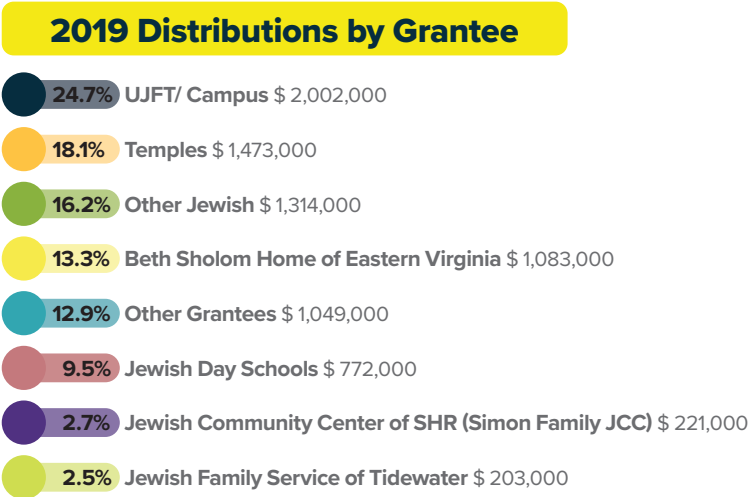
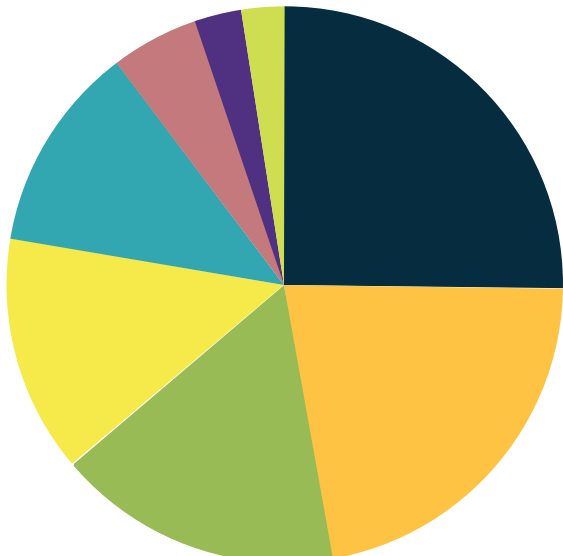
...l'dor v'dor A growing community of donors and up to 3 generations of TJF's original founding families are building enduring and impactful family legacies through philanthropy.

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

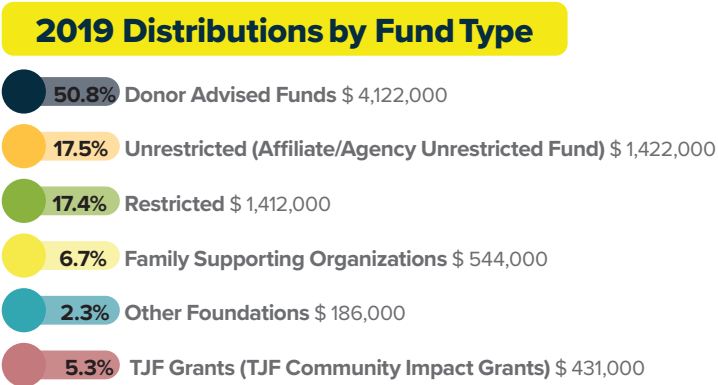
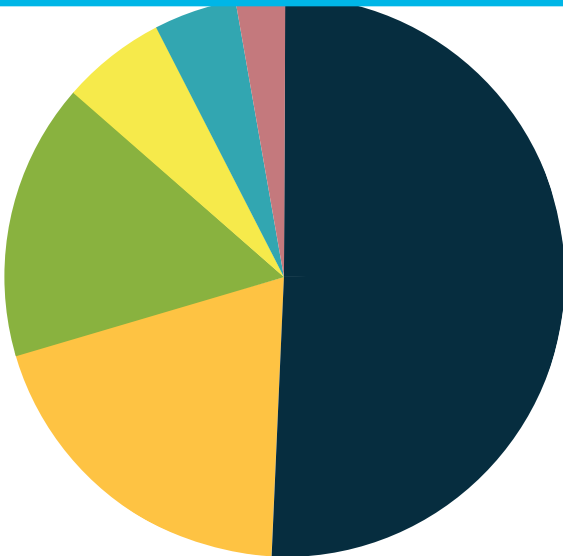
...growing with Tidewater Founded in 1984 with a single endowment fund, TJF has since grown to over **\$112 Million in assets**, representing charitable funds managed on behalf of individual donor advisors, family foundations, United Jewish Federation of Tidewater, and over a dozen local affiliate agencies and synagogues.

TJF Fundholder's Generosity

In FY 2019 TJF fundholders distributed a total of \$8.1 million in grants to charitable organizations



\$8.1 MILLION



2019 Highlight Statistics

42

new funds created

820

active funds

330

charitable organizations supported, up 10% from last year

Nearly 90% of dollars distributed were to Jewish Charities

exceeds national norm of 60%

TJF 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 \$356,000**, up more than 50% from last year, from its unrestricted "community impact" grants pool.

A growing number of donors make a community-wide impact with an annual gift or Donor Advised Fund distribution to support the TJF grants process



University of Virginia, Brody Jewish Center
TJF Grants promoted interfaith dialogue and enriched Jewish student life on local college campuses by supporting programs like Israel Fest and student hosted Passover Seders

2019 Grant Highlights

BINA High School

Women in the Torah exhibit

Congregation Beth El Program initiatives: Inclusion Matters & Hands United Building Bridges Week

Community-wide security needs

Jewish Family Service After school program support for persons with disabilities

Norfolk Area Community Kollel Passover Seder for Military Personnel at Naval Station Norfolk

Ohef Sholom Temple Program Initiatives: Bringing Jewish Life Home, Open the Gates of the Temple That All May Worship

Virginia Symphony Orchestra Generations in Unison: Music Therapy at Beth Sholom Village

46
grants awarded



Strelitz International Academy TJF is proud to support SIA's International Baccalaureate (IB) World School certification process
Pictured: Alicia Pahl-Cornelius, IB Coordinator & Fifth Grade Teacher; Elyssa Brinn, Assistant Director of Early Years; Heather Moore, Head of School; Janet Jenkins, Director of Primary Years

A Cherished Partnership



United Jewish
Federation
OF TIDEWATER



TIDEWATER
JEWISH
FOUNDATION



Marcia Moss and Amy Levy

TJF is honored to work in close partnership with UJFT. The two organizations are brought together by shared values and complementary goals, with TJF focused on investing in Jewish tomorrows, and UJFT providing 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)**.

\$2,223,000 In grants to UJFT/JCC/
Sandler Family Campus

Lion of Judah Endowments

LOJE donors are women in the community that have endowed their annual campaign gifts to ensure they will be made every year in perpetuity.

Bonnie Brand
Stephanie Calliott
Ann Copeland
Anne Fleder
Gail Fleder
Esther Fleder*
Helen Gifford*
Amy Ginsburg
Hara Glasser-Frei

Laura Gross
Fay Halpern*
Brenda Horwitz
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
Deborah Segaloff
Annette Shore*

Cheryl Sloane
Linda Spindel
Jane Stein
Joyce H. Strelitz*
Randi R. Strelitz
Sylvia Yavner*

**of blessed memory*

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
Ronnie Cohen
Robert Copeland
Todd Copeland
Mark Dreyfus
Bronia Drucker
Barbara Dudley

Martin Einhorn
William & Mary Feldman
Hyman Fine*
Matthew & Karen Fine
Kim Fink
Alan Fleder*
Adam Foleck
Jack & Jodie Frieden
Alan M. & Beverly G.
Frieden
Leonard Frierman
David & Penelope Gallo
Sydney Gates*
Barb Gelb
Victor Goodman*
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*

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
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*

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

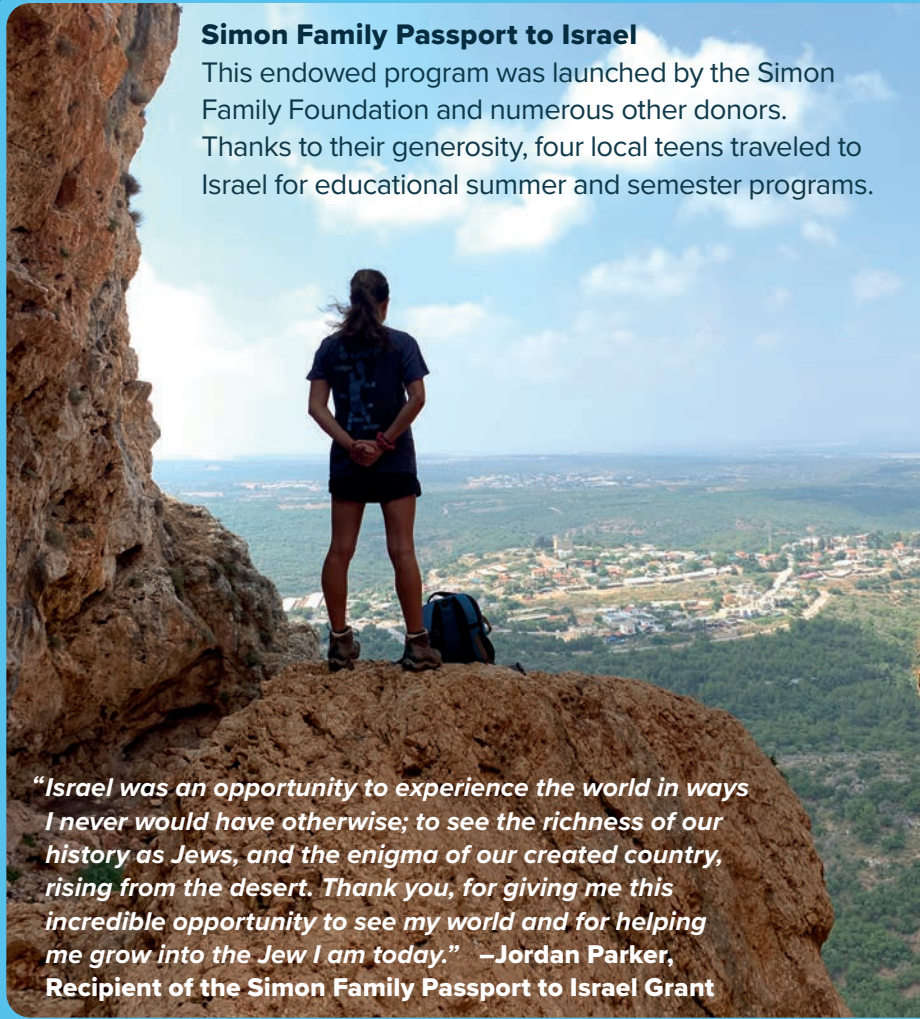
Faith Rose White, a graduate of Maury High School and member of the Beth El congregation was this year's recipient of the four-year scholarship of up to \$10,000 per year. The Stein Family College Scholarship was established in 2009 in memory of Arlene Stein, who did not complete college because of financial hardship.



"I know Arlene Stein wanted to make the world a better place and I'm so appreciative of the opportunity to carry on that legacy." —Faith Rose White, Recipient of the 2019 Stein Family Scholarship

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.



"Israel was an opportunity to experience the world in ways I never would have otherwise; to see the richness of our history as Jews, and the enigma of our created country, rising from the desert. Thank you, for giving me this incredible opportunity to see my world and for helping me grow into the Jew I am today." —Jordan Parker, Recipient of the Simon Family Passport to Israel Grant

Emerging Philanthropists Council Thanks to the generous support of the Tavia & Freda Gordon* Family Foundation, 14 teens learned about tzedakah by participating in a real grants process. After careful consideration of multiple grant applications, the group elected to award \$500 to JFS for families to purchase food items and \$500 to UJFT for the Be A Reader Program.

One Happy Camper TJF partnered with the Foundation for Jewish Camp to bring the One Happy Camper program to Tidewater. This year, TJF donors and fundholders helped send 19 first time campers to 9 Jewish overnight camps.

B'nai Tzedek Teen Philanthropy This program encourages teens to become involved in tzedakah by establishing a fund for Jewish charitable giving. A minimum gift of \$250 is matched by TJF for a starting fund balance of \$500. Teens are encouraged to make charitable distributions and learn about the needs of the Jewish community locally, in Israel and around the world.

B'nai Tzedek Fundholders

Jonah Abrams
Sadie Jean Cohen
Ellie Debb
Ellie Gordon
Evan Gordon
Marah Gordon
Liora Kaplan

Claire Kutner
Isabella Rose Leon
Evan Nied
Audrey Peck
Caleb Peck
Jonathan Peck
Moriah Schranz

Denotes new donor/fund

Noah Schranz
Yael Schranz
Logan Simon
Sydney Simon
Joshua Sissel
Zachary Sissel



Life & Legacy helps individuals and families create legacy gifts, providing a permanent source of support for the Jewish causes they care about. The program was founded on the principle that all of us, regardless of age, wealth or affiliation, can make an enduring financial impact.



“The challenges that we face are overwhelming, but Tikkun Olam is our charge and we are obligated to do the repair work. Looking at specific actions, rather than vast challenges, can make our tasks more manageable. If we all do something, even something tiny, collectively, we can make changes in the world.”

– Alene Kaufman, pictured here with her husband, Ron

The Harold Grinspoon Foundation’s investment of **\$14.9 million over 6.75 years** has leveraged almost a **billion dollars in future gifts** for **58 communities** across North America. (AS OF 6/30/2019)

8

participating
organizations

475

new legacy
commitments

\$20

million in estimated future
gifts for the Tidewater
Jewish community



Together, we are creating a brighter future for our community

"I've always believed in giving back - in both time and money - so the idea of continuing that through my estate plan just feels right to me. The greatest legacy I can leave is one of caring for my family and my community."

—Stephanie Adler Calliott



"I hope to build a legacy by inspiring a sense of Jewish identity, community, and connection to the past & present in my daughter. By building a solid foundation we can branch out and keep growing, knowing we will always have a place to return."

—Hilary Truman, pictured here with her daughter, Tati



"Everything we do has a lasting effect. Through the help of Life and Legacy, I am able to make a positive, meaningful and lasting difference in the community I love."

—Rabbi Levi Brashevitzky pictured here (from left to right) Karen Smith, Rabbi Aron Margolin, and Rabbi Levi Brashevitzky

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.



Mark Gordon, Daniel Gordon, Steven Gordon

Bertram Aaron
Laurent Abitbol
Rachel & David Abraham
Rachel & Marc Abrams
Adelle & Herman Adler
Helen & Warren Aleck
Janice Aleck
Kimberley & C. Earl Allsbrook
Sylva 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
Marcia & Amos Berkovich
Beth Hirsh Berman
Carol & William* 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
Kelly Burroughs
Aaron Busch*
Alice E. Buxbaum
Marilyn & Stuart Buxbaum
Stephanie Calliott
Elyse & David Cardon
Rose & Armond Caplan*
Jeffrey Chernitzer
Rita Cogan*
Leo Cohen
Ronnie Lynn Jacobs Cohen
Ruth & Aaron Cohen
Sol W. Cohen*
Barbara & Harvey Coleman
Jean* & Allan Comess
Raizy & Rabbi Velvel Cook
Allison & Jeff Cooper
Minette & Charles Cooper
Monica & John Cooper
Ann & **Robert** Copeland
Robin & Todd Copeland
Stuart Davis
Lisa & Mark Delevie
Renee* & Arthur Diamonstein
Judy & Larry Dobrinsky
Allan Donn
Ronald Dozoretz
Abby & Mark Draluck
Leora & Nathan Drory
Bronia Drucker*
Barbara Dudley
Ingrid & David Edery
Lois & Barry Einhorn
Susan and Martin Einhorn
Devorah & Morris Elstein
Dianne Epplen

Thelma Fantuch*
Mary & William Feldman
Freda & Jules Feuer*
Barbara & Andrew Fine
Jan & Morris Fine
Karen & Matthew Fine
Hyman Fine*
Minnie S. Fine*
Kim & Andrew Fink
Mandi & Ross Firoved
Gail & Joel Flax
Mona & Jeffrey Flax
Anne Fleder
Esther & Alan Fleder
Gail Fleder
Joseph Fleischmann*
Nataly & Seth Fleishman
Barbara Fletcher*
Kristy & Adam Foleck
Sandra & Pete Forte-Nickenig
Helen Frank
Rita Frank
Edwin Franklin
Barbara Fried
Cantor Wendi & Gigi Fried
Harry Fried
Kathleen & Walter Fried*
Claire & Marvin Friedberg
Beverly & Alan Frieden
Jodie & Jack Frieden
Rosa Frieden*
Celia & Jay Friedman
Debbie & Mark Friedman
Jerome Friedman
Leslie Friedman
Shari Dozoretz Friedman
Ann & Louis Friedman*
Fannie & Milton Friedman*
Margaret & Leonard Frierman
Penny & David Gallo
Sidney Gates*

Karen Gershman
Helen G. Gifford*
Amy Ginsburg
Pam & Arty* Gladstone
Martha Mednick Glasser
Rose Frances Glasser*
Hara Glasser-Frei
Pearl Glassman*
Gail L. & Donald Gogan
William Goldback*
Farideh & Norman Goldin
Charles Goldman
Elaine Goldman
Jane Klein Goldman
Beatrice & Harry Goldman*
Bootsie & Morty* Goldmeier
Lawrence Goldrich
Steven A. Goldstein
Martha & Robert Goodman
Victor Goodman*
Janet* & Daniel Gordon
Paula & James Gordon
Freda & Tavia Gordon*
Joyce & Harry Graber
Helene & Bernie Grablowsky
William Greene*
Helen & Yehudah Griffin
Laura & Fred Gross
Louis Grossman
Sharon & Michael Grossman
Rose Ann Grossman*
Fay & Norris Halpern*
Jeri Jo & William Halprin
Amie & Byron Harrell
Susan C. Alper &
Steven J. Harwood
Mickey & Stuart Held
Zena Herod
Denise & Jason Hoffman
Marcia Hofheimer
Thomas Hofheimer*

Brenda & Abbey Horwitz Susan & Howard Horwitz Connie & Marc* Jacobson Nancy Sacks Jacobson & Edwin* Jacobson Beth & Nathan Jaffe Michael Jaffe Lee & Bernard Jaffe* Rose & Joseph Jaffe* Carol & Joel Jason Sheila & Robert Josephberg Dorothy & Howard* Kahn Eileen & Stewart Kahn Marcia Samuels & David Kamer H. Lee Kanter* Kathy & Jerry Kantor Bruce Kaplan Erica & Scott Kaplan Bernice & Milton Kaplan* Libbie & Albert Kaplan* Phyllis & Arthur Kaplan* Sue Ellen Kaplan Roberta Joy Kaps Mimi & Warren Karesh Betsy & Ed Karotkin Florence Karp* Melissa & Aaron Kass Juliet A. Katz Alene and Ron Kaufman Linda Kaufman Ted G. Kaufman Marilyn & Steven Kayer Debra Keeling Reva & Lee Kelberg* Marissa & Benjay Kempner Arlene & Isidoro Kessel Arlene & Howard Kesser Janna & Arnold Kestenbaum Jodi & Jay Klebanoff Hanna & William Klebanoff* Esther & Andrew Kline Sofia* & David Konikoff Wendy & Albert Konikoff Melanie & Alex Kordis Joyce & Jay Kossman Anne & Edward Kramer Cindy & Ron Kramer Milton Kramer* Rabbi Marc Kraus Celia Krichman* Irwin Kroskin Sylvia & David Krug* Adel & David* Kruger Sue & Jeff Kurtz Nichole & David Kushner Alma & Howard Laderberg* Jody & David Laibstain Phyllis & David Lannik Robert Lansing Selma & Leon Leach*	Mavolyn B. & Sanford L. Lefcoe* Edward Legum Leslie* & Jay Legum Lorna & Steven Legum Ina & Martin Leiderman Corrie Lentz Lisa & David Leon Sandra & Miles Leon Telsa* & Arnold Leon Betty Ann & Scott Levin Merle* & Leonard Levine Natalie Levinson* Amy & Kirk Levy Gail & Joel Lewis Mark Lipton Sara & Rabbi Gershon Litt Elayne & Jeffrey Littman Robert Liverman Rabbi Dr. Mordechai Loiterman Karen & Richard Lombart Jason Lovitz Marcia Lovitz Bernard Lubschutz* Joseph Lust Herman Mallick* Rabbi Rosalin Mandelberg B. Thomas Mansbach Raizel & Rabbi Shmuel Margolin Rychel & Rabbi Aron Margolin Martin Marin Paola & Noah Matilsky Deborah & Jerry Meltsner Shaina Ettel & Rabbi Menda Janet W. Mercadante Ellen & Bryan Mesh George Metzger Laura & Jerry Miller Hallie Miller* Heather & Doug Moore Melvin Morrison* Marcia & Burton Moss Alyssa & Jonathan Muhlendorf Evelyn Munden Rena & Michael Myers Sara & Norbert Newfield Mimi & Frederic* Nicholson Alan Nordlinger Rosalind & Harry Norkin* Joan Nusbaum* Lois & Bertram Nusbaum* Robert Nusbaum* Marlene Nusbaum Nancy & Charlie Nusbaum Sharon & Bill Nusbaum Carolyn & Charles Osman* Kelli Anne & Bryan Pace Abbey Pachter Barbara & Joseph Patish* John Patton Pincus Paul* Charitable Trust	Linda R. Peck Nancy & Stanley Peck Stephanie & Paul Peck Alex Pomerantz Erinn & Felix Portnoy Rona & David Proser Eleanor & Julian Rashkind* Ann & Allen* Richter Zelma & Bernard Rivin* Gina & Neil Rose Rose & Kurt Rosenbach Diane & Malcolm* Rosenberg Judith Rosenblatt Ellen Rosenblum Barbara Rosenblum Sharon & Gene Ross Beverly & Louis Rostov* Joanne Batson & Philip Rovner Miriam & Rabbi Arthur Rubergg Judy & Robert Rubin Abraham Rubin* Malka & Rabbi Gavriel Rudin Paula Russel Sarita & Bert Sachs Karen & Warren Sachs Annabel & Hal* Sacks Ada S. Salisbury Linda & Stanley Samuels Annie Sandler Toni Sandler Reba & Sam Sandler* Judy Saperstein Terri & Lonny Sarfan Laure & Richard Saunders Natalie* & Larry Saunders Margaret & William Sawyer Rachel Schoenbaum Joanna & Craig Schranz Elaine & Joash Schulman Peter Schulman Helen* & Buzzy Schulwolf Ruby & William Schwarzschild Ruth Schwetz* Miriam & Bob* Seeherman Patti & Paul Seeman Deborah & Peter Segaloff Lynn & Robert Seltzer Sandy & Norman Sher Carol & Honorable Louis Sherman Annette Shore* Laurie Goldsticker & Gary Siegel Leslie & Lawrence Siegel Marilyn & Kenneth Siegel Barry Simon Marilyn & Marvin* Simon Shelly & Britt Simon Simon Family Foundation Cheryl & Harris Sloane Jill & Larry Smith	Karen Smith Pamela & Louis Snyder Harry Snyder* Helen & Daniel Sonenshine Norman Soroko Linda & Ron Spindel Dorothy and Ron Spitalney Deborah E. Stadlin Alan Stein Jane Stein Michal & Rabbi Yisroel Stein Robert Stein Jean & Ira Steingold Joseph Steingold Lawrence Steingold Tara Sundgaard & Neal Stern Robert Stern* Randi Strelitz Renee & John Strelitz Joyce & Leonard Strelitz* Burle Stromberg Steven Suskin Sandra Tabachnick Kevin & Gary Tabakin Marcy & Paul Terkeltaub Marian Bear Ticatch Linda & Alan Troy Hilary Truman Nancy Tucker Jody & Alan Wagner Patti Wainger Nancy & Alvin Wall Doris Waranch Trudy & Martin Waranch Carol & Stanley Waranch* June & Oscar Warner* Lisa & Steven Warsof Herbert L. Weinberg* Barb Gelb & Kenny Weinstein Carol Downing & Lawrence Weinstein Matthew Weinstein Miriam & Harry Weisberg* Diane & Sam Werbel Adam White Eric White Matthew White Harriet & Samuel White* Matthew & Valeria Williamson Dorothy & Manuel Wyron* Syvia Yavner* Steven Yetiv* Tina Yomtob Amy Zelenka Betty & Henry* Zetlin Dorothy Zimmerman Ashley & Greg Zittrain
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*of blessed memory
Denotes new member

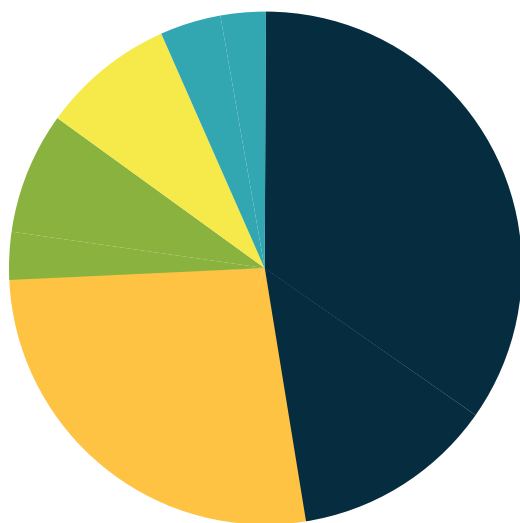
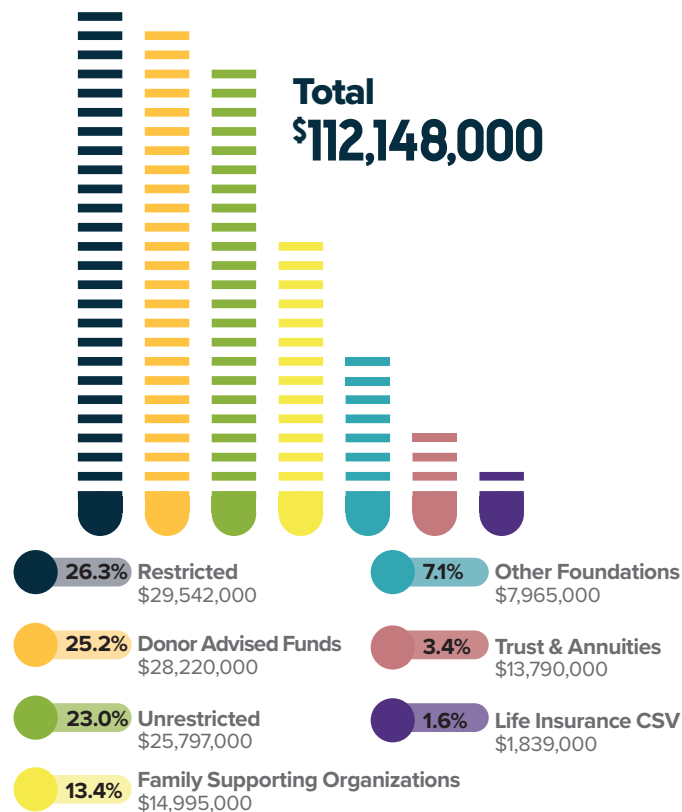
Financial Summary

The Tidewater Jewish Foundation was formed in 1984 when the endowment fund of the United Jewish Federation of Tidewater grew to \$2 million. Today, the consolidated assets are more than \$112 million. The growth in the consolidated assets managed by TJF (shown here) reflects the time frame since TJF became a separately incorporated 501(c)(3) charity in 1993.

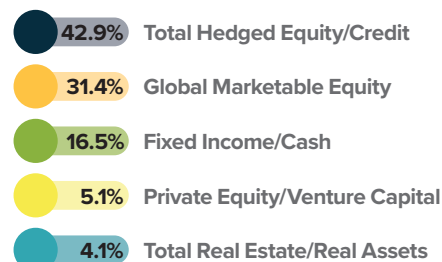
2019 Growth of TJF Assets



2019 Assets by Fund Type



2019 Allocation of Total Fund



INVESTMENT PERFORMANCE

Annualized Returns	1 year	3 years	5 years	10 years
Total TJF Portfolio	3.5%	7.3%	4.2%	6.9%
Blended Index Target	3.6%	6.2%	3.7%	5.9%



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.



“My philosophy on work, on volunteering, on philanthropy, is all the same: Let’s not dwell on what’s wrong, but determine what the goal is and get started to see how we can get there. My legacy will be the same, to quietly help as many people in as many ways as there is time, energy and resources—whatever they may be.”

—Lawrence Steingold

Combined Financial Summary

* unaudited

As of June 30, 2019

Assets:

Cash, receivables & other current assets	486,946
Investment portfolios	106,987,081
Real estate and other assets	4,674,065
Total assets	<u>\$112,148,092</u>

Liabilities and net assets:

Affiliate funds payable	29,731,537
Split interest agreements payable	2,609,832
Grants and other payables	187,485
Net assets	79,619,238
Total liabilities and net assets	<u>\$112,148,092</u>

For the Year Ended June 30, 2019

Revenues and support:

Contributions and support	7,373,590
Net rental and other net income	1,093,224
Net investment income & appreciation	3,337,138
Total revenues and support	<u>\$11,803,952</u>

Grants and expenses:

Charitable distributions and grants	8,117,280
Split income non-charitable distributions	166,615
Direct fund expenses and fees	1,511,429
Operating expenses	941,380
Total grants and expenses	<u>\$10,736,704</u>
Change in net assets	<u>\$1,067,248</u>

Investment Report for the Year Ended June 30, 2019

Equity markets continued their roller coaster ride during fiscal year 2019. After setting an all-time high in September of 2018, the S&P 500 Index suffered a deep decline that culminated on Christmas Eve. The drop was just short of a 20% decline that signals a market correction. The steep decline was triggered by concerns about the trade war between US and China and a slowing global economy. Dovish rhetoric by the Federal Reserve Bank triggered a V-shaped recovery in the domestic equity market as the S&P 500 rallied over 23% between December 24 and June 30. The market closed the year ending 6/30/19; up over 10%. Once again, domestic large capitalization stocks were the strongest performers as both US small cap, developed market equities, and emerging market equities lagged their larger counterparts. Surprisingly, interest rates declined dramatically during the year as the benchmark 10 year treasury declined from 2.85% to 2.00%.

Economic growth began to slow during the year. Gross Domestic Product in the US ended up 2.1% year over year. Despite moderating growth, Mercer and BCA Research do not see an imminent recession. Their expectations are that growth will likely continue to the end of 2020. Since equities rarely suffer a bear market during economic expansions, positive equity returns are expected through the latter part of 2020. The “wild card” to this outlook is the potential for an escalation in the trade war. We view this as unlikely as the Trump Administration will be seeking reelection next year and such an escalation could damage the economy, thereby jeopardizing the President’s chance at a second term.

The Jewish Community Endowment Pool (“JCEP”) in which the foundation is invested, rose 3.5% for the fiscal year, slightly lagging TJF’s index target of 3.6%. 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 74% of market declines and 101% of market increases as compared to the plan benchmark.

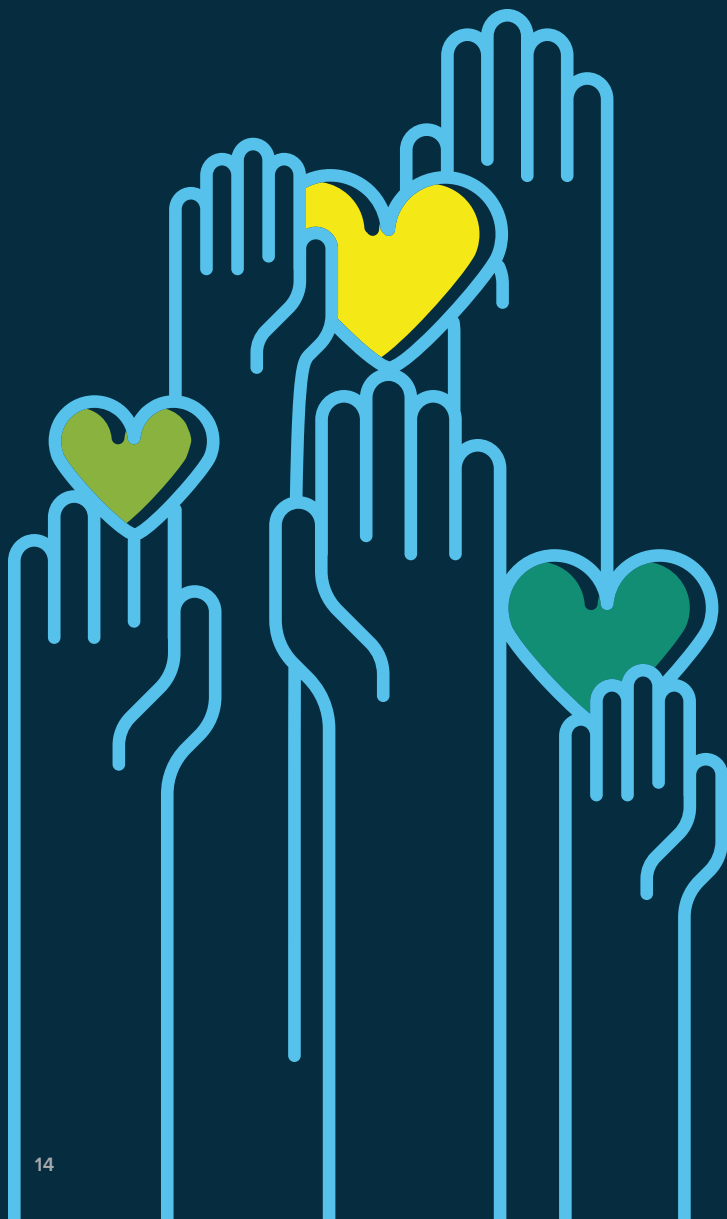
Sources: Mercer Investments, BCA Research, US Treasury, InvestorForce

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

* These condensed financial summaries of the ending balances and the activities for the fiscal year ending June 30, 2019 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 by December 31, 2019.

Donor Advised Philanthropic Funds

Community members with a TJF Donor Advised Fund support their cherished organizations while maximizing their tax savings and avoiding administrative paperwork. Every year, this growing group of fundholders makes thousands of distributions to hundreds of organizations. Approximately 80% of all distributions are made to Jewish organizations and causes.



DONOR-ADVISED FUNDS

Meril Amdursky
Jody Balaban
Herbert and Carolyn Bangel Family
Bartel Family
Jon & Susan Becker
Belkov Family
Berger-Goldrich Family
Blachman Family
Bonnie Family
Bonnie S. Brand
Joseph & Lula G. Brenner* Memorial
Stacy Copeland Brody
Jeff Chernitzer
Bernard and Lois Mirvis Cohen
Barry Comess
Todd & Robin Copeland Family
Cross Family
Morton Cushner* Memorial
Arthur Diamonstein
Donovan Family
Dozoretz Family
Lois & Barry Einhorn and Family
Matthew & Karen Fine
Joseph Fleischmann* Memorial
Claire & Marvin Friedberg
Jack & Jodie Frieden
Robert & Alicia Friedman Family
Barb G. and Kenny Weinstein
Izaak D. Glasser
Michael & Lori Glasser
Martha & Richard* Glasser Family
Rose Frances and Bernard Glasser*
Harry L. & Beatrice Moss Goldman*
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"If you have appreciated assets, donating them to a Donor-Advised Fund at TJF is a smart option. Your fund receives and invests donated assets in a time frame that makes sense for tax planning purposes while giving you the flexibility to make charitable gifts at any time during the coming year or even later."

—Ron Kramer

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Ohef Sholom Temple
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page 7)*

** of Blessed Memory
Denotes new donor/fund*



How can you 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

It starts with you!

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



Consider including your children and other loved ones in the process so you can share and pass on your cherished values



Connect with the experts at TJF who are uniquely positioned to support Jewish philanthropy in the Tidewater community



TJF will work closely with your professional advisors to help maximize your philanthropic impact

Gift Source

What 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 that 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



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TJF Giving Vehicles

The way you package your gift depends on your goals: Do you want to include your children or other loved ones in the process? Is flexibility important? Tax savings?



TJF Unrestricted Fund – Supports grants for new, innovative programs and emergency needs in the local Jewish community



Restricted Fund – Benefits specified organizations or causes and often makes distributions at a specified spending rate



Endowed Fund – Ensures 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, after which 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



Donor Advised Funds

Also known as DAFs, these funds are used like charitable checking accounts

- Receive an immediate tax benefit
- Recommend charitable grants throughout the year
- Name multiple generations as advisors throughout the year
- 24/7 online fund access

DAFs are a great strategy for maximizing income tax deductions after recent federal tax changes

Matching Funds Available

Your Impact

How will you make a difference?



Help your synagogue thrive today and plan for tomorrow



Support Israeli or other international charitable organizations



Support Jewish community services to care for families and individuals in need



Support Jewish education to help preserve Jewish life and values



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



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



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



Support any Jewish or non-Jewish organization so that the causes and organizations you cherish can thrive today, tomorrow and for generations to come



TIDEWATER JEWISH FOUNDATION

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The Tidewater Jewish Foundation would like to extend our sincerest appreciation to The Colony Group, LLC for their continued and generous support of this annual report