

**Rabbi Grafman Endowment Fund at Temple Emanu-El
2022-23 Annual Report**

It is a tree of life to them who hold fast to it

We are an enduring people.

We have been blessed with a **unique perspective on life** that connects us to the past without being chained to it.

It helps us **create a vision for the future** but grounds us in the present.

It provides us with the **wisdom and understanding** to know that the future we create is in direct proportion to our actions today and everyday.

This is **Temple Emanu-El's Rabbi Grafman Endowment Fund**. It is more than a spreadsheet of accounts.

It is an investment in tradition, an investment in heritage, an investment in values and an **investment in the future** of our Temple and Jewish life.

As congregants of Temple Emanu-El we are the beneficiaries of toil, of sweat, and of tears. Of **forward thinking**, of **sound stewardship**, of **educational, intellectual and spiritual leadership**.

As Jews we are **called to make our lives a blessing** to the world and to each other by giving simply, loving generously, caring deeply, and acting kindly.

We cannot quantify these blessings, they are in themselves **immeasurable**.

Through the Rabbi Grafman Endowment Fund we are able to reap the harvest of these blessings today and plant the seeds of future blessings **for generations to come**.

This is Temple Emanu-El's Rabbi Grafman Endowment Fund.
An enduring blessing for Temple Emanu-El ... Now and Forever.



Contents

Our Funds at Work, pg 4 • Benefactors & Annual Gifts, pg 6 • Named Endowment Funds, pg 8
Legacy & Perpetual Gifts, pg 10 • Financial Highlights, pg 12 • How You Can Give, pg 14 • Leadership, pg 15

Leading with Vision: A Message from the President

Our Endowment Fund is Temple's Tree of Life. This is the sentiment shared by Temple President, Charlie Collat, in his High Holy Day remarks and I could not agree more. Temple Emanu-El could not exist at its current level without our Endowment, and our Endowment Fund would not exist without YOU, our donors.

You are the lifeline of our Temple. You are making a significant difference.

During the past fiscal year (ending June 30, 2023), our Endowment Fund bolstered Temple's operations and programming through allocations totaling \$877,171. This extraordinary support was made possible because of you, our caring donors, who have created Named Funds, established legacy gifts, participated in our Annual Gift Campaign, sent tributes to family and friends, purchased memorial plaques, and more. Also included in the above total is a \$200,000 annual allocation to further strengthen Temple as part of a 5-year special grant devised by our Endowment and Temple Leadership working together.

As of June 30, 2023, our Endowment's assets were more than \$22 million. This is amazing, and we are thankful to those who came before us, our investment oversight, and to you. Yet, it is our duty to continue to grow our Endowment. **This is our legacy.**

Each of us may have a different connection with Temple, but we believe in our Temple. We want our Temple strengthened and sustained. I ask you to think about what Temple means to you and your family — whether it's life cycle events, youth and education, summer youth experiences, Shabbat Services, the High Holy Days, bricks and mortar, and so forth. The Endowment supports and touches all of these areas.

I extend deep gratitude to each of you who made the past year incredible – for both our Endowment Fund and ultimately Temple Emanu-El. It is my sincere hope that every congregant will participate in our Endowment this year in whatever manner and at whatever level feels right. **Help water and nurture this Tree of Life that provides remarkable support to Our Temple — today and for many, many years to come.**



Jerry Held
President

Our Funds at Work

For the 2022-23 fiscal year, our Endowment Fund supported Temple Emanu-El with more than \$877,000 in allocations. This extraordinary level of funding was made possible through the generosity of our congregational family — past and present — along with sound investments, oversight, and a special 5-year grant created through our Endowment and Temple Leadership working together. THANK YOU to all who recognize the transformational value of our Endowment Fund in supporting Our Temple today and for generations to come.

Our Endowment Fund consists of Restricted and Unrestricted Named Funds, as listed on pages 8-9. Unrestricted Named Funds allow for available funds to be used where needed most at temple. Restricted Funds fall under six (6) categories and lend support by “matching” a Temple need with a Fund’s purpose. Please refer to page 9 to learn more.

The information below illustrates how Named Funds made remarkable contributions to Temple life – throughout the entire year. Again, THANK YOU to these donors, their families, and all who made gifts to further build these Funds.

UNRESTRICTED NAMED FUNDS SUPPORT — \$445,990

Unrestricted Named Funds, used where needed most at temple, are pivotal in helping cover operational costs, such as security, programming, and much more. Unrestricted funds are the most popular, flexible, and effective way to perpetually support Our Temple. Thank you to the more than 100 families who helped make an extraordinary-level grant to temple through these funds.

PROGRAM ENRICHMENT & CARING COMMITTEE — \$99,475

This group of Funds enabled significant enhancements to Temple, including:

- Weekend of Welcome & Oneg (WOW) • High Holy Day Bima Flowers • High Holy Day musicians, and pianist for afternoon service • High Holy Day babysitting and youth learning activities • Rabbinic position support • Yom Ha' Atzmaut Celebration, commemorating Israel's Declaration of Independence in 1948
- NEW Sensory/Toddler Family-Friendly Room • Multiple Tot Shabbat Services & Dinners • Computer upgrades • Matzo Ball for Young Adults • Mitzvah Day
- Hillel Connections, to engage and connect students at the University of Alabama to our Birmingham community • Sold-out Second Night of Seder
- A beautiful Annual Congregational Evening & Dinner, honoring our volunteers and leadership • Adult Education Programming • Scholar-In-Residence
- Introduction to Judaism Series • Annual Webcast Fees so services can be enjoyed from anywhere • Tashlich Service at the Zoo refreshments • “American Birthright” film screening • Hand-filled bags personally delivered to over 60 places of residence for congregants age 85+ during Rosh Hashanah, Hanukkah, and Passover

EDUCATION & SCHOLARSHIP — \$52,993

Over 150 youth of all ages were engaged in Youth & Education programs during the 2022-23 fiscal year. We deeply appreciate the support provided by the Named Funds in this category for helping our youth learn, grow, and socialize together. Some of the many benefits provided through these Funds include:

- NEW Technology Curriculum for Religious School • Religious School Teacher In-Service • Religious School “Meet the Author” Day • Youth Choir Support
- Religious School End-of-Year Celebration and Teacher Appreciation • Youth & Education staffing, including madrichim, our fabulous teaching assistants • Yads for the Confirmation Class • Religious School Tuition Assistance for Families in Need • Scholarships and Redeemed Bonds toward summer Jewish experiences



CEMETERY & BUILDING PRESERVATION — \$68,217

Through the generosity of eight (8) Named Funds created to help preserve our physical structures and cemeteries, this past year, the following enrichments were supported:

- NEW Sanctuary podium & blessings table
- Repair of sanctuary hearing loop
- Year-round upkeep of our Elmwood and Northside Birmingham cemeteries as well as our Gadsden, Jasper, and Bessemer Beth-El cemeteries
- Special maintenance needed at our Northside cemetery
- Refurbishment of our sanctuary organ

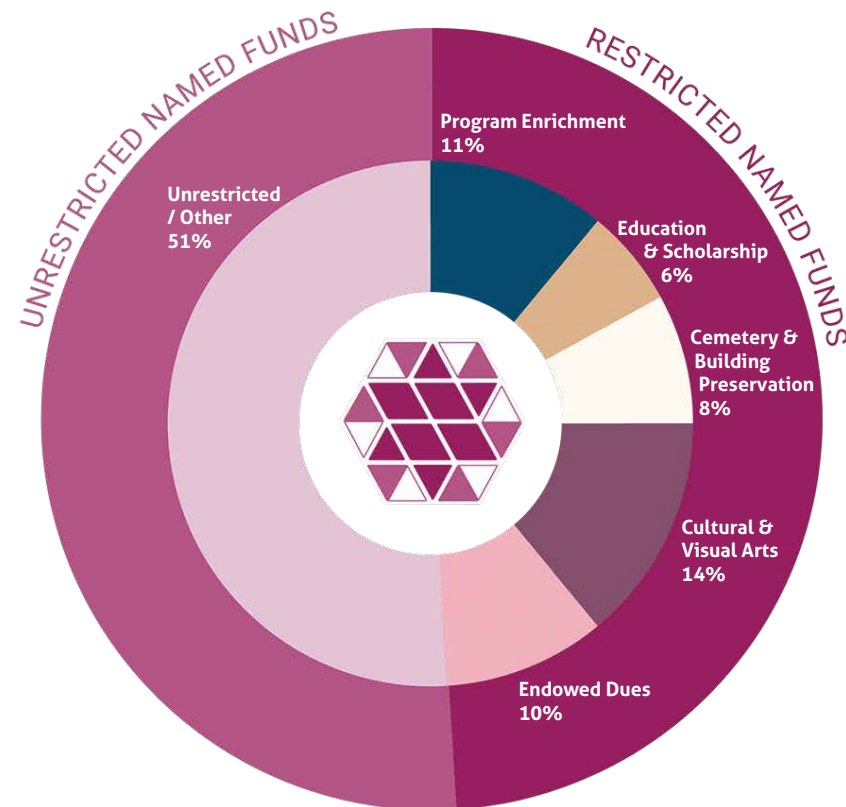
CULTURAL & VISUAL ARTS — \$119,571

This area helps immensely with celebrations and beloved music year-round. Thank you to the donors who established these Named Funds which provided:

- Multiple Guest Shabbat Singers throughout the year
- Shabbat Across America
- Shabbat Across the World
- Pianist for the Annual Congregational Dinner
- Director of Music Support
- Two Yom HaShoah Special Services for Holocaust Memorial Day
- Cantorial Position Support
- Cantorial Voice Coach Support
- High Holy Days Choir
- Shabbat Bima Band, enjoyed on multiple occasions
- Special Mother's Day themed Shabbat featuring female composers and band

ENDOWED DUES — \$90,925

Our endowment and temple are incredibly fortunate to have nineteen (19) families who have endowed their temple dues. Once an Endowed Dues Fund is created, all or a portion of their annual commitment to Temple is endowed in perpetuity, which is a benefit to both the donor(s) and Our Temple. **To learn more about how to endow your dues, contact our Endowment Office.**



Wishes Granted by Robert Appelbaum

My parents always had strong convictions to support their Jewish faith and the underprivileged. Their lesson was simple, do what you can to leave the world a better place with a sense of humility. At the passing of my mother earlier this year, their wishes were granted through the creation of the Lois & David Appelbaum Fund in the Grafman Endowment Fund. My mother, Lois Appelbaum, always took great pride supporting Jewish causes that give future generations greater opportunity than her own and this included providing for Temple Emanu-El's future. My mother's life was devoted to helping those less fortunate. She possessed genuine kindness without barriers.

In the 1960s, my mother was a Primary School Teacher in underserved New York City neighborhoods patiently mentoring students to instill the value of reading and education. She also had a passion for helping disadvantaged youth in Israel which prompted years of support for Boys Town Jerusalem.

The stories of my parents' generosity are endless, and I feel fortunate for the examples they set. Their giving has seeded my family's commitment to include Temple Emanu-El in our estate planning to build the Appelbaum Fund. I know that continuing their legacy of support is the greatest way to honor in their memory.

Benefactors & Annual Gifts

Our Endowment leadership applauds the many congregants who donated to our endowment over and above their Temple commitments, and friends outside of Our Temple family who made donations. During the 2022-23 fiscal year, contributions totaled over \$2.6 million. Heartfelt thanks to all.

Donors made generous gifts for many reasons and occasions. Some gifts were to honor or memorialize a loved one or friend, to create or build Endowed Named Funds, or to sustain Temple through bequests of more than \$2.3 million.

Our unique Annual Endowment Gifts Program is another avenue to help our Endowment grow. This past year, 249 donors, representing over 40% of our congregational families, gave over \$108,000 to this program. Fabulous! Our Annual Endowment Gifts Program is designed to offer giving flexibility so that our entire congregation can participate through gifts of any amount. Most importantly, together, we enrich our congregation today as well as nurture a vibrant future for our spiritual home.

A PROGRAM FOR EVERYONE

Our Annual Endowment Gift Program is designed to provide a way for every member of our congregation to participate in making a difference for Our Temple — today and for generations to come. Gifts of any amount are welcome. And, remember that any gift can be designated to a specific Named Fund to help it grow. The ultimate goal for this program is to have every member of our congregation participate — at whatever level.

As an added benefit, donors participating in our Annual Endowment Gifts Program receive complimentary Temple Tributes to send In Memory of or In Honor of a loved one or friend during the year. Moreover, our Endowment Office handles everything. Contact our office by phone or email to learn more or with your acknowledgment information. Join us today!

“... for every human hand leaves its mark, an imprint like no other.”
from our Mishkan T’filah

RABBI GRAFMAN ENDOWMENT FUND

ANNUAL GIVING & MAJOR GIFTS BENEFACTORS 2023 / 5784

We gratefully acknowledge the following “benefactors” who have most generously contributed to the Endowment Fund during the past year either through a major gift or participation in the Annual Endowment Gift Program.

Gold Benefactors (Gifts of \$10,000 and more)

Estate of Lois Appelbaum
Richard Blumberg and Mark Edge
Janice & Michael S. Cohen

Estate of Jerry Lapidus
Karen & Joel Piassick
Arnold Steiner

Roxanne Travelute
& Michael Honan

Silver Benefactors (Gifts of \$5,000 - \$9,999)

Helena & Robert Buchalter
Angelique DeFranco

Joan & Allan Morris

Kim & Neil Roth

Bronze Benefactors (Gifts of \$501 - \$4,999)

Alison & Robert Berman
Karen & Kenneth Bluestein
Amy Goldstein Chauvin
Lynne & Mark Cohen
Cheryl & Charlie Collat, Jr.
Sharon & Gary Cutter
Ginger Deason
Helene Elkus
Ellen & Fred Elsas
Lacey & Jason Epstein
Brenda Friedman and Jordan Friedman
Betty Allenberg Goldstein*
Sherron & Allan Goldstein
Rebecca & Adam Gordon

Marilyn Haver
Evelyn* & Jack Held
Mitchell Ives
Robin & Bart Kolber
Susan & Barry Koretzky
Ricky Koslin and Lyons Heyman
Eileen & Edward Leader
Faye & Robert Levin
Pat & Michael Levine
Ashley & Jon Lewis
Joyce & Joe Lichtenstein
Judy & Gerson May
Nancy & Allen Meisler

Carol & B.G. Minisman, Jr.
Judy & Gary Monheit
David Reese
Cate & Evan Rosemore
Judy & Jimmy Rotenstreich
Wendy & Frank Siegal
Estelle Silverstein
Jean & Jerry Sklar
Liz Slive*
Stephanie & Stephen Steinmetz
Marilyn & Murray Tanner
Rochelle & Bruce Tucker
Rachel & Rabbi Adam Wright

Benefactors

(Annual Gifts of \$500)

Louise & Jim Abrams
Jane & Joe Bluestein
Mary Lynne & Eli Capilouto
Lydia Cheney & James Sokol
Tracy & Al Cohn

Vicki & Eddie Denaburg

Mark Friedman
Stephanie & Brad Friedman
Nancy C. Goedecke
Morton Goldfarb
Sandy & Bill Goldman
Mark Goldstone
Rosalie & Raymond Gottlieb
Dixie Hagedorn
Ann Halpern
Shirley Salloway Kahn
Leah B. Leaf
Mary Virginia & Josh Mandell
Letty & Bob Marcus
Bobbi & James May
Carole & Michael Pizitz
Carrie & Richard Pizitz, Jr.
Joan & Dick Pizitz
Merritt Pizitz
Nancy & Danny Rousso
Lana & Stephen Royal
Karen & Ronald Salloway
Elinor Sue & Michael Staff
Amy & Ron Strickland

Contributors

(Annual Gifts of \$250 - \$499)

Janet & David Aarons
Barbara & Jack Aland
Fraida & Bob Aland
Mary Lynn & Jesse Bates
Gail & Jeffrey Bayer
Harry Bayer
Joan Becker
Becky & Randy Benson
Sandra & Alan Berman
Jann & Russ Blitz
Star Bloom
Ginger & Lawrence Brook
Lois & David Cohen

Morissa & Mitchell Cohen
Wanda & Ross Cohen

Jeff Cohn

Linda & Richard Cohn
Charles Collat, Sr.
Joanna Gottlieb Collat
Nancy & David Denney
Dian Diamond
Laurie & Craig Elmetts
Beverly & Stanley Erdreich
Chu-Chi & Bobby Fierman
Carol & Jimmy Filler
Barbara & Larry Fine
Cathy & Paul Friedman, Jr.
Carolyn & Henry Frohsin
Fran & Lee Godchaux
Donna & Howard Goldberg
Nancy Goldberg
Bobbie & Warren Goldstein
Debra & Joel Goldstein
Mitzi Goldstein
Beverlee & Bruce Gordon
Ginger & Jerry Held
Carol Herman
Gail & Charles Herman
Ronne & Donald Hess
Jan & Ron Hirsch
Barbara Hirschowitz
Jennifer & Drew Kanter
Julie Koch
Rochelle & Michael Koslin
Donna & David Kraselsky
Cindy & Eric Land
Shirley & Jerry Leader
Gayle Leitman
Emily & Bob Levine
Denise & Wayne Lewis
Julie & Nathan Marcus
Candy & Ed Meyerson
Betsy Printz
Susan & Andy Rotenstreich
Bunny and Joel Rotenstreich
Kit & Rick Roth
Marilynn & Earl Rothstein
Amy & Michael Saag
Susanne & Armand Schachter
Lucy Schulhafer
Ferne Seigel
Ken Seton

Rosalyn Siegal
Dodie Sokol
Patricia & Donald* St. Charles
Betty Steinmetz
Margaret & Max Stern
Amy & Ron Strickland
Sam Tenenbaum, Jr.
Ann & Sam Todd
Marcia Unger
Linda Verin & Rick Clay
Allison & Ben Weil
Lisa & Andy Weil
Pat Weil
Joan & Don* Weisberg
Janet & Leonard Wertheimer III
Michele & Michael Wilensky
Sylvia Wright & Eli Pinhas

Donors

(Annual Gifts of \$100 - \$249)

Robert Aland
Debbie & Mark Barstein
Linda Barstein
Lisa & Paul Bebenek
Nancy & Lincoln Berland
Rosalyn Bloomston
Sharon & Ed Bromberg
Roz Caplan
Martin Cogen
Betty Solomon Cohen*
Tamara & Jeffrey Cusmariu
Susan & Jeff Cutler
Jane & Melvin Davis
Rick Davis
Sarah & Randall Davis
Lori & Stephen Dorsky
Barry Dreayer
Adrian & Jeff Dyer-Smith
Lindy Edwards
Lisa & Alan Engel
Marian & Ron Epstein
Alise & Joe Erdberg
Kaydee Erdreich-Breman
Emily & Joel Feinstein
Clara & Glenn Fleisig
Sunny Goldstein Franklin
MaryAnne & Mike Freeman
Linda & Doug Friedman

Sally & Richard Friedman

Sandy Friedman
Elise & Hank Frohsin
Dan Goldberg
Marie & Preston Goldfarb
Ann & Richard Goldstein
Linda & Nick Goldstein
Jeanne Hagedorn*
Andrea & Kent Haines
Nancy & Barry Hamric
Rona Harper
Anna Slive Harwood
& Judd Harwood
Susan & David Harwood
Amanda & Layne Held
Katie & Brian Held
Leonard Held
Emily Helzberg
Judy Weinstein Jablow
& Peter Jablow
Rhoda Kaplan*
Sheryl & Jon Kimerling
Robin & Steve Lazarus
Julie Levinson-Gabis
& Bud Gabis
Ruth Lischkoff
Dale Marcus
Fran Marlow
Judy & Randy McDonald
Herbie Miller
Joan Loretta Munn
Leigh Anne & David Nomberg
Jamie & Greg Odrezin
Maureen & Mark Petrofsky
Madeline & Jake Reiss
Sam Rotenstreich
Judy Roy
Judy & Robert Rutstein
Andy Saag
Harry Saag
Leah & Kenneth Saag
Adam Schniper
Jack Schniper
Chip Schwartz
Sandra & Larry Shulman
Isabel & Alan Siegal
Lesly & Robert Simon
Carole Simpson
Stephanie & Brad Sklar

Meredith Smith
Barbara Bresler Sokol
Carleton & Bruce Sokol
Susan & Allan Solomon
Julie & Charles Stein
Alice Walther & Stefan Kertesz
Lori & Jim Weil
Rhonda & Harry Weinberg
Karen & Mike Weiner
Hillary & Ryan Weiss
Debbie Wiatrak
Ilene & Allan Wilensky
Alex & Cantor Robby Wittner
Leigh Ann & Herbert Young
(1) Anonymous Donor

Friends

(Annual Gifts up to \$99)

Donna & David Askenazi
Ellen Bruck
Deborah Chargois*
Rose & Tommy Cobb
Charlotte Cohn
Carole & Richard Epstein
Mary & Scott Godchaux
Ashlee Jana
Harry Klotzman
Randi & David Landy
Deanna & Hugh Leader
Amy & Eric Morrison
Meredith & Daniel Odrezin
Lynn Rathmell
Cindi & Michael Routman
Jamie & Justin Routman
Regina & Neil Sigman
Jennifer & Ben Smith
Sandra & Norman Weinberg
Janice & Sandy Weinstein
Bradley Weiss

Names in gold indicate new
annual gift donors since last year

* of blessed memory

“Temple and Endowment are two sides of the same heart”

Amy Saag, Past Endowment President



“L’dor Vador- from generation to generation. We learned from our grandparents and parents. We support the Endowment monthly for our children as well as the future generations.”

David, Leigh Anne, Lilly and Ellis Nomberg

Named Endowment Funds

In addition to our General Endowment Fund, our endowment is made up of numerous perpetual funds. Co-mingled to reap the greatest investment returns, these funds individually provide for temple needs and enhancements on an on-going basis.

UNRESTRICTED NAMED FUNDS are established by donors to honor or memorialize a family name. Like contributions to the General Endowment Fund, gifts to an Unrestricted Named Fund provide the greatest flexibility to respond to Our Temple’s changing needs. Donors make no restrictions on how these funds are used to enrich our congregation, leaving those decisions to the Endowment Fund Board of Directors.

Aarons Family Fund
Judy Todd Abrams & Ted Abrams Fund
Leon Aland Fund
Lois & David Appelbaum Family Fund
Susan & Rodney Barstein Family Fund
Gail & Harry Bayer Family Fund
Flossie & Ira Bayer Family Fund
Becker Family Fund
Alison & Robert Berman Family Fund
Sandra & Alan Berman Family Fund
Bernheim Family Fund
Blitz Family Fund
Bluestein Family Fund
Buchalter Family Fund
Ida M. Cohen Memorial Fund
Marion & Oscar Cohen Fund
Rosalyn & Vernon Cohen Family Fund
Mildred & Sam Cohn Fund
Cutter Family Fund
Frances & Conrad S. Cypress Family Fund
Dannis Family Fund
Elmets Family Fund
Carole & Richard Epstein Family Fund
Gladys & Alex Epstein Family Fund
Florine Capper Ettinger Fund
Alvin V. Filer, Jr. Memorial Fund
Stanley Dean Friedman Family Fund
Dr. Harry & Bessie Goldner Fund
Adele & Malvin Goldstein Fund
Edward Goodman Memorial Fund
Marie Goodman Legacy Fund
Mimi & Seaburt Goodman Family Fund
Rebecca & Adam Gordon Family Fund
Belle & Ike Gotlieb Memorial Fund
Rosalie & Raymond Gotlieb Fund

Carol & Robert Gross Family Fund
Evelyn & Jack Held Fund
Cissy & Leonard Held Fund
Joyce & Howard Helzberg Family Fund
Carol & Donald Herman Family Fund
Hirschowitz Family Fund
Will Holloway Memorial Fund
Hurowitz Family Fund
Kaden-Bean Family Fund
Donald R. Kahn Legacy Fund
Doris & Fred Kanter Family Fund
Rhoda & Abe Kaplan Fund
Miriam & Jack Kartus Fund
Julie & Howard Koch Family Fund
Susan & Barry Koretzky Family Fund
Michael Koslin Family Fund
Lillian & Jerry Lapidus Family Fund
Leah & Ronnie Leaf Family Fund
Leibovitz Family Fund
Gayle & Eddie Leitman Fund
Ralph Z. Levene Memorial Fund
Roslyn T. Levene Fund
Faye & Robert Levin Family Fund
Ted Levite Memorial Fund
Levitt Family Fund
Nathan Wayne Lewis Memorial Fund
Levine/Silverstein Family Fund
Mandell Family Fund
Letty & Bob Marcus Fund
Judy & Gerson May Fund
Gertrude & A.R. Mazer Family Fund
Candy & Ed Meyerson Fund
N.E. Miles Fund
Marvin & Marilyn Lichtenstein Nelson Fund
Loretta & Mayer Ullman Newfield Fund

Dolly & Jerome P. Newmark Fund
Piassick Foyer Fund
Betsy & Peter Printz Fund
Loris & David Rich Memorial Fund
Erin Rosemore Fund
Susan & Andy Rotenstreich Family Fund
Judy & James Rotenstreich Fund
Rose & Nathan Rotenstreich Legacy Fund
Elise & Irving Rubel Fund
Russakoff Family Fund
Sandra & Eddie Russell Family Fund
Amy & Michael Saag Family Fund
Betty & Coleman Sachs Memorial Fund
Dena & Aaron Sachs Memorial Fund
Perry Schwartz Memorial Fund
Ida W. Seigel Fund
Sandy & Ken Seton Fund
Irvin Siegal Family Fund
Anne Copeland Silberman Memorial Fund
Joseph H. Sirote Memorial Fund
Morris K. Sirote Memorial Fund
Stephanie & Brad Sklar Family Fund
Slive Family Fund
Carleton & Bruce Sokol Fund
James Sokol Family Fund
Marion & Dave Solomon Fund
Natalie & David Sperling Memorial Fund
Steinmetz Family Fund
Norma & Buddy Warren Memorial Fund
Pat & Leonard Weil Fund
Weiner Family Fund
Weinman/Fierman Family Fund
Joe, Jean & Roberta Weinstein/Jablow Fund
Rachel & Rabbi Adam Wright Family Fund

RESTRICTED NAMED FUNDS ensure that support will be provided for specific programs or needs, as defined by donors when the fund is created. These designated purposes are regularly reviewed to ensure that each continues to serve the functions originally considered worthy of support.

CULTURAL & VISUAL ARTS FUNDS

Muncy Harris Abroms Cultural Arts Fund to provide for cultural arts programming
Beth Family Fund to provide funding at the discretion of our cantor
Mary K. Brodnax Music Fund to provide assistance in funding any musically-related programming
Ruth & Marvin Engel Cantorial Chair & Choir Fund to support the cantor, High Holy Day choir and musically-related programs
Joan & Milton Jacobson Cultural Arts Fund for the sponsorship of cultural activities
Cantor Brian Miller Cultural Arts Fund to provide for cultural arts activities
Paul Mosteller Director of Music Fund to help fund the Music / Choir Director position and musical operations for our congregation
Ruth & J.D. Rosenberger Music Fund for Jewish liturgical music experiences
Barrye & Jay Ziff Cultural Arts Fund to provide for cultural arts

CARING COMMUNITY FUNDS

Leona & Marvin Cherner Caring Community Fund to provide funding for a Temple need as identified on an annual basis
Edward & Hermione Friend Community Fund to enable the Temple to focus on human needs within the larger Birmingham community and assist the Tikkun Olam Committee in its work

EDUCATION & SCHOLARSHIP FUNDS

Honan Family Torah Study Fund to help support Torah study at Temple Emanu-El
Gail & Jeffrey Bayer Fund for Religious Education to provide on-going support of the youth and education program
Richard Goldner Fund to provide religious education for Jewish families in financial need
Goldstone Family Youth & Education Fund to support and enhance our Temple's youth & education program for children of all ages
Ives Family Religious School Fund to provide for religious school needs
Betty & Robert Loeb Education Fund to provide on-going support of religious education for families with young children
Lee & Stanley Elsas TEENS Fund to support and enhance the special programming for our Temple Emanu-El youth in grades 7-10
Leah Marks Teen Education Fund to provide for support of teen educational enhancements and opportunities including teen trips, retreats, learning materials, technology and any other special programs/avenues to enhance education of our Temple Teens
Barbara Abrams & Julian Aland Scholarship Fund to provide for Jewish education in the U.S. or Israel for those demonstrating financial need or those pursuing studies towards a Jewish professional career

Figtree Scholarship Fund for individual students to travel to Israel upon completion of Confirmation; and for a teen class trip every few years to study Jewish culture or history
Max Friedman B'nai Mitzvah Fund to honor those children upon completion of their B'nai Mitzvah and encourage their participation in further Jewish youth experiences
Betty Allenberg Goldstein Camp Jacobs Scholarship Fund to provide financial assistance to an Emanu-El youth attending Henry S. Jacobs Camp
Lewy Memorial Scholarship Fund to provide for participation in Temple youth activities
Diana & Sidney Patterson Scholarship Fund to provide assistance for a Temple youth to attend a Jewish camp, school or organizational meeting
Lester Seigel Scholarship Fund to honor a 6th Grade student and provide tuition to Camp Coleman or Jacobs Camp
I.E. Simon Memorial Scholarship Fund to assist in participation in worthwhile Jewish experiences

CEMETERY & BUILDING PRESERVATION

Abroms Hall Preservation Fund to provide for upkeep of Abroms Hall
Bessemer Beth-El Cemetery Fund to provide for the perpetual care for the historic Bessemer Beth-El Cemetery
Mollie & Herman Gottlieb Sanctuary Preservation Fund to provide for upkeep of our Temple Emanu-El sanctuary
Hess Chapel Fund to provide for upkeep of Hess Chapel
Gloria Goldstein Howton Building Fund to provide for the upkeep, remodeling, renovations and other improvements to the Temple facilities and grounds
Jasper Temple Fund resulting from the sale of the Jasper Temple property, these funds provide for the preservation of the Jasper Temple artifacts as needed and/or the general upkeep of the Birmingham Temple facilities
Rabbi Morris Newfield Fund resulting from income generated by Campaign Emanu-El (2000-05), these funds provide funding for Temple operations, programming and/or building upkeep — based on the discretion of the Temple Board of Directors
Cemetery Care Fund, formerly the Perpetual Care Fund, provides for the care and maintenance of our Temple Emanu-El sections at Northside, Elmwood, and Oak Hill/Jasper cemeteries
Gadsden Cemetery Fund to provide for the perpetual care of the historic cemetery of Temple Beth-El of Gadsden

OTHER PROGRAM-ENRICHMENT FUNDS

Andrew Abroms Flower Fund to provide fresh flowers for the sanctuary during the High Holy Days and the balance is available for unrestricted funding
Ellen & Jack Aland Membership Engagement Fund to provide for programming associated with engaging current or new members, as well as outreach to potential congregants

Nina & Norman Cohen Next Generation Fund to provide for Jewish growth, leadership and enrichment opportunities for our Emanu-El teens and congregants age 40 and younger
Faye & Norris Friedman Social Enrichment Fund to help fund social gatherings for our congregation periodically throughout the year in conjunction with Shabbat or other holiday celebrations
Sherron & Allan Goldstein Break-the-Fast Fund to help provide for the congregational Break-the-Fast following Yom Kippur services
Hannah & Hyman Goldstein Volunteer Fund to provide funding for volunteer-related needs and events
Miller Retirement Fund to provide half of the funding required to fulfill the Temple's retirement agreement benefiting Rabbi Jonathan Miller and his wife, Judi Schulman Miller
Rabbi Jonathan Miller Enduring Legacy Fund to provide supplemental funding for the Senior Rabbinic position to help ensure that the congregation continues to be led with inspiring spiritual leadership
Odess Technology Fund to provide for technology improvements and enhancements
Karen & Joel Piassick Programming Fund to provide for a wide variety of programming and events to benefit our congregation
Reese Family Fund to provide funding for any Temple programming, operations, or facility upkeep — to be identified annually based upon current need
Margaret G. & Maurice H. Salloway Legacy Fund to provide funding for any Temple programming, operations, technology or facility upkeep — to be identified annually based upon current need
Steiner Interfaith Fund to provide for interfaith activities sponsored or presented by the Temple or in conjunction with other organizations
"OurTemple" Worship Anywhere Fund to provide for technology to enable the broadcast of Shabbat, High Holy Day and other special services or events in order to help connect those unable to be physically present at Temple

DUES ENDOWMENT FUNDS

The following funds provide for the Membership Commitment (dues) payments of the respective families each year in perpetuity:

Bernice & Mervyn Barstein Family Fund	Rochelle & Michael Koslin Fund
Gail & Jeffrey Bayer Fund	Margot & Edgar Marx Family Fund
Blach Family Fund	Odess Family Fund
Deborah Chargois Fund	Carole & Michael Pizitz Fund
Patsy & Charles Collat Fund	Bunny & Joel Rotenstreich Family Fund
Barbara & Larry Fine Fund	Kim & Neil Roth Family Fund
Ethel Aland Fleisher Family Fund	Lana & Stephen L. Royal Family Fund
Janis & Paul Friedman Family Fund	Jean & Jerry Sklar Fund
Ginger & Jerry Held Fund	Janet & Leonard Wertheimer Family Fund
Jimmie & Emil Hess Fund	

Legacy and Perpetual Gifts

Our Endowment and Temple are blessed by the more than 120 congregants who have arranged for legacy gifts (such as bequests, life insurance policies, charitable trusts and charitable gift annuities) to benefit Temple Emanu-El upon their death. Combined, we estimate the value of these expected gifts at nearly \$6.2 million – indicating a remarkable commitment to perpetuate Our Temple and leave a legacy to support Reform Judaism in Birmingham for future generations.

Listed below and on page 10 are those who have advised us of their intentions to thoughtfully leave a legacy gift benefiting Temple.

Janet & David Aarons	Cheryl & Charlie Collat, Jr.	Dan Goldberg	Princess Cook Hogan	Carole & Michael Pizitz	Martha & Jerry* Simon
Judy* & Hal Abroms	Patsy* & Charles Collat, Sr.	Debra & Joel Goldstein	Roxanne Travelute	Richard Pizitz, Sr.	Stephanie & Brad Sklar
Barbara & Jack Aland, Jr.	Tom Cowen	Sherron & Allan Goldstein	& Mike Honan	Betsy & Peter* Printz	Susan & Allan Solomon
Robert Appelbaum	Sharon & Gary Cutter	Rebecca & Adam Gordon	Marvin Lazarus	Bunny & Joel	Marilyn & Murray Tanner
Joan & Jack* Becker	Henry Dube	Carol & Robert Gross	Shirley & Jerry Leader	Rotenstreich	Sam Tenenbaum, Jr.
Alison & Robert Berman	Lacey & Jason Epstein	Richard Harrison	Gayle Leitman	Judy & James	Lori & Jimmy Weil
Sandra & Alan Berman	Kaydee Erdreich-Breman	Marilyn Haver	Faye & Robert Levin	Rotenstreich	Pat & Leonard* Weil
Jane & Joe Bluestein	Chu-Chi & Bobby Fierman	Evelyn* & Jack Held	Ronald A. Levitt	Kim & Neil Roth	Mike Weiner
Mary Lynne & Eli Capilouto	Barbara & Larry Fine	Ginger & Jerry Held	Joyce & Joe Lichtenstein	Amy & Michael Saag	Janet & Leonard
Deborah Chargois	Cathy O. Friedman	Cissy* & Leonard Held	Letty & Bob Marcus	Ferne R. Seigel	Wertheimer III
Lois & David Cohen	Sally & Richard Friedman	Carol & Donald* Herman	Julie & Nathan Marcus	Jane & Lester Seigel	Anonymous Donors (2)
Wanda & Ross Cohen	Catharine & Eddie Friend	Gail & Charles Herman	Candy & Ed Meyerson	Estelle & Marvin*	
Rebecca & Jeffrey Cohn	Nancy C. Goedecke	Ronne & Donald Hess	Christy & David Nelson	Silverstein	(*) of blessed memory

GRAFMAN LEGACY SOCIETY

The Grafman Legacy Society proudly recognizes those who have established Named Endowment Funds or have advised us of their intentions to include Temple Emanu-El in their estate plans (through inclusion in their will, naming the Temple as beneficiary of their retirement plan or life insurance policy, or establishing a charitable trust or annuity).

Our Endowment and Temple honor and recognize those individuals who are no longer with us, yet whose generosity has blessed Our Temple through provisions in their wills or estate plans. Names indicated in gold are those whose gifts were received in the past fiscal year.

Judith Todd Abrams	Jerome 'Buddy' Cooper	Marie Goodman	Lill & Jerry Lapidus	Loris Rich	Dave & Marion Solomon
Ted Abrams	Joseph Engel	Mimi & Seaburt Goodman	Eddie Leitman	Joan Rittenbaum	Natalie & David Sperling
Lois Appelbaum	Ruth & Marvin Engel	Mollie & Herman Gotlieb	Ralph Z. Levene	Blanche Rogoff	Dorothy Steiner
Bernice Barstein	Gladys & Alex Epstein	Richard Gotlieb	Ted Levite	Dorah Sterne Rosen	Evelyn Strauss
Carol Bernheim	Florine Capper Ettinger	Joyce M. Helzberg	Sadye Lichtenstein Lewis	Rose Rotenstreich	Norma Warren
Harold Blach, Jr.	Alvin V. Filer, Jr.	Jimmie & Emil Hess	Betty & Robert Loeb	Irving Rubel	Jean Weinstein
Gertrude Bonfield	Max Friedman	Gloria Goldstein Howton	Alice Madanick	Irene Russakoff	Audrey Hopp Weil
Helene Bresler	Edith Gerson	Joan & Milton Jacobson	N.E. Miles	Sandra & Eddie Russell	Marjorie & Leonard
Leona & Marvin Cherner	Betty Allenberg Goldstein	Joyce Jacobson	Mayer Ullman Newfield	Dena S. Sachs	Wertheimer, Jr.
Ida M. Cohen	Julius Goldstein	Milton Jacobson	Dolly & Jerome P.	Perry Schwartz	Anonymous Donors (2)
Marion & Oscar Cohen	Lawrence H. Goldstein	Melanie Jaffe	Newmark	Anne Copeland Silberman	
Nina & Norman Cohen	Muriel Goldstein	Abe Kaplan	Blanche P. & J. Truett	Joseph H. Sirote	
Roselyn & Vernon Cohen	Edward Goodman	Miriam Kartus	Payne	Morris K. Sirote	
Mildred & Sam Cohn	Kathleen P. Goodman	Harry & Irma Koch	Moe J. Perlman	Mike Slive	

LIFE INSURANCE POLICIES

Life insurance policies often are an advantageous way to fund an endowment gift because a large donation can be created through relatively small tax-deductible premium payments. The following individuals have provided for the future of our Temple by transferring ownership or naming the Temple as beneficiary of a life insurance policy:

Susan Andrews	Nancy & Allen Meisler
Gail* & Harry Bayer	Karen & Joel Piassick
Jann & Russ Blitz	David Reese
Lynne & Mark Cohen	Michelle
Patsy* & Charles Collat, Sr.	& Michael Rosemore
MaryAnne & Michael Freeman	Wendy & Frank Siegal
Bill Goldman	Anonymous Donors (2)

CHARITABLE TRUSTS

One flexible method for leaving a contribution to the Temple is through a Charitable Remainder Trust, which also provides tax-free benefits to the donor.

CHARITABLE GIFT ANNUITIES

Similar to charitable remainder trusts, gift annuities provide another way to contribute to the future of our Temple, take advantage of tax-free benefits and also ensure a continual stream of investment income. Providing for the Temple's future in this way are:

Betty Alenberg Goldstein*	Rosalyn & Irvin* Siegal
Leone & George* Risan	

(*) of blessed memory



Dear Temple family,

I really enjoyed getting to see the Wall in person after learning a lot about it. My favorite part about Israel was seeing Jerusalem and all the history it had.

*Sincerely,
Miles McMillan*

Miles redeemed his Max Friedman
B'nai Mitzvah Bond to help with his trip.



MEMORIAL & HONORARY GIFTS

Throughout the year, memorial or honorary gifts are made in memory or in honor of loved ones or friends. These special gifts may represent a birthday, anniversary, birth, marriage, b'nai mitzvah, holiday, personal achievement, or other. Gifts may be made to either a Named Fund (as described on pages 8-9) or applied to the General Endowment Fund. Every "tribute" gift made is acknowledged in our Temple Bulletins.

Also, there are additional ways to remember and honor those who are no longer with us. Contributions may be made to include a loved one in the Memorial Book distributed each year at the Yom Kippur Yizkor service or to order a memorial plaque for the Wall of Remembrance in the Sanctuary Foyer. These memorial contributions are earmarked for our Cemetery Care Fund, unless specified otherwise, to help ensure that our cemeteries are appropriately maintained for years and years to come.

Judith Lee Aland, by James Spector
Stanley Brenner, by the family
Sherry Rubenstein Cherner, by Jerry Cherner
Allan J. Cutler, by the family
Karley S. Facciola, by Bradley Weiss
Betty Alenberg Goldstein, by Amy Goldstein Chauvin
Jeanette Hanan, by the family
Emily Held, by Jack Held

Evelyn Held, by Jack Held
Dorothy Singer Jacobs, by Barbara & Jack Aland
Ellen L. Kahn, by her children
Marissa Lyone Levine, by her children
Judith H. Mollengarden, by the Mollengarden family
Loretta A. Newfield, by Temple Emanu-El friends
Jerry Seigel, by Lester Seigel
Elizabeth Slive, by the family

Remember & Honor Loved Ones and Friends

Remembering someone after a loss or honoring a special occasion offers the perfect time to let family and friends know that you are thinking of them. Our Endowment Office has beautiful tribute cards for these meaningful purposes. To learn more, simply contact us at endowment@ourtemple.org or 205.933.8397. Our staff handles everything for you!

Financial Highlights (July 1, 2022 – June 30, 2023)

Over the past 40+ years, the value of our Endowment Fund has continued to benefit from the on-going generosity of our congregants who understand the importance of having a permanent endowment. This past year, we benefitted from:

- Gifts from over 40% of our congregation to our Annual Endowment Gift program;
- Bequests and other deferred gifts planned by over 125 congregants; and,
- More than 170 grant-making funds ranging in size from \$5,000 to \$2.3 million, created by generous and forward-thinking members wishing to support our Temple ... now and forever.

Contributions this year were over \$2.6 million, reflecting all gifts including the creation of new named funds, and thoughtful bequests.

Investment Returns for 2023 fiscal year-end (June 30) were 8.54% percent, with investment income of \$1,773,804. Because of the composition of our portfolio, we do expect and accept volatility in our returns with the expectation that over the long term our results will meet our investment return goals. Our spending policy produces allocations that insulates the Temple from this volatility.

Allocations to enrich our congregational family continued to make substantial impact, totaling over \$877,000 to enhance our temple's programing and operations and provide for a variety of youth scholarships for Jewish experiences. This represents a significant increase of more than \$300,000 allocated over the prior year, mainly due to the special five-year grant agreement between our Endowment and Temple.

OUR SPENDING & INVESTMENT POLICIES

The Endowment Fund Board of Directors utilize spending and investment policies that strive to provide a predictable stream of funding for Temple Emanu-El, while seeking to maintain the purchasing power of our Endowment assets.

SPENDING POLICY

To determine the level of allocations for our General and Unrestricted Funds, we use the spend rate formula developed by Yale University for its endowment, which is seen to have a smoothing effect regarding spending from year to year. This formula considers last year's account balances, inflation and historical spend rates. The derived spend rate generally varies between 4 and 6 percent depending on market conditions and includes both allocations and the Endowment Fund's annual operational expenses. The spend rate for the past year (2022-23) was 4.09 percent.

In making allocations, the Restricted Funds use a spend rate determined each year by the Board of Directors. Spending is calculated annually and generally is the lessor of the percentage derived from the above-mentioned Yale Policy or 5 percent of the fund balance as of December 31 of the prior year. This past year the spend rate for these funds was 3.24 percent of the fund balance, plus .85 percent for operating expenses. For many of the Restricted Funds, however, if the balance is below its accumulated principal, spending is limited by the board at the request of the donor until the fund balance rises above the principal balance.

INVESTMENT POLICY

The above spending policy is a major factor in determining the investment policy. The Grafman Endowment Fund Board retains the Custom Investment Outsourcing (CIO) division of Morgan Stanley to oversee its investments, which includes full discretion for investing our portfolio and making day-to-day decisions under the guidelines of the board approved investment policy. The Endowment Board's Investment Committee receives timely reports and meets biannually with our Morgan Stanley advisors to monitor results.

Under the investment policy, endowment assets are invested in a manner that should produce an annualized return of around 7 percent over the long term. Actual returns in any given year may vary from this amount and are measured against a blended benchmark that closely matches our Endowment investments. Investment returns in excess of the allocations provided to the Temple are reinvested to further build the assets and preserve the spending power of the Endowment Fund.

STRATEGIES EMPLOYED FOR ACHIEVING OBJECTIVES

To satisfy our long-term objectives, the Board relies on a "total return" strategy in which investment returns are achieved through both capital appreciation (realized and unrealized) and yield (interest and dividends). We employ a diversified asset allocation utilizing equity-based investments, fixed income, alternative investments, and cash to achieve our long-term objectives.

CONTRIBUTIONS FROM DONORS	2022-23	2021-22
Honoring Rabbi Miller Gifts	\$ 1,350	\$ 54,983
Other Major Gifts	\$ 72,143	\$124,738
Annual Gift Program	\$ 108,271	\$105,705
Contributions & Tributes	\$ 44,209	\$113,865
Memorial Plaques & Yizkor Book	\$ 12,470	\$ 9,217
Elmwood Cemetery Appeal & Cemetery Plots	\$ 6,270	\$ 6,620
Bequests	\$2,380,134	\$ 11,000
	\$2,551,354	\$426,128

INVESTMENT INCOME	2022-23	2021-22
As a percent of invested assets	8.5%	-14.14%

GIFTS OF SECURITIES

Members frequently inquire about how best to transfer securities to the Grafman Endowment Fund. To facilitate the transfer, please use the following information:

**Brokerage Firm: Morgan Stanley
Smith Barney LLC
Contact: Frank Siegal (205) 969-7017
Account Number: 634-107720-601
DTC Number: 0015**

Please note that the Endowment Fund has a separate investment account from Temple Emanu-El.

We ask that you call either the Endowment Office or bookkeeper at the Temple at the time you contact your brokerage company. That way we can be looking for the transfer and can better maximize the value of your gift.

Assets	2022-23	2021-22
Cash and Money Market Funds	\$ 610,799	\$ 586,856
Investment Securities		
Marketable Equity Securities	\$ 17,464,980	\$ 15,106,179
Corporate Bonds	\$ 110,584	\$ 223,322
International Bonds	\$ 250,000	\$ 250,000
Mutual Funds	\$ 3,379,293	\$ 2,623,102
Cash Value of Life Insurance	\$ 317,157	\$ 306,728
Pledge Receivables	\$ -	\$ -
Assets Held in Trust	\$ 331,870	\$ 482,218
	\$ 22,464,684	\$ 19,578,405
Fund Balances and Liabilities		
Fund Balances		
General Board Designated Funds	\$ 6,361,818	\$ 3,868,122
Restricted Campaign Funds	\$ 1,928,191	\$ 2,080,558
Restricted Scholarship Funds	\$ 556,704	\$ 523,821
Restricted Cemetery Care Funds	\$ 1,339,224	\$ 1,274,131
Other Restricted Funds	\$ 11,646,425	\$ 11,719,532
	\$ 21,832,362	\$ 19,466,164
Liabilities		
Accrued Rabbi Emeritus Retirement Obligation	\$ 103,509	\$ 112,241
Accrued New Sr. Rabbi Initiatives Obligation	\$ -	\$ -
Special 5-Year Grant to Temple Emanu-El	\$ 756,602	
	\$ 860,111	\$ 112,241
Fund Balance (June 30)	\$ 22,692,473	\$ 19,578,405
Allocations		
Temple Program Enhancements	\$ 370,681	\$ 425,449
Youth Scholarships	\$ 9,540	\$ 8,615
Cemetery Care	\$ 50,960	\$ 41,150
Unrestricted Funding	\$ 445,990	\$ 93,890
<i>(Details of these allocations are provided on pages 3-4)</i>	\$ 877,171	\$ 569,104
Operating Expenses	\$ 220,318	\$ 204,773

The figures presented within are highlights of the Grafman Endowment Fund's internal reports.
A copy of the full investment report and audited financial statements are available.

If you would like a copy, please contact the Endowment Office
at endowment@ourtemple.org or (205)933-8397.

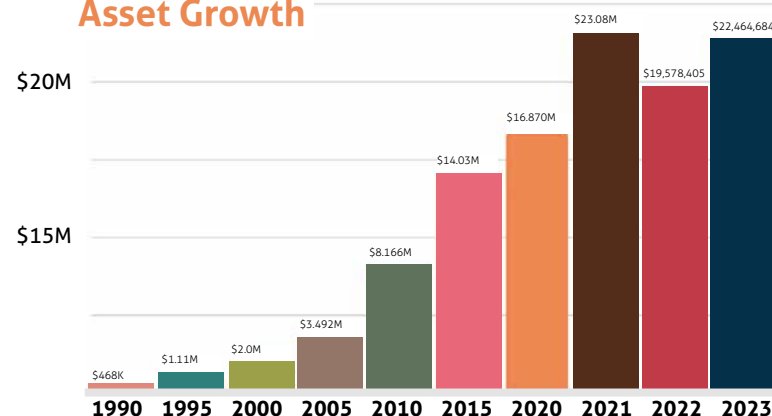
() Although not included, the Endowment Fund anticipates an additional \$6.2 million in future assets to be gifted from bequests in wills, retirement plans, charitable remainder trusts (subject to the provisions of each of the individual trusts), and other legacy type gifts.*



The Carole & Richard Epstein Family Fund was established by family friends in honor of Richard's 80th birthday.

The Epsteins were deeply touched by this gesture and shared, "We could never find enough words to express our gratitude for this Fund being created. We are blessed to have our Temple Emanu-El family as a foundation for building our lives."

Asset Growth



How You Can Give

Our Endowment Board of Directors invites you to join the growing number of congregants who have made a commitment to the future financial stability of Our Temple. Following are some of the options – representing gifts of all sizes – to encourage your participation in the Endowment Fund. Many of these charitable vehicles can result in significant estate and/or income tax savings.

CASH & SECURITIES This is typically the easiest and most popular method of charitable giving. You might consider giving a contribution to honor or remember a loved one, or making an Annual Endowment Gift over and above your dues. Or with a minimum contribution of \$5,000, a Named Fund can be established in the name of your family or a family member.

Following are suggested contribution levels for many of the giving opportunities provided by the Endowment Fund:

General Contributions: \$10 per name, minimum • Memorial Book: \$10 per name, minimum • Memorial Plaques: \$500 per plaque

Annual Gifts: \$25 minimum; \$100+ receive complimentary tributes

Named Funds: \$5,000 minimum for an unrestricted fund; \$25,000 minimum for a restricted fund

BEQUESTS IN A WILL Such bequests will provide estate tax charitable deductions by naming Temple Emanu-El as primary or contingent beneficiary, in the event that your primary beneficiary is not living. This is typically done in the form of a bequest of a certain amount or a fraction of your estate.

RETIREMENT PLANS Designating a charitable organization, such as the Temple, as beneficiary of your retirement plan is often a very tax-efficient way to make a gift because such plans are subject to both income and estate taxes.

CHARITABLE TRUSTS & ANNUITIES You may make a gift to the Endowment Fund through a charitable trust or in the form of an annuity. Either arrangement may provide benefits for yourself and/or your family for the remainder of your life or for a term of years; at your death or at the end of the term, the remainder is paid to the Endowment Fund. These arrangements provide immediate income tax benefits to you and ensure a flow of income for your living needs.

LIFE INSURANCE POLICIES You can purchase a life insurance policy naming the Temple as the owner/beneficiary. Annual premiums would be deductible for income tax purposes. Another method is to transfer to the Temple any older, existing insurance contracts that you might have. This type of gift could also result in some significant income tax deductions.

REAL ESTATE OR OTHER PROPERTY There are opportunities for making gifts of works of art, jewelry, antiques or real estate. In this case, the fair market value is deductible, regardless of cost.

ISRAEL BONDS You may also purchase an Israel Bond and gift it to the Endowment Fund - which not only benefits the State of Israel and Our Temple, but allows you to be eligible to receive tax benefits as well.

What is an Endowment Fund?

An endowment fund is a fund that consists of gifts and bequests made to a non-profit group or institution and are subject to a requirement that the principal is maintained intact in perpetuity – and invested to provide a permanent source of income for the organization that they support.



Our "Tree" Exists Because of YOU

In November 2022, I became Executive Director for the Rabbi Grafman Endowment Fund. My husband, Robert, and I had already participated in the Endowment through a Named Fund, a provision in our will, and through the Annual Gift Campaign. However, like many, I did not fully understand the role that our Endowment Fund played in Temple's daily and long-term wellbeing. Now I do.

Our Endowment – YOUR Endowment – underpins every aspect of Temple Emanu-El. And this vital aid will continue for years to come with your help. The incredible generosity of our donors makes the Endowment's vast support of Our Temple possible. But our work is not done.

When congregants see that our Endowment has assets of more than \$22 million and over 170 Named Funds, it may appear that our current Endowment should be ample to sustain Temple Emanu-El. This is not the case. Rest assured that our Endowment benefits from incredible fund managers and prudent board oversight. Still, continuing to build our Endowment is a must.

Due to ongoing world and local events, congregants have shared a heightened love for and appreciation of Temple Emanu-El. There is renewed desire to ensure and maintain a strong Jewish identity in Birmingham.

There exists no better way to solidify Our Temple's presence and legacy than by standing proudly together as a congregation. Our Endowment Fund is one vehicle for ensuring this happens, and I humbly ask that every congregant consider helping to grow our Endowment – benefitting Temple annually and safeguarding our spiritual home for many years to come.

There are many ways to participate in our Endowment, and I would love the honor of talking with you about how you can engage while also achieving your personal charitable goals.

Our Endowment Fund truly is Temple Emanu-El's "tree of life." This reminds me of my favorite song lyrics during my Religious School years: It is a tree of life to them that hold fast to it, and all its supporters are happy. Its ways are ways of pleasantness, and all its paths are peace.

With gratitude for your thoughtful support,

A handwritten signature in blue ink, reading "Alison".

Alison Berman, Executive Director



Grafman Endowment Fund Board of Directors for 2023-2024

President, **Jerry Held**
 Vice President, **Nancy Goedecke**
 Treasurer, **Charles Stein**
 Immediate Past President, **Andy Rotenstreich**
 Advisors, **Neil Roth and Frank Siegal**
 Temple Leadership, **Charles Collat Jr. and Barbara Aland**
 Ex Officio, **Rabbi Adam Wright**
 Executive Director, **Alison Berman**

Endowment Past Presidents

1979-1996	Charles Collat Sr.	2012-2014	Faye Levin
1996-2002	Joseph Bluestein	2014-2017	Amy Saag
2002-2006	Harry Bayer	2017-2019	Candy Meyerson
2006-2009	Joel Rotenstreich	2019-2021	Ginger Held
2009-2012	Leonard Wertheimer	2021-2023	Andy Rotenstreich

Board of Directors

Kenneth Bluestein	Jason Epstein	Fran Godchaux	Andrea Haines	Rick Roth	Sam Todd
Amy Goldstein Chauvin	Barbara Fine	Bobbie Goldstein	Gerson May	Brad Sklar	Roxanne Travelute
Ross Cohen	Stephanie Friedman	Rebecca Gordon	Carole Pizitz	David Silverstein	



2100 Highland Avenue South
Birmingham, Alabama 35205
205/933-8397
endowment@ourtemple.org
ourtemple.org/grafmanendowmentfund



Rabbi Grafman Endowment Fund
OUR LEGACY FOR TEMPLE EMANU-EL

Our Mission:
To support, enrich and perpetuate Jewish life
for all congregants of Temple Emanu-El
through a strong and vibrant endowment.