



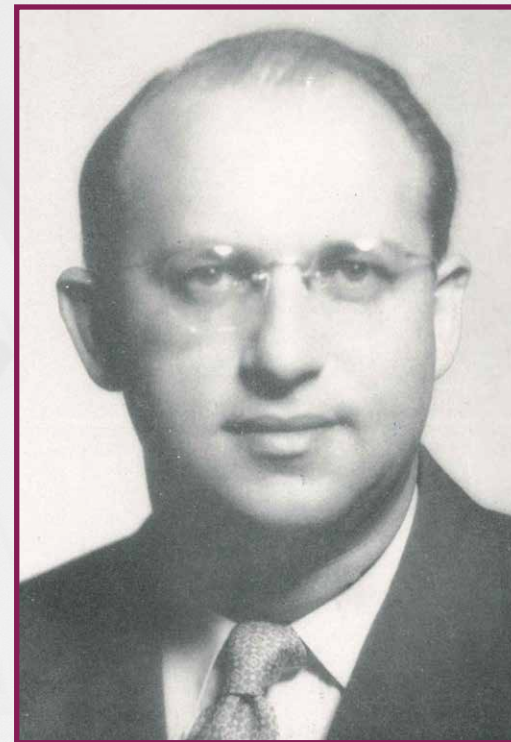
from our Mishkan T'filah:

**"May this synagogue be, for all who enter, the doorway to a richer
and more meaningful life."**

**Rabbi Grafman Endowment Fund at Temple Emanu-El
2023-24 Annual Report**

Temple Emanu-El's history is, in effect, the history of Birmingham Jewry. But it is more. It is the story of religious growth and development. Religiously and spiritually, we have achieved much in the past but we cannot rest on the laurels of our fathers. Judaism is not an inheritance; it is a maintenance. Each generation must make its own contribution to the religious and spiritual life of its time. Only thus can we go forward, and prove worthy of those who have gone before. Let us carry forward the history of our Temple, and, with the help of God, may our congregation continue to grow from strength to strength.

*Rabbi Milton L. Grafman
1945-1946 Temple Yearbook*



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 Grafman Endowment Fund is 45 years strong and supports Temple Emanu-El in tremendous ways. **Your charitable donations make this possible**, and on behalf of our Board of Directors, I extend deep thanks.

During our 2023-24 fiscal year, Our Temple and congregation benefited from more than \$870,000 in allocations from our endowment. Indeed, this is a blessing, but it is more than that. It is a testament to those who came before us and to those who are planning now to help safeguard temple's future. This brings three questions to mind:

Without your support, where would temple be?

If not us, then who?

It not now, when?

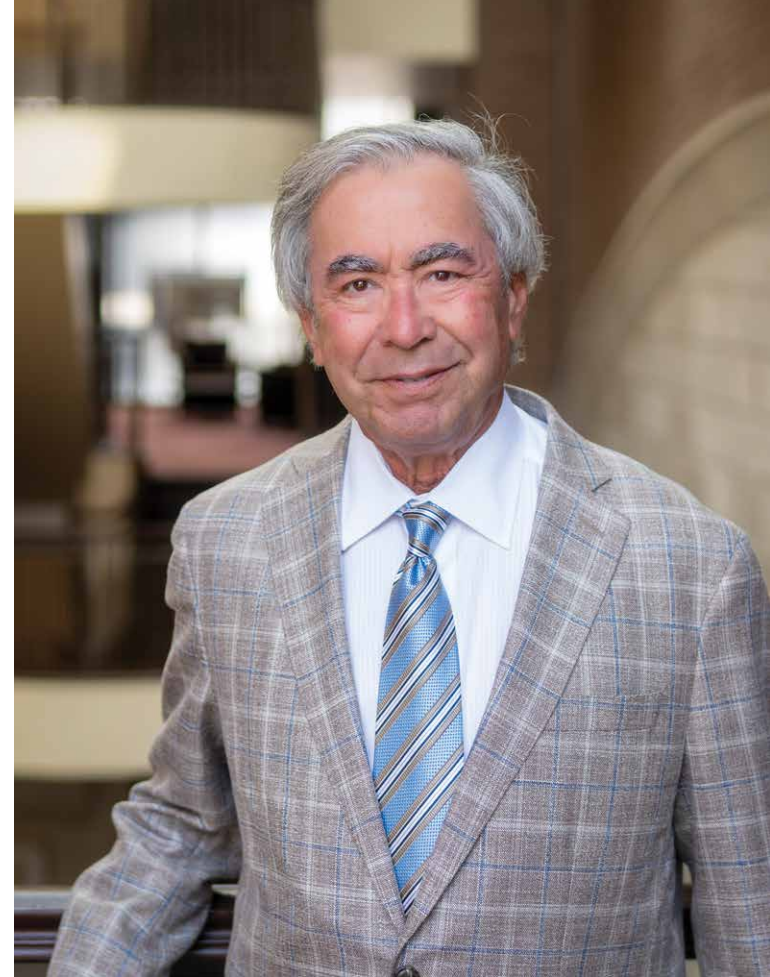
Our Endowment Fund assets, as of June 30, 2024, were over \$24 million. Along with healthy investment oversight, our endowment has reached this level **because of you**. Every named fund, bequest or legacy gift, memorial plaque purchased, tribute donation, annual campaign gift, and more builds our endowment. And with every gift comes the promise that our Grafman Endowment Fund will be here to ensure that temple life continues to offer what our evolving congregational family wants and needs.

I continue to hear members share, "there is so much happening at temple." This is true, but it is not by chance. Our passionate volunteers, engaged members, boards of directors, and dedicated staff are listening and acting. And at every turn, our Endowment Fund is working closely with temple to help ensure that needs are met – and funded at the highest level possible. Again, this happens **because of you**.

I encourage you to peruse this Annual Report. It is filled with information on how **our endowment donors continue to make a difference**. As illustrated on the back cover, our Endowment Fund 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." Every one of us can invest in temple's future through donations to our Endowment Fund today and by creating our lasting impact for tomorrow. Thanks again — and in advance — for your support.



Jerry Held
Endowment President



Our Funds at Work

For the 2023-24 fiscal year, our Endowment Fund supported Temple Emanu-El with more than \$870,000 in allocations. This extraordinary level of funding was made possible through the generosity of our congregational family — past and present — along with sound investment 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. Your support makes a pivotal difference – today and for generations to come.

UNRESTRICTED NAMED FUNDS SUPPORT — \$529,594

Unrestricted Named Funds, used where needed most at temple, are critical for helping to bolster operational expenses, such as security, communications, technology, building upkeep, personnel, programming, and much more. Unrestricted funds are **the most popular, flexible, and effective** way to perpetually support temple, which **receives 100% of the available allocations from these funds** each year. *Thank you* to the more than 100 families who helped make a remarkable grant to temple during 2023-24 through these funds.

RESTRICTED NAMED FUNDS SUPPORT — \$340,771

Restricted Named Funds offer support to temple in ways that are personally meaningful to donors. These 70 funds provide funding opportunities for a wide variety of areas throughout the year when aligned with a specific temple program or need. **The broader the fund's defined purpose, the more likely the entire allocation can be tapped each year.**

PROGRAM ENRICHMENT & CARING COMMITTEE — \$57,840

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

Weekend of Welcome & Oneg (WOW) • High Holy Day Bima Flowers • High Holy Day instrumentalists • High Holy Day R'uach Guest Song Leader • Temple Leadership Retreat with Guest Leader • Joint Shabbat Dinners with Temple Beth-El • Special Onegs • Adult Purim Party • Grandparent Interfaith Luncheon • Pray, Love, Eat Shabbat Morning Gatherings • Annual Meeting • Rabbinic position support • Shalom Baby Sensory & Family Room • Second Night Seder Dinner, including community clergy • Annual Webcast Fees so services can be enjoyed from anywhere • Mitzvah Day • Holiday treats personally delivered to congregants age 85+ during Hanukkah and Passover

EDUCATION & SCHOLARSHIP — \$56,708

Over 150 youth of all ages were engaged in Youth & Education programs during the 2023-24 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:

Religious School General Support • Joint Religious School Carnival with Temple Beth-El • Noah's Ark at the Zoo • NFTY Youth Fall Conclave • TEFTY Youth Group Activities • Religious School and TEENS Passover Activities • Yads for the Sixth Grade Class • Scholarships and Redeemed Bonds toward summer Jewish experiences • Religious School Tuition Assistance for Families in Need

CEMETERY & BUILDING PRESERVATION — \$39,768

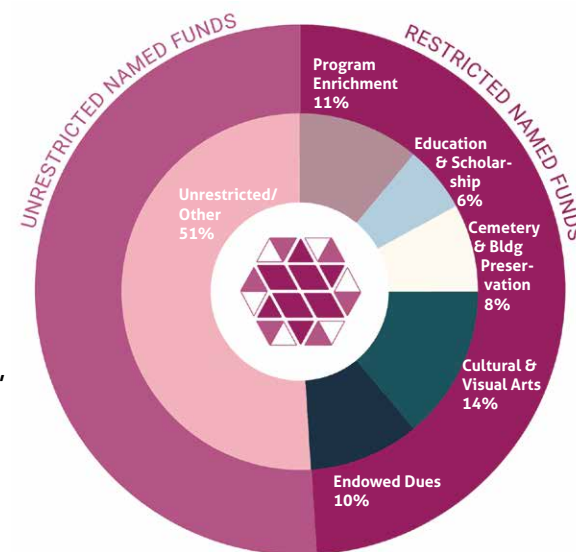
Through the generosity of nine named funds created to help preserve our physical structures and cemeteries, this past year, the following enrichments were supported:

Year-round upkeep of our Elmwood and Northside Birmingham cemeteries as well as our Gadsden, Jasper, and Bessemer Beth-El cemeteries • NEW Piassick Foyer

CULTURAL & VISUAL ARTS — \$97,899

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

Shabbat Musicians throughout the year • Cantorial Position Support • Cantorial Voice Coach Support • High Holy Days Choir • High Holy Day Guest Speaker • Director of Music Support



ENDOWED DUES — \$88,555

Our endowment and temple are incredibly fortunate to have nineteen (19) families who have endowed their temple dues. Though considered a “restricted” named fund, temple uses these allocations where needed most. Once an Endowed Dues Fund is created, **all or a portion of your annual commitment to temple is endowed in perpetuity**, which is a benefit to both the donor(s) and temple.

To learn more about endowing your dues, contact our Endowment Office.

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 categories and lend support to Our Temple by “matching” a temple need with a Fund’s purpose, as defined by the donor.

The information above and on the facing page illustrates how named funds made outstanding contributions to Temple life – throughout the year. **Again, THANK YOU to these donors, their families, and all who made gifts to further build these Funds.**



*Janet and Morton Goldfarb
in their “Youth”*

Five Generations at Our Temple

In April, Alison Berman had the opportunity to visit with Morton Goldfarb. What a treat to learn about his colorful life, see incredible sports cars, hear about his passion for training German Shepherds, and become educated on the family’s rich history with Temple Emanu-El. What was most palpable was his love for Janet, of blessed memory, and their 62 years of marriage.

The family’s connection with Temple Emanu-El began in 1884 when Janet’s great-grandfather, Samuel Ullman, moved to Birmingham and later became the first lay rabbi at temple. Samuel’s daughter, Leah, married Rabbi Morris Newfield, Temple’s first official rabbi.

The Ullman-Newfield-Minisman-Goldfarb extended family ties run deep in our greater community and within our spiritual home. As of Spring 2025, five generations including Janet & Morton will have married at Temple Emanu-El. Officiants for these unions include Samuel Ullman, Rabbi Newfield, Rabbi Grafman, and Rabbi Miller. The next honor will belong to Rabbi Wright.

As Morton and Alison talked about family and temple engagement, he shared that he is not a regular attendee at temple, yet he feels a strong Jewish connection. “Being Jewish is a way of life,” shared Morton and his guiding light comes from:

If you can’t pray in the temple; pray in the field.

If you can’t pray in the field, pray in the house.

Morton spoke also of his desire to help maintain Jewish identity in our community and to **safeguard the future of Our Temple through a bequest: the ultimate gift.** Thank you, Morton. L’dor V’dor.

YOUTH by Samuel Ullman

Samuel Ullman’s compassion, activism, religious passion, and philanthropy are well-known in our community and beyond. His life and legacy are memorialized in the Samuel Ullman Museum located in Birmingham’s Southside. He remains beloved worldwide for his famous poem, “Youth,” shared below. Though penned around 1920, his sentiments endure today.

Youth is not a time of life; it is a state of mind; it is not a matter of rosy cheeks, red lips, and supple knees; it is a matter of the will; a quality of the imagination, a vigor the emotions; it is the freshness of the deep spring of life.

Youth means a temperamental predominance of courage over timidity of the appetite, for adventure over the love of ease. This often exists in a man of sixty more than a boy of twenty. Nobody grows old merely by a number of years. We grow old by deserting our ideals.

Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul. Worry, fear, self-distrust bows the heart and turns the spirit back to dust.

Whether sixty or sixteen, there is in every human being’s heart the lure of wonder, the unfailing child-like appetite of what’s next, and the joy of the game of living. In the center of your heart and my heart there is a wireless station; so long as it receives messages of beauty, hope, cheer, courage and power from men and from the Infinite, so long as you are young.

When the aeries are down, and your spirit is covered with the snows of cynicism and the ice of pessimism, then you are grown old, even at twenty, but as long as your aeries are up, to catch the waves of optimism, there is hope you may die young at eighty.

Benefactors & Annual Gifts

Our endowment applauds the many congregants who donated to our Endowment Fund over and above their temple commitments, and friends outside of our temple family who made donations. During the 2023-24 fiscal year, contributions totaled over \$760,000. Heartfelt thanks to all.

Donors gave generously for many reasons and occasions. Gifts were made to **honor or memorialize a loved one or friend**; to **create or grow a named fund**; through a **bequest**; and, via participation in the annual **Endowment Gifts Campaign**.



Rabbi Grafman Endowment Fund
OUR LEGACY FOR TEMPLE EMANU-EL

Annual Endowment Gifts Campaign – It is for Everyone!

*Our Annual Endowment Gift Program is designed so that every member of our congregation can make a difference for Our Temple — today and for generations to come. **Gifts of any size are welcome.** And gifts can be designated to a specific named fund. The goal is to have every member of our congregation participate — at whatever level feels comfortable.*

In addition to **being recognized as a campaign supporter**, donors receive **complimentary tributes** to send In Memory of or In Honor of a loved one or friend during the year. Moreover, our **endowment staff handles everything.**

Contact our office to learn more and **join us today!**

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

Bessemer Beth-El Cemetery Fund

Rochelle & Michael Koslin

Sisterhood Legacy Fund

Estate of Betty Allenberg Goldstein

Estate of Johnnie Mae McGadney

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

Ginger & Jerry Held

Michelle & Herbert Luria

Roxanne Travelute & Michael Honan

Shirley Salloway Kahn and Alex Kahn

Joan & Allan Morris

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

Hal Abroms

Rebecca & Adam Gordon

Judy & Gerson May

Alison & Robert Berman

Richard Hanan

Nancy & Allen Meisler

Jane & Joe Bluestein

Marilyn Haver*

Judy & Gary Monheit

Estate of Deborah Chargois

Susan & David Harwood

Karen & Joel Piassick

Amy Goldstein Chauvin

Richard Harrison II

David Reese

Jerry Cherner

Evelyn* & Jack Held

Judy & Jimmy Rotenstreich

Sharon Chidester

Eve & Rick Hirsch

Kit & Rick Roth

Tracy & Al Cohn

Mitchell Ives

Jack Schniper

Cheryl & Charlie Collat

Klein Family Foundation

Jessie & Abe Schniper

Susan & Jeff Cutler

Robin & Bart* Kolber

Ferne Seigel

Sharon & Gary Cutter

Ricky Koslin and Lyons Heyman

Wendy & Frank Siegal

Ginger Deason

Jerald Labovitz

Estelle Silverstein

Ellen & Fred Elsas

Sara & Martin* Lazarus

Jean & Jerry Sklar

Lacey & Jason Epstein

Leah B. Leaf

Andrew Sperling

Beverly & Stanley Erdreich

Eileen & Edward Leader

Stephanie & Stephen Steinmetz

Barbara & Larry Fine

Faye & Robert Levin

Marilyn & Murray Tanner

Brenda and Jordon Friedman

Pat & Michael Levine

Rochelle & Bruce Tucker

Morton Goldfarb

Ashley & Jon Lewis

Rachel & Rabbi Adam Wright

Bobbie & Warren Goldstein

Joyce & Joe Lichtenstein

Sherron & Allan Goldstein

Mary Virginia & Joshua Mandell

Benefactors

(Annual Gifts of \$500)

Karen & Kenneth Bluestein
Mary Lynne & Eli Capilouto
Jerry Cherner
Lynne & Mark Cohen
Helene Elkus
Beverly & Stanley Erdreich
Mark Friedman
Stephanie & Brad Friedman
Nancy C. Goedecke
Sandy & Bill Goldman
Mark Goldstone
Ann Halpern
Mila & Igor Kishinevsky
Donna & David Kraselsky
Julie & Nathan Marcus
Carol & B.G. Minisman, Jr.
Alisa & Jimmy Nadler
Carole & Michael Pizitz
Joan & Dick Pizitz
Bunny & Joel* Rotenstreich
Nancy & Danny Rouso
Lana & Stephen Royal
Judy & Robert Rutstein
Jane & Lester Seigel
Susan & David Silverstein
Dodie Sokol
Ann & Sam Todd
Janet & Leonard Wertheimer III

Contributors

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

Barbara & Jack Aland
Fraida & Bob Aland
Karen Allen
Kathy & Sadri Avsar
Gail & Jeffrey Bayer
Harry Bayer
Becky & Randy Benson
Sandra & Alan Berman
Alyssa & Bradley Blair
Jann & Russ Blitz
Rosalyn Bloomston
Lydia Cheney & James Sokol
Lois & David Cohen
Morissa & Mitchell Cohen
Wanda & Ross Cohen
Danny Cohn & Andrew Miller

Linda & Richard Cohn
Sarah & Randall Davis
Nancy & David Denney
Dian Diamond
Chu-Chi & Bobby Fierman
Cathy & Paul Friedman, Jr.
Carolyn & Henry Frohsin
Fran & Lee Godchaux
Donna & Howard Goldberg
Debra & Joel Goldstein
Mitzi Goldstein
Beverlee & Bruce Gordon
Nancy & Barry Hamric
Carol Herman
Gail & Charles Herman
Ronne & Donald Hess
Jan & Ron Hirsch
Jennifer & Drew Kanter
Julie Koch
Shirley & Jerry* Leader
Gayle Leitman
Emily & Bob Levine
Denise & Wayne Lewis
Letty & Bob* Marcus
Judy Borisky Metzger
Candy & Ed Meyerson
Betsy Printz
Susan & Andy Rotenstreich
Amy & Michael Saag
Leah & Kenneth Saag
Susanne & Armand Schachter
Adam Schniper
Ken Seton
Rosalyn Siegal
Patricia St. Charles
Elinor Sue & Michael Staff
Betty Steinmetz
Margaret & Max Stern
Amy & Ron Strickland
Sam Tenenbaum, Jr.
Marcia Unger
Linda Verin & Rick Clay
Diane & Alan Weil
Lori & Jimmy Weil
Pat Weil
Joan Weisberg
Sylvia Wright & Eli Pinhas

Donors

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

Robert Aland
Linda Barstein
Joan Becker
Nancy & Lincoln Berland
Elizabeth & Yaacov Bloch
Roz Caplan
Rose & Tommy Cobb
Jeff Cohn
Charles Collat, Sr.
Frances Cypress
Jane & Melvin Davis
Lee & Rick Dunsmore
Adrian & Jeff Dyer-Smith
Lindy Edwards
Lisa & Alan Engel
Marian & Ron Epstein
Alise & Joe Erdberg
Kaydee Erdreich-Breman
Clara & Glenn Fleisig
Sunny Goldstein Franklin
Linda & Doug Friedman
Amy & Scott Garber
Marie & Preston Goldfarb
Ann & Richard Goldstein
Sarah Gotlieb
Andrea & Kent Haines
Anna Slive Harwood & Judd Harwood
Emily Helzberg
Judy Weinstein Jablow & Peter Jablow
Sheryl & Jon Kimerling
Cindy & Eric Land
Deanna & Hugh Leader
Kim & Steven Leaf
Edward Levin
Dale Marcus
Fran Marlow
Max Michael III
Herbie Miller
Christy & David Nelson
Elisa & Aaron Nelson
Leigh Anne & David Nomberg
Jamie & Greg Odrezin
Maureen & Mark Petrofsky
Kim & Neil Roth
Judy Roy
Chip Schwartz
Sandra & Larry Shulman

Isabel & Alan Siegal
Toby & Bert Siegel
Regina & Neil Sigman
Carole Simpson
Monika & Ben Singletary
Amanda & Kevin Sokol
Carleton & Bruce Sokol
Susan & Allan Solomon
Julie & Charles Stein
Alice Walther & Stefan Kertesz
Rhonda & Harry Weinberg
(1) Anonymous Donor

Friends

(Annual Gifts up to \$99)

Donna & David Askenazi
Mary & Scott Godchaux
Lisa & Charles Graham
Heidi & Ira Holt
Richard Jaffe
Harry Klotzman
Randi & David Landy
Meredith & Daniel Odrezin
Sam Rotenstreich
Jamie & Justin Routman
Judy Roy
Andy Saag
Carlie & Colter Somerville
Karen Templeton

*Names in **purple** indicate new annual gift donors since last year*

** of blessed memory*



*Pray as if
everything
depended on God.
Act as if everything
depended on you.*

from our Mishkan T'filah



2024 Confirmation Class

front row:

*Jordan Askenazi
Lexi Cohn*

back row:

*Benji Sokol
Jack Dyer-Smith
(Aubrey Engel not pictured)*

Named Endowment Funds - A Forever Impact

In addition to our General Endowment Fund, our foundation is made up of perpetual funds. Comingled to reap the greatest investment returns, these funds provide for Temple needs and enhancements on an ongoing basis.

UNRESTRICTED NAMED FUNDS offer donors a meaningful vehicle for creating a legacy for themselves or loved ones. 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 to be used. Temple benefits from these funds every year and help safeguard temple's future. Unrestricted Named Funds can be created with a \$5,000 charitable donation.

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 Gottlieb Memorial Fund
Rosalie & Raymond Gottlieb 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

Mitchell Joseph 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
Schniper Family 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 **specific programs or needs are supported** as defined by donors when the named fund is created. These designated purposes are reviewed periodically to ensure that each fund continues to serve the functions originally considered worthy of support. Restricted Named Funds require a \$25,000 gift, which can be made over a defined period.

CULTURAL & VISUAL ARTS FUNDS

Muncy Harris Abrams 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

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
Honan Family Torah Study Fund to help support Torah study at Temple Emanu-El
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 Abrams 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 leadership and enrichment opportunities for all age congregants
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
Sisterhood Legacy Fund to provide for women, children, and families through education, scholarships, leadership, and programming
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	Margot & Edgar Marx Family Fund
Gail & Jeffrey Bayer Fund	Odess Family Fund
Blach Family Fund	Carole & Michael Pizitz Fund
Deborah Chargois Fund	Bunny & Joel Rotenstreich Family Fund
Patsy & Charles Collat Fund	Kim & Neil Roth Family Fund
Barbara & Larry Fine Fund	Lana & Stephen L. Royal Family Fund
Ethel Aland Fleisher Family Fund	Janis & Jerry Sklar Fund
Barbara & Paul Friedman Family Fund	Janet & Leonard Wertheimer Family Fund
Ginger & Jerry Held Fund	
Jimmie & Emil Hess Fund	
Rochelle & Michael Koslin 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, retirement accounts, charitable trusts, and charitable gift annuities) to benefit Temple Emanu-El upon their death. We estimate the value of expected, planned gifts to be nearly **\$6.3 million** indicating a remarkable commitment to ensuring that Our Temple and Reform Judaism in Birmingham remain vibrant for many years to come.

If you have not included Temple Emanu-El in your estate plans, please consider doing so after making provisions for loved ones. Join others and **create your lasting impact through a legacy gift**. Our Endowment Office is happy to help or to connect you with a professional advisor.

Listed below and on page 11 are those who have advised us of their intentions to thoughtfully leave a legacy gift benefiting Temple.

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

(*) 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 illustrated in purple are those whose gifts were received in the past fiscal year.

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

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

A flexible method for leaving a contribution to the Temple is through a Charitable Remainder Trust, which also provides **tax-free benefits to the donor**. If you choose this legacy gift vehicle, thank you, and please notify our Endowment Office.

CHARITABLE GIFT ANNUITIES

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

Betty Allenberg Goldstein*
Leone & George* Risman
Rosalyn & Irvin* Siegal

(*) of blessed memory



Remember & Honor Loved Ones and Friends

Our **Tribute Card Program** offers congregants and friends a meaningful way to remember or honor a loved one, while also supporting temple. Our Endowment Office has colorful cards for this purpose and personal messages can be included. Moreover, our staff handles everything! Simply contact us at endowment@ourtemple.org or 205.933.8397 to take advantage of this wonderful opportunity.



MEMORIAL & HONORARY GIFTS

Throughout the year, memorial or honorary "tribute" 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 gift made is **acknowledged in our Temple bulletins**, unless otherwise requested. Additional ways to remember and honor those no longer with us include contributions to include a loved one in the **memorial book** distributed each year at the Yom Kippur Yizkor service or by ordering a **memorial plaque** to be installed on temple's Walls of Remembrance in the Sanctuary Foyer. All 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.

Linda Thompson Applebaum, by the family
Nina F. Cohen, by Lois & David Cohen, Janice & Michael Cohen, Sue & Mac Freeman
Norman J. Cohen, by Lois & David Cohen, Janice & Michael Cohen, Sue & Mac Freeman
Linda Lassen Cohn, by the family
Jeanne Denson, by the family
Shirley S. Freeman, by the family
Herman G. Goldstein, by Amy Goldstein Chauvin
Nathan Goldstein, III, by Lisa & Charles Graham
Benjamin Gordon, by Rebecca & Adam Gordon
Malcolm Gordon, by Rebecca & Adam Gordon
PJ Harwood, by Susan & David Harwood

Marilyn F. Haver, by Linda & William Lehman
Roslyn V. Honan, by Roxanne Travelute & Michael Honan
Mitchell Joseph Kahn, by Shirley Salloway Kahn
Abe Kessler, by Dodie Sokol
Marvin Lester Lazarus, by the family
Hyman Leader, by Eileen & Edward Leader
Rebecca Leader, by Eileen & Edward Leader
Robert L. Marcus, by Letty Marcus
Eti Schachter, by the family
Alan Seigel, by Lester Seigel
James Gorden Sperling, by Andrew Sperling
Elina Kishinevsky Stern, by Mila & Igor Kishinevsky



"I found the hanging of the memorial plaque 'ceremony' very moving and meaningful. It is a great addition." - Jeffrey Cutler

Financial Highlights (July 1, 2023 – June 30, 2024)

Over the past 45 years our Grafman Endowment Fund has grown through the ongoing generosity of congregants who want to help ensure temple's vibrancy — today and for the future. This past year, our temple and congregation benefitted from:

- Gifts from over **200** of our congregant families to our Annual Endowment Gift Campaign
- Bequests and other deferred gifts planned by over **125** congregants
- Allocations from **176** Named Funds, created by generous and forward-thinking members wishing to support our Temple ... **now and forever**

Contributions this year were over \$760,000, reflecting all gifts including the creation of new named funds and thoughtful bequests.

Investment Returns for our 2023-24 fiscal year (July 1 - June 30) were 14.41 percent, with investment income of \$3,051,244. 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 insulate the temple from volatility.

Allocations to enrich our congregational family continued to have **transformational impact**. Allocations to temple from unrestricted and restricted named funds totaled more than \$871,000. These funds enhance temple's programming and operations and provide youth scholarships to encourage Jewish experiences. Included in the total allocation to temple are funds from the special five-year grant agreement between our endowment and temple which ends by June 30, 2027.

OUR SPENDING & INVESTMENT POLICIES

The Endowment Fund Board of Directors follow 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 endowment assets.

SPENDING POLICY

To determine the level of allocations made to temple from our General and Unrestricted Funds, the endowment board of directors follows the spend rate **formula developed by Yale University for its endowment, which has proven 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 varies between 4 and 6 percent depending on market conditions and includes both allocations and annual endowment operational expenses. The spend rate for the past year (2023-24) was 4.76 percent.

In making allocations, 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 3.91 percent of the fund balance, plus .85 percent for operating expenses.

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 strategize and review performance.

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). The Grafman Endowment Fund employs a diversified asset allocation utilizing equity-based investments, fixed income, alternative investments, and cash to achieve our long-term objectives.

CONTRIBUTIONS FROM DONORS	2023-24	2022-23
Other Major Gifts	\$ 514,918	\$ 72,143
Annual Gift Program	\$ 96,053	\$ 108,721
Contributions & Tributes	\$ 34,317	\$ 52,368
Memorial Plaques & Yizkor Book	\$ 10,217	\$ 12,625
Elmwood Cemetery Appeal & Cemetery Plots	\$ 7,272	\$ 9,600
Bequests	\$ 101,003	\$2,380,134
	\$ 763,780	\$2,635,591

INVESTMENT INCOME	\$3,051,244	\$1,773,804
As a percent of invested assets	14.41%	8.54%

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	2023-24	2022-23*
Cash and Money Market Funds	\$ 577,015	\$ 610,799
Investment Securities		
Marketable Equity Securities	\$ 20,233,820	\$ 17,464,980
Corporate (Israel) Bonds	\$ 300,907	\$ 110,584
International Bonds	\$ 300,000	\$ 250,000
Mutual Funds	\$ 3,087,330	\$ 3,379,293
Cash Value of Life Insurance	\$ 317,157	\$ 317,157
Pledge Receivables	\$ -	\$ -
Assets Held in Trust	\$ 246,348	\$ 331,870
	\$ 25,062,577	\$ 22,464,684
Fund Balances and Liabilities		
Fund Balances		
General Board Designated Funds	\$ 7,623,061	\$ 6,361,818
Restricted Campaign Funds	\$ 1,899,831	\$ 1,928,191
Restricted Scholarship Funds	\$ 634,181	\$ 556,704
Restricted Cemetery Care Funds	\$ 1,632,648	\$ 1,339,224
Other Restricted Funds	\$ 12,623,467	\$ 11,646,425
	\$ 24,413,187	\$ 21,815,658
Liabilities		
Accrued Rabbi Emeritus Retirement Obligation	\$ 101,834	\$ 103,509
Accrued New Sr. Rabbi Initiatives Obligation	\$ -	\$ -
Special 5-Year Grant to Temple Emanu-El	\$ 574,480	\$ 756,602
	\$ 676,314	\$ 860,111
Fund Balance (June 30)	\$ 25,089,502	\$ 22,675,769
Allocations		
Temple Program Enhancements	\$ 221,131	\$ 303,435
Youth Scholarships	\$ 9,600	\$ 9,540
Cemetery Care	\$ 39,768	\$ 47,142
Unrestricted Funding	\$ 618,149	\$ 534,545
	\$ 888,648	\$ 894,662
Operating Expenses	\$ 203,717	\$ 220,318

*updated

ASSET GROWTH

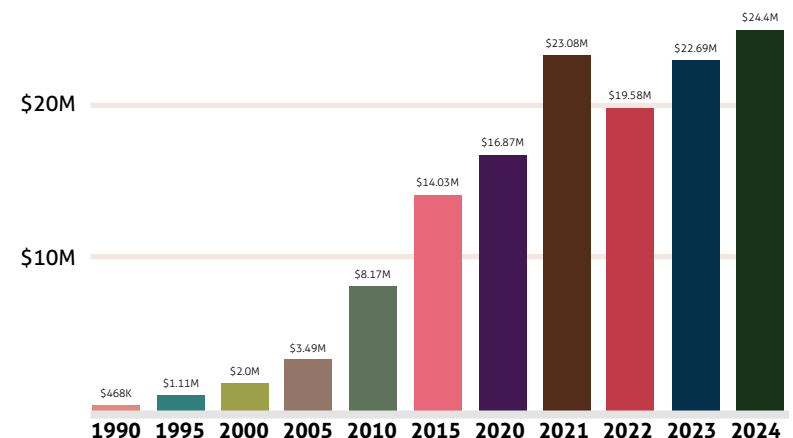
The figures presented are highlights of the Grafman Endowment Fund's internal reports. A copy of the full investment report and audited financial statements are available. If you would like a copy, please contact the Endowment Office at (205)933-8397 or endowment@ourtemple.org

(*) Although not included, the Endowment Fund anticipates an additional \$6.3 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.



*Sisterhood has been a vital part of our congregation for decades. This past fiscal year, the **Sisterhood Legacy Fund** was created with a substantial gift. Tremendous thanks to our Sisterhood for choosing to support women, children, and families in our temple in perpetuity. We are forever grateful.*

Asset Growth



How YOU CAN Support Temple

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: \$18 suggested minimum • Memorial Book: \$10 per name, minimum • Memorial Plaques: \$500 per plaque

Annual Gifts: \$36 suggested 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.

Let's Band Together



As I reflect on the past fiscal year, my thoughts instantly revert to October 6, 2023. (Yes, October 6.) I attended temple's beautiful Simchat Torah family service and enjoyed a festive evening with fellow congregants and their families. I left with a full heart.

Hours later, disbelief would consume me as I watched the unfolding gut-wrenching news of the unspeakable attack on Israel. My full heart shattered. I imagine that you can relate.

Our community banded together and jumped into action, as we so often do. A renewed yet intrinsically deeper feeling about Judaism, temple, and the role of our Endowment Fund embraced me. **Safeguarding a strong, vibrant Jewish — and Reform — identity in our greater community became of supreme importance.** I was not alone.

Temple Emanu-El began 142 years ago. We are privileged to have families that have been members across generations and to have welcomed new families along the way. While we live

for today, we must plan for the future just as those who came before us have done. Our endowment – YOUR ENDOWMENT – makes this possible.

Over the past 45 years, our endowment has been a remarkable funding partner for temple. Through your generosity and our investment oversight, the endowment has grown to nearly \$25 million. This is exceptional, but **we must strive to grow** the fund. Temple Emanu-El is the endowment's sole beneficiary. As our children and grandchildren prepare to lead us into the next generations of temple and worship, **may we band together as a congregation and do our part to strengthen and protect what they will inherit. Your current and planned gifts to our endowment are the key.** Heartfelt thanks for your past, present, and future support. **L'dor V'dor.**

A handwritten signature in blue ink, appearing to read "Alison".

Alison Berman, Executive Director



Grafman Endowment Fund Board of Directors for 2024-2025

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 Adam Gordon
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

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

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.



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.