



Jewish United Fund
OF METROPOLITAN CHICAGO

TO: Families of B'nai Mitzvah Students

FROM: Lyndsey Garbacz
Assistant Director, Israel Experience

RE: The Gift of Israel Program

Mazel Tov on your child's upcoming bar/bat mitzvah! Enclosed you will find information about a wonderful opportunity, the Gift of Israel program.

The Gift of Israel program helps families make an Israel experience part of their child's Jewish education. It enables students to save monetary gifts from their bar/bat mitzvah toward any of the wide variety of approved youth trips to Israel during high school or college. The program includes matching funds from the Jewish United Fund of Metropolitan Chicago: when a minimum of \$1,000 is deposited into your child's account, JUF will add a one-time matching gift of \$180 toward an Israel experience program.

The Gift of Israel program is great for families because many students plan to travel to Israel during their teen or young adult years. Gift of Israel allows your child to anticipate a future trip to Israel, offers an easy way to give an exceptional bar/bat mitzvah gift, and helps defray the cost of an Israel experience program. Plus, Gift of Israel savings can be combined with SKIP (Send-a-Kid-to-Israel-Partnership) funds, B'nai Mitzvah Certificates, Walk With Israel Vouchers, and even JUF financial need and/or merit scholarships to help fund your child's Israel experience.

We hope that your child will make an Israel experience a highlight of his or her Jewish education. We encourage you to take advantage of this opportunity to participate in the Gift of Israel program. Just complete and return the enclosed registration form to enroll. If you have questions, please don't hesitate to call me (312/444-2895) or email me (LyndseyGarbacz@juf.org).

HOW THE *GIFT OF ISRAEL* PROGRAM WORKS

- 1. ENROLL!** Parents enroll their child in the *Gift of Israel* program, making a commitment to continuing the participant's Jewish education and enrichment through an Israel Experience during high school or college.
- 2. DEPOSIT!** Parents let friends and relatives know about the celebrant's participation in the *Gift of Israel* program. Gifts can then be deposited into the participant's *Gift of Israel* savings account.*
- 3. WATCH YOUR FUNDS GROW!** The participant's *Gift of Israel* savings account remains open for deposits until the time of the Israel Experience. Build savings over the years by depositing gifts from birthdays, Chanukah's, graduations, job earnings, or just because! These funds, and any interest accrued, are available for withdrawal upon submission of a completed withdrawal form.
- 4. GET A MATCHING GIFT!** When deposits to the participant's *Gift of Israel* savings account total at least \$1,000, Federation will add an additional \$180 gift to the participant's *Gift of Israel* savings account. Federation's gift is only usable toward participation in an approved Israel Experience and will be allocated at the time the participant goes to Israel.
- 5. USE YOUR FUNDS TO GO TO ISRAEL!** The participant's *Gift of Israel* savings are available for use toward participation in a wide variety of approved Israel Experience programs at any time beginning at the end of 9th grade through age 26.
- 6. YOUR MONEY IS ALWAYS YOURS!** Participants may withdraw any funds deposited into their *Gift of Israel* account and interest accrued by those funds at any time, upon submission of a completed withdrawal form. If funds are withdrawn from the account, the participant forfeits Federation's matching gift.

Attention SKIP Families!!

If you are in SKIP (Send-a-Kid-to-Israel Partnership), the *Gift of Israel* can supplement your SKIP savings! Combine your savings to help defray the cost of an Israel Experience.

| | | | | | | |
|------------------------------|---|-----------------|---|---------------------------|---|------------------|
| Gift of Israel | | SKIP (7 years) | | B'nai Mitzvah Certificate | | Total |
| \$180 + \$1,000 min. savings | + | approx. \$2,000 | + | \$120 | = | \$3,300 or more! |

**For more information
please contact the Jewish United Fund of Metropolitan Chicago at
(312) 444-2895 or israelexperience@juf.org**

**Please note that all Gift of Israel contributions are given to individuals and are NOT a donation to the Jewish United Fund; as such they are not considered charitable contributions to JUF. In the case of a full withdrawal, participants forfeit rights to JUF's matching funds.*



RULES OF PARTICIPATION

The *Gift of Israel* program is designed to encourage teens and college-age young adults to participate in Israel Experience programs as part of their Jewish education. By establishing the Gift of Israel, the Jewish Federation of Metropolitan Chicago (Federation), along with local congregations, calls attention to the significance of bar/bat mitzvah and recognizes the value of continuing Jewish education through an Israel Experience. Through the Gift of Israel, the Jewish community also offers an opportunity for individuals to give a meaningful gift, The Gift of Israel, toward the continuing Jewish education of the bar/bat mitzvah celebrant.

Eligibility

Bar and bat mitzvah celebrants living in the metropolitan Chicago area are eligible to enroll in the Gift of Israel program. Even if you participate in the SEND-A-KID-TO-ISRAEL PARTNERSHIP (SKIP) and the Bar/Bat Mitzvah Certificate programs, you are certainly eligible and definitely encouraged to participate in the Gift of Israel program as well.

Registration

Families may enroll their youngsters by submitting a registration form to Federation between six months before and six months after the bar/bat mitzvah date. Registration forms are distributed through congregations and are available on our website at http://www.juf.org/israel_experience/gift.aspx. By enrolling in the Gift of Israel program, families declare to their guests that an Israel Experience is a highly valued gift which will further the Jewish education and strengthen the Jewish identity of their child. Families are encouraged to inform guests that, if they desire to give a gift in recognition of the bar/bat mitzvah, The Gift of Israel would be a meaningful and appropriate gift.

Note: Children already participating in SKIP or the Bar/Bat Mitzvah Certificate programs are **not** automatically enrolled in the Gift of Israel program. They must register separately to enroll in the Gift of Israel program.

Gifts

Monetary gifts* of any amount can be sent to the Gift of Israel program by family or friends in the form of a check made payable to: *Jewish Federation Gift of Israel*. Additionally, checks given directly to the youngster can be endorsed to Federation and deposited in the child's Gift of Israel account. The names and addresses of the bar/bat mitzvah celebrant and the gift giver are to accompany each gift, and all gifts should be mailed to "Gift of Israel, 30 South Wells Street -Room 5031, Chicago, IL 60606." Acknowledgements will be sent both to the gift giver and to the bar/bat mitzvah celebrant. Congregations may also give Gifts of Israel to participants as they deem appropriate.

To activate the account, an initial deposit of at least \$50 must be made no later than six months after the bar/bat mitzvah date. If no deposit is made within that time, families will be notified that their child's Gift of Israel account has been closed. After bar/bat mitzvah, participants may continue to deposit funds into their Gift of Israel account to build their Israel Experience savings until they are ready to go to Israel. Gifts/funds (i.e. birthday, Hanukah, graduation, job earnings, etc.) can be deposited at any time between enrollment in the program and the time the participant goes on an Israel Experience. Checks of any amount can be made payable to: "Jewish Federation Gift of Israel" and should be mailed to "Gift of Israel, 30 South Wells Street -- Room 5031, Chicago, IL 60606." Please be sure to include names and addresses of the child and the gift giver* (if appropriate) with your deposit. To make deposits and gifts to Gift of Israel participant accounts more convenient, JUF has established an online credit card payment form. In order to ensure that gifts are assigned to the correct account, a drop-down menu of participants is provided. We will not include your child's name in this list unless you provide written consent via the *Online Payment Release Form*. You are under no obligation to allow us to put your child's name on the web site; however, please note that online credit card payments can *only* be made for participants who are on the list. All deposits will be acknowledged.

***PLEASE NOTE: Gifts of Israel are given to individuals and are NOT a donation to JUF. As such they are NOT considered charitable contributions to JUF.**

When a minimum of \$1,000 has been deposited into the participant's account, he or she will be eligible to receive Federation's one time matching gift of \$180 toward participation on an Israel Experience program. Federation's gift will be allocated at the time of the participant's Israel Experience.

Administration of Funds

The Gift of Israel program will be administered by Federation. All gifts will be deposited in an appropriate financial institution designated by Federation and will accrue all interest paid by that institution. Federation will provide its matching gift at the time of participation in an Israel Experience program; Federation funds therefore will not accrue interest. It is our belief that the interest earned on family contributions to Gift of Israel accounts is taxable and must be reported on your tax return. Please note, however, that Federation will NOT issue a form 1099. Participants will receive annual reports on the status of their Gift of Israel funds.

Use of Funds for an Israel Experience Program

Participants can use their funds at any time beginning the summer following 9th grade* through age 26. All funds must be used for a formal Israel Experience program approved by the Jewish Federation Israel Experience Department; participants can choose from a wide variety of approved short-term, summer, semester or year-long Israel Experience programs sponsored by youth-serving organizations or educational institutions. Gift of Israel funds used toward participation in an Israel Experience program will be distributed in the form of a check from the Jewish Federation of Metropolitan Chicago made payable to the sponsoring program or institution.

**Families may use a portion of their Israel experience funds (SKIP, Gift of Israel, B'nai Mitzvah Certificates, and Walk With Israel Vouchers) for 8th grade Israel Experience programs, such as Ta'am Yisrael or day school trips. Please contact our office at isralexperience@juf.org to make sure that your trip is eligible.*

Excess Funds

Because the amount of gifts received will vary from participant to participant, some participants may have funding in excess of what is needed for an Israel Experience. The excess funds can be used, all or in part, for a second Israel Experience before the participant's 26th birthday or as Tzedakah in a contribution to the Jewish Federation's Israel Experience scholarship fund so that teens or young adults in financial need can also participate in an Israel Experience. Participants may also choose to withdraw their excess funds for personal use.

Withdrawal of Funds

Any Gift of Israel funds not used for an Israel Experience program, plus interest accrued, may be withdrawn at any time upon submission of a completed withdrawal form. If a withdrawal occurs, the participant forfeits his/her rights to Federation matching funds. Distribution of withdrawn funds will be made in the form of a check from the Jewish Federation made payable to the Gift of Israel participant.

Supplementary Assistance

Gift of Israel funds may not cover the full cost of an Israel Experience. Gift of Israel funds, SKIP funds and JUF's Bar/Bat Mitzvah Israel Experience Certificates may be used together toward the cost of an approved Israel Experience program. While many families may be able to meet additional costs from personal resources, others may not. Gift of Israel participants are eligible to seek financial support from other sources and to apply for Jewish Federation Israel Experience scholarship assistance based on financial need or merit.

Policy

All policies regarding the Gift of Israel will be established by Jewish Federation of Metropolitan Chicago.

GIFT OF ISRAEL COMMON QUESTIONS AND HELPFUL ANSWERS

- ✓ **Do we have to contribute money in order for our child to participate in *The Gift of Israel* program?**
The program is a savings plan comprised of monetary gifts received by the child in celebration of the bar/bat mitzvah or any other occasion. Families may choose to add to their child's fund, but otherwise participation in the program does not require any monetary contribution from the family.
- ✓ **What are the guidelines regarding depositing & withdrawing money from the *The Gift of Israel* account?**
Not only may you deposit funds into this account at any time between enrollment in the program and when your child goes to Israel, but all gifts/funds deposited into your child's account and interest accrued by those funds are available for withdrawal at any time, upon submission of a completed withdrawal form.
- ✓ **How does *The Gift of Israel* differ from the SKIP program (Send-A-Kid-To-Israel-Partnership)?**
The philosophy is the same, but the programs are not. SKIP involves annual contributions of matching funds from three partners: the family, the congregation and the Chicago Jewish Federation. SKIP registration takes place only through a participating congregation when the child is in grades 3-6, with annual contributions made through 9th grade. Unlike SKIP, *The Gift of Israel* does not require contributions from parents or congregations but is a savings plan comprised of monetary gifts received in celebration of the bar/bat mitzvah or any other occasion.
- ✓ **If my child is already enrolled in SKIP, are we still eligible to participate in *The Gift of Israel*?**
Absolutely. In fact, it is ideal to participate in both programs. *The Gift of Israel* is perfect for those in SKIP who want to save additional funds and use the accumulated sum for an Israel Experience. Think of *The Gift of Israel* as a way to increase SKIP savings and generate even more excitement about a future Israel Experience.
- ✓ **Won't friends and relatives see the invitation insert cards as asking for a gift?**
The truth is that most people will give a gift, and many would like that gift to be especially important and fitting for the occasion. Out-of-town friends or relatives and non-Jewish guests are often delighted that *The Gift of Israel* makes it so easy for them to give such a meaningful and lasting gift.
- ✓ **If we decide not to use the invitation inserts, are there other ways to let friends and relatives know about *The Gift of Israel*?**
Of course. You may choose to notify guests individually about the *Gift of Israel* when they ask for gift suggestions. In addition, your child's name will be included in *The Gift of Israel* listings in the JUF News and in your congregation's monthly bulletin letting people know that s/he is eligible to receive *The Gift of Israel*. The insert cards are really the most effective way to spread the word, though, because they guarantee that everyone sharing in the celebration will know about your child's participation in *The Gift of Israel* program.
- ✓ **Can my child participate in *The Gift of Israel* program if he/she has already become a bar/bat mitzvah?**
Although it is preferred that you enroll your child in the program prior to the date of the bar/bat mitzvah, you may enroll your child within six months of the bar/bat mitzvah. Regardless of whether your child is enrolled before or after the bar/bat mitzvah, the registration process and the rules remain the same.
- ✓ **Does any of my child's money go to the Jewish Federation as a donation?**
No. Gifts of Israel are deposited into a segregated fund. All gifts belong to your family and are NOT a donation to Federation. As such they are not considered charitable contributions to Federation. Federation's matching gift up to a total of \$180 is added at the time your child uses his or her funds for an Israel Experience.



INFORMING FRIENDS AND RELATIVES

Please choose one of the following ways to inform friends and relatives about the Gift of Israel.

1. Use the invitation insert cards provided by Federation.

A 4x5 card can be included in the invitation to let guests know that your child is participating in the Gift of Israel program. Circle A or B on the registration form.

A. Our child plans to make an Israel Experience program a special part of his/her* Jewish education during high school or college. He/She is participating in Jewish Federation's Gift of Israel program, which will help him/her save for his/her future Israel Experience.

Your presence at our celebration will be the nicest gift of all. But if you would like to give a gift in honor of our child's bar/bat mitzvah, the Gift of Israel would be a very meaningful gift for him/her. **(Card A is specific of gender. One version is available for a bar mitzvah, another for a bat mitzvah.)*

B. Because I hope to make an Israel Experience program a special part of my Jewish education during high school or college, I am participating in the Jewish Federation's Gift of Israel program. This will help me to save for my future Israel Experience.

Your presence at my celebration will be the nicest gift of all, but if you would like to give a gift in honor of my bar/bat mitzvah, the Gift of Israel would be a very meaningful gift for me.

2. Print your own invitation inserts.

Please feel free to be as creative as you like. However, you must include the following so that gift-givers understand that this is a gift and not a tax-deductible contribution: "PLEASE NOTE: Gifts of Israel are given to individuals and are NOT a donation to Federation. As such they are NOT considered charitable contributions to Federation."

3. Tell your guests.

If you choose not to use the invitation inserts, spread the word about the Gift of Israel whenever anyone asks what your child would like as a bar/bat mitzvah gift.



REGISTRATION FORM

Please enroll _____ in the Gift of Israel program.
(Please Print—Last Name, First Name)

My child will become a _____ Mitzvah at _____ on ____/____/____
(Bar or Bat) (Congregation)

Child's Date of Birth ____/____/____ SKIP participant? (circle one) YES NO

Public/Day school _____ Current Grade _____

Parent(s)' Name(s) _____

Address _____ Phone (____) _____

City _____ State _____ ZIP _____

Congregation Address _____ Phone (____) _____

City _____ State _____ ZIP _____

I have read "Gift of Israel Rules of Participation" and agree to participate in the Gift of Israel Program accordingly.

(Parent Signature)

(Date)

INVITATION INSERT CARDS

Yes, we would like to include insert cards in the invitations so that friends and family know that our child is enrolled in the Gift of Israel program.

Please send _____ copies of insert A B *(Circle one)* by ____/____/____.
(Number)

Mailing Address (if different from above):

Please return this form to: Gift of Israel
Jewish United Fund of Metropolitan Chicago
30 S Wells St #5033
Chicago, IL 60606

Please note: Gifts of Israel are given to individuals and are NOT a donation to JUF. As such they are not considered charitable contributions to JUF.



Gift of Israel Online Payment Release Form

To make deposits and gifts to Gift of Israel participant accounts more convenient, JUF has established an online credit card payment form. In order to ensure that gifts are assigned to the correct account, a drop-down menu of participants will be provided. We will not include your child's name in this list unless you provide written consent via the form below. You are under no obligation to allow us to put your child's name on the website; however, please note that online credit card payments can only be made for participants who are on the list. If you have any questions about online payments or the information provided about your child on the web page, please call Lyndsey Garbacz, Assistant Director of Israel Experience, at 312-444-2895.

I, _____ hereby give permission for the *name, congregation,*
(Parent First and Last Name)
and *bar/bat mitzvah date* of my child, _____, to be
(Child's First and Last Name)

posted on a special web page on the website www.juf.org uses for making deposits and gifts to his/her Gift of Israel account by credit card. I understand that no other information about my child will be posted on the site without additional parental consent, and that JUF will use the name, congregation, and bar/bat mitzvah date for the purpose of assigning the funds to my child's Gift of Israel account. I hereby release Jewish United Fund of Metropolitan Chicago, its officers, agents and/or employees of any liability related to the posting of my child's name, congregation, and bar/bat mitzvah date.

(Parent Signature)

(Date)