

## **WHERE WILL MY MONEY GO?**

Sinai Temple's income comes primarily through a dues assessment from its members and from tuition for the religious school. Sinai also receives income from fundraising, investments and general donations. These fees cover most annual expenses. However, donations to Sinai funds help cover the difference.

A donation to Sinai's General Fund provides an efficient and effective way to support Sinai. A donation to the General Fund can be spent immediately by Sinai on any Board-approved need.

A donation may also be made to a Special Purpose Fund. Money would be placed into the General Fund but earmarked for the Special Purpose Fund of your choice. These funds are listed at the end of this brochure and include the Building Fund, Library Fund, and the Social Action Fund. Sinai Temple may use the entire balance in these funds for the purpose set forth in the fund.

A donation may also be made to an Endowment Fund. These funds are listed at the end of this brochure and include the General Endowment Fund, the Glaser Fund, the Loeb Fund and the Lewis Fund. Except for the General Endowment Fund, whose income assists the General Fund, members and their families established these Endowed Funds to support a particular program or aspect of Jewish life. Such programs include music, lectures, and religious

camp. The Champaign-Urbana Jewish Endowment Federation manages each of the Endowment Funds for Sinai Temple with expenditures being approved by the Sinai Temple Board. Only the earned income from these Endowment Funds is used; the initial principal is not used.

You may establish your own Endowed Fund with a minimum contribution of \$10,000. It can be established in honor of one person or a family and can be specially designed to support a program or aspect of Jewish life as you see fit. The principal will not be used. You or other members may contribute to the Fund once it is established.

## **HOW CAN I DONATE NOW?**

You can donate right now. If you want to contribute to Sinai's General Fund or one of the Special Purpose Funds, just send cash or a check to Sinai Temple at 3104 W. Windsor, Champaign, IL 61822-7104. Make checks payable to Sinai Temple. On the memo line, make sure that you specify if you want your donation to go to the General Fund or one of the Special Purpose Funds.

If you want to contribute to an existing Endowment Fund, make your check payable to CUJEF and send it to CU Jewish Endowment Foundation, 503 E. John, Champaign, IL 61820-5703. On the memo line, make sure that you specify in which Endowment Fund the check should be deposited.

If you want to contribute to two different

funds, it would be better to write two different checks to ensure that the correct amount is put into the correct fund.

If you want to establish a new Endowment Fund, talk to Sinai Temple's President or Treasurer as soon as possible. They can assist you in setting up the Fund so that it is designed to serve the purpose that you desire.

## **WHAT IF I WANT TO DONATE IN THE FUTURE?**

Many people have retirement funds (IRAs or pensions), life insurance policies and other financial accounts (stocks, checking accounts). With any of these, you may list Sinai Temple as a beneficiary. You should consult your employer or insurer about how to do it. It may be as simple as notifying them in writing of your desire that a certain monetary amount go to Sinai Temple.

Perhaps the most common way to plan for the future is through a will or a trust. Although you may create your own will or trust, consider consulting a legal or tax professional in order to determine which may be best in your particular financial circumstances. Even if you already have one prepared, it is simple to change it in order to list Sinai Temple as a beneficiary.

Wills and trusts provide simple ways in which to divide up your assets upon your death. In a will or a trust, you can make a gift of a certain dollar amount, a specific property, a percentage of your

estate, or what is left over after you have taken care of your loved ones.

The following language may be helpful in crafting a will or trust in which Sinai Temple is named as a beneficiary.

"I give to Sinai Temple, Champaign, Illinois, Illinois, the sum of \$ \_\_\_\_ (or \_\_\_\_ percent of the remainder of my estate) to be used for the benefit of Sinai Temple in such manner as the Board of Trustees thereof may direct." If you would like some or part of the gift to be applied to an existing Endowment Fund or a Special Purpose Fund at Sinai Temple, just list the amount and state that "It is to be placed in the \_\_\_\_\_ Fund."

If you would like to establish an endowment fund at Sinai Temple in which the principal would not be used but the income would be used for a specific purpose, the following language may be helpful.

"I give to Sinai Temple, the sum of \$ \_\_\_\_ (or \_\_\_\_ percent of the remainder of my estate) to establish a permanently endowed fund to be known as the \_\_\_\_\_ FUND [could be any name you choose; the minimum amount for an endowed fund is \$10,000]. Income from this Fund shall be used for the following purpose: [be specific] \_\_\_\_\_. The fund shall be administered by the Champaign-Urbana Jewish Endowment Foundation for the benefit of Sinai Temple."

**The information provided here is not intended as legal, tax, or investment advice. For such advice, please consult your attorney, tax professional, or investment professional.**

**Sinai Temple  
Program and Operating Funds**

General Fund  
Bar/Bat Mitzvah Fund  
Building Fund  
Cemetery Fund  
Condolence Fund  
Einhorn Garden Fund  
Feinberg Fund  
Flower (Alpiner Stern) Fund  
Howard Birnbaum Camp Fund  
Interior Fund  
Junior Congregation  
Kitchen Fund  
Library Fund  
Memorial Plaque Fund  
Museum Fund  
Music Fund  
Naomi Siegel Social Action Fund  
Neuman Garden Fund  
Paula Deckard Fund  
Prayer Book Fund (Reform)  
Prayer Book Fund (Traditional)  
Rabbi's Discretionary Fund  
Religious School Friends  
Senior Transport  
Toddler Fund  
Torah Restoration Fund  
Tree of Life Fund

**Sinai Temple Endowed Funds**

Sinai General Endowment  
  
Sinai Board Discretionary Fund  
Julius Cohen Memorial Garden Fund  
Ginsberg Fund  
Glaser Fund  
Goldberg-Gordon Yairi Fund for Seniors  
Josh Gottheil Youth to Israel Fund  
J. Ben Hamburg Early Childhood  
Education Fund  
Myron Korry Confirmation Education  
Fund  
Lewis Family Fund  
Clarence and Adele Libman Sinai Temple  
Religious School Fund  
Charles R. and Helen Loeb Fund  
Marco Fund  
Libby and Harry Miller Memorial Fund  
Rabbinic Endowment  
Michael and Elizabeth Shapiro Camp  
Scholarship Fund  
Dr. Samuel and Sadie Small Fund for  
Jewish Arts and Culture  
Marvin Steinberg Scholar-in Residence  
Fund  
Blanche and Seymour Sudman Rabbi's  
Discretionary Fund  
Youth Leadership Fund  
Mathlia Zimmerman B'nai Israel Fund

**Sinai Temple**  
3104 Windsor Rd.  
Champaign, IL 61822-6104  
  
www.sinaitemplecu.org  
Office: 217-352-8140;  
stoffice@sinaitemplecu.org

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**SINAI TEMPLE AND ESTATE  
PLANNING**

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For the sustained support of the  
Champaign-Urbana Jewish Community

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stoffice@sinaitemplecu.org

Sinai Temple has been a cornerstone for Jewish life and religious events for over 100 years. You can help ensure that future generations will continue to receive the Jewish education and religious foundation that we have all enjoyed and depended upon. Please remember Sinai Temple when planning your estate or making retirement plans. Gifts can be made to Sinai Temple in general or to endowments established for specific purposes. Gifts can be made not only as a part of a will but also made with Sinai Temple being a beneficiary of an IRA or insurance policy. There are many ways in which to provide financial support for generations to come. The following is a summary of ways in which you can contribute to Sinai Temple.