



## Lodge celebrates the continuity of life

### Hillel Lodge

Judaism teaches us that we must honour and respect our elders. This basic tenet is central to the holistic care provided by The Bess and Moe Greenberg Family Hillel Lodge.

The Lodge lies at the centre of Ottawa's Jewish community. It is home to 121 residents who receive round-the-clock, 365-days-a-year care from devoted and highly trained staff in a loving and extraordinary environment. The Lodge boasts state-of-the-art equipment and therapies, quality kosher food and spiritual support including Shabbat and holiday services.

Indeed, the care provided by the Lodge reaches beyond those living there to their family and into the community at large as we all benefit from the work undertaken by this special community agency.

"We are at the heart of the community," says Stephen Schneiderman, the executive director, explaining how the Lodge is perfectly located in the middle of the Jewish campus and benefits from being near all the hustle of life from those who are using the nearby facilities: from the preschool kids, to camp and day schools, young parents and families of all ages.

In this way, the Lodge is more than a home for the elderly, as its location allows it to be part of an intergenerational hub celebrating a continuum of life. Seniors benefit from the ongoing community contact and the vibrancy of all the activities around them, while young people in turn benefit from learning from an older generation.

This continuum of life is at the basis of one of the Lodge's award-winning programs, V'Hadarta Pnei Zaken, which means "give honour to the elderly." In this program, elementary school children are partnered with a resident. They meet and build a relationship as they learn about each other. The children then create a biography celebrating the resident's life which they present at a ceremony at the Lodge.

"Often this is the most adult activity these children have so far undertaken," says Mr. Schneiderman. "The kids quickly see that the elderly are just like them plus time. People don't change, we just get older. It is extremely poignant to see and the entire exercise becomes a lesson in growing up and respect."

Photo: OJCS students Noah Benchimol and Kiera Vered present an album about her life to Hillel Lodge resident Sheila Bahar (being assisted by Eli Cohen). Photo by Michael Arenau, the Ottawa Jewish Bulletin



Mr. Schneiderman adds that on occasion, the biographies have sadly been presented posthumously.

"I've had to hide behind a pillar to wipe my tears – truly, you don't have to worry about the next generation once you see and hear their reports."

The Lodge's calendar is full of these types of special programming all intended to improve the entire well-being of their residents.

Another very popular program is their music program. "Music touches long-term memory," Mr. Schneiderman explains, "They might have memory issues, but the songs they can remember."

For this reason, residents are offered a wide-variety of musical activity and entertainment, with one of the highlights being the acclaimed Pinchas Zukerman concert where residents enjoy hearing the highest calibre musicians.

The Lodge also arranges special pet-therapy sessions for the residents. Once or twice a month, the Humane Society brings in dogs for the residents to enjoy.

"Interacting with animals allows the resident to be in charge. They are given an opportunity to give affection and not just be the recipient," says Mr. Schneiderman explaining that pet therapy provides comfort and helps improve a resident's sense of self-efficacy and independence.

These are just a few of the many unique programs the Lodge offers that ensure our elderly are honoured, respected, celebrated and cared for. In fact, it is hard to sum up the immensity of the work the Lodge undertakes.

"There are millions of hours of care provided." Mr. Schneiderman adds, "We never close; we never stop. There are thousands of people who have been helped, residents and families too. And we need all the help we can get to support that."

Last year, the Lodge received \$139,551 through Foundation grant commitments, and more help is always needed.

"Caring for our elderly is the costliest endeavour we face. We can't do this alone. We need the community's help."



## Agency builds bridges while supporting the vulnerable

### Jewish Family Services

Jewish Family Services (JFS) is a special agency whose work and efforts reach far beyond what people might first imagine.

The agency provides more than 65 programs to Ottawa residents, children and adults, Jewish and non-Jewish. These programs run the gamut from counselling services and poverty relief to memory clinics for Jewish seniors and help for battered Jewish women.

Last year, more than \$130,000 in Foundation grant commitments went to JFS, with the largest proportion going to the Thelma Steinman Jewish Seniors unit. Funding from both the Foundation and the Federation's Annual Campaign is directed to Jewish clients. And more funding is always needed. In fact, the demand for services is constantly growing.

Within the Jewish community, the primary support service is the Tikvah Poverty relief program.

"Looking at the numbers in our community, I think most people would be surprised," JFS Executive Director Mark Zarecki explains. "We feed as many as 400 to 500 people monthly... Fresh fruit and vegetables are provided through the Miriam's Well program," while non-perishable food is available from the Kosher Food Bank at Kehillat Beth Israel.

And the Tikvah program does more than provide food - it is a holistic overarching support program. Vulnerable, low income individuals and families are matched with a social worker or case manager who refers them to all available resources and then advocates for them. Financial assistance is available to those who qualify. There is even a support program to help people celebrate Jewish holidays when costs can rise.

Mr. Zarecki adds that there is much need in the community, but perhaps the most vulnerable are seniors. Committed to helping seniors live with dignity, JFS has a comprehensive care program called the Thelma Steinman Seniors Support Services, created by the generous donations of community members.

Among the services provided is the Chaverim Program for Jewish seniors with mild cognitive impairment. The program gives social, physical, and mental stimulation in a supportive Jewish environment for the senior, with the added benefit of providing a respite day for the caregiver. There is also the Binah program, a memory clinic for those with moderate cognitive impairment.



Senior support services also include visits from volunteers and staff, and Teleshalom (a weekly phone call just to check in and say Shalom). In addition, there are as many as 50 to 100 meals brought to seniors' homes monthly through the Kosher Meals on Wheels program.

Meals on Wheels goes beyond feeding people, Mr. Zarecki explains. It is also an important point of contact for many seniors. "Sometimes we are the first to know when a client is sick and needs help."

Then there are the critical transport services.

"Getting a ride to an appointment can be very difficult for many seniors," Mr. Zarecki says, "Our van service is in great demand, and we also work with other outside agencies to share transport needs. If our vans are free, we will help wherever it's needed."

While the work to help those in our community clearly shows JFS's mission to strengthen Jewish life in the spirit of Tikkun Olam, there is a large component of helping the broader community that merits celebrating. By reaching out to all those in need, JFS is a proud bridge-builder between Jewish Ottawa and the entire city.

An example of this is JFS's involvement with Refugee 613. Refugee 613 is a coalition of individuals, agencies, and community groups working to help refugees. Most recently, this coalition helped as many as 1,500 Syrian refugees integrate into our city.

Working with the Muslim community, JFS has made great inroads in relationship building. Mr. Zarecki has been invited to speak at mosques and was moved to see the JFS sign even translated into Arabic at one such event. Mr. Zarecki also shared how he has witnessed several cases where contact with JFS has been a person's first experience with Jewish culture and values. The positive interaction has led to meaningful mutual understanding that touches people's hearts and minds and has resulted in the Jewish community gaining new supporters.

Indeed, we can all be proud of JFS's life-saving work and the respect this has brought to our whole Jewish community. This agency is putting into action the Talmud quote that says: "Whoever saves one life, saves the entire world."



## Cemetery offers respect and comfort for families at hardest time

### Jewish Memorial Gardens

Jewish Memorial Gardens (JMG) fulfils a critical and essential role in our community as the place where we inter, honour, respect and remember our deceased loved ones.

The first Jewish cemetery in Ottawa was founded in 1892, when members of Adath Jeshurun Synagogue established a burial ground on Bank Street. Today, this cemetery covers 14 acres. A second cemetery was established in 1976 in Osgoode to ensure an additional supply of land. In 2008, all synagogues came together to transfer the two cemeteries and their management to a single entity, Jewish Memorial Gardens.

“We have solutions for all streams of Judaism,” says Jonathan Ben-Choreen Freedman, chair of JMG as he explains how the organization strives to serve our community with compassion and sensitivity by supporting those suffering the loss of a loved one while also helping to honour our past generations.

“We meet families on what are among the worst days of their lives, and if we bungle that, their affinity to community can be severely impacted. Unfortunately, death is part of the Jewish cycle of life, but how we deal with the families of the departed can impact, for a very long time, their feelings toward community.”

Mr. Freedman explains that JMG goes the extra mile to offer comfort and respect. He gave the example of how there was a Jewish person who was not connected to the community and who passed away while living on his own. No one knew immediately of the death. When the body was finally discovered, it was taken to the morgue and remained there in limbo until JMG was contacted by an Israeli lawyer. The lawyer explained that members of the extended family in Israel had been contacted by the person’s only friends in Canada, all of whom were not Jewish. JMG quickly got to work to help.



“We were able, within a day, to get the body out of the morgue. And then we made sure we had a minyan for the funeral and, truly, the family had no words to describe how much comfort that brought them. Certainly, in death, this person was handled with respect.”

Indeed, JMG allows us to fulfil the mitzvot of *k’vod ha-meit* and *nichum aveilim*, showing deep respect and honour for the dead and comforting those who have experienced a loss.

Most recently, this has been achieved by the massive renovation of the Bank Street location.

“We have a cemetery to be proud of,” says Mr. Freedman. “There is a new entrance and parking inside the cemetery, eliminating the once difficult on-street parking. Three new garden spaces give families areas to rest and contemplate. These include the historic garden in the oldest section of the cemetery, the Holocaust Memorial, which now has more prominence and sits at its own plaza, and a large reflective garden. There is a gazebo that provides protection for families meeting for graveside funerals.”

There is also a new memorial for those who died fighting in wars.

“That was really important for us to do. As the generations of those veterans pass on, we wanted their memories to be there for the next generation to teach people that sometimes your country needs you, and you have to answer that call,” says Mr. Freedman.

The cemetery raised all of the funding required for the revitalization project through a special capital campaign that includes a reserve fund that will be invested with the Foundation and will go toward upkeep of JMG.

“We are not a beneficiary agency,” explains Mr. Freedman. “We rely on donor dollars to provide a level of service that our deceased deserve.”



## Students get quality education while learning love of Torah

### Torah Day School

Jewish education is more vibrant this year as our community welcomes a new unified Orthodox day school, Torah Day School.

With the unification of Torah Academy and Cheder Rambam, Torah Day has renewed vitality to meet their goal of inspiring and educating children, academically as well as spiritually. In addition, while the separate day schools received just over \$70,000 in Foundation grant commitments last year, now all funding will benefit the unified school.

“Everybody is happy,” explains Board Chair Debbie Scharf about the school’s new enhancements.

To begin with, there is a new administration. Joining the school is Principal Rabbi Eleazar Durden, who has more than 20 years’ experience as an educator and 16 years as a principal. Also new to the school is Sharon Holzschere, the Vice Principal of General Studies, who brings with her a depth of knowledge in special education resources. Rabbi Zischa Shaps, “the tried and true pillar of the school,” remains as the Executive Director and is helping guide its continuity.

Along with the robust new administration, the school, which welcomes Jewish children from all backgrounds and affiliations, has added curriculum that includes an optional enriched French program, weekly music instruction and additional special resource teachers.

The French program, which features an extra period of French daily, is offered to children in Grades 1 to 3, and will be growing to include more grades in future years.

“This means about 25% of the students’ day will be in French,” explains Mrs. Scharf, adding the program was created for families who wanted their children to have access to more in-depth French language studies.



The music program is being taught by professional musicians to Grades 1 to 8 students, and will introduce children to basic concepts of rhythm, pitch, music notation, and harmony.

Another significant addition is that there are now resource teachers for both general and Judaic studies.

“We have more support for children who are having trouble reading Hebrew, for example. Then, on the general studies side, our teachers are equipped to help children with special needs in the classroom. This program is available now, and we plan on adding further resources as well,” says Mrs. Scharf.

But what makes this school stand out is that not only does it offer a full general studies curriculum, designed to meet or exceed the Ontario education standards, it also offers a full Judaic curriculum.

“The greatest value proposition of our school is that you’re getting a quality Torah education on top of a general studies education,” explains Mrs. Scharf. “The school is guided by Torah values, which means there is a huge emphasis on teaching kids to be good human beings.”

Rabbi Durden explains that Torah education also helps children develop critical thinking skills.

“Torah learning includes a study of the lives of the great Biblical characters who were the founders of the Jewish people and rigorous text-based study. Through this, children develop important analytical and critical thinking skills, and learn how to apply these life-skill lessons to their own lives. They become adept at looking at themselves critically through the lens that the Torah provides,” Rabbi Durden adds.

The school only employs qualified teachers who provide a personal approach to learning. Class sizes are small, allowing each child to get more attention.

“The school maintains that family-feel; there is no one in the school who is a stranger or who is nameless. Everyone is recognized and part of the Torah Day family,” says Mrs. Scharf.



## First Nations advocate leaves legacy with Jewish community

A year ago, Foundation staff was contacted by an older gentleman, who had seen an ad about the Legacy Challenge and was interested in honouring the memory of his wife who had recently passed away. In talking about the ways that could be done through the Foundation, via an endowment fund or a legacy gift, we were struck by his gentle and humble nature. Eventually, he decided to open an endowment fund while also establishing a substantial legacy gift through the Foundation.

Sadly, this past April, that gentleman, Gunther Abrahamson, passed away in his 90th year. Mr. Abrahamson had lived in Ottawa for many years, but had not been closely connected to the community. Nonetheless, toward the end of his life he reached out to his roots, and he was determined in his generosity to benefit Ottawa's Jewish future.

Who was Gunther Abrahamson? Born in Berlin in 1926, he remembered the horrors of Kristallnacht in November of 1938. He was among the several thousand Jewish children saved through the Kindertransport. He made it to Scotland shortly before the beginning of the Second World War. His sister escaped to mandate Palestine, but the rest of his family were lost in the Shoah.

Mr. Abrahamson immigrated to Canada in the 1950s and became an expert in resource management, gradually taking more senior positions with the Ministry of Indian and Northern Affairs. He was responsible for securing the growth of northern Caribou herds and many other natural resources working closely and compassionately with the First Nations peoples of the Northwest Territories and Nunavut over a career spanning more than four decades.

Mr. Abrahamson also quietly, but determinedly supported First Nations culture, through art, language, and investing in the publication of news and periodicals in the North. His reputation was such that employees in his departments were drawn to put in extra hours and effort, not because he demanded it, but because they wanted to accomplish the important goals he had set. He was well loved and respected throughout Canada's North.

Mr. Abrahamson loved his wife of 55 years, his partner Inge, and was heartbroken when she passed away in 2015. In his desire to find a purposeful way to memorialize her, while at the same time wanting to establish a lasting connection to his Jewish heritage, he turned to the Foundation, and we worked with him to create a suitable legacy, helping to sustain our Jewish community. Distributions from the fund that Mr. Abrahamson established at the Foundation will be allocated to over two dozen agencies and programs in Ottawa's Jewish community. The Foundation is honoured that a builder of Canada's future and protector of its Aboriginal heritage chose to leave a legacy with us. May his memory and that of his wife be a blessing.

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## What makes Foundation investing distinct?

At the Ottawa Jewish Community Foundation, our mandate is to secure the future of our community's vital institutions and to provide community members with the right vehicle to achieve their philanthropic goals. Our professional staff help donors understand the various giving vehicles, including endowments, gifts of life insurance, stock donations and bequests.

The Board of the Foundation carries a unique responsibility. It has to maintain the goals of the founders while enabling the aspirations of the hundreds of community members who have become fundholders over the years. To do so, it has maintained and regularly reevaluated the Foundation's Investment Policy Statement.

The Foundation now holds almost \$60,000,000 in over 950 funds. It also has over \$27 million in deferred insurance gifts, as well as several million more in deferred gifts through bequests. In 2016, we distributed over \$2.7 million. To be able to invest substantially in the Ottawa Jewish community, the Foundation's portfolio has to be invested wisely, taking advantage of the professional expertise of our advisors and the guidance of our Investment Policy.

Over the past five years, despite turbulent markets, the Foundation's annualized return has been 8.0%. This return reflects the intentions of the founders, who planned for returns in the 7-8% range so as to fund a regular distribution of 3.5%, cover administrative costs (which have been consistently low, and stable), and add incrementally to the Foundation's capital. These

objectives have been consistently achieved, proving the distinctive wisdom of our policy and management.

Recognizing the responsibility of ensuring a return that funds annual distributions while also achieving stable growth in capital, the Foundation - through its Investment Committee guiding a portfolio manager supervising several sector managers - invests in a conservative yet diverse portfolio, including equities, bonds, cash equivalents and alternative strategies across a range of sectors. It diversifies as well in where it invests, with some assets invested in Canada and others in the U.S., and globally. Risk mitigation, rigorous oversight and clear policy set apart charitable sector investing, and Foundation investing in particular. With this in mind, the investment returns described above clearly reflect continuing good management and adherence to an Investment Policy Statement, that is regularly reviewed.

Most of us have our own investments, but fulfilling the sacred trust of donor dollars is slightly different. An individual investor may have the means and the desire to tolerate more uncertainty. Their risk profile may change over time and as such, their investment choices may produce much more volatility - up and down. And most don't have access to the kind of management that the Foundation has unless they have assets commensurate with those of the Foundation.

Your Foundation will always be guided by policies that mitigate risk and avoid volatility. Your Foundation assets will continue to enable consistent annual distributions for decades to come.

# Volunteer and donor creates community challenge

Richard Roth moved to Ottawa over 20 years ago from Toronto for a business opportunity. He is a former lawyer and married to Ottawa native, Riva Levitan. "The Jewish Community was very welcoming to us. It made us want to be involved," Richard explained, so it wasn't long before they became integrated and active volunteers.

"Personally, I've always felt it is important to give back. I think in Ottawa, because, it's a smaller community, it's even more important. We were welcomed so warmly and we wanted others to have that same experience," he added. "If you want to continue to have a strong community, you have to engage and offer your time."

It was natural that when his sons started at the Ottawa Jewish Community School, then called Hillel Academy, he would get involved. Richard is a former Chair of the Scholarship Committee and a former member of the Executive of the Ottawa Jewish Community Foundation Board of Directors.

For Richard, helping community means securing the community's vibrant future. For this reason, it wasn't long before his volunteerism led him to the Foundation.

"I believe in making an investment for the future and that's what attracted me to the Foundation. If, and when, the community faces challenging times, it is going to be the Foundation that will be there to ensure the community continues to thrive - consider it like the savings bank for future needs."

This is a philosophy he and his wife have instilled in their children. "When our kids were Bar Mitzvah aged, my sons both opened B'nai Mitzvah funds. We appreciated the idea of parents explaining to their kids the values behind opening a fund and giving back. These are the seeds to creating future philanthropists. Both our children are very proud of their funds; having learned both at home, and at OJCS, that tzedakah is a mitzvah they too can happily participate in. The B'nai Mitzvah Club is part of creating future community leaders."

With these values, Richard joined the Board of the Foundation over 10 years ago, first on the Investment Committee then eventually becoming the Chair of the Foundation itself in 2011. It was during this time that he and Riva developed the idea of the Legacy Challenge incentive.

"Riva and I started the Legacy Challenge with the hope of facilitating the conversation around legacy giving through estate gifts. These are gifts a person makes through their will. With proper tax structuring, a legacy gift can help families save money in estate taxes while at the same time, benefiting community."

The Legacy Challenge is an ongoing Foundation program that offers up to \$1,000 to cover the professional costs of making

adjustments to an individual's will. It has been instrumental in opening the door to conversations about giving in our community that otherwise might never have happened.

"Riva and I accepted the challenge ourselves, and by doing so, we opened the conversation and encouraged others to also do it."

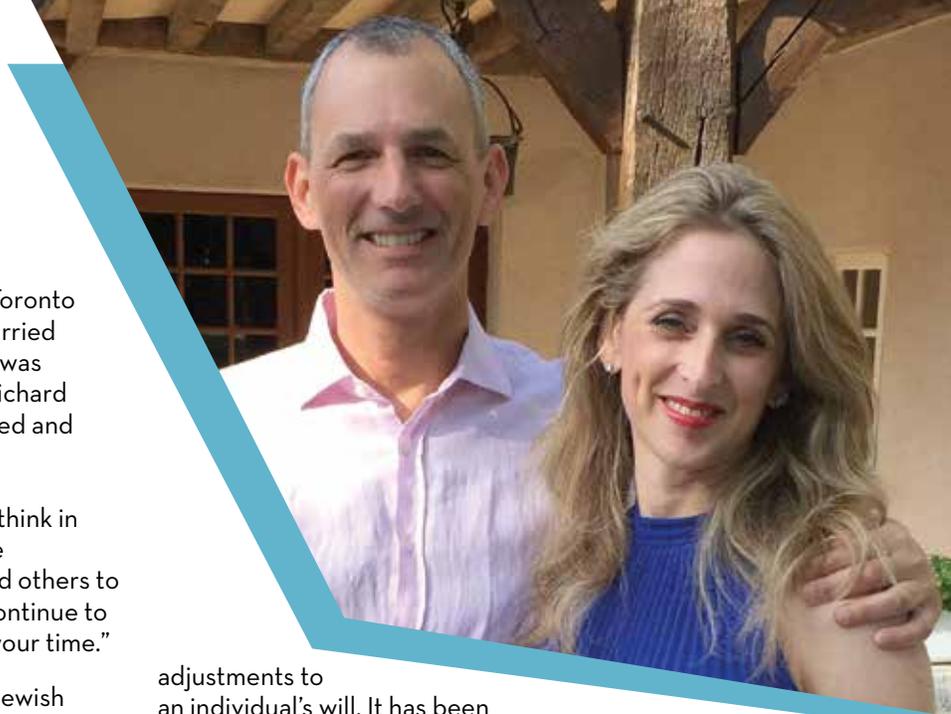
Since its inception, the Legacy Challenge has been hugely successful.

**"I am proud to say that the Legacy Challenge has raised several million dollars in deferred gifts and it continues to grow..."**

"I am proud to say that the Legacy Challenge has raised several million dollars in deferred gifts and it continues to grow due to the hard work of community volunteers and the current Board and staff of the Foundation. This is very personal to Riva and me - we are so pleased that the Challenge has taken root. It makes us feel we've made a difference."

Richard remains involved in the Foundation's Investment Committee, and is proud of what they have accomplished in managing the community funds. It's a huge responsibility and one he takes very seriously. Richard is also an active volunteer in the broader community. He currently sits on the Board of Directors of the Ottawa Art Gallery and is involved in its Redevelopment Project.

"When it comes to community, you have to give more than you take. Community involvement is one of the most important things in your life. There are four pillars in life: your family, your work, yourself; and your community. And you have to give back to community to make sure you leave it better than when you showed up. It's more than a responsibility. It's almost required. Only by doing that can we guarantee that the next generation will stay on and live here. We have to make sure we protect the future of the community."



# Where there's a will, there's a way

Mitchell Leitman

As a lawyer, dealing with wills and estates, I field all kinds of questions. More than once, I've heard this one:

If you die without a will (intestate), the government gets everything, right?

There is an urban legend to the effect that if you die without a will everything goes to the government. This is true only in rare cases.

The law states that if you die without a will with respect to all or part of your property, the law lays out clearly who gets what. First, a spouse gets preferential treatment to certain portions, then children, and if you don't have a spouse or "issue" (children, grandchildren and beyond), then you start out through the family tree, first to parents, then siblings, then nephews and nieces, and if none of those exist, you start looking for "next of kin." Only in the remote case where there are no such next of kin will the property transfer to the government.

While it's good to know that the law makes provision for family in the event of death where no will is made, there are many circumstances where this outcome is not desired. Modern families aren't always like those you saw on *Leave it to Beaver* or *Family Ties*. There are many permutations and combinations to consider. Family structures are impacted by societal change, be it blended families, divorce, and other matters.

As well, children cease to be minors at 18, and without a will, you cannot establish a trust leaving the money to them in a staged manner, as they continue to mature. There are also estates where someone dies leaving no spouse or children. Next of kin may not be who those people will want to see their estate go to. Further, there are a number of planning techniques available to limit the amount of tax payable on death, that are not available in the event of a person dying without a will.

Then there is the matter of charitable giving. Any desire to leave a gift on death to a charity must be made in a document, such as a will, expressly making the gift. A person as the trustee of an intestate estate cannot pay money to a charity because it's what the deceased would have wanted, to do so would deprive the rightful heirs of their entitlement.

It's never too late to make plans for your estate. The Foundation has a program known as the Legacy Challenge Fund, which will reimburse you for up to \$1,000.00 of your legal/professional fees in making will, where a gift of at least \$10,000.00 or 1% of your estate is left to the Foundation.



*Is love of  
community also  
your inspiration?*

*Let the Foundation  
help you fulfill this  
passion and join us  
in ensuring our  
community's  
long-term success.*

**For more information about  
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