This is a love story that goes from San Francisco to Odessa, to Israel, with many stops along the way. But it begins in Detroit, where Stephen and Nancy grew up without ever meeting, despite several near misses. Stephen was a childhood customer in Nancy’s father’s electronics store, and later they both went to the University of Michigan. And yet, they remained strangers well into their adulthood.

They finally met at a Young Adult Federation event in Detroit, where their partnership and philanthropy bloomed. Stephen had graduated from Michigan’s School of Engineering and gone on to be president and owner of Deco-Grand, a manufacturer of precision components and assemblies for diesel engines and the automotive industry, before cofounding Grand/Sakwa Properties, one of the largest developers of residential and retail properties in the Midwest.

While in Detroit, Nancy served as chair of the Federation’s Annual Campaign. She thus hit the ground running after she and Stephen moved to San Francisco, serving as a Federation Board member, Campaign Co-Chair, and President of the Board of Trustees.

Together, Stephen and Nancy’s philanthropy encompasses the local and global Jewish communities, as well as cancer research, alternative and renewable energy sources, the arts, job training for the homeless, and science and medicine—often stepping up to make the groundbreaking gift that allows a new, big idea to become a reality. A few examples include:

• The Weizmann Institute of Science National Center of Personalized Medicine, which is creating one medical breakthrough after another.

• The Technion-Israel Institute of Technology, which researches alternative energy sources and where Nobel Prize-winning research happened to create a medication that saved Stephen’s life.

• Family House, that provides temporary lodging to low-income families of pediatric cancer patients.

• And JDC’s Beit Grand Jewish Cultural Center, the first JCC in Odessa, Ukraine, which has been credited for the renewal of Jewish life in the city and across the former Soviet Union.

The Grands are not afraid to step forward, providing seed funding for projects that have enormous potential for helping the vulnerable. And that generosity will continue with their Centennial Campaign commitment.

“At the end of every day you can say that what you did made a difference and gives you purpose.”

— NANCY GRAND
Chairman Report

As the Federation focuses on current needs, it is always cognizant of the past, as well as the imperative to plan for the future. It has been my great privilege to chair the Federation’s Centennial Campaign since 2010 in order to safeguard that future with legacy gifts to ensure that all the individuals, organizations, and programs the Federation supports are able to serve others for the next century.

I am so pleased to report that $197.2 million has thus far been secured from 333 donors and families toward the Centennial Campaign. Every contributor has felt some sense of meaning in knowing that these funds will be employed in the Jewish community for years to come, whether to support the most vulnerable and those in crisis, or to enhance access to Jewish life for our youth—providing them access to a quality Jewish education, a life-transforming camp experience, a first-time trip to Israel, or leadership training. These are just a few examples of donors’ legacies and the impact they will have on our community. Many have decided to leave their imprint through a gift to the Federation’s permanent Annual Campaign or to the Federation’s Endowment Fund for emergencies, capital, and seed funding for future needs.

Each Centennial Campaign donor continues to carry out the vision of those who came before them. It is my hope that you will be inspired by some of the community members who have answered the call for a new generation to step up and make their mark on the future. Thank you to each of you who has come forward to affirm your legacy intentions. If you have not yet had the opportunity, I invite you to join by formally making or confirming your Centennial gift and thus helping to write the next chapter of our community’s history.

With gratitude,

Jim Koshland
Chair, Centennial Campaign

P.S. If you would like more information, please mail back the response card within this newsletter or contact Sindy L. Craig, Senior Director of Planned Giving and Endowments at 415.512.6232 or email SindyC@sfjcf.org.

THE BOOK OF LIFE

A Treasure for Generations to Come

The Book of Life is a stunning work of art that houses a unique treasury of testimonials from local donors, recording their ideals and motivations for keeping our Jewish community strong and healthy. Designed by renowned Bay Area artist Joseph Goldyne, the book is prominently displayed in the Federation’s building at 121 Steuart Street in San Francisco. All Centennial donors are invited to compose messages that will permanently document the personal thoughts, stories, and values that deepened their Jewish identity and inspired their philanthropy. Along with being included in the Book of Life, donors who have made commitments of $250,000 or more will have their names inscribed on Jerusalem stone in the artistically crafted Wall of Honor, located in the Federation’s lobby.
A Commitment to the Jewish Future

How do you follow up on a 30-year career that takes you from MIT to Stanford Business School to leadership positions at Hewlett-Packard, Intuit, Adobe, and chief executive roles at Fotiva, PayCycle, and GreenRoad Technologies? When you’ve reached the top of the pyramid, what do you do next? If you’re Jim Heeger, you find a new pyramid.

“Since I’ve retired, I’ve become a serial board chair for Jewish organizations,” Jim joked.

He is currently applying his leadership skills as the Chair of the Federation Board. Jim has also served the Jewish community as president of Congregation Beth Am, board president of Stanford Hillel, board chair of Camp Newman, senior vice chair of the World Union for Progressive Jewry, vice chair of the Foundation for Jewish Camp, and board chair of Moishe House. As impressive as his commitment to the community has been, it is matched by the efforts of his wife, Daryl Messinger, who has served as past president of Congregation Beth Am, past chair of Oshman Family JCC and the North American Board of Trustees, as well as the first female president of the Union for Reform Judaism.

Jim and Daryl share a deep commitment to the Jewish future as evidenced not only by their significant service, but by their Centennial legacy gift. “The challenge for every organization in the Jewish world is how to attract the next generation,” said Jim. “Well, I know a lot of people in the young Jewish community. Whether it’s At the Well or a Moishe House or a Hillel program, I know Federation is working across the spectrum to find pathways for meaningful engagement. What’s the most fun for us is seeing those young people recognizing the importance of what we do.”
The following generous donors have left legacy gifts, made formal Centennial commitments, reaffirmed their intention to include the Federation in their estate plan, or established permanent funds since the beginning of the Federation’s Centennial year in 2010. Also included are those individuals who have reaffirmed their commitments now to join the Centennial Campaign.

We invite all donors, including members of the Living Legacy Society who have previously informed the Federation of their intention to make a legacy gift, to reaffirm their commitment now to join the Centennial Campaign.

Please contact Sindy L. Craig, Senior Director of Planned Giving and Endowments, at SindyC@sfjcf.org or call 415.512.6232.

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### PACESETTERS
$20,000,000 & above
Tad & Dianne Taube

### VISIONARIES
$10,000,000–$19,999,999
Barbara & Gerson z”l Bakar
Helen & Sanford Diller z”l
Marcia & John Goldman
Janet & Albert Schultz z”l
Helen Sarah Steyer
Patty Wolfe z”l

### PILLARS
$5,000,000–$9,999,999
Bob & Connie Lurie
Barbara & John Osterweis

### GUARDIANS
$3,000,000–$4,999,999
Jill & John z”l Friedenreich
Hilda & Manfred z”l
Meri & Joseph Ehrlich z”l
Bunny & Steven Fayne
Tom & Myrna z”l Frankel
Robert & Michelle Friend
Tricia Hellman & Richard Gibbs
Nancy & Stephen Grand
Arnold A. Grossman z”l
Carolyn & Douglas Hert
Alfred Grossman z”l
Kenneth Kahan
Candee & Jack Klein
Cathy & Jim Koshland
Holly, Ella, & Pearl Lapidaire z”l
Laura & Gary Lader
Stephen S. & Marabelle L. Leavitt
Cindy & Steven Marion-Walker
Lisa & John Pritzker
Carol & Harvey Saal
Jaclyn & Dan Safier
Edward I. z”l & Judith A. Schussman
Elizabeth & Howard Shiff
Vali Benesich & Bob Tandler
Dr. Ernest & Anna Thorn z”l
In honor of Bert z”l & Mary Ann Tonkin
Arthur Weil
Beverly & Bernard Wolfe z”l

### BUILDERS
$500,000–$999,999
Ethnea & William Auslen z”l
Alvin H. Baum, Jr.
Stephanie Block
Joe & Nancy Blum
Marian & Allan z”l Byer
Lilibeth Capel
Leonie J. Darwin z”l
Marion & Jack z”l Euphrah
Pam Nannette & Richard Freedland
Mimi & Arthur z”l Gauss
Chris & Warren Hellman z”l
Phyllis & Harvey Koch z”l
Mark & Debra Leslie
Joan R. & Howard H. Mechalovitz z”l
Phyllis & Stuart z”l Moldaw
Eleanor & Laurence z”l Myers
Mildred & Jeremiah Nissim z”l
Catherine & Michael Poddell
Barbara & Richard Rosenberg
Dorothy & George z”l Saxe
Ruth & Donald z”l Seiler
Anita & Ronald Wornick

### GREAT GIVERS
$250,000–$499,999
In honor of Congregation Rodef Sholom
Barbara & Jerry Bentkowski z”l
Riva & David Berelson, in memory of Gita & Henry Baigelman z”l
Amy & Matt Berler
Louis Briskin Memorial Designated Philanthropic Fund
Phyllis & David Z. Cook
Dana Corvin & Harris Weinstein
William z”l & Adele Corvin
Joan & Charlie Davis
Leslee & Wayne Feinstein
The Daniel & Sandra Feldman Family Fund
Saul A. Fenster z”l
Richard Friedkin
Nathan J. & Virginia H. Friedman z”l
Donny & Janie Friend
Marianne Goldman z”l
Olga & Stanley Goldsmith z”l
James Heeger & Daryl Messinger
Douglas M. & Mary E. Heller z”l
Rachelle Hirstio z”l
Sonya & Stephen Hurst
Lee z”l & Martin Katz
Barbara & Ronald Kaufman
Rachel & Wilfred Kay z”l, in memory of Peisach & Sara Katz, & their children Sholom, Shimron, Sima, Lea, Rachel, & Benjamin z”l
Adele & Don Langendorf
Marvin Longsam z”l
Alvin & Rosanne Levitt
Galia & Lev Leytes
The William & Fern Lowenberg Family
Larry & Gladys Monroy Marks
Diane & Robert Neuhause Scholarship Fund
Robert & Joan Newman
Barbro & Bernard Osher
Karen & Brian Perlman
Shirley & Robert Raymer
Joyce & William Remak z”l
Sara & Paul Robbins
Alan & Susan Rothenberg
George Sarlo
Seligman Family Foundation
Albert A. Shansky z”l
Dana & Gary Shapiro
Abra & Jordan Sills
Joelle Steefel & Jennifer Spitzer Family Fund
Howard M. Steierman
Marlene & Marty Stein
Anne & David Steierman
Harold Stoll z”l Family Fund
Edward R. Stollman z”l
Ruthellen & Monte z”l Toole
Carol & Norm Traeger
Charles & Barbara Weiss
Paul & Barbara Weiss z”l
Carol A. Weitz
Maurice D. White z”l
Sheldon & Rhoda Wolfe
Diane & Howard Zack
Hanna Zeidler-Jassman z”l
Mary & Harold Zlot

### CENTENNIAL LIVING LEGACY SOCIETY
Up to $249,999, permanent funds or reaffirmed commitments at all levels
Anonymous (19)
Dr. Bernard S. Aaronz
D.D.S. z”l
Don Abramson
Betty Denenberg Adler
Hyman Agid z”l
Maimona M. Ahmed
Jeanne & Philip Alper z”l
Beverly z”l & David Altman
Edith & Peter Altmann z”l
Hilde & Alfred Amkraut z”l
Rally & Charles Armstrong z”l
Millie & Aron Aronovsky z”l
Dr. Kenneth J. Arrow z”l
Marie Aslan z”l
Marion Bacciocchi z”l
Yetta & Morris Bach z”l
Ralph & Estelle Bardoff z”l
The Barlow Family
Keith P. Bartel z”l
Jack Beckerman z”l
Fritzi Benesch z”l
Daniel Benjamin z”l
Annette M. Berger
Aline & Warren Berl z”l
Jean Katherine Bernstein z”l
Eleanor & Gerald Bess
Crownie & Martin Billik
Lenore Kay Bleadon
Judy Gold Bloom
Betty & John Blumlein z”l
Aviva Shiff Boedecker
Michael Borrus
Jerome & Dolores Braun
Margot E. Braun z”l
Dorothy & Arnold Breit z”l
Arthur & Lucille Brown z”l
Martin & Gerti Brownstein
Neil & Linda Brownstein
Lynne Burrows Bunim
Jane & Sumner Burrows z”l
Irving David Caplan z”l
Ruth Carolyn z”l
Helene H. & Frank J. Catz z”l
Arthur Cerf z”l
Edith & Norman Coliver z”l
Robert F. Cowan
Geraldine Crane z”l

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We invite all donors, including members of the Living Legacy Society who have previously informed the Federation of their intention to include the Federation in their estate plan, to reaffirm their commitments now to join the Centennial Campaign.

Please contact Sindy L. Craig, Senior Director of Planned Giving and Endowments, at SindyC@sfjcf.org or call 415.512.6232.
Legacy of Generosity

Dr. Elaine Dallman z”l
Renee & Ervin Delman z”l
Margo & Robert Derzon z”l
Annette Dobbs z”l

Edith & Benjamin Dorfman z”l
Donald Drapkin z”l
Dr. Ronald S. Dunn
Maryxne Earl z”l
Dr. Jack & Seena Elfant z”l
John L. & Linda L. Elman
Barbara & Jeff Farber
Wesley z”l & Bonnie Fastaff
Sylvia & Michael z”l
Felsenstein
Doris & Donald z”l Fisher
Louis & Janet Fisher z”l
Dr. Martin Fleishman z”l
Susan & David Folkman
Eleanor z”l & Albert Fraenkel
Lilli & Max Frank z”l
Nanci & Gary Fredkin
Isabelle & Edgar Freuder z”l
Mara & Rudolph Friedman z”l
Peter & Luz M. Frohwein z”l
in memory of Hans & Flore Frohwein z”l
Rebecca & Seymour Fromer z”l
Louise H. Ginsburg z”l
Dr. Abraham & Natalie Goetz z”l
Jane Blumberg Goldberg z”l
Sylvia & Captain Walter Goldenrath z”l
Eric B. Goldman
Kurt Goldstrom z”l
Adean Golub
Rabbi Marvin Goodman & Deborah Kelman
Ruth Gordon z”l
Doris Livingston Grasshoff z”l
William & Frances Green z”l
Lorene & Samuel Greenblat z”l
Harold P. Greene
Flora Greenhout z”l
Charles P. Gresham z”l
Judith Grossman z”l
Eleonore Gruenebaum
Erna z”l & Guenter E. Gruschka
Dr. & Mrs. Melvin Gunsberg
Peter Haas, in memory of his parents, Ernst & Helen Haas z”l of Portland, OR
Susan Hamlin
Helen z”l & Arthur Hausman
Ida G. Hodes
Gerald Hoytt z”l
Dr. Alex & Bernadette Inkeles z”l
Robert & Lois Jacob z”l
Barbara R. Jacobs
Phyllis & Alvin Janklow
Ellen & Robert Jasper
Raymond Kaliski z”l
Dorothy & Harry Kallberg z”l
Joel Kamisher
Rosemary & Daniel Kaplan, in memory of Lisabeth Kaplan z”l
Tom & Kendra Kasten
Isabel F. Kaufmann z”l
Emil Knopf
Vivian & Sidney Konigsberg z”l
Peter z”l & Carol Kornfeld
Stephanie & Morris z”l & Krantz
Bernis & Larry Kretchmar
Linda & Frank Kurtz
Virginia Ladensohn z”l
Jack Langsam z”l
Albert Leaver z”l
Maryan Lebell z”l
Warren G. Lefort
Joseph J. Levin
Lenore & Lewis B. z”l Levin
Harold & Phyllis Levy z”l
Lucille & Henry z”l Libicki
Mel & Betty Lichtman z”l
J.B. Liebovitch & Judy Chun
Greta & Eric Livingston z”l
Eva T. Lokey z”l
Margit Lowenstein z”l
Hans Lowhurst z”l
Caroline & Brian Lurie
Lois & George Maisels z”l
Abraham Malaster z”l
Susan & Jay Mall
Elie & Gerry Marcus z”l
Marilyn G. McClaskey z”l
Barbara J. Meislin / Purple Lady Fund
Frank G. Meyer
Erika Miller z”l
Susan & Bill Mirbach
Ruth Morse z”l
Milton Mosk
Judith Moss
Charlotte Newman z”l
Leah Noher
Adelle R. Passalacqua
Helen & Milton Pearl z”l
Rose Penn z”l
Herbert & Frances Perkins z”l
Frances Pivnick z”l
Lilly Radcliffe z”l
Ingeborg & Leonard Ratner z”l
Cecil P. Reeves z”l
Jan Cook Reichner
Joyce Baker Rifkind
Caryl Lancet Ritter
Gloria & Milton Roberts z”l
Jerome Robinson
Miriam & Eddie Robinson z”l
Samuel Rodetsky z”l
Norman Rogers z”l
Patricia & Robert Ronald
Ray H. Rosenman z”l
Gerald B. Rosenstein z”l
Marjorie S. Rosenthal z”l
Maureen & Paul Roskopf
Lotte Ross z”l
Luba R. Ross
Barbara & Julius Roth z”l
Lottie L. & David T. Rothschild z”l
Esther Rubin z”l
Phyllis Rubinstein z”l
Ellen & Jerry Saliman
Wendy Croft Salinsky z”l
Ezra & Hedy Saxe
Gail Schachter z”l
Adrienne & Norman Schlossberg
John R. Schwabacher
In memory of Gerald Seltzer z”l
Grace Shulman z”l
Nathan z”l & Rebecca Siegel
Edward Silverberg z”l
Alice & Daniel Simon z”l
Esther & Richard Sirinsky
Emily Skolnick z”l
Mildred Snitzer z”l
Vivian Solomon z”l
Susan Wander Sorkin
Paul Spitz z”l
Walter R. Steinberg z”l
Ruth S. Steiner z”l
Elsie M. Stevens z”l
Anne Strauss
Dr. & Mrs. Irving B. Tapper z”l
Herman P. & Sophia Taubman
Philanthropic Fund
Isabelle & Lawrence Tomsky z”l
Charlene & Sid z”l Tuchman
Gertrude Vedderoff z”l
Dorothy R. & Walter z”l Vogel

Myron & Jerrie Rubenstein
Wacholder z”l
Joseph z”l & Kathi Wahed
Thomas L. Waite z”l
Marilyn Waldman
Alfred & Lee Weber z”l
Esther Y. Wedner
Lewis & Helen Weil z”l
Margot & Ernest Weil z”l
William & Roschelle Weinman z”l
William & Arden Weinberg z”l
Michael S. Weinberger z”l
Marjory K. z”l & Raymond L. Weisberg
Otto & Idell z”l Weiss
Suzanne H. Weiss z”l
Erna & Herman Wertheim z”l
Frederic Whitman z”l
Gail Wilensky
Kathy Roberts Williams
Celina (Basia) & Jacob Wisniewski z”l
Gerda Wodlinger z”l
Margaret & Martin Zankel
David R. Zemansky z”l
Rosalie Zemansky z”l
Mark Zitter & Jessica Nutik Zitter
Alanna Zrinske & Morton Levin

List in formation, as of August 31, 2019

z”l – Zichrono Livracha, of blessed memory
Harold, 94 and Eleonore, 93, grew up with their mother in a small town in the German Black Forest where they owned a farm that had been in their family for generations. In the early 1930s everything changed with the persecution of the Jews. Harold’s mother managed to get her 12-year-old son on a children’s transport to the United States where children were placed in foster homes, hostels, schools, and farms, many forced into manual labor. Meanwhile, his mother and sister were taken to a concentration camp, where Eleonore spent two years before escaping to a convent basement in France. Sadly, their mother did not survive.

Eventually, a local Jewish agency placed Harold in the Bay Area, where he found a job as a sheet metal worker. He worked relentlessly, saving money to be able to support his sister and mother, in case they survived the war. In 1945, Harold and Eleonore found each other again through a Red Cross 25-word postcard. “That was a miracle,” he says.

In 1946, Eleonore arrived in New York by boat and Harold bought her a plane ticket for San Francisco. He was 21 and she was 20, and they were reunited for the first time in nearly 10 years.

By 1950, Harold bought a run-down cabin for weekend getaways in the Santa Cruz Mountains and it became the center of their lives. As aging made traveling more difficult, Harold and Eleonore decided to put the cabin up for sale. Together, they gifted the cabin sale proceeds to the Federation and established two Charitable Gift Annuities, one in each of their names, ensuring them both a supplemental income for life with the remainder going to support the Jewish community. Watch a video and read their full story at jewishfed.org/cabin.

“A Strong Desire to Give Back

“Both of us have to thank the Federation and the United States for giving us the chance to live a life.”
Charitable Gift Annuity

Income for Life While Funding your Centennial Legacy

A Charitable Gift Annuity (CGA) is a way to plan for the Jewish future and to receive a fixed income for life. It’s a simple agreement in which the Federation agrees to pay one or two annuitants fixed lifetime payments, in exchange for a gift of cash or appreciated stock. A CGA can be created in person or by mail and here are answers to common questions we receive about this simple way to give:

When do payments begin?
Quarterly payments may begin immediately or be deferred at least one year into the future.

Does my gift qualify for an income tax deduction?
CGA donors may qualify for an income tax charitable deduction equal to the amount the gift exceeds the fair market value of the annuity, subject to IRS rules.

When can the Federation use my gift?
Upon the final annuitant’s death, the CGA remainder matures and can be used for the Jewish community.

Federation Gift Annuity Payment Rates*

<table>
<thead>
<tr>
<th>Selected Rates for One Person</th>
<th>Selected Rates for Two People of the Same Age</th>
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</thead>
<tbody>
<tr>
<td>AGE</td>
<td>RATE</td>
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<tr>
<td>65</td>
<td>5.1%</td>
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<td>70</td>
<td>5.6%</td>
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<tr>
<td>75</td>
<td>6.2%</td>
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</tbody>
</table>

$25,000 minimum gift of cash/stock
Federation CGAs available for California residents only

*Rates subject to change

Susan: CGA Case Study

Susan, 75, has a $250,000 Certificate of Deposit (CD) up for renewal, which provides modest payout.

- Proud Lion of Judah donor at $5,000 annual level
- Interested in establishing Lion of Judah Endowment Fund (LOJE)

CGA may be a better solution.

<table>
<thead>
<tr>
<th></th>
<th>CGA</th>
<th>CD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Annual Payout %</td>
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<td>Annual Payout</td>
<td>$15,500</td>
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<td>Quarterly Payout</td>
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<td>Income Tax Deduction</td>
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</tr>
<tr>
<td>Susan’s LOJE Endowment</td>
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</tr>
<tr>
<td>LOJE Annual Distribution</td>
<td>$5,000</td>
<td>$0</td>
</tr>
</tbody>
</table>

Interested in learning more?
Contact Sindy L. Craig, Senior Director of Planned Giving and Endowments, at 415.512.6232 or email SindyC@sfjcf.org
Invest in the Jewish Future

If not now, when? Make your imprint tailored to your interest and needs. One way to ensure that your annual gifts live on in perpetuity is with a Perpetual Annual Campaign Endowment (PACE) or a Lion of Judah Endowment (LOJE). You can also establish or add to a special purpose fund in an area of importance to you. Perhaps you would like to make a gift to the Federation’s endowment or create another fund that will meet the future needs of our community.

Choose your gift vehicle.
The simplest and most common way to make a legacy gift is through a bequest, which is a gift from your will or trust. Another vehicle—with great tax advantages—is your retirement plan (401(k) or IRA). To benefit from additional income during your lifetime, consider a charitable gift annuity or a charitable remainder trust. Life insurance, gifts of real estate, or other appreciated property are options that may provide significant tax savings.

Contact us. You can reach us at 415.512.6232 to have a confidential conversation about your philanthropic and estate planning goals.

Centennial Wall

The Wall of Honor is the centerpiece of the Federation’s lobby and stands as an enduring tribute to the Centennial donors’ extraordinary generosity, recognizing those individuals and families whose gifts begin at $250,000. The individual Jerusalem stones in the sculpted wall allow new donors to be added and celebrated each year. Centennial donors at all levels will be prominently recognized.


CENTENNIAL CAMPAIGN COMMITTEE

Jim Koshland, Chair
Gerson Bakar z’l
Adele Corvin
Steven Fayne
Richard Fiedotin

John Freidenrich z’l
John Goldman
Nancy Grand
Stephen Grand
Jim Heeger
Warren Hellman z’l

Tom Kasten
Ron Kaufman
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Bernard Osher
John Pritzker
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Dan Safier
Donald Seiler z’l
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Harold Zlot

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Chief Executive Officer

Joy Sisisky,
Chief Philanthropy Officer

Holden Lee,
Chief Financial and Investment Officer

Sindy L. Craig, J.D., LL.M.,
Senior Director of Planned Giving and Endowments