



Jewish Reporter

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John & Diane Lindholm Announce LIFE & LEGACY GIFT!



It has always been the hope of John and myself that we would be able to make a gift to the Flint Jewish Federation which would help enable it to continue its good work of serving the community. And during this past "COVID-19" pandemic year, we realized even more clearly, how emergency situations (we never imagined) can appear and create community needs which can only be addressed at an organizational level.

We are extremely proud of the virtual ways that FJF has found to be there for all of us when we needed them most. We hope that our gift to the Life and Legacy campaign will allow the Federation the ability to creatively respond to the next emergency whatever and

whenever that may be.

Questions? Call or email any of our LIFE & LEGACY team members: Harold Steinman, Jeff Himelhoch, Dr. Brian Beck, Leonard Meizlish or Steven Low. We will be featuring other members of the community who have left a LIFE & LEGACY GIFT in upcoming issues of the Jewish Reporter and the Blast!



Please email any information to be published in the next Jewish Reporter to Ashley Musser at ashleymusser@flintfed.org or call the FJF office 810-767-5922.

Next Reporter deadline is June 18th.

Thanks to our Life & Legacy Society Members Supporting A Flourishing Flint Jewish Future

**DR. BRIAN BECK
RUSS & SHERYL DEUTSCH
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JEFF & BETH KATZ
JOHN & DIANE LINDHOLM
STEVEN & SUSAN LOW
KAREN MAGIDSOHN**

Contact Steven Low (810.767.5922) at the Flint Jewish Federation if you would like more information on how to make a Life & Legacy Gift

12 Interesting Facts about Israel

1. Israel has the highest number of altruistic kidney donations per capita in the world: 1,005 in the past 11 years, and counting.
2. The oldest tree in Israel is a jujube tree in Ein Hatzeva on the road to Eilat, which is thought to be between 1,500 to 2,000 years old.
3. Scientists in Israel managed to grow fresh dates from 6th-century seeds found at Masada and Qumran.
4. The Israel Postal service has a special Letters to God department, for all the letters arriving in Jerusalem from around the world addressed to God. They are opened and placed into the cracks of the Western Wall.
5. About 1 million notes are left in the Western Wall every year.
6. At the Church of the Holy Sepulchre an old wooden ladder has been propped up against a window since the 18th century. No one can move it because the building is managed by six different churches and none can agree on who owns the ladder.
7. Israel is the only country to have revived a dead language and made it the national language.
8. The hottest temperature ever recorded in Israel was 54 degrees Celsius in 1942 at Kibbutz Tirat Zvi in the northern Jordan Valley. (The highest temperature ever recorded worldwide is 56.7 °C in Death Valley in 1913.)
9. While Jerusalem has snow storms every few years, and even the Negev desert gets occasional snow, Tel Aviv has only had one snowstorm in its history. In 1950 it snowed 12-18 cm., thrilling locals, many of whom had never seen snow before.
10. More than half the landmass of Israel is desert, but it still has an Olympic bobsled and skeleton team.
11. Israel dramatically leads the world in the share of the total population that received at least one dose of the COVID-19 vaccine and in the number of vaccination doses administered per 100 people in the total population.
12. Israel is a global leader in medical clowning, and was the first country in the world to send medical clowns into COVID-19 wards.



Celebrating the birthdays of Svetlana Filer, Betya Kurkis and Lloyd Troyer at the Senior Luncheon Program

INSIDE JEWISH COMMUNITY SERVICES
JCS Senior Lunch Program (Subject to Change)

Tuesday, June 1	GRILL OF INDIA AT TBE/CBI	
Thursday, June 3	VEG SOUFFLE	BIRTHDAYS/YOGA—11:30
Monday, June 7	MEAT LOAF	
Tuesday, June 8	GRILL OF INDIA AT TBE/CBI	BINGO
Thursday, June 10	TURKEY RICE CASSEROLE	
Monday, June 14	ROSEMARY CHICKEN	
Tuesday, June 15	GRILL OF INDIA AT TBE/CBI	
Thursday, June 17	DELI SANDWICHES	YOGA—11:40
Monday, June 21	EGG SALAD/TUNA SALAD WRAPS	
Tuesday, June 22	GRILL OF INDIA AT TBE/CBI	
Thursday, June 24	SALMON	WALK THIS WAY*
Monday, June 28	ROAST BEEF	
Tuesday, June 29	GRILL OF INDIA AT TBE/CBI	

*WALK THIS WAY—WALK/TALK AROUND TBE PARKING LOT

RSVP to Jamie at jcs@flintfed.org/810-767-5922 for lunch (24 hour notice)
Temple Beth El, 5150 Calkins Rd. (enter through main door of Temple—
MASK is required)

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Return form to: Flint Jewish Federation, Attn: Reporter Supporter,
 5080 W. Bristol Rd., Flint, MI 48507

A MESSAGE FROM THE DESK OF THE EXECUTIVE DIRECTOR, STEVEN C. LOW

There is now a fragile cease fire in place but Israelis spent days sheltering from the onslaught of attacks from Hamas and Palestinian Islamic Jihad. The terrorists are motivated by hatred and aim to wound or kill innocent women, men and children. Israel, by contrast, is motivated by the legal and moral imperative to protect and preserve life.

The Israel Defense Forces (IDF) acted cautiously, carefully and with the utmost respect for the law to stop further terror attacks. First responders, including medical professionals at hospitals like Hadassah Ein Kerem and Mt. Scopus, performed lifesaving work under fire on victims from both sides.

Our friends, families and colleagues in Israel tell us that this is what you need to know:

- Israel is a nation of laws built on tolerance and inclusion. Its leaders, law enforcement and the judiciary have faithfully protected the right of all people to protest peacefully and enjoy religious freedom. Mob violence, however, is dangerous and the incitement by extremists on either side is reprehensible.
- Terrorists fired anti-tank missiles at members of the military and thousands of rockets were launched at civilians in Israeli cities far and wide. Hamas and Islamic Jihad showed a blatant disregard for the safety of their own citizens firing their rockets from schools, hospitals and residences resulting in injuries and deaths of innocent Palestinians. These attacks are illegal, immoral and unjustifiable. Israel must protect her people and is doing so in a way that is measured, targeted and guided by the utmost respect for innocent life and the law.
- Israel's President Rivlin correctly stated, "No country in the world would accept a situation like this." Because the threats to Israel are far removed from what other democratic nations experience, it is imperative that the pro-Israel community speak loudly and confidently in support of Israel exercising its right to protect her people.
- At Hadassah Hospital doctors and nurses of all faiths and backgrounds continue to heal the wounded no matter who they are or where they come from, no matter what.

As always, our hearts are in Israel, but today, we need the power of our voices. It is up to us to defend Israel and all of her people in her hour of need. This moment compels us to act.



As Israel and Gaza recover there will be much work to be done—physical rebuilding and restoration of essential services, medical treatment and therapy. The Federation is currently conducting a special campaign to raise funds to support these efforts. Rebuilding of trust between Arab and Jewish citizen neighbors will take longer. We are committed to this process and to achieving a just peace. (Adapted from remarks by Rhoda Smolow and Janice Weinman of Hadassah)

A special thank you to our Producer, Director, Screenwriters and Patrons who have generously supported this year's Karen Schneider Jewish Film Festival of Flint.

Producers

Dr. Suresh Anne
Rhonda Price

Director

Dr. Stephen Burton

Screenwriters

Charna & Keith Flynn
Steven & Susan Low
Leonard Meizlish
Dr. Bobby Mukkamala & Dr. Nita Kulkarni
Mimi Schaffer
Dr. Stuart & Kathy Weiner
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DONE THIS
WITHOUT YOU!**

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Drs. Mark & Sue Weiss
Dr. Mel & Bette Wolf

**Make a tribute gift to
Thank, Honor, Memorialize
Friends and loved ones.**

Life cycle times, both happy and sad, are traditional times to make donations to Jewish causes. You can make a donation of \$10 or more to the Flint Jewish Federation in honor or in memory of members of our community.

SAVE THE DATE!
**31ST ANNUAL
DONALD RIEGLE COMMUNITY
SERVICE AWARD EVENT**
THURSDAY, OCTOBER 7
**WATCH FOR DETAILS IN UPCOMING
ISSUES OF THE JEWISH REPORTER**

Help Protect Your Family's Inheritance by Chad Zagel

You might contribute to your IRA for decades to help pay for your retirement. But if you don't need all the money, you may want to leave what's left to your children or grandchildren. However, if you want to ensure they get the most from this inheritance, you'll need to do some planning.

Here's a little background: Up until a couple of years ago, when you left the proceeds of your IRA to your beneficiaries, they could choose to "stretch" required withdrawals over a long period, based on their life expectancies. These required withdrawals were generally taxable, so this "stretch IRA" allowed your beneficiaries to greatly reduce the annual taxes due, while benefiting from longer tax-deferred growth potential. And the younger the beneficiary, the longer the life expectancy and the lower the withdrawals, so this technique would have been especially valuable for your grandchildren or even great grandchildren.

Changes in laws affecting retirement accounts have significantly limited the stretch IRA strategy. Now, most non-spouse beneficiaries must withdraw all assets from the IRA within 10 years of the IRA owner's death. The beneficiary generally does not have to take out any money during that 10-year period, but at the end of it, the entire balance must be withdrawn—and that could result in a pretty big tax bill.

The stretch IRA strategy can still be used for surviving spouses, beneficiaries who are no more than 10 years younger than the deceased IRA owner, and beneficiaries who are chronically ill or disabled. Minor children of the original account owner are also eligible for a stretch IRA—but only until they reach the age of majority, at which time the 10 year rule applies.

So, if you want to leave your IRA to family members who don't meet any of the above exceptions, what can you do?

One possibility is a Roth IRA conversion. You could convert a traditional IRA to a Roth IRA over your lifetime, so your heirs would receive the Roth IRA. They would still be required to withdraw the assets within 10 years, but unlike with a traditional IRA, Roth IRA withdrawals are generally tax-free. These conversions are taxable, so you'll want to consult your tax professional in addition to your financial advisor, to determine if this strategy can help you achieve your legacy goals.

Another option is to purchase life insurance, which can provide a specific dollar amount to your heirs or be used to help cover additional taxes. This may be especially advantageous if you are 72 or older, in good health, and taking withdrawals—technically called required minimum distributions—from your retirement accounts, such as your traditional IRA and your 401(k). If you don't really need the money, you can use these withdrawals to pay for some or all of the insurance premiums. Life insurance can't replace an IRA as a means to save for retirement, though, so you should consult with your financial advisor to make sure you are working toward all your goals.

In any case, if you have a sizable IRA or you don't need the funds that you're required to take from your retirement accounts, you may want to start thinking about what you want to do with the money. The more thorough your legacy planning, the better your chances of meeting your legacy goals.

Chad Zagel, CFP, AAMS, is a Financial Advisor with Edward Jones, a University of Michigan graduate, and in his free time, Chad enjoys spending time with his family and volunteering.

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Israel May Have Achieved Herd Immunity Against COVID-19 By Israel21C

With 56% of citizens vaccinated and another 15% recovered, Israel may be the first country where people who are immune protect those who aren't.

Israel may have reached herd immunity against the SARS-CoV-2 coronavirus, say experts from its largest hospital, Sheba Medical Center.

Herd immunity happens when a sufficient percentage of a population has immunity - through vaccination or having recovered from the disease — and gives indirect protection to those who aren't immune.

The immunity level needed for herd immunity is calculated based on the transmission rate of the virus. For SARS-CoV-2 it's estimated at 65-70 percent, says Dr. Eyal Leshem, director of Sheba's Institute for Travel & Tropical Medicine.

Approximately 56% of Israel's 9.2 million citizens are vaccinated and another 15% (approximately 700,000 people) recovered from Covid-19, putting Israel comfortably in the expected herd immunity range.

"We're seeing a decline in the number of cases now despite the return to mass gatherings and schools following the third lockdown, because most of the people the infected person will meet are immune by now," Leshem tells ISRAEL21c.

"Compared with the last two lockdowns, after which we saw an increase in cases, we see a decline even after lockdown."

Could emerging variants of the virus affect Israel's presumed herd immunity?

"We don't know yet," Leshem says. "From what we know, the Pfizer vaccine is quite effective against different variants in prevention of disease and prevention of infection, though it may be slightly less effective against the South African variant, at least in the lab."

Currently, Israel's borders are closed to non-citizens except for first-degree relatives of citizens.

When general tourism resumes, says Leshem, "Israel is expected to be a very safe place for travelers because of our lower risk of transmission. The CDC and other public health agencies think that for fully vaccinated people travel is a very low risk especially if they have a PCR test before boarding the plane."

He says that resuming travel with precautions is "a reasonable risk-benefit balance, provided people are vaccinated or get tested before and after travel and maintain quarantine."

Leshem says the real challenge is children and adults who are unvaccinated. The vaccine has only been given to people 16 and older. Vaccinations in the 12- to 15 age range are to begin in a few months in Israel, following Pfizer clinical studies in that population.