

August, 2025

Dear Congregant,

As 5785 is drawing to a close, we are thankful to you and your generosity! We know that our past two **High Holiday Appeals** have been the bedrock of Bet Aviv's ability to cover increasing expenses and maintain our affordable dues. And so, this year's High Holiday Appeal, is once again, **necessary and critical to our 2026 budget needs.** 

The significant impact of Bet Aviv on our lives and on our Jewish community cannot be overstated. We came through a pandemic, experienced a declining membership and a loss in finances. We were creative, thinking out of the box, initiating corporate fundraising, writing security grants, and winning a prestigious *Science in the Synagogue* grant. We continue to recognize the value of our outstanding clergy, lovely Shabbat services and holidays, excellent adult education programs, extraordinary volunteers, growing programs including help for those in need and the many joys in coming together.

But we still have a way to go! We are expanding with new members -- a mark of pride, especially when they tell us how much they enjoy being part of Bet Aviv. But almost at the same rate of gaining members, we lose members who are moving to retirement residences or out of state to be closer to family.

Now, once again, this year's High Holiday Appeal Campaign, can share **exciting news!** We will be able to offer our successful *Match Program*. Some Bet Aviv members have again stepped up to match, dollar-for-dollar, all contributions up to a maximum total of \$50,000. In qualifying for the match, you need to make your donation by **October 16, 2025**. This gift is truly a mitzvah and a fantastic opportunity to increase your impact and help us meet budget challenges. Please see the *Donation Options* on the other side of this letter which explain "ways to donate" and details on *tax-deductible* and *tax-free donations*.

Thank you in advance for your support of this year's High Holiday Appeal and please know how much we value your membership and appreciate all you do for Bet Aviv. In the words of Maya Angelou, a donation, among other benefits, can truly liberate the soul of the giver.

Best wishes for health, happiness, and a good year ahead.

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Arthur Brody Co-President Bet Aviv Darla

Darla F. Strouse Co-President Bet Aviv

## **High Holiday Donation Options**

You may donate in several ways. Of course, you can send a check or use a credit card or bank transfer online. You may get favorable tax benefits from donating through a Qualified Charitable Distribution (QCD) from a retirement account. Consult your financial or tax adviser to see if this works well for you. Whatever option you use, a donation receipt will be sent to you at the end of the calendar year.

**1-Qualified Charitable Distribution** (QCD) – If you hold a retirement account (IRA) you can make a **tax-free** donation. The requirement is that the check must be made out to Bet Aviv, not to you. Bet Aviv is a registered 501 (c) (3) charity, and we can provide our tax number if you need it. Contact the holder of your retirement account and ask them to mail a check directly to Bet Aviv, Oakland Mills Interfaith (OMI) Center, 5885 Robert Oliver Place, Columbia, MD 21045. Be sure to tell them to put **your name** and the wording "**Bet Aviv High Holiday Appeal**" on any check they send us. Please consult your financial/tax advisor about this tax-free approach.

For those who are confused about the difference between a Required Minimum Distribution (RMD) and a QCD, here is a brief description. RMD and QCD are both related to retirement accounts and charitable giving, but they serve different purposes. An RMD (Required Minimum Distribution) is the mandatory amount that must be withdrawn from a retirement account like an IRA annually after a certain age. A QCD (Qualified Charitable Distribution) is a direct transfer of funds from an IRA to a qualified charity, which can be used to satisfy all or part of an RMD, and it offers tax advantages.

- **2-US Mail with check** Use the **Donation Form** included in your current mailing fill out all information and mail it with your check to Bet Aviv, noting on the check 2025 Bet Aviv Annual Appeal. You can also get a copy of the form by clicking the **green button** in your emailed notice about the appeal.
- **3-Online** Using your **online email notification** of the appeal, click on the **blue button** to take you directly to the **High Holiday Appeal form**. Here you can make your donation by credit card (3% fee) or by direct bank transfer or debit (ACH no fee)

If you have any questions, please contact Lin at the Bet Aviv office at 410-992-9994. Her office hours are 7:00 AM to 1:00 PM Tuesday through Thursday.

The "mitzvah" of your gift will help us meet expenses and prevent the need to raise dues. We have something really special here at Bet Aviv. Let's keep it that way.