Gift of Israel
Many Jewish families would love the opportunity to send their child to Israel, but financially, it is not an option. To help make a trip to Israel a reality, the Jewish Community Alliance of Southern Maine, offers families the Gift of Israel (GOI) Program.

Begun more than a decade ago, GOI is a partnership between the JCA, participant families and temples and synagogues. Member families make a minimum yearly contribution of $150 from the time the child enters 1st grade through their 10th grade year. Upon enrollment in an approved program, the JCA will match the families’ contribution, up to $1500 and the families’ synagogue or temple will match $50 per year.

It is easy to wonder why a trip to Israel may be so important for a child. Charlie Miller, who was integral in the implementation of the Gift of Israel program, says it is important for many reasons. “As Israel is the bedrock of Jewish history, the JCA Board felt that it was extremely important to the continuity of our people to help teenagers travel to Israel and visit the places spoken about in the Bible and gain an appreciation for the State of Israel. Being in Israel enhances one’s Jewish identity and also puts a frame of reference to the Bible. Israel has traditionally been a rallying point for Jews everywhere. However, as Israel approaches its 69th birthday, there are now at least three generations of Americans who grew up with Israel being part of the ‘status quo’. As new generations can’t remember when Israel did not exist (those born after 1948), it’s important to strengthen the bond between those of us in the Diaspora and those living in Israel.

Although this may sound controversial, for anyone who has studied Jewish history, the Jews have been persecuted throughout the ages. Just look at our holidays that celebrate our redemption – Chanukah, Purim, Pesach (and the like) and then, even in the 20th century, see what happened during the SHOAH. I believe that the Jewish people will not be considered expendable as long as Israel exists. Accordingly, I believe that it is incumbent on Jews to make that connection with the State of Israel.”

A trip to Israel is truly a gift to your child – to help them understand their heritage and experience a world outside themselves. If you are interested in learning more about the Gift of Israel Program, please contact Bonnie Ryan at 772-1959 or bryan@mainejewish.org.
Registration is now open for the Gift of Israel Savings Program. Gift of Israel is a national program organized by Israel Experience, Inc. in which the JCA has participated since 1999. In this savings plan, families partner with synagogues and the JCA to provide funds, over a ten-year period, for teens to visit Israel.

Who qualifies? The program is open to all children currently in the First Grade who fit the following criteria: (1) they are a member of a local synagogue, (2) they attend a synagogue religious school or approved equivalent, and (3) their parents are JCA contributors.

How does it work? Each year the family deposits a minimum of $150.00 into a savings account set up at Signature Bank in the child’s name. (All family contributions and interest remain the property of the family, even if they should decide to leave the program). The JCA will match the family deposit with $150.00 set aside each year in the child’s name. In addition, participating synagogues will contribute $50.00 each year in the child’s name. At the end of 10 years, approximately $3500.00 plus interest will be available for the student to travel to Israel as part of an organized trip. Complete details are available at the JCA offices.

To apply for the Gift of Israel, contact the JCA office at 772-1959. This program is funded through the annual Federation Campaign and the Rosalyn and Sumner Bernstein Gift of Israel Fund.
Q: What is the Gift of Israel program?
A: The Gift of Israel program enables Jewish students from Southern Maine to have an Israel experience as a meaningful part of the Jewish education. The Gift of Israel program is a unique partnership among families, temples and synagogues, and the Jewish Community Alliance of Southern Maine (JCA). It is an effort to assist families in contributing funds toward an educational program in Israel for participating students, and is promoted by local congregations.

Q: Who are the contributing partners?
A: Once families are signed on with the Gift of Israel program, and make their minimum annual contribution of $150, the JCA will contribute $150 per student, per year until the child enters the 10th grade. (The families must contribute their minimum contribution of $150). The maximum amount a student can receive from the JCA, if s/he participates in the program for the full length of time, grades 1 – 10, is $1500.

The family is a second partner in the Gift of Israel program. A family’s annual contribution must be at least $150, placed into a special savings account, opened at Signature Bank, through an arrangement with the national Gift of Israel program. Each participant will have his/her own account.

Local synagogues will be promoting the Gift of Israel program in their congregations. Participating synagogues will make contributions of $50 per year, per participant.

Q: Who is eligible?
A: The Gift of Israel program is open to:
- Jewish students entering first grade who are enrolled and in good standing in religious school or an equivalent program approved by a Rabbi.
- In addition, the student and his/her family are members in good standing of their respective congregation and are donors to the JCA.

Q: Who coordinates this program nationally and locally?
A: The Gift of Israel is a program organized by Israel Experience, Inc. which coordinates Gift of Israel programs in over 45 communities in the United States. Locally, the Gift of Israel is organized through the JCA which works with synagogues and individual families.
Q: How can I register my child?
A: Families may register for the program by contacting the JCA office to receive a Participation Agreement and returning it to the JCA. Registration for new families will be every year by March 1. After registering through the JCA, families will be provided with the appropriate paperwork to open an account with Signature Bank. Family contributions will remain the property of the family.

Q: What happens if we move?
A: If a southern Maine participant moves to another Gift of Israel community where the program may have a different name or slightly different guidelines, the student may be able to transfer to that program. If the new community does not have a similar program, the family can continue to deposit family funds to the student's account at Signature Bank. In either event, if the family maintains the account until the child goes to Israel, the monies accumulated by the JCA and synagogue prior to the move will remain in the account. The JCA and synagogue funds will no longer be added once the family moves from southern Maine.

Q: What if we wish to exit the program?
A: A student may withdraw from the program at any time upon sixty days notice to the JCA. The removal of funds from the family account, other than for the use toward an approved Israel program, will constitute withdrawal from the program. Upon withdrawal, a student forfeits all rights to JCA and other synagogue donated funds. Funds donated by the family will be returned within 60 days of withdrawal.

Q: What if the account becomes inactive?
A: If a family does not meet enrollment requirements or exits the program, the JCA and synagogue contributions will no longer be made. If the student does not participate in an Israel program by the summer of their 23rd year, the JCA and congregational contributions will be forfeited. Families may then withdraw funds from their Signature Bank account.

Q: How are funds transferred to the program?
A: After a student has reached high school (grade 9), funds may be applied toward an approved Israel program. These funds must be used no later than the summer after his/her 23rd birthday. If not used by that time, the family's contribution will be returned. A student will only receive community funds upon proof of intended participation in an approved Israel trip.

Families must make a written request to the JCA's Gift of Israel program at least sixty days prior to the date on which payment is due to the approved Israel program. The JCA will ask Signature Bank to disburse the funds into the main JCA account and a check will be written to the participant's family. The JCA and the synagogue will disburse their funds directly to the participant's family. The amount of the funds which will be distributed cannot exceed the actual cost of the program.
Q: What constitutes an approved Israel program?
A: An approved Israel program must be:
  • Educational in nature
  • Staffed by qualified personnel
  • At least two weeks in length, structured with a predetermined itinerary
  • For a peer group of young people
  • Organized by a non-profit organization, educational institution, or religious institution

Q: I’m ready to sign up my child. What do I do?
A: **ENROLLMENT CHECKLIST**
  ✓ Request a “Gift of Israel Participation Agreement: from the Jewish Community Alliance of Southern Maine.
  ✓ Complete and sign the “Participation Agreement” form.
  ✓ Mail the “Participant Agreement” to:
    The Gift of Israel Program
    Jewish Community Alliance of Southern Maine
    1342 Congress Street
    Portland, ME 04102

    Once the JCA contacts your synagogue and processes the agreement, the appropriate materials will be mailed to you to set up a Signature Bank account.

    In order for the JCA and your synagogue to contribute funds to your child’s Gift of Israel account, your bank deposit must reach Signature Bank by March 1 of each enrollment year.
The Gift of Israel is not your ordinary present.
It’s a partnership savings program that combines contributions from families, community organizations, and participating synagogues to pay for your child’s future teen trip to Israel.

Once a child is enrolled in the Gift of Israel, each of the partners contributes a minimum amount for a specified number of years to a Gift of Israel bank account. When the child is ready to take a teen trip to Israel, you will have a sizable savings at hand.

It’s easy to enroll.
A special arrangement has been made with Bank Hapoalim’s (the largest bank in Israel) US Subsidiary, Signature Bank to open and maintain your Gift of Israel account. Signature Bank, the official Gift of Israel banking organization, is an FDIC insured, full-service commercial bank located in New York City.

Steps to enrollment:
1. Check with your local federation or synagogue (“Federation”) for a summary of your community’s specific financial commitments and eligible enrollment age.
2. Complete the Participant Account Application (section 1) on the next of page.
3. Include your first deposit check, made payable to: “(Name of your Federation), FBO (Name of Participant).” Please include the participant’s Social Security Number (SSN) on the check as well.
4. Mail initial check and Participant Account Application directly to your Federation (they will complete section 2).
5. Fill out your federation’s separate application form, if provided.
1. Participant Account Application

Please complete and mail with your initial deposit, directly to your Federation. Checks should be payable to: (Name of Federation) Gift of Israel Program, for (Name of Participant). Please include the participant's Social Security Number (SSN) on the check. **DO NOT SEND CASH**

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Amount Enclosed

**Participant/Guardian: Please read and sign below to complete this application.**

**Taxpayer ID Number Certification - For US citizens and aliens residing in the US. Nonresident aliens should not sign this section, but must complete and sign the applicable W-8 form, which is W-8BEN, W-8ECI, W-8EXP, or W-8IMY.**

By signing below, I hereby certify under penalties of perjury that: (1) The number shown on this form is my correct tax identification number, and (2) I am not subject to backup withholding, because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. Resident Alien).

Certification instructions: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and/or dividends on your tax return.

Signature of Participant/Guardian:  
Date: __________________________

I understand that the Bank may obtain a consumer report in connection with this application and upon my request the Bank will tell me the name and address of the consumer reporting agency.

Signature of Participant/Guardian:  
Date: __________________________

2. Federation use only: The Organization listed above certifies that the information provided on the reverse of this document about the participant and his/her parent or guardian is complete and correct and that their signatures are genuine and requests that Signature Bank establish a participant sub-account for that participant under the Organization’s Master Account.

Federation’s Authorized Signer’s Name: __________________________  (print or type)

Federation’s Authorized Signer’s Signature: __________________________  (print or type)

3. Signature use only:

Federation RM #: __________________________  Participant Account #: __________________________

Representative: Please verify information on application is complete. Initial at right:  
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