



Ways to Give

The ways in which you can give to the Hebrew University of Jerusalem are virtually limitless. Whether it be through our tribute cards and certificates designed to recognize special occasions or mark life-cycles, or by making an outright gift to fund a Canadian, Israeli, or international student, your contribution helps CFHU reach its ultimate goal of directing funds to the University's greatest needs.

Outright Gifts

An outright gift of cash or property including bonds, stocks, real estate, or art, is one of the most direct means of supporting the Hebrew University of Jerusalem. These kinds of gifts are straightforward, can provide tax advantages, and can be put to use immediately to benefit the University.

You can designate an outright gift toward the area of your choice. For example, you may wish to fund a student scholarship, medical research at IMRIC, a family endowment fund, youth programming in Israel's periphery or direct your contribution toward one of the University's highest priorities.

Directing Your Outright Gift

GREATEST NEEDS

This includes supporting the recruitment of new faculty to stop the Brain Drain, and other high priorities at The Hebrew University. Recently, the President of Hebrew U, Menahem Ben-Sasson, wrote an opinion piece in *The Jerusalem Post* commenting on the 2013 Nobel Prize winners in chemistry and how all three were Jewish and two were Israeli-Americans. In fact, the statistics are disturbing: 29 out of every 100 Israeli scholars emigrate to America. By directing your support of Hebrew University to Greatest Needs you can personally play a part in helping to keep valuable scholars at Hebrew U.

STUDENT SCHOLARSHIP FUND

CFHU sends hundreds of Canadian students to the Hebrew University of Jerusalem each year and strives to provide those in need with financial assistance. The recent launch of our Alumni Campaign comes with the goal of raising funds for future Canadian students who wish to study at The Hebrew University.

As our relationships amongst Canadian academic institutions continue to grow, so has enrolment to the One Year, Semester, and Summer programs offered at Hebrew U. With international university fees much higher than domestic costs, many students are not financially able to afford the cost of studying in Jerusalem. It is for this reason that we are asking our alumni, former scholarship recipients, parents, and friends of our institution to help students who have achieved academic excellence make their dreams of studying at the Hebrew University a reality.



YOUTH & COMMUNITY PROGRAM

Programs that bring the university's experts into Israel's under-served neighbourhoods to teach science promote higher learning. Recently, NY Knicks Amar'e Stoudemire travelled to Israel to promote Hebrew University's Youth Periphery Program, 'Science Through Sports'. This is one of several outreach programs that Hebrew University is involved in to integrate students from across the country into higher learning through innovative connections and inspirations.



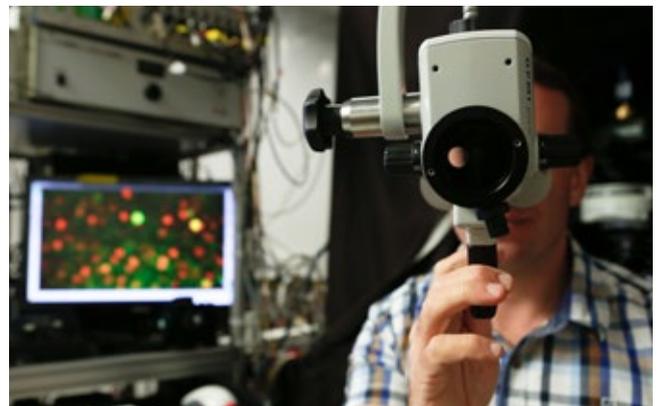
IMRIC

The Hebrew University's Institute of Medical Research Israel-Canada (IMRIC) conducts fundamental and applied research in the field of biomedicine. The Institute conducts research on genes and proteins that control basic processes in living cells to unlock the mysteries of disease and find the keys to their causes, treatment and prevention. IMRIC scientists work in a multidisciplinary approach to broaden the base of knowledge of specific cellular and molecular changes that may be involved in causing diseases. This work is vital to understanding most illnesses that challenge medical science such as cancer, cardiovascular disease, diabetes, neurodegenerative diseases and infectious diseases. Through collaboration, IMRIC's goal is the application and dissemination of knowledge through publication, education and international cooperation.

IMRIC's world-renowned researchers — Israel's most brilliant medical and scientific minds — are unlocking the mysteries of the genes and proteins that control fundamental processes in living cells while developing and applying innovative solutions to the world's most pressing medical problems. CFHU is raising \$50 million to harness the incredible talent of IMRIC researchers and their Canadian counterparts.

GIVING TO AN EXISTING FAMILY FUND

You can donate to an existing Family Endowment Fund at CFHU at any time by visiting our Online Donation Form, choosing the last item in the Designations drop-down list, and specifying the name of the Endowment Fund to which you would like to donate.



Tribute Cards & Certificates

Canadian Friends tribute cards and certificates are the perfect way to mark special occasions and life-cycle events including birthdays, anniversaries, births, New Year's, Passover and other holidays. They are also a thoughtful way to express sympathy or your thanks.

Tribute cards and certificates recognize any level of giving from \$18 and up. When you make a donation to honour a friend or family member, Canadian Friends sends a card to the honouree with your personalized message, advising that a gift has been made in his or her honour on your behalf.

Endowment

ESTABLISHING A NEW NAMED ENDOWMENT FUND

With a minimum donation of \$10,000, you can create an enduring legacy or tribute by establishing an Endowment Fund at CFHU. Funds can be established in your name or in honour or memory of beloved family members or special individuals. The capital in the fund is invested, with annual grants used to provide funding for your chosen area of interest. The earnings can be applied to one of Hebrew University's seven faculties or to any of its more than 50 schools, institutes or research centres. It can be designated for student scholarships, vital research projects or the University's immediate priorities.

This is a wonderful way to gain ongoing satisfaction from a contribution that provides stable, reliable support for students and vital programs at The Hebrew University of Jerusalem.

LEAVING A BEQUEST

You can also establish an endowment by naming the Canadian Friends of the Hebrew University as a beneficiary of your estate. In this case you indicate the amount and the area of designation of your choice, and your bequest will link your name to the Hebrew University of Jerusalem, the State of Israel, and humankind's quest for knowledge. A bequest may also be designated to an existing endowment fund established during your lifetime or that of a loved one.

Securities & Properties

Perhaps you have an asset such as property, securities, real estate, bonds, or art that you no longer want or need. Perhaps you're concerned about the potential impact of capital gains tax on your estate. Donating these assets to the University may provide immediate or future tax relief.

HOW GIFTS OF PROPERTY OR SECURITIES WORK

You can donate gifts of property or securities to the University now and receive a tax-creditable receipt for the value of your donation, or by making a bequest of these gifts to the University in your will. Your estate will receive a tax-creditable receipt for the value of your gift.

GIFT OF SECURITIES — ELIMINATION OF CAPITAL GAINS TAX

Today, there is an even greater incentive for the donation of stocks to registered charitable organizations such as ours because the capital gains tax on donations of securities has been eliminated. When a gift of publicly traded securities is made to CFHU, the donor receives a substantial tax incentive. This makes such a gift highly attractive and more cost effective than ever.

Planned Gifts

Planned gifts, through strategies such as bequests in your will, life insurance, annuities, gifts of property or securities, and trusts, allow you to create a lasting legacy at the Hebrew University of Jerusalem. Planned gifts may allow you to make a significant contribution to the University, with the added potential advantages of tax savings.

Please note that you can create a planned gift as part of Canadian Friends' current campaign for the Institute for Medical Research Israel-Canada (IMRIC).

Giving Through Life Insurance

Giving through life insurance enables donors to give far more, at less cost, than would be possible otherwise and often with significant tax advantages.

When you donate through life insurance, you can give the University access to the policy's cash value during your lifetime, with a residual gift later on in the form of the policy's death benefit.

Giving through life insurance can be an excellent strategy for young people, whose insurance premium costs are generally low.

It can also be an effective option for older people who have existing policies and little need for life insurance.

INSURANCE POLICY

You may choose to buy a policy and name the University the owner and beneficiary, donate an existing policy or make your estate the beneficiary of your policy and leave the proceeds to the University in your will.

BUY A POLICY

When you buy an insurance policy and name the University the owner and beneficiary, you can take advantage of immediate tax relief. You cover the premium costs with a gift to the University each year to cover the premium costs, and you receive a tax-creditable receipt for this entire amount.

DONATE AN EXISTING POLICY

You can donate an existing life insurance policy to the University and receive a tax-creditable receipt for your gift of the premium costs each year. If the policy is paid up, you will receive a tax-creditable receipt for a portion of the policy's cash value. To donate an existing policy, you will need to change the beneficiary to the University, which may require the approval of the original beneficiary.

DONATE INSURANCE BENEFITS THROUGH YOUR ESTATE

You can name your estate the beneficiary of your policy, and leave the proceeds of the policy to the University in your will. Your estate then receives a tax-creditable receipt for your donation. Using this strategy, however, means that your donation could be subject to probate fees.



Giving Through A Gift Annuity

Gift annuities allow you to make a substantial donation to the University, while at the same time providing you with virtually an entirely tax-free, guaranteed income. Depending on your age, you may also receive a charitable donation tax receipt in the year of the gift. The University takes on the job of investing and managing the donated funds for you.

HOW GIFT ANNUITIES WORK

You make a donation to the University, which uses the gift to buy an annuity that pays you a guaranteed income, either for life or for a specified period of time. Depending on your age, your income from the annuity may be virtually or entirely tax free.

This is because the government regards annuity payments, provided they total less than the amount paid for the annuity, as a return of capital and therefore not subject to tax. Any portion received above the amount paid for the annuity would be subject to your personal rate of tax. As an example, Mr. J., age 80, gives a gift of \$60,000. In return, the University pays him an income of \$5,000 annually for life, which he receives tax free. Actuarially, Mr. J. is expected to live another nine years, for a total of \$45,000 in annuity payments. Therefore his charitable donation is deemed to be \$15,000, the difference between the amount paid for the annuity and the payments received. Should Mr. J. live beyond nine years, however, his annuity income remains tax free.

Giving Through Remainder Trusts & Residual Interest

Like annuities, a remainder trust or residual interest gift can ensure you income or the use of a property during your lifetime while also providing tax relief.

HOW REMAINDER TRUSTS WORK

Usually a remainder trust is funded with cash, stocks or equities, bonds or real estate. You transfer your ownership of these assets to a trust. You retain all of the income for a specified period, usually your lifetime or the lifetime of a beneficiary, such as a spouse. At the end of this period the "remainder" becomes the property of the University. A gift of this type will reduce the probate fees on your estate since these assets no longer form part of your estate.

HOW RESIDUAL TRUSTS WORK

Gifts of residual interest usually involve the donation of a property such as a house. You would retain the use of the property for a predetermined period, usually your lifetime, and receive a tax credit for the present value of the property. At the end of the specified period the property would revert to the control of the University.

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