"We’ve included CBST in our wills to be part of the future of this community we love. We know our gift will make a difference for our own children and generations to come.”
Adam and Steve

“This has been our spiritual home in times of joy and sorrow. We give with gratitude and responsibility to ensure CBST remains a vibrant congregation, l’dor vador.”
Lin and Sally

“One day, Honi saw a man planting a carob tree.  
"How long will it take for that sapling to grow and bear fruit?"  Honi inquired.  
"Seventy years," the man replied.  
"How do you know you will live another seventy years?"  Honi asked.  
"I don’t," replied the man, “but just as my grandparents planted for me, I am planting for generations to come.”
Honi felt tired. He rested on the dusty ground and fell asleep. When he awoke, he found himself in a lush field of grass near a towering carob tree. He realized he’d slept for seventy years and the little sapling had matured to provide shade, the delights of its fruit, and more seeds for the future. He spent the rest of his life planting carob trees throughout the Land of Israel for future generations.

“We met at CBST in 1976. Now, through Ner Tamid, we want to ensure that the spiritual, educational, cultural and social community that nurtured us continues to thrive for generations to come.”
Ken and Ira

“At CBST, I found the spirituality in Judaism that I missed in my upbringing—the thoughtfulness, joy, and hope. I remembered CBST in my will because I believe in its core values. I believe it must remain strong. This is my way to be part of its future.”
Laurie

The CBST Ner Tamid Society

The CBST Ner Tamid Society
THE ROLE OF PLANNED GIVING

Since its founding in 1973, CBST has been committed to the preservation of our cherished traditions, the bold pursuit of social justice, inspiring religious observance, pastoral care, educational and cultural programs, and social activities that serve our diverse community. We are committed to sustaining the exceptional clergy, staff, and facilities required to meet our needs and make a difference in the world.

Legacy gifts, such as bequests and annuities, significantly enhance our ability to plan with confidence for the future and to implement all that we do and aspire to be.

Through planned giving, members and friends of the congregation can find ways to leave a lasting legacy, provide support (often with tax benefits and without loss of income) at a level that may not be feasible during their lifetime, to make a meaningful tribute to a loved one or a special cause, and to envision their personal role in CBST’s future.

THE CBST NER TAMID SOCIETY

The eternal flame, Ner Tamid, hangs in front of the synagogue ark as a symbol of continuity. At CBST, those who include CBST in their estate plan become members of the CBST Ner Tamid Society. This special act of giving is proof of our commitment to continuity, midor l’kor, in Jewish tradition, from generation to generation. Together, we can meet our obligation to leave a strong legacy for tomorrow.

Sherri Felt Dratfield, Kenneth Karpel, and Ira Rosenblum, Ner Tamid Society Co-Chairs

There are many options for your participation. It’s important to seek advice from your attorney or tax advisor to make wise choices. We’d love to speak with you about ways to ensure that your gift will be most meaningful to you and most effective for CBST.

Contact Ann Targownik, Dir. of Development (212) 929-9498 x 814 / giving@cbst.org or return the attached card to CBST 130 West 30th Street, New York NY 10001

Here are examples you may consider:

• **BEQUESTS** are the simplest, most popular form of planned giving. You may specify an amount in cash, securities, or other property or designate a percentage of your estate. Or you may establish a residual bequest so that CBST will receive assets that remain after your other obligations are fulfilled. A bequest may enable you to make a more significant gift than is possible during your lifetime and, depending on the value of your estate, a bequest may reduce the taxable assessment for your heirs.

• **TRUSTS & ANNUITIES** may enable you to designate a significant gift for CBST while enjoying the security of income for the rest of your life. With a Charitable Remainder Trust or Charitable Gift Annuity, donors transfer cash, securities, or other property and receive income for life at a rate of return that is fixed in advance and never diminishes. Donors may receive a current tax deduction or avoid capital gain tax. In collaboration with UJA-Federation of NY, CBST now offers excellent rates for a Charitable Gift Annuity; ultimately, 90% of the remainder comes to CBST and 10% goes to UJA to help cover administrative costs and support the broader Jewish community.

• **A GIFT OF REAL ESTATE**—a home, apartment or other building—may be made now and may offer certain tax advantages, and you may reserve the right to live in your home for as long as you or your beneficiary lives.

• **RETIREMENT PLANS & INSURANCE POLICIES** can be valuable gifts. You may designate CBST as beneficiary, co-beneficiary, or contingent beneficiary of your IRA or other pension plan, or as owner of a life insurance policy, possibly resulting in significant tax deduction.