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dominate and compete for limited dollars; care for the elderly and Jewish education. With 19 percent of the American Jewish community above the age of 65 in 1995, that number is expected to rise significantly with projected longer life-spans. Furthermore, according to U.O. Schmelz and Sergio Della Pergola, in a study for the American Jewish Committee, "When the large cohorts born during the baby boom reach the 65-plus age range in the second decade of the next century, the proportion of elderly will receive a powerful boost."

On the opposite side of the age spectrum, Jewish educational efforts for young people — day care, day schools, camps, youth

in 1985 to over \$800 million today—is that it gives the parent generation a way to have their Jewish concerns addressed after they pass away" because they do not trust the Jewish sensibilities of their children and grandchildren. Federation endowments provided a whopping \$355 million in allocations in 1994, and endowment campaigns represent a larger and larger portion of the annual campaign, like in Detroit where it brings in a third of what is raised annually.

Charles Glick, as a Wexner Fellow at Harvard University's Kennedy School of Government in 1994, prepared a 60-page report with an original and powerful idea that could transform the relationship between Israel and American Jewry and alter the

remained steady at 40 percent over the past 40 years, despite the increase in interfaith marriage. "Synagogues have been around for 2,000 years and they will continue to play a central role into the future," says Jerome Epstein, head of the congregational arm of the Conservative movement, which boasts 800 affiliated synagogues. "There will still be a quest for religious life and religious meaning and synagogues will have a function but the synagogue itself will change and adapt. The days of the synagogues offering only one type of service for everyone will be gone. There will be more market segmentation to meet the needs of younger people, empty nesters, elderly, etc. But the synagogue will be the place that brings in people at a grassroots



movements, retreat centers, Israel programs, specialized programs — might finally be coordinated and well-funded says Rabbi Art Vernon, director of educational development of the Jewish Educational Service of North America. "Otherwise there will be few Jews left in America."

With likely U.S. government cut-backs in social services to Jewish agencies in the hundreds of millions of dollars and sustained pressure for balanced federal budgets into the next century, who is going to foot the bill for Jewish life in 50 years? The next generation of American Jewry is going to inherit \$2.8 trillion from their parents, but their giving patterns are dramatically different and starkly non-Jewish. That's the bad news. The good news is that mechanisms are being put into place now for long-term giving to Jewish causes. "Within 20 years, my guess is that 20 to 30 Jewish privately held foundations will throw off more money than our entire UJA/Federation system," predicts Rabbi Brian Lurie, executive vice president of national UJA. He goes on to list three billionaires who have established foundations with Jewish interests as a hopeful sign.

According to Donald Kent, CJF director of planned giving and foundation relations, there is \$8 billion in the basket of federation endowments, with the fastest growing component coming from older Jews who are "looking for a tool to deal with their generation's philanthropic values into the far future. The main selling point of this specialized endowment (a 'federation support foundation')—which has grown from having assets of \$40 million

structure of American Jewish fund raising.

The Glick Plan, being quietly passed around to federation executives, is to have donors invest via the federation system into Israeli industry and the profits will be used to underwrite local community needs back at home. This has several advantages over the current system; it creates jobs in Israel, helping Israelis and making Israel a more attractive option for the hundreds of thousands of Jews in Russia who hold permissions but have not yet emigrated; it gives a deeper and more direct connection for donors to specific projects where they can also give of their business expertise; it creates a community-stake in the economic and political well-being of the Jewish state; and it provides an additional source of on-going revenue that can be used for local needs

While annual campaigns are not keeping pace with inflation and federations are forced to diversify their income streams, synagogue membership has re-

level into Jewish life."

The other institution likely to survive, perhaps even flourish in the 21st century is the revamped, re-Judaized Jewish community center. "As Jews become more spread out, we will need a place to congregate and associate. JCCs will be the Jewish neighborhoods of the future," says Leonard Rubin, assistant executive director of the Jewish Community Centers Association. "We have also finally understood that we need to make the centers places where you not only give your body a work-out, but also your soul."

The other breakthrough in Jewish organizational life will be a one-stop membership, modeled on an experiment in Chicago for young adults. For a single subsidized fee, people become members of the local synagogues, Jewish community center and other Jewish institutions.

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