

Manual for Leaders 2019

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The National Council of Jewish Women works to support its leaders in all ways possible. If you have any questions regarding any aspect of your section, please email Leah Singman in the Member and Field Services department at lsingman@ncjw.org. We are always here to provide you with any help that you need!

Your First Ten Steps as an NCJW Section Leader

Welcome! Before reading this manual, we suggest that you take the following steps to familiarize yourself with your role and NCJW, Inc. (hereafter referred to as NCJW):

1. **Check out the [Directory of Leaders](#).** If your information is incorrect, send your updated contact information, including your leadership title, the name of your section, mailing address, and working email address to Leah Singman, Member Services and Donor Relations Administrator, at lsingman@ncjw.org.
2. Review the NCJW [Bylaws](#) and [Policies and Procedures](#).
3. Review your section's finances, bylaws, and Articles of Incorporation.
4. Ensure that your section has all the appropriate financial and legal documents in order with the federal and state governments. Make sure that the proper 990 has been filed with the IRS, that your state tax exemption certificate is current, and that any other state requirements have been fulfilled. Remember, state laws governing nonprofits vary, so you will have to check with your secretary of state or state's attorney general to guarantee that your section has and is filing all appropriate documents. This is explained in more detail later in this manual. This is also a good time to make sure that the proper signatures are filed with the bank.
5. Ensure that NCJW has the copies of the previous year-end financial information: 990 filing and audited financial statement from your section. Email Maranda Jones-Anderson, Director of Finance and Administration, at mjones-anderson@ncjw.org if you are not sure if NCJW has this required information.
6. Review the NCJW resources provided to you in this Manual, on the NCJW website (www.ncjw.org), and on the [NCJW Facebook Page](#). You will continually find new materials, information, and social media shareable images.

7. Share recent communications from your section and NCJW to your membership. Survey any recent section agendas, meeting minutes, and reports (available from the secretary of your section). If you think you are missing any communications from NCJW, email Leah Singman at lsingman@ncjw.org and we will be sure to send them to you.
8. Introduce yourself to your membership, to your coalition partners, and to strategic community members through press releases, an announcement in your bulletin, or a section event.
9. Sign up to receive our emails and newsletters at <https://www.ncjw.org/customize-email-experience/>. More information can be found in the “Resources from NCJW” portion of this guide.
10. Contact Hannah Cohen Smith, Grassroots Associate, at hcohensmith@ncjw.org or review the Directory of Leaders to verify whether your state has a State Policy Advocate (SPA). If it does, contact them to introduce yourself.

An Overview of NCJW

Who We Are

NCJW is a volunteer organization comprised of several types of constituent groups – members, sections, action teams, advocates, supporters, and more – across the nation. NCJW and all its affiliates constitute a national, nonprofit organization and share the following mission:

The National Council of Jewish Women (NCJW) is a grassroots organization of volunteers and advocates who turn progressive ideals into action. Inspired by Jewish values, NCJW strives for social justice by improving the quality of life for women, children, and families and by safeguarding individual rights and freedoms.

This mission drives all the work of NCJW and is informed by our priorities and resolutions.

Our Start

In 1891, Hannah G. Solomon was asked to organize the participation of Jewish women for the upcoming Chicago World's Fair. When Hannah and her recruits discovered they were expected to perform hostess duties, they refused and planned a revolutionary women's forum instead. Convening in 1893 at the World Parliament of Religions, these courageous Jewish women from throughout the country changed the role of women and the nature of volunteerism forever by founding the National Council of Jewish Women. To learn more, read *Fabric of My Life: The Autobiography of Hannah G. Solomon*.

Since the 19th century, NCJW has realized its mission with pioneering programs and initiatives that honor and protect freedom, individual rights, and civil liberties, as well as through service projects that benefit local communities. Our proud history tells a wonderful story that, as a section leader, is worth sharing with members, prospective members, and the general public. As you get started, consider incorporating appropriate segments of the NCJW's historical information into your presentations for membership, fundraising, public relations, advocacy and community action.

NCJW Offices

NCJW Inc. headquarters moved to Washington, DC in September 2018. The following departments comprise NCJW's national offices: Development; Executive; Field Engagement and Leadership; Finance; Government Relations and Advocacy; Israel Policies and Programs; and Marketing and Communications.

Check out the [Directory of Leaders](#) for a complete staff list.

NCJW Sections & Action Teams

There are approximately 60 NCJW sections and action teams throughout the United States that range in size from very small to very large – some of our

sections even have more than a thousand members! NCJW sections and their constituents address the needs of women, children, and families, and safeguard individual rights and freedoms at the local level by identifying distinct challenges in their home communities, developing responses, actively engaging in community service projects, and delivering support and strength from coast to coast.

NCJW sections are chartered by NCJW and must adhere to the legal relationship between both entities as outlined in NCJW's Bylaws and Policies and Procedures.

Sections are also governed by their own Articles of Incorporation – in compliance with the requirements of their individual states – and adopt their own bylaws (which must not conflict with the bylaws of NCJW).

Each section, like yours, has a board of directors and officers. Some are large enough that they also have their own staff that help run the day-to-day operations of the section.

An NCJW action team is a group of NCJW members and volunteers, coordinated by one or two co-leads, that advance NCJW's mission utilizing a combination of advocacy, issue education, and community organizing. Their actions focus on voter engagement, federal courts, or reproductive health, rights, and justice. Action Teams are in communities where there is not an NCJW section. They are under the NCJW Inc. umbrella and do not have fiduciary responsibilities.

NCJW Volunteer Leaders

NCJW has a variety of roles for volunteer leaders, ranging from section committee chairs to the president of NCJW, Inc. Every three years at our national voting meeting, NCJW members elect a new board of directors. The national president appoints other national leadership positions, such as committee members and state policy advocates (SPAs).

Most national board members and leaders are women like you who started as members of their local sections.

NCJW Officers

NCJW has seven elected officers. They include the president, three vice presidents, treasurer, assistant treasurer, and recording secretary. For details on the duties of NCJW officers, consult Article VII of the NCJW Bylaws.

NCJW Board of Directors

The NCJW Board of Directors consists of the officers previously listed plus up to 17 elected directors and the immediate past president. The board is responsible for setting the policy and direction of the organization to ensure it meets its mission. Its fiduciary responsibilities include overseeing the NCJW budget and reviewing investments. In addition, board members serve on committees to accomplish organizational goals.

NCJW State Policy Advocacy Chairs (SPAs) and the SPA Network

Who is a State Policy Advocacy chair?

An SPA, State Policy Advocacy chair, is an NCJW volunteer appointed by the national president to be the voice of NCJW public policy issues in their state. SPAs monitor policy in their state, represent NCJW to state policy makers and in coalitions, and act as key contact on federal issues to their members of Congress. In some states, co-SPA chairs and/or vice chairs are appointed as well. Further, SPAs establish a state-wide committee, comprised of the SPA, any vice or co-SPAs, section VPs of advocacy, and section leaders or members who are interested in advocacy.

What do SPAs do?

In this national leadership position, SPAs coordinate NCJW's public policy efforts at the state level. NCJW's SPA chairs are responsible for communicating regularly with sections in their state about the latest information on state and federal legislation of concern to NCJW. SPAs also represent NCJW on state coalitions, act as resources for federal issues, and serve as general advocacy resources to sections. Additionally, an SPA may offer testimony to state legislatures on NCJW issues, endorse or oppose legislation on the state level as long as it aligns with NCJW resolutions and is cleared by the Government Relations and Advocacy department, sign-on to amicus curiae briefs in court cases related to NCJW's issues if prior approval is granted by, and write op-eds and letters to the editor. SPAs work closely with NCJW staff and SPA co-coordinators to bolster NCJW's advocacy presence around the country.

At Washington Institute, SPAs also often serve as the state delegation leader. All nationally appointed SPAs have full voting rights as NCJW leaders at all National Voting Meetings of NCJW

The number of SPAs may vary within any given year. To find out if your state has an SPA, look in your NCJW directory or contact Hannah Cohen Smith at hcohensmith@ncjw.org.

What is the purpose of the SPA network?

The State Policy Advocacy network plays a vital role in supporting NCJW's mission by serving as key contacts and advocacy leaders in their state. This unique network allows NCJW to speak out and take action on state issues of concern, provides an important key contact to a state's congressional delegation on federal legislation, and educates and mobilizes grassroots action by sections and members in the states.

What is an SPA Committee?

This group may serve as a kind of NCJW advocacy steering committee in a state, working with the SPAs on public policy issues. An SPA committee, comprised of representatives from sections in the state and other interested members, provides a link between the SPA and sections. The committee is the official statewide public policy body of NCJW, and may work in coalition or in partnership with any constituent group of a national organization with which NCJW is already affiliated on that issue (or with other groups, with prior approval of NCJW). The SPAs chair the committee and guide its actions.

How is the work of the SPA supported financially?

SPAs are required to submit an annual budget for approval by NCJW, Inc., which has a budget line that provides some support for approved SPA activities. The SPA budget may include travel to NCJW events at which SPA training is offered. Sometimes sections will provide additional financial support toward SPA-related efforts.

NCJW Section Primary Leaders

The president or primary leader(s) of an NCJW section wears many hats. Section primary leaders provide strategic guidance for broadening NCJW's impact within the community, and for fostering an environment where members feel welcome, respected, and invested.

Typically, section presidents or primary leaders oversee the following:

Section Organization; Governance; Membership; Elections; Program;
Training; Finances; Section Events; Meetings; Fundraising; Community
Service; Public Policy Activities

However, the section's primary leader is not the singular representative or lone advocate (nor should they be!) for the section's constituency or the community. Together with the section's board of directors, committees, and members, section primary leaders work to accomplish the business of their section and the goals of NCJW.

Section leaders are also part of a larger network of NCJW volunteers, supporters, and staff across the country. This network will serve to welcome each of you and support you as you accomplish duties in any leadership role.

NCJW Inc./Section Relationship

NCJW and its sections have a mutual responsibility to one another. Together, Sections, through their grassroots networks, and NCJW Inc. work in partnership to advance social change in the United States and in Israel. NCJW provides leadership training, digital resources, access to decision makers, advocacy resources, educational opportunities and support and guidance in the form of our State Policy Advocates (SPAs) and national staff. NCJW also provides regular opportunities for sections to network, exchange ideas and discuss best practices. Monthly video conference calls are designed to facilitate conversation among section leaders, as well as provide updates from the national president and chief executive officer. NCJW is the umbrella organization for all sections and

affiliations. According to IRS regulations sections are “subordinates” to NCJW. Sections must adhere to NCJW bylaws and policies and procedures while also conforming to state and federal rules and regulations.

NCJW charters a section according to the rules set forth in NCJW’s policies and Procedures, included with this manual. Because sections are individually incorporated in their individual states, they must apply for any state permits, tax exemption certificates, and any applicable state registrations needed for charitable fundraising. NCJW’s group exemption from the IRS extends to all sections and provides them with their federal 501(c)3 status. If you need a copy of this letter, email the Director of Finance, Maranda Jones-Anderson, mjones-anderson@ncjw.org.

General Information on Section Legal Compliance

NCJW and its sections are considered 501(c)3 organizations by the IRS. Generally, only nonprofit organizations that are classified as 501(c)3 under the tax code are allowed to accept tax-deductible donations.

What It Means to be a 501(c)3 Organization

501(c)3 is the tax code for a nonprofit organization that is recognized as a charitable organization.

A 501(c)3 organization:

- Has a public service mission
- Has a governance structure that precludes self-interest and private financial gain
- Must put any surplus income back into the organization, in the fund balance
- Is legally organized as a not-for-profit charitable corporation
- Is exempt from paying federal tax
- Can legally accept tax deductible gifts
- May not participate in any campaign activity for or against political candidates. Review [“Q & A On NCJW’s 501\(C\)\(3\) Status On Election Related Activities”](#) for more information
- Is restricted in how much political and legislative (lobbying) activities it can conduct

A 501(c)3 is NOT:

- An organization that was set up to make a profit but fails to do so
- An informal gathering of people who have banded together to serve some public good, but who have not incorporated as a 501(c)3 organization with federal and state authorities
- An organization recognized as nonprofit by the IRS but does not serve the good of the public-at-large (for example trade associations, labor unions, country clubs, and fraternal organizations)

Internal Revenue Service Regulations

Since NCJW sections are incorporated individually, sections must file all required documents including the IRS Form 990, Form 990-EZ, or Form 990-N by November 15 of every year. Form 990 (officially, the "Return of Organization Exempt from Income Tax") is a US IRS form that provides the public with financial information about a nonprofit organization. Failure to file 990s may result in penalties and failure to file a required 990 return or electronic notice for three consecutive years will result in loss of tax-exempt status. For more information on IRS regulations, go to page 17 of this manual and read through the section titled, "IRS Filing Requirements."

State Regulations

A section should be incorporated under the laws of its state. Laws vary state to state, so be sure to check with the appropriate state regulatory office to ensure that your section remains in compliance with applicable state rules.

It is incumbent upon the section to be in accordance with and to keep up to date with the laws of its state. Failure to do so could result in a revocation of a section's legal right to operate as a business.

NCJW Requirements for Sections

NCJW sections must adhere to the following:

Section Bylaws

All nonprofit organizations are governed by bylaws. NCJW Bylaws define the primary characteristics of the organization. They prescribe how the organization functions and include basic rules of operation which cannot be changed without a vote of the membership. Amendments to the national bylaws are voted on at a meeting or referendum by voting delegates.

Sections are governed by their own Articles of Incorporation, in compliance with state law, and adopt their own bylaws that are consistent with the bylaws of NCJW and all other official NCJW documents. Section bylaws and proposed amendments to section bylaws must be approved by the NCJW Inc. Bylaws Committee. Best practices dictate that sections should, like the national organization, review, and if necessary, update their bylaws every three years.

Policies and Procedures

The policies and procedures of NCJW guide the activities of the NCJW Board of Directors and the administration of the business of the organization. NCJW's official policies and procedures outline how the organization and sections do business and includes details on how individuals may organize new sections, affiliations, and more.

Sections are encouraged to draft and implement their own policies and procedures, but they must not contradict those of NCJW.

Mission and Resolutions

NCJW's mission and resolutions are the guiding principles, beliefs, and priorities of the organization. Any section, SPA, and Action Team public policy work must be in accordance with NCJW's mission and resolutions.

Required Year-End Financial Documents

NCJW requires sections to submit their completed IRS Form 990, Form 990EZ, or Form 990-N to NCJW by February 1st of each year. Sections with annual gross receipts that are less than \$50,000 (those that file a 990-N online postcard) must also provide year-end financial information, to NCJW, by February 1st of

each year. Please send your 990 to Maranda Jones-Anderson, Director of Finance and Administration, at mjones-anderson@ncjw.org.

NCJW also requires that each section's most recent bylaws be on file. Please send your section's most recent bylaws to lsingman@ncjw.org.

NCJW Programs

Part of NCJW's commitment to its constituents is to provide high-quality, comprehensive, mission-based programs that speak to our resolutions and address our strategic priorities. NCJW programs address the needs of women, children, and families in the US and Israel and are engendered by the most pressing issues of the current political and social climate here and abroad.

For the most current materials focused on NCJW programs, visit www.ncjw.org or contact action@ncjw.org.

Priority Domestic Policy Initiatives

(visit <https://www.ncjw.org/work/> for more details)

Reproductive Health, Rights, and Justice

Since its founding, NCJW has been a leader in the reproductive health and rights movement, and while much advancement has been made in the past 100 years to legally secure a person's right to abortion and contraception, there is so much more that needs to be done to truly ensure reproductive freedom for all.

NCJW is committed to creating a world where all people, regardless of race, class, gender, sexuality, ability, or immigration status, have the right to build their families and live their lives with dignity. Our Jewish values teach us that our reproductive freedoms are integrally bound to our religious liberty; we are committed to advancing the goals of reproductive justice so that every person can make their own moral and faith-informed decisions about their body, health, and family.

BenchMark: NCJW's Judicial Nominations Campaign

Through BenchMark: NCJW's Judicial Nominations Campaign, we have been a leading voice in the progressive community's fight to ensure a fair, diverse, and independent judiciary with an unwavering commitment to constitutional rights.

Our powerful grassroots network works to educate their communities about the importance of the federal judiciary and mobilizes and advocates to ensure that court vacancies are filled by nominees who are committed to constitutional values, including religious liberties and reproductive rights.

Voter Engagement

Throughout its history, NCJW has worked to expand voting rights, drive voter turnout, educate on the issues, and engage advocates in accordance with the rules governing 501(c)(3) tax-exempt organizations. Our work continues today, with a renewed focus on developing grassroots networks and leaders to build power in their communities. Our ultimate goal? That every eligible voter be able to register to vote, cast a ballot, and engage in all levels of government in a deep and meaningful way. But civic engagement is more encompassing than just voting. It means understanding the issues at stake, and encouraging every person to contribute to the political process.

Other Ongoing Policy Issue Efforts:

Civil Rights

As Jews, we believe that every human being, regardless of race, religion, ethnicity, gender, gender expression, sexual orientation, or physical or mental ability is deserving of full inclusion and every opportunity. This belief underpins our work to advance civil rights. NCJW advocates for policies that promote equal rights, end discrimination, and encourage opportunities for individuals of all backgrounds. From the Civil Rights Act of 1964 to the Matthew Shepard and James Byrd, Jr., Hate Crimes Prevention Act, NCJW has been and continues to be on the front lines helping to enact landmark civil rights legislation.

Gun Violence Prevention

NCJW believes that the nation's laws and policies should restrict and regulate guns to prevent gun violence. NCJW supports limiting the sale and distribution of firearms and the proliferation of weapons, in order to reduce the number of lives cut short and families destroyed by readily available firearms in the hands of violent perpetrators.

Economic Justice

In the United States, poverty — not prosperity — is the reality for millions of individuals and families who daily make difficult choices between food, rent, medical bills, and other basic expenses. And the majority of those living in this reality are women. NCJW has long worked for policies that address the needs of low-income and working Americans, including: minimum wage, equal pay, paid leave, and employment nondiscrimination.

Religious Freedom

NCJW advocates against measures that weaken the separation between religion and state and works to ensure that taxpayer dollars never fund discrimination. And, we believe ensuring women and young people have access to reproductive health care, information, and options is both a moral imperative and essential to preserving religious liberty. No one religious belief should be imposed on us all; to do so threatens the nation's commitment to religious liberty.

Human Needs

NCJW believes that the moral test of a nation is how it treats its most vulnerable members. In recent years, the United States has failed that test, cutting the budgets of human needs programs and diverting critical federal dollars to military spending. Federal investments must ensure that human needs programs are fully funded including health care, lifelong education, opportunities to work, income supplements when work is not possible, and affordable necessities, including food, housing, and caregiving for children, seniors, and people with disabilities.

Immigration and Refugees

Our Jewish values compel us to welcome the stranger, for once we were strangers. NCJW is fighting back against xenophobic, anti-immigrant, and anti-refugee policies to ensure that our country continues to be a welcoming place.

Gender-Based and Sexual Violence

Intimate partner violence, sexual assault, harassment, and stalking affect millions of people. On average, nearly 20 people per minute are physically abused by an intimate partner in the United States. During one year, this equates to more than 10 million individuals. The numbers can be even higher for members of transgender and gender-queer communities as well as for native women. NCJW

is committed to ensuring that everyone lives free from coercion, violence, and exploitation.

NCJW in Israel

(visit <https://www.ncjw.org/work/israel/> for more details)

As in the US, NCJW in Israel strives to create progressive social change. In Israel, NCJW focuses on gender equality, the empowerment of women, strengthening civil liberties and democracy, and supporting a two-state solution and women in the forefront of the quest for peace with the Palestinians

For over 71 years, NCJW has been supporting efforts in Israel, partnering with Israeli activists of all backgrounds from the richly varied spectrum of Israeli society. NCJW prides itself on its deep knowledge of Israeli society and its long-term investment in the women's field where our work is greatly appreciated by Israeli feminist and gender equality activists. NCJW is considered the American leader in this field in Israel.

In Israel, NCJW affects change in two significant ways (see below for descriptions):

- Israel Granting Program (IGP), supports and partners with Israeli organizations
- Direct projects on the ground in Israel

Israel Section Representative (ISR)

Sections are encouraged to appoint a representative(s) from their section who will act as the liaison(s) with national on issues relating to Israel, and who will promote programming and education at the section level. The ISR should be anyone who is passionate about Israel and shares our goals described above. Historically, sections have appointed “VPs for Israel Programs” or “Israel Program Chairs”, etc; we are now trying to formalize the role as an ISR. It is a helpful first step for ISRs to gather an Israel committee if you do not already have one.

National works with ISRs to develop programming ideas for sections, including ideas for speakers; co-sponsoring programs with other Israel-interested organizations in the community; and learning about, engaging in, and fundraising for the cutting-edge Israel work of NCJW.

Israel Granting Program (IGP)

Sections have a direct strategic impact on public policy and social change in Israel through IGP, a cornerstone of our work. Financial support of IGP from sections is crucial to NCJW's leadership role in Israel. Every year, sections make gifts to IGP, through budgeted line items and/or raising funds at special Israel events. All contributions go to a collective fund; our national Israel committee makes final decisions on grantees based on NCJW Israel staff recommendations. Gifts made to IGP *pass directly to the selected grantee organizations*.

By supporting our grantees, sections have helped to make an impact on issues such as economic and educational advancement for women in poverty; fighting the lack of separation of religion and state and its impact on personal status issues of marriage and divorce and exclusion of women from the public sphere; agunot rights; LGBTQ rights; gender violence and trafficking; raising women's voices and influence in matters of peace and security in Israel, and more. NCJW has been a proud funder of these major institutions: [The NCJW Women and Gender Studies Program at Tel Aviv University](#) and [NCJW Research Institute for Innovation in Education at Hebrew University \(RIFIE\)](#).

NCJW Direct Projects on the ground in Israel

[2019 Connecting for Impact: Strengthening the Feminist Ecosystem of Israel](#)

NCJW and Tel Aviv University's (TAU) NCJW Women and Gender Studies Program have partnered in a new initiative to advance the feminist movement in Israel. Seventeen extraordinary and diverse Israeli feminist leaders of organizations and online communities have been chosen in a selective process to participate in the program.

The lead-up to this initiative was a groundbreaking project, in partnership with the Dafna Fund of Israel (now closed), to research the status of the women's agenda in Israel. Hundreds of Israeli women leaders and activists and American funders were interviewed by our researcher in 2017-18, producing the strategic report entitled "[Past Achievements and Future Directions of Feminist and Women's Organizations in Israel.](#)" NCJW co-led a study tour to Israel for 60 women who also participated in a [national one-day conference in Tel Aviv in March 2018.](#)

Sections interested in more information on how to partner with NCJW in this exciting and important work contact Dina B. Charnin, Director of Israel Programs and Policy, at dcharnin@ncjw.org.

Section Finances and Fiscal Compliance

General Fiduciary Responsibilities of Your Section Board of Directors

The Board is the trustee of the section and acts on behalf of its constituents, including service recipients, funders, members, supporters and advocates. The board has the principal responsibility to fulfill the organization's mission and is legally accountable for its operations. This means that the board is charged with ensuring the financial solvency of the section.

The board should approve policies for the effective, efficient, and cost-effective operation of the section. The board should annually approve the section's budget and assess its financial performance relative to the budget at least four times per year. As part of the annual budget process, the board should review the percentage of the organization's resources spent on programs, administration, and fundraising.

The board is responsible for the financial health of the section and should actively participate in the fundraising process through members' financial support and actively seek the support of others.

Section Finances

To ensure that it adheres to the rules of the IRS and state laws, sections should keep detailed financial records of all income and expenses. There are three types of financials that sections should maintain throughout the year:

- I. **The Accounting Record** – The accounting record is also called the general ledger or the books. It is updated continually as income is earned and as expenses are incurred and paid. The accounting record is essential to keeping track of your section's financial health.

Be sure to keep all receipts filed in an orderly fashion so that it is always easy to produce reliable financial reports.

Financial records should be stored for record keeping as needed for tax purposes; typically for seven years. All financial records should be categorized into permanent records, employment tax records, records for non-tax purposes, and records for tax purposes.

2. **The Balance Sheet** – Also called a statement of financial position, this record provides a snapshot of your section’s financial health. It should be updated continually.
3. **The Income Statement** – This statement is a record of all the revenue, expenses, and surplus for a given period (e.g., a quarter or a financial year).

Though you can keep track of this important information by hand, there are programs that make this work easy for you. These include Fund EZ, QuickBooks™ or Quicken™.

Section Reserves

Reserves are an amount of money that belongs to a section. Though reserves are not included in the blueprint of revenue and expenditures, they should be included as an addendum to your section’s budget and itemized by specific instrument by which they are held (e.g. bank account, stocks, bonds, or CDs). It is advisable for sections to strive to maintain reserves amounts that will cover at least three months (25%) of annual operating expenses. If your section already has at least three months in reserves and is financially stable, consider prudently investing the excess funds.

Reserve Excesses

Prudently invested income can provide a source of annual income in the form of interest and dividends; accumulated income from reserves in prosperous years is available in lean years to fulfill your commitments and to fund programs. Excess reserves may also be used to meet unfunded and unexpected organizational needs, to compensate in emergency situations, to make up a deficiency in fundraising campaigns, and as seed money for new projects. However, keep in

mind that funds raised by a 501(c)3 organization must be used primarily for tax-exempt purposes (toward accomplishing our mission).

Using Reserve Excesses

If your section does decide to use its reserve funds, keep in mind these best practices before making expenditures:

- Sections should have a reserve spending policy that is created by the finance committee or an investment sub-committee of the finance committee and approved by the Board. This policy should cover annual, planned reserve spending and include a process by which unanticipated or emergency fund requests are reviewed.
- Projected reserve expenditures should be included in the annual budgeting process.
- Section finance committee should review all reserve requests and provide a spending recommending or reason why request should not be approved. Prior to making the recommendation the section finance committee should determine the impact of the expenditure on the reserves and how the withdrawal will be recaptured if at all.
- Board of directors should approve all spending reserves after they have been approved by the Finance and then Executive Committee.

Section Budgets

The budget outlines your section's projected revenue and expenses for a fiscal year. The Fiscal year should begin July 1st and end June 30th. Typically, a finance or budget committee would develop the budget, but this ultimately depends on the size of your section's board. If a committee develops a budget, the process by which the committee is elected or appointed should be included in your section's bylaws.

A budget is a critical roadmap for every section – more than just numbers; it is an important planning tool that you can use to control expenses, to effectively serve members, to support fundraising efforts, to make effective plans, to prioritize section activities, and to fulfill your section's goals. Actual revenues and expenses should be tracked against the budget on a quarterly basis to allow for adjustments as needed to meet section goals and financial obligations.

Before delving into making a budget, study the previous fiscal year's budget vs. Actual results and finances. Take the time with your committee to assess the previous fiscal year – compare your actual revenues, expenses and cash flow

needs to what was budgeted and determine whether that budget met the organization's needs. Utilize the learning from the previous year along with the business priorities and anticipated revenue targets and expense needs to create your new budget.

Steps to Creating a Comprehensive Budget

1. **Make a timeline for creating a budget** – what follows is a suggested schedule for developing your section's budget. Budget vs. Actual reports must be reviewed no less than quarterly basis.

Sample Budget Timeline:

December/January: Review the previous year's budget evaluating each revenue and expense line. Determine what organizational and fiscal goals were met, and what needs to be adjusted for the next fiscal year. Set your section goals for the next fiscal year. The budget should allocate resources toward the goals your section seeks to achieve in the coming year.

February: Your finance committee chair (typically the treasurer) should request projected financial data from all committee chairs for the coming fiscal year.

March: The finance committee drafts and refines a tentative budget based on the goals of the section. The finance committee presents the draft budget to the board.

April: The board reviews, further refines, and approves the proposed budget for adoption for the next fiscal year.

2. **Create a revenue budget** – revenue includes anticipated sources of income including pledges and multi-year grants and estimated income for the following year. This may include:

Membership dues; Fundraising income; Sales of tribute cards & other items; Direct mail; Interest from reserves or other investments; Grants received from foundations; Endowments; Bequests (*while it is likely that a certain percentage of income will come from bequests, a section should not include revenue from this source in its budget*); Income from fundraising events; Life membership reimbursement; Corporate and matching gifts; Stock transfers; Charitable gift annuities; Personal giving donations

- 3. Prepare an expense budget** – Expenses are the costs of planning, administering, delivering services to the community and conducting advocacy work. Some expenses include:

Community action projects; Service to members; Program and event costs; National Partnership Dues (*programmatic expense that every section contributes to*); Training; Audits; Administrative costs; Personnel Costs; Marketing, Rent

There are two categories of expenses: FIXED and VARIABLE. Fixed expenses cannot be changed. Variable expenses can be altered, renegotiated or reallocated. If a section is deficit budgeting, having financial difficulty, or otherwise needs more cash, it may be possible to cut costs from variable expenses (such as reducing programming or cancelling a publication).

Fixed expenses include: National Partnership Dues; Leases; Salaries

Variable expense includes: Administrative costs; Community action projects; Programs; Publications; Marketing

- 4. Prepare a complete budget** – if your section has a finance committee, be sure they review the budget before it goes through the approval process. Once completely reviewed, present the budget to the board for its vote of approval. A Board approved budget should be completed prior to the start of the fiscal (budget) year – prior to July 1st.

5. **Prepare a Financial report** – a financial report compares actual earnings and expenditures to your budget. It is a good idea to monitor your budget every month and create formal reports at least quarterly.

IRS Filing Requirements

All tax-exempt organizations – including NCJW sections – are required to file the Form 990, Form 990-EZ, or the Form 990-N e-Postcard.

All sections, regardless of size, must file the applicable version of the Form 990 with the IRS. NCJW does not file a group return.

Federal Employer Identification Number

In order to be covered by NCJW's group exemption status, every section must obtain a nine-digit federal Employer Identification Number (EIN). If you do not know your section's EIN or if you are unsure if your section has an EIN, contact the Action Line at action@ncjw.org. If your section does not have an EIN, procuring one is a simple process that may be done online or through your local or district IRS Office.

Incorporation

Though requirements vary from state to state, according to NCJW Bylaws, sections must be incorporated in their state. To verify that you are incorporated in your home state, contact your appropriate state agency.

The Form 990-N

Also referred to as the e-Postcard, the Form 990-N must be filed by sections whose annual gross receipts are normally less than \$50,000.

IRS filing of 990n (postcard) can be done electronically.

<https://www.irs.gov/Charities-&-Non-Profits/Annual-Electronic-Filing-Requirement-for-Small-Exempt-Organizations-Form-990-N-e-Postcard>

Gross receipts include all income earned and donated – contributions, interest, dividends, rent, program revenue, and gross proceeds from securities sales. In

other words, gross receipts account for every dollar your section receives, without deduction of any costs or expenses.

The e-Postcard must be filed electronically. There is no paper form. The IRS has made the e-Postcard available in an internet-based format, so no special software is required. You will, however, need a computer with internet access.

You cannot file the e-Postcard until after your tax year ends. IRS guidelines state the e-Postcard is due every year by the 15th day of the 5th month after the close of your tax year. For NCJW sections, the e-Postcard is due to the IRS every year by November 15.

Most tax-exempt organizations are required to file an annual return. Which form an organization must file generally depends on its financial activity, as indicated in the chart below.

| <i>Status</i> | <i>Form to File</i> |
|--|---------------------|
| Gross receipts normally ≤ \$50,000 Note: Organizations eligible to file the <i>e-Postcard</i> may choose to file a full return | 990-N |
| Gross receipts < \$200,000, and Total assets < \$500,000 | 990-EZ or 990 |
| Gross receipts ≥ \$200,000, or Total assets ≥ \$500,000 | 990 |

The e-Postcard does not require extensive information. You will need to provide the following:

- Legal name of your section and mailing address for your section
- Name and address of a principal officer
- Employer identification number (EIN), also known as a Taxpayer Identification Number (TIN)
- Tax year end date
- Any other names the section uses (Doing Business As)
- Web site address if the section has one
- Confirmation that your section’s annual gross receipts are normally \$50,000 or less
- If applicable, a statement that the section has terminated or is terminating

For information on how to file, review 990 e-Postcard User Guide at <https://www.irs.gov/pub/irs-pdf/p5248.pdf>

If you fail to file the e-Postcard for three consecutive years, the IRS will likely revoke your tax-exempt status. If your status is revoked, you will have to reapply for exemption and pay the related user fee. Therefore, it is very important that the IRS has your current 990 on file and an address. If you believe the IRS has an incorrect address, you should complete and submit IRS Form 8822 Change of Address.

The Form 990-EZ

A section can file a Form 990-EZ if it has less than \$200,000 in gross receipts and less than \$500,000 in total assets at the end of the fiscal year.

The Form 990

If your section earns more than \$200,000 in total assets and has more than \$500,000 in total assets at the end of the fiscal year, then it must file a Form 990.

Section Gift Policies

Schedule M (Non Cash Contributions) of the new Form 990 asks whether you have a gift acceptance policy. Schedule M must be filed by organizations that either have received more than \$25,000 in non-cash contributions, or have received contributions of art, historical treasures, or similar assets, or qualified conservation contributions. Even if you are not required to complete this schedule, your section should consider adopting a gift acceptance policy.

A gift acceptance policy defines the types of gifts that your section may accept and the manner in which these gifts must be administered. For example, such policy may prevent your section from accepting a contribution of real property without vetting it for environmental issues. It may also prevent the acceptance of a gift subject to costly and burdensome restrictions without careful deliberation by management or the board. In short, a gift acceptance policy may save an organization from disaster and provide confidence to the section's fundraising staff.

Audits

An audit is a formal examination of an organization's financial records by an independent accountant. Audits ensure that your financial statements are accurate and in accordance with generally accepted accounting principles.

Audits are only required in some states and usually only when an organization's income exceeds a certain level. The best way to know whether an audit is required of your section is to contact the appropriate state agency or a knowledgeable certified public accountant.

In some cases, grant-making entities may also require an audit before applying for grants or when reporting back on a grant received.

Acknowledging Contributions

The IRS strictly mandates the creation of tax acknowledgement letters, and timely mailing of thank you letters is generally regarded as a fundraising "best practice." More information can be found in IRS Publication 1771, "[Charitable Contributions—Substantiation and Disclosure Requirements](#)," which explains tax law for organizations that receive tax-deductible charitable contributions and for taxpayers who make contributions. One particularly important matter is the need to acknowledge the portion of the gift that is deductible vs. non-deductible (which is based on the fair market value of goods or services received by the donor in exchange for their gift). This is important in the case of fundraising events, and fundraising materials for which a portion of a solicited gift is non-deductible are required to have this disclosure appear for example on the reply card.

Please note that acknowledgement of in-kind contributions and gifts of stock or securities have very specific additional restrictions and warrant additional current research in IRS.gov or fundraising best practice sites. See, for example, posted Council on Foundations information.

Fundraising

Fundraising is an art and a science. Expertise in fundraising is of huge benefit to your organization. Extremely good and thorough resources can be found on the webpages [for the National Council of Nonprofits and The Chronicle of Philanthropy](#). An energetic volunteer can learn a great deal about researching prospective new funders, grant-seeking, planned gifts, online giving, email appeals, crowdfunding, and other potentially under-explored and promising areas. Many communities have free courses and webinars. The Foundation Center is a good resource, with centers in numerous cities around the US.

The staff of the NCJW Development Office can serve as a resource to answer questions and point to other resources. Please contact Page Yarborough at pyarborough@ncjw.org.

DONOR PRIVACY POLICY: Sections are highly encouraged to have a donor rights or donor privacy policy. Examples can be found on the Association of Fundraising Professionals website.

Crowdsourced sites: Razoo, Network for Good, etc. etc. – they take a cut. Be judicious. If you list, please note that *other* NCJW Sections are also listed. It is important to make sure that you are listed as “NCJW xxxx Section” vs. “NCJW, Inc.” so that donors can distinguish easily. You may need to be in touch with a representative of the site if your official organization per your tax filings is the latter.

CHARITY RATINGS: Donors increasingly look up information on charities on various websites. Here are some samples:

- GuideStar – All nonprofit organizations will have a profile, and it is a good idea to review it regularly. See [managing your GuideStar.org page](#).
- Charity Navigator, CharityWatch, BBB, etc. You may wish to seek “accreditation” by these ratings sites. Their criteria vary. Information can be found on their websites.

Financial Commitments to NCJW

National Partnership Dues (NPD)

Previously called Program Support is the term NCJW uses to describe the amount of financial support sections are obligated to pay NCJW annually. These funds allow NCJW to provide support to sections, impact public policy through the work of the Government Relations and Advocacy Department, develop and promote initiatives, and more.

The Benefits of National Partnership Dues

National Partnership Dues directly fund many NCJW services, publications, events, and programs. A descriptive sample of these resources – many of which can be utilized as membership development and retention tools – follow.

Education and Outreach

- **NCJW Website** (www.ncjw.org) – enables instant access to NCJW’s history, issues, events, and links to section websites, with capability for visitors to research policy issues and take immediate action
- **Leadership Training Calls and Webinars** – these sessions provide skills and techniques for section leaders through innovative technologies like webinars and screen sharing. Examples of topics include social media, advocacy and organizing, fundraising, delegation and membership recruitment.
- **Distance Learning Calls** – scheduled throughout the year, distance learning events are opportunities for leaders to hear from keynote speaker and public policy leaders from around the country.

Education at National Events

- **National Voting Meeting/ Convention**– this triennial event sets the course for NCJW by electing new leaders, approving the budget and bylaws, and defining the public policy agenda through the passage of new resolutions
- **Leadership Retreat** – this triennial event is designed to help NCJW leaders hone their leadership skills, effectively mobilize members, network with colleagues, and obtain the latest news about NCJW's initiatives during a weekend filled with workshops, idea exchanges, and trainings

- **NCJW Washington Institute** – this triennial event explores public policy, current issues, advocacy, and direct action through workshops, trainings, speakers, and visits with lawmakers on Capitol Hill

Public Policy Impact

- **Advocacy on Capitol Hill** – spearheaded by the NCJW Government Relations and Advocacy Department, advocacy efforts strengthen NCJW's reputation as a leader and a harbinger of social change
- **State Policy Advocates (SPA) Network** – this network is led by trained volunteers who represent NCJW on national and state policy issues and provide advocacy resources to sections
- **NCJW's Action Center** – provides action alerts and urgent email updates enabling instant action on vital legislative initiatives (<https://www.ncjw.org/act/>)
- **Advocacy in Israel** - through our field projects and IGP programs, NCJW provides unique leadership in advocating for Israeli women and girls, from grassroots to halls of Knesset

Visibility and a Defined National Identity

- **NCJW Brochures** – made available for targeted distribution at the local level, including brochures describing general NCJW information
- **NCJW Branding** – digital and camera-ready logos and branding guidelines provided to sections, support, messaging guidance
- **Op-Ed Pieces and Letters to the Editor** – placed in national press such as *The Forward*, *The NY Jewish Week* and *The Washington Jewish Week*, and available as customizable press releases to be placed by section presidents/leaders in local press
- **NCJW Section Websites**

Section Capacity Building

- **Leadership Development** – enhancing leadership skills through workshops, resource materials, and *Lead! Organizing Skills for Grassroots Advocates* webinars
- **Section Visitors Program** – through which NCJW board members, SPAs and staff are deployed as speakers, trainers, and onsite problem solvers

- **Pilot Projects** – offering planning, oversight, and ongoing support to sections in areas such as dues renewal, membership acquisition, and regional training
- **Peer to peer networking** – through communities of practice calls and Facebook groups

National and International Representation

- **United Nations** – NCJW leaders attend conferences and meetings as official non-governmental organization (NGO) representatives
- **The International Council of Jewish Women (ICJW)** – NCJW participates as the largest affiliate of this worldwide network of Jewish Women’s Councils (note: all NCJW members are automatically members of ICJW)
- **National and International Coalitions** – NCJW works with coalition partners in areas such as reproductive rights, international family planning, child care, gun control, religion-state separation, and civil liberties

Submitting Partnership Dues Payments

Sections are asked to submit their national partnership dues (NPD) in 12 equal monthly installments, or at least quarterly UNLESS there’s a previous arrangement made with NCJW. The completed financial transmittal form must accompany NPD funds in order to be properly recorded at NCJW. This schedule helps the section manage its expenditures throughout the year and helps to equalize NCJW’s cash flow.

In addition to submitting a section treasury check, there are a number of other ways to raise the funds for your section’s National Partnership Dues including:

Section Members’ Personal Giving

Conducting a personal giving campaign is an important way to help fulfill your section’s National Partnership Dues. Members’ personal gifts or pledges to NCJW for this purpose should be clearly marked “For Partnership Dues,” and should be documented on the personal giving transmittal form and submitted to NCJW on a monthly basis. All pledges are shown on the section’s NPD data report form. This notifies a section of what it can expect to receive during the fiscal year so that it can plan accordingly. Pledges are not credited to the section until paid. Contact the Action Line at action@ncjw.org for additional information, or for sample personal giving letters that can be tailored to the specific interests of your members.

Section Members' Planned Giving

Planned giving is a way in which a donor can leave money or assets to your section upon her death. Generally, these types of giving vehicles refer to gifts in a will, retirement plan, or charitable trust and are set up by a financial professional. NCJW no longer supports the creation of charitable gift annuities.

Planned giving offers opportunities to simultaneously benefit NCJW, donors, and sections and can help maintain section finances for years to come as well as help offset the cost of program support. If a section member makes a planned gift, the bequest language may designate the section but indicate NCJW as the contingent beneficiary, or it may designate "NCJW, to be used for [section name]". Aside from bequests, naming the section or NCJW as the beneficiary of retirement assets such as a life insurance plan or retirement fund is a convenient and increasingly popular type of planned gift. The beneficiary name should be the section's legal name.

For more information on planned giving or sample bequest language, contact the NCJW Development Department at 240 509 5505.

Life Member Reimbursement Credit

As of July 1, 2018, NCJW discontinued the sale of new life memberships. Your current life members will retain their status as members for life. With the discontinuance of this program, there will no longer be a life member reimbursement credit to sections for their life members after fiscal year 2019.

Fiscal year 2019 was the final year sections received the life membership reimbursement credit.

The National Partnership Dues Formula

National Partnership Dues are calculated as 11% of Total Net Revenue (defined below) up to \$1,000,000 and 6% of Total Net Revenue over \$1,000,000. Minimum NPD are \$1,800.

Total Net Revenue is the three-year average of Total Gross Revenue shown on Section's Form 990's less

- Thrift Store Expenses (Thrift Store Net Revenue will be used, not gross),
- Grants from National office
- Government Grants as shown on Part 8, Line E of Section's 990, and
- In-Kind Revenue as shown on Part 8, Line G of Section's 990,

all of which are excluded from Total Net Revenue. All other revenue, including membership dues, is included in Total Net Revenue.

The Three-Year Average of Total Net Revenue is, as it sounds, the average of the last three years' Total Net Revenue.

1. For Fiscal year 2019, the calculation was based on Fiscal Years **2014, 2015 and 2016**
2. **Fiscal year 2020 will be based on Fiscal Years 2016, 2017, and 2018**
3. **Future calculations will drop the earliest fiscal year and add the next**

Sections will no longer pay per capita

Sections must provide membership rosters to NCJW.

Membership

All NCJW Inc. membership information is valid as of August 31, 2019.

NCJW Inc. is rolling out a new membership plan in the fall of 2019. Stay tuned for updates.

Updating Membership Information

In order to keep NCJW leaders and members current with all NCJW-related news and events, it is very important that we have the appropriate contact information on file. Sections are asked to periodically compare their membership reports with NCJW, ensuring all address, email, phone and section affiliation information is up to date.

To notify NCJW of any immediate membership changes, please contact Leah Singman at lsingman@ncjw.org, or submit updated information with your membership reports.

Membership Reports

Shortly after the start of each fiscal year, NCJW sends each section a membership report that details the number of life, current and lapsed section members. These reports include three years of annual members. They provide

you with two years of lapsed members. This may help guide you in planning your budget, section events, and programming.

As of Fiscal Year 2019, NCJW no longer accepts payment for per capita or life membership.

Membership Fees

Sections can choose how much they charge for annual membership, as long as it is not set below the minimum fee established by the NCJW National Board of Directors. The current minimum fee for sections is \$35.00. We encourage all sections to join us at \$54 within the next 5 years. If you need help with a plan for rolling out new, higher membership fees, please contact Leah Singman at lsingman@ncjw.org.

Members of any section are automatically considered members of NCJW as well, regardless of how much the section charges for membership.

Sections may offer special section memberships at a reduced rate. For example, your section may decide to offer discounted annual membership fees to young women or senior citizens. Section members pay these annual fees directly to the section to which they belong.

Member-at-Large

(NCJW Inc. dues paying membership will be changing starting in September 2019)

NCJW maintains a presence throughout the country – extending the scope and effectiveness of NCJW's programs and mission on a national scale. A member-at-large is a person who is a member of NCJW but who is not affiliated with a section. Members-at-large pay dues directly to NCJW.

Resources from NCJW

The following is a partial list of resources available to sections.

Section Visitors Program

Nurturing and supporting leaders at the local level is essential to maintaining a healthy section. NCJW's section visitor program is one of several services created to help sections achieve this goal. Our experienced volunteers – individuals whose expertise has been honed through years of dedication to the organization – and staff serve as speakers, trainers and facilitators. A section visitor's goal is to strengthen your members' ability to carry out NCJW's mission, expand their knowledge base on critical issues, and help them develop a broad range of skills relevant to their NCJW experiences and beyond. For information and guidelines on the section visitor program, contact Leah Singman at lsingman@ncjw.org.

NCJW Website

Designed to meet the needs of a broad range of audiences – from leaders and members, to individuals in search of a local section, to colleagues and others interested in our issues – www.ncjw.org provides instant access to compelling information, resources, and advocacy opportunities.

NCJW's Messaging Toolkit

This kit contains a powerful mix of tools that will help you create awesome content for your NCJW materials and events. We created it specifically for you, to save you time and help you be even greater NCJW ambassadors. Think of the toolkit as your trusty map to consistently creating findable, readable, understandable, actionable, and shareable content. https://www.ncjw.org/wp-content/uploads/2019/02/NCJW-Messaging-Brand-Book_FINAL-AMANDA.pdf
Contact Amanda Lang at alang@ncjw.org or Stephanie Cohen at scohen@ncjw.org for more information.

NCJW's Social Media

NCJW has a strong presence in several online communities. We encourage you to like/follow us in these communities and have your members do the same. If

your section would like assistance creating their own pages and profiles in any of these social media communities, please contact action@ncjw.org.

Like NCJW at www.facebook.com/ncjwinc

Follow NCJW at www.twitter.com/ncjw and NCJW CEO at <https://twitter.com/sheilakatz1>

View NCJW's videos at www.youtube.com/ncjwinc

Follow NCJW on Instagram <https://www.instagram.com/ncjwinc/>

NCJW Section Presidents Facebook Group

The section Presidents Facebook Group is a space for all section Presidents, Co-Presidents, and Presidium Members to share resources, stories, successes and concerns with the group. *Only current Presidents and Presidiums will be accepted into the group at this time.* It is a closed Facebook group which means that your privacy is protected when posting and only other section Presidents and Presidiums will see your posts. The group is meant to be active, so we encourage posting in the group about events your hosting, a success you had recently, a new program your section is piloting, etc! Here is the link to the Facebook group: <https://www.facebook.com/groups/2386928981583119/about/>

NCJWAction Facebook Group

The NCJWAction Facebook Group is a closed group that facilitates deeper relationships among NCJW advocacy leaders across the country. A closed Facebook group requires new members to ask for permission to join, ensures that all posts in the group are private and that only members in the group can see posts. NCJW leaders who are working on advocacy have access to the group. It's a great space to share resources, brainstorm ideas, and let other leaders know how you're taking action in your sections.

NCJW.org/act

NCJW.org/act is the organization's primary hub of online communications and advocacy, and is the best way to receive the latest information, updates and

action opportunities on NCJW's key issues. To sign up and receive emails and actions on the issues most important to you, go to www.ncjw.org/sign-up.

NCJW Section Websites

Websites are powerful communications and marketing tools. NCJW Section Website Guidelines have been developed to ensure that all sections maximize their impact and reflect NCJW's unique brand identity. For current guidelines, logos and other information for your website, please contact action@ncjw.org with your questions.

Additionally, NCJW is launching a satellite website program for sections. If you are interested in having NCJW help with your website development, please contact Amanda Lang at alang@ncjw.org.

NCJW Weekly Wrap-Up

This weekly Friday e-newsletter is prepared for all national and section leaders to recap the week. It includes things you can do, policy updates, NCJW in the news, and recommended weekend readings. Sign up for the newsletter at <https://www.ncjw.org/weekly-newsletter/>.

NCJW Store Catalogue

A variety of materials, both items that can be purchased (e.g., major donor jewelry, membership pins, and tribute cards) and that are provided gratis (e.g., resolutions brochures and NCJW Action brochures) to sections, can be found in the "NCJW Store Catalogue." Visit www.ncjw.org to view the online versions of this document or contact Leah Singman at lsingman@ncjw.org for a hard copy.

Event Insurance

For a nominal fee based on the number of attendees (beginning at \$100 for 0–99 guests and increasing from there) at a section event, NCJW can provide coverage to protect sections from third party claims for physical harm that may occur at special events. A section must complete a separate application form for

each event for which insurance is required. Fees are assessed per event. You may obtain the application by contacting action@ncjw.org. Please note, section board meetings, executive committee meetings, and regular membership meetings are not included in this coverage.