

Recent Immigrants Now Half of HFBA Caseload Increase in Older Newcomers Straining Agency Limits

Their children have left - -gone to America to build a new life for themselves and their own children. The world they knew is once again disintegrating and the prospects for Jews are precarious at best. It's no wonder that older Russians and east-Europeans are opting to rejoin families in the New York area rather than spend their last years alone in the former USSR.

However, coming to America in their old age

means that these Russian immigrants are at risk of dying before they are settled and financially able to care for themselves.

Newly released HFBA statistics reveal that the numbers of recent immigrants who need our services is increasing annually. In 1992, 42% of HFBA burials were newly arrived immigrants, the vast majority people in their 70's, 80's and 90's. In the first six months of 1993, 50% of all those buried by the agency had recently arrived from the USSR.

Strain of relocating, loss of status and more

According to the New York Association for New Americans (NYANA), the organization responsible for helping Russian immigrants through their first weeks in the new country, older arrivals find immigration particularly difficult. They leave a country where respect for the elderly is a hallmark of the culture only to find themselves struggling in our youth-oriented society. If they have come to be with their children, they discover that their children are busy looking for jobs, learning a new language and trying to keep themselves afloat.

Many times they are estranged from grandchildren who have learned English and no longer want to speak Russian.

The new immigrants must navigate the system to obtain SSI, Medicare, Medicaid and other benefits, a time-consuming and stressful experience. Additionally, when they fall ill they must contend with clinics, emergency rooms and a health care system that is not always geared to their problems.

In a recent issue of "The Torch", it was stated that "(Russians) come here and

"These people are Jews and deserve to be buried according to our traditions and laid to rest in a Jewish cemetery."

Gerald E. Feldhamer

fragmentation begins. It's different than the former Soviet Union. They feel there are no support systems and as if their children are abandoning them. They feel isolated and depressed." The article quotes a social worker who maintains that early

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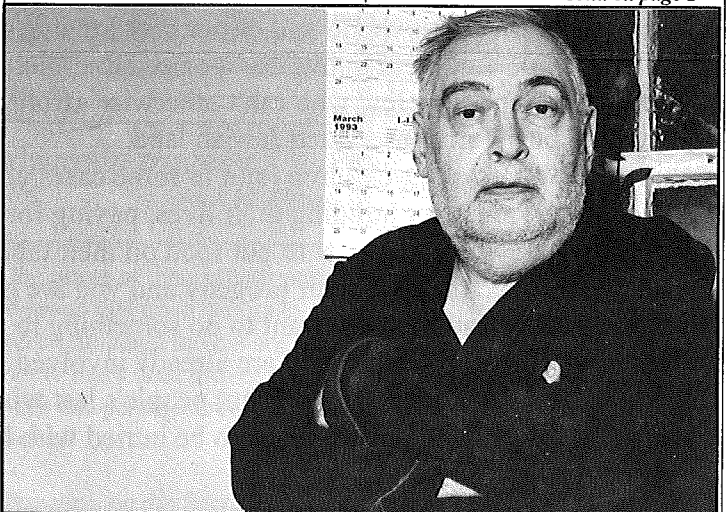
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CHESED is a publication of the Hebrew Free Burial Association
363 Seventh Avenue, Suite 501
New York, NY 10001.
Please call us at 212 239-1662.

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This man represents one of the thousands of new immigrants from the ex-Soviet Union who live below the poverty level and who may become a HFBA client in the future.

From The President's Desk

Like an anxious candidate, I have been standing near the ballot box as the votes are being counted. Only in this instance, it's not votes being tabulated, but your responses to the questionnaire published in the last issue of Chesed.

Although a large portion of the responses have yet to be entered into the special database created to handle them and the statistical evaluation has yet to be done, there is much that is evident from a careful perusal of the first hundred or so that crossed my desk. First, I am impressed by the generosity of our friends. Most of you support several other Jewish and non-sectarian communal and social service agencies, giving to causes that help alleviate the suffering of the elderly and the poor, educate our Jewish youth and generally change the world for the better.

I am also amazed at the wide range of affiliations, from synagogues to community centers to museums and communal groups. It is obvious that our friends care about many different things and are active in different kinds of organizations.

I admit that the only area of concern I felt was looking at the age ranges. Of the sample that I have seen, a large plurality of respondents answered that they are over 65.

Of course I am delighted at your vitality: those over 65 are likely to be highly involved in synagogue and communal life. And of course, I look forward to counting you among our friends until you have reached the age of 120 (in good health!) But when you are gone, who will take your place among the supporters of the Hebrew Free Burial Association?

I have an idea - and a favor. I want you, all of you who have children who are old enough to understand the mitzvah of tzedaka, to speak to your children about the Hebrew Free Burial Association. Talk to them about the work we do and of our creed that every Jew deserves a Jewish burial. Let them know that we need their help if we are to continue to offer every Jew who can't otherwise afford it a Jewish funeral and burial in consecrated Jewish land.

I know that your children (and in some cases your grandchildren) are busy building their lives, paying for tuition and mortgages and wondering how to put food on their tables and clothes on their backs. Since they are your progeny and you are generous with your funds, they undoubtedly want to do something to alleviate the suffering of others. Perhaps they are already involved in charitable undertakings. But do they think about people's last wishes? Do they understand the yearning of someone to be buried with his or her brethren?

When I told one of my associates about this column, she remarked that perhaps most of our contributors are elderly because they are at the

Increase in Immigrant Caseload Strains HFBA

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dementia as well as increased health problems are risks for these people, even if they're healthy.

To live and die as a Jew

Many new immigrants savor their newfound freedoms and use them to learn about Jewish life for the first time or to continue Jewish educations that were cut short by Communist rule. While many do not embrace Jewish ritual, their Jewish identities are reinforced through their increased contact with positive Jewish experiences. They and their families are adamant that after decades of not being allowed to live as Jews, they want to spend the rest of their lives among their co-religionists. And when they die, they want to be buried in a Jewish cemetery.

Unfortunately for the immigrants and their families, too few are prepared to pay the cost of even the simplest Jewish funeral and burial. For them - as for anyone who can't afford it - there is the Hebrew Free Burial Association.

Obligation performed willingly, despite strain on resources

Along with the rising numbers of people who need HFBA services, the increased number and percentage of immigrant burials puts a special strain on HFBA resources. President Gerald E. Feldhamer explained that, "Unlike people who have received SSI or Social Security benefits, many of these clients are not eligible for any kind of burial reimbursement from state sources. Nor can they or their families contribute a portion of the cost of the burial. However, these people are Jews and they deserve to be buried according to our traditions and laid to rest in a Jewish cemetery. We are proud to be able to help them and to ease their families' sorrow."

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HFBA Begins Planned Giving Campaign

The Hebrew Free Burial Association has established a Planned Giving Program to allow supporters to balance their desire to help New York's most indigent Jews with their natural concern for their own financial security. We have created a Life Income Plan to make it easy for our friends to achieve their personal financial goals while helping HFBA.

There are two options for the Life Income Plan:

The Charitable Remainder Trust provides a lifetime income for the donor (not less than 5% income) with the remainder passing to HFBA. This plan gives donors the flexibility to design a trust to meet individual needs as well as possibly accrue tax-free benefits.

Charitable Gift Annuities establish fixed annuities (not less than 5% income and going to a maximum of 12% at age 90) through partially tax-deductible contributions to HFBA. This program can be used to build a tax advantaged retirement plan.

Benefits of the Plan include

- ⌘ Savings on capital gains taxes.
- ⌘ Substantial current income tax charitable deduction
- ⌘ Potential for increased lifetime income.
- ⌘ Contributed assets are free from estate taxes.
- ⌘ Using the tax savings realized, you may be able to replace the donated asset for your heirs.
- ⌘ No cost to you for establishing or administering the trust
- ⌘ Program administered by experienced professionals from New York UJA/Federation for the benefit of HFBA.

For more information on setting up a trust, contact Sandra Wiesel at the HFBA office, 212 239-1662.

Monuments for Fifty Graves Purchased by HFBA

The graves of fifty more children who have lain almost 8 decades without headstones will receive monuments this fall as part of HFBA's Second Century Campaign.

Treasurer Jack M. Gross announced that the 50 stones will be unveiled in a special ceremony on October 11, 1993 at Mt. Richmond Cemetery.

"The children buried in this section of the cemetery are among the more than 500 who died within a seven month period in the first years of this century," Mr. Gross noted. "None were over 2 years old and most succumbed to childhood illnesses which can be easily cured today."

"The vast majority of the children were immigrants who came to the United States

as newborns. Their parents lived in the poorest neighborhoods of Manhattan, Brooklyn and the Bronx. The section also includes the graves of numerous stillborn infants," added Mr. Gross. "The death of a child is always a tragedy, but these bereaved parents could never afford to complete the cycle of mourning by erecting a

*"The death of a child is always a tragedy."
Jack M. Gross*

monument over the grave of their infants and toddlers. We are proud that contributors to our Second Century Campaign have made it possible for HFBA to mark their graves so that visitors will see and perhaps mourn these children, one-by-one."

For more information on the Second Century Campaign, contact the HFBA office, 212 239-1662.

THANK YOU!
CLOSE TO 1000
FRIENDS OF THE
HFBA RETURNED
THEIR
QUESTIONNAIRES
FROM THE LAST
ISSUE OF CHESED.

YOUR RESPONSES
ARE NOW BEING
TABULATED.

LOOK FOR THE
COMPOSITE
PROFILE OF THE
HFBA DONOR IN
THE NEXT CHESED.

From the President's Desk

age when they think about their own passings and therefore wanted to ensure that other Jews would have the same opportunity for Jewish burial that they do.

That's quite possible. But if we are to last throughout our second century, we need your children's help as well as yours. We might not be able to reach them, but you can.

In a few weeks families will come together to celebrate Rosh HaShana and think about the year ahead. I can think of no better time.

Have a happy and sweet new year,

Gerald E. Feldhamer

From The Mailbag...

One of the respondents to our contributor survey posed the following question which we feel should be answered:

"Why do you turn down offers of cemetery plots in Jewish cemeteries? My mom offered you two (plots) and was disappointed that you turned her down."

Dr. Bernard Kabakow, HFBA secretary explains that as a matter of policy, we accept cemetery plots as donations as long as the plot is located in a Jewish cemetery in the Greater New York City area and within New York State. Our charter as a burial organization allows us to perform burials only within this state.

We don't have the ability to bury poor Jews outside of New York, nor do we foresee that this situation will change in the near future.

As a practical matter, we could not accept a donation which we could not use or would have to sell. Nor are we aware of a central free burial society in either New Jersey or Connecticut to which we can refer potential contributors of gravesites.

We thank your mother for her offer and we're sorry that she was disappointed. We hope to be able to count you among our supporters for many, many years.

Siyum Mishnayos Set for September 12

A *siyum mishnayos* organized by Jack Weiss of the West Side Kollel will be held on Sunday evening, September 12, to memorialize those souls who were buried by HFBA in the year 5753.

Mr. Weiss recently joined forces with HFBA to establish a *chevra mishnayos*, or study group, to complete the study of the mishna and recite *kaddish* annually on behalf of those buried in our cemeteries. The *siyum* is the completion ceremony which marks the end of study of the *Mishna*.

According to Mr. Weiss, leader of the *chevra mishnayos*, the *siyum* will take place during one of the holiest periods of the Jewish calendar, the week preceding *Rosh HaShana*. During this week, special prayers called *slichot* are recited daily as the Jewish community prepares for the upcoming holiday.

"A *siyum* marks the end of a period of learning in which participants have concentrated their efforts. It is both an auspicious and joyous occasion. It is also a time when *kaddish* is said publicly, and we will say it on behalf of all those who have been buried by HFBA, particularly those who died without families to perform this *mitzvah* for them," said Mr. Weiss.

In keeping with the festive nature of the ceremony, a dinner will be served following the *siyum*. For more information, contact Sandra Wiesel at the HFBA office, 212 239-1662.

ATTORNEYS: WATCH THIS SPACE!

HFBA is offering a workshop for attorneys whose practices include advising clients on wills and estates. See the next issue of Chesed for more details.

The Hebrew Free Burial Association Is
A Beneficiary of
UJA- Federation of New York

