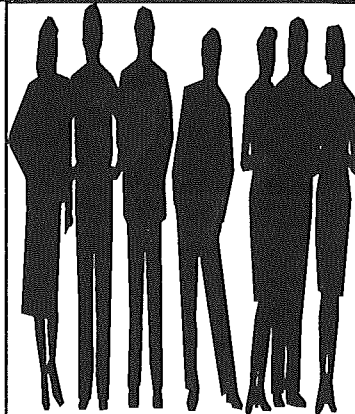


Who Are We? Chesed Readers Respond To HFBA Survey

Last spring we asked CHESED recipients to answer a short survey designed to develop a profile of our donors. We needed the information in order to better understand who would most likely want to contribute to HFBA in the future. That knowledge will help us tailor our direct mail and educational programs to those who are most interested, saving us time and money and making us more effective.



First, we thank everyone who answered the survey questions. We received almost 1,000 responses, an excellent rate of response in itself. Of these, over 800 questionnaires were able to be tabulated and were used in coming up with the following demographic and philanthropic "snapshots" of our contributors.

Age: As we suspected, our contributors are more likely to be in the second half of their lives. Forty seven percent of the respondents are over 65; an additional 17% are between 55 and 65.

Residence: Judging from the zip codes, our donors are overwhelmingly residents of the greater NY Metropolitan

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Weinberg Foundation To Help Right Fallen Monuments

The Harry and Jeanette Weinberg Foundation, the Maryland

Foundation that became the benefactors for the 1992 renovation of the Mt. Richmond Chapel, has once again come to the aid of the Hebrew Free Burial Association. The Foundation recently awarded HFBA \$15,000 to reset monuments that have fallen over as a result of settling, the rising water table and other vagaries of nature at Mt. Richmond Cemetery.

According to Rabbi Shmuel Plafker, Associate Executive, who works at Mt. Richmond Cemetery, "In many parts of the cemetery, foundations that were poured decades ago are being undermined by a combination of factors. The roots of shrubs planted years ago can begin to grow underneath the concrete, pulling the earth and pushing the foundation. The ground around many of the oldest foundations has settled for other reasons as well, particularly where the

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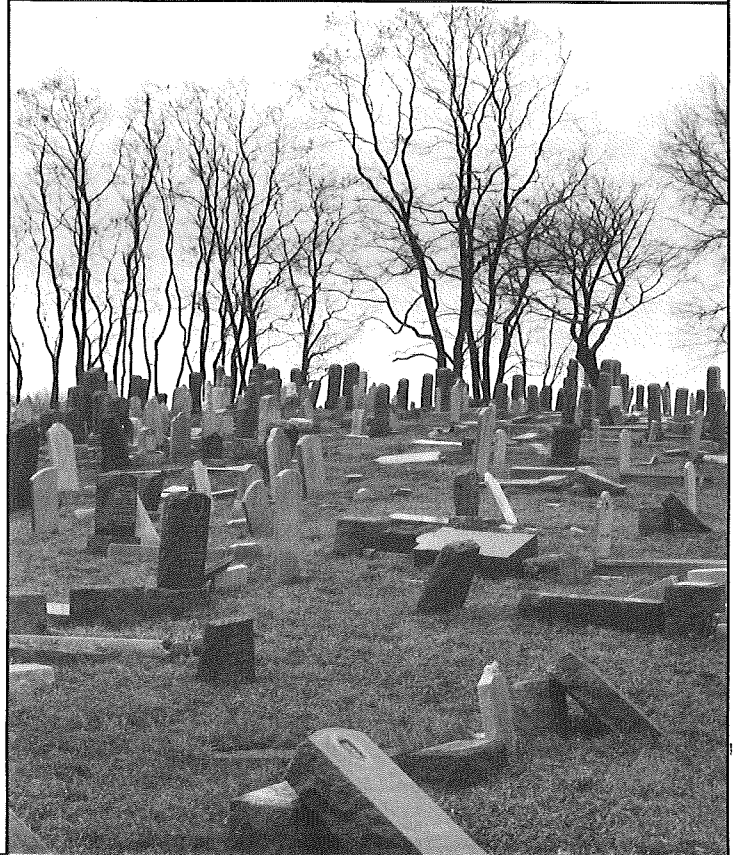
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Please call us at 212 239-1662.

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From The President's Desk

The First Charitable Remainder Trust A Smart Investment As Well As A Gift to HFBA

Her gait is sure; her hand is steady. She looks much younger than her years. Even at first glance, Sylvia was not what I had expected. She seems much too lively to be retired. And yet, here she was in the middle of the day, calmly talking about her exciting life as she established a charitable remainder trust with HFBA.

Sylvia holds the distinction of being the first person to complete the simple paperwork necessary to establish the trust, which will benefit her, her heirs and eventually, the HFBA. Unlike other gifts, the trust is not simply a contribution. It is a sound investment that will pay Sylvia and her heirs 7.5% on her \$10,000 investment, a higher rate of return than almost any other 100% guaranteed safe investment. Only after the death of her heirs will HFBA will be able to use the principal.

An International Life With New York Roots

Like many young women born in the first decades of this century, Sylvia did not have the opportunity to go to college when she finished high school. In fact, her success in life is undoubtedly a testament to her tenacity and spirit. Her mother had died when she and her sisters were in their early 20's. There was no money to bury her. In fact, the two girls didn't even know what to do. So the Hebrew Free Burial Association took care of everything, assuring that their mother was given a proper Jewish burial at Mt. Richmond Cemetery.

Sylvia went on to become a civilian employee of the Army. She travelled extensively, working on army bases on two continents. She also exercised her creativity, performing in amateur shows on the bases. When she finally settled down, it was to work in New York, living a relatively quiet life with her sister. Though she retired several times, each time something drew her back to the work force. Even when she retired for good, Sylvia had to use her talents to help people. Today she volunteers her time tutoring children who need personal attention and extra remedial help in the public school system.

There is something remarkable about Sylvia. Perhaps it is her strength of character, her ability to stand up to adversity. She boasted about some of her former "bosses", men and women who were considered difficult to work with. She proudly related stories about each one and how they had come to respect and depend on her. Perhaps it is her outlook on her life and the future; she is almost 70, but Sylvia knows that the best may be yet to come. Perhaps it is her sense of responsibility. After half a century, she responded immediately to the HFBA's ad in CHESED for information on setting up a charitable remainder trust. "At long last I would be able to pay back the organization that helped two young girls in a desperate situation. I felt that through this trust others who faced the same ordeal could be helped," she explained.

Though a woman of moderate means, Sylvia has provided an important legacy for the poor while maintaining the an income from the trust for herself and her sister during their lifetimes. We at the HFBA are grateful for her action and thankful we had the opportunity to meet her. She has enriched our lives just as her bequest will enrich the organization.

Chayei Sarah Campaign: From Strength to Strength

For the past four years, HFBA has asked New York-area synagogues to donate one Shabbat a year, Shabbat Chayei Sarah, to raise funds for the oldest and largest free burial society in the Diaspora. The response has been heartening; every year the campaign has grown as rabbis and their congregants work together to assure the continuity of free burial in our community.

This year's Chayei Sarah campaign reached a new milestone in the effort. Over 80 new synagogues joined the Metropolitan area-wide effort, bringing the total number of participating congregations to over 300.

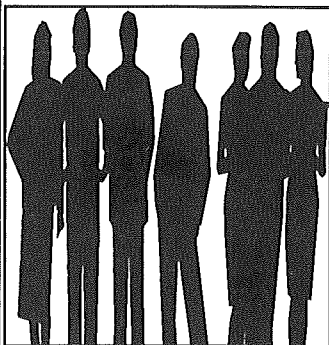
In order to become part of the Chayei Sarah Campaign, rabbis agree to mail HFBA's special Chayei Sarah brochure to congregants. Many rabbis include a personal appeal with the brochure and/or speak about free burial and HFBA during their sermons that weekend.

HFBA secretary Dr. Bernard Kabakow explained that Shabbat Chayei Sarah was chosen deliberately. "This is the portion of the Torah that deals with Sarah's death. The details of Abraham's negotiations and his purchase of her resting place are noted in the text. Therefore, it is extremely fitting that congregations think about death and burial in our society today and our responsibility to take care of the final needs of those who lack the money to pay for their own funerals and burials.

We at HFBA are happy that so many congregations are taking part in this project. We look forward to the day when every synagogue dedicates Shabbat Chayei Sarah to the HFBA."

Who Are We? Readers Respond ...

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area. Almost 60% live within the five boroughs; 84% live in New York City, Rockland, Nassau or Suffolk counties or New Jersey.

Why People Give: Without a doubt, our contributors originally decided to give to HFBA because they believe that every Jew deserves a Jewish burial. Almost two thirds checked this box. Fifty eight percent originally heard about HFBA when they received a letter from us or their rabbis.. Ten percent read an article or saw an ad about HFBA; another 10% know someone who is buried at Mt. Richmond Cemetery.

Other giving and affiliations: We are proud of you, our donors, for you are an extremely generous group. More than two thirds have given to at least one other organization in the past year. Almost ten percent listed donations in every category we asked about. Sixty nine percent are contributors to UJA/Federation of Jewish Philanthropies. In addition, 8 of 10 respondents say they are affiliated with a synagogue.

According to HFBA treasurer Jack M. Gross, the survey will be useful in planning new educational and fund raising programs. For example, HFBA is already involved in creating a model educational program on charity and *chesed* geared towards children in day schools, yeshivot and Hebrew schools.

Chevra Mishnayos Begins Second Year of Study

Following the completion of a portion of Torah study and a well-attended *siyum* (ceremony) marking the occasion, Mr. Jack Weiss of Manhattan's West Side has announced that a second *Chevra Mishnayos* has already begun to learn Torah on behalf of the souls of those buried this year in Mt. Richmond Cemetery.

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Consider The Benefits of A Charitable Remainder Trust or Gift Annuity

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 actual percentage set by prevailing market rates) 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 (with age-dependent annual returns 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.

Chevra Mishnayos Begins Second Year ...

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Last year Mr. Weiss put together a group of men from the West Side Kollel who agreed to learn *mishnayos* for this purpose. This year an even larger group has begun another cycle of study in preparation for next year's *siyum*.

"Studying Torah in memory of someone who has recently died is an honor for both those who are studying and for the memory of the deceased," explained Mr. Weiss. "Performing this mitzvah for those buried by HFBA, the poorest and often the most anonymous members of Jewish society, is a true expression of *chesed shel emes*, authentic compassion for our fellow Jews."

"The ability of our community to take care of the burial of the poorest in our society was once in danger of becoming extinct, simply because so many people didn't know of the existence and availability of the Hebrew Free Burial Association. Contrary to what some thought, we are not talking about 4 or 5 people who were buried through HFBA. This year there will be 400 people buried by the Association. In their honor we are learning Torah."

Weinberg Foundation...

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earth is hilly or areas where water pools during rainy weather. The rising water table at Mt. Richmond Cemetery is also to blame for this condition.

The Weinberg grant will allow the HFBA to begin the task of setting foundations using a method which cemetery

**We're looking for
100 grave
markers. Can you
donate one?**

As part of the Second Century Campaign, the HFBA will install 100 grave markers in the Spring of 1994 -- if you can help.

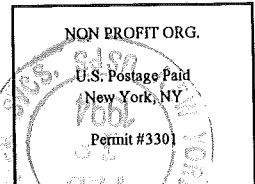
Each grave marker costs approximately \$150 to buy, engrave (with the name of the deceased, years of birth and death and a Jewish star) and set in its foundation.

You can sponsor the cost of one, several or even a portion of a grave marker.

Your contribution will make a difference. For more information, contact the HFBA office, 212 239-1662, or send your contribution to Suite 501, 363 Seventh Avenue, New York, NY 10001.

administrators believe will deter any foundation erosion or falling-over in the future. The total cost of this project is estimated to be between \$35,000 and \$50,000. Thus, the Weinberg grant marks a significant start to this part of the program.

Chevra Agudath Achim Chesed Shel Emeth
Hebrew Free Burial Association
Suite 501
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