

RECORD YEAR FOR BURIALS AT MT. RICHMOND CEMETERY

Some records you don't want to break. A sad one was broken in 1993 for the Hebrew Free Burial Association.

Over 450 indigent Jews were buried by HFBA last year, according to HFBA records. Approximately half were immigrants from the former Soviet states. Most had been in this country only a short while before succumbing to age or disease.

"We usually think that a picture tells the complete story, but here it's obvious that statistics do

just about the same thing. It is apparent that Jewish poverty remains throughout the New York area, not just in the Russian community but also among our elderly and others who defy the image we have of Jews as members of the middle class.

"The need for the HFBA remains just as high as it was in the early years of this century when New York's Jewish community consisted largely of immigrants. That means that the need for friends and supporters is just as critical," commented HFBA board member Howard N. Wallick.

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HFBA, FJP Team Up To Produce Video

The history and current mission of the Hebrew Free Burial Association has been captured in a powerful and poignant six minute videotape produced by a volunteer connected with UJA/Federation of Jewish Philanthropies.

Tzvi Mackson, a staff member in the audio-visual department of UJA and a volunteer with the philanthropy's Management Assistance Program, produced the program. Archival photographs and footage, interspersed with video taken at the cemetery, provide the visual impact. Melanie Kwestel of MSK Communications, a member of HFBA's Board of Governors, wrote the script.

"We view the video as an important fund-raising tool," stated vice president George Tice. "We made it in order to show people who can't get to Mt. Richmond Cemetery the important work that goes on as part of HFBA. The video graphically describes the heritage and mission of the organization in a way that just words never could."

The video is available to show at parlor meetings or as part of an organizational program. HFBA will provide a speaker anywhere in the greater Metropolitan area to supplement the video presentation. Tours of Mt. Richmond Cemetery, one of New York's oldest burial grounds, are available for organizational groups. For more information or to request a copy of the video for a fund raising meeting, contact the HFBA office.

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From The President's Desk

For those who had the unfortunate duty to bury a loved one during this year's harsh winter, the trauma of seeing a beloved relative or friend's casket put into the ground was sometimes multiplied tenfold by the behavior of some cemeteries. But at Mt. Richmond, burials continued unabated despite the frost and snow.

The Jewish Week reported that several cemeteries delayed burials and charged exorbitant fees for grave openings or "special equipment" to remove snow or dig through the frozen earth. Rabbi Elchonon Zohn, director of the Va'ad HaRabbanim of Queens and a member of the HFBA's Advisory Council, stated in the article that not only have extra fees been added but that many people arrived at the cemetery from the funeral chapel only to find the cemetery "closed." He personally intervened in four cases and "in each case the grave was opened in a matter of hours...The cemeteries had decided not to open the graves because it was easier not to."

None of this occurred at Mt. Richmond Cemetery. Unfortunately, the high number of burials we are asked to do each year continued to increase. Yet in each case the funeral and burial was held on schedule. Heavy snows, record accumulations of precipitation and frozen ground notwithstanding, HFBA responded each time our services were needed.

Perhaps it is precisely because we are the cemetery for the poor that HFBA was able to continue operations in the same manner we have for the past 100-plus years, burying the poorest of our community immediately after the demise of the individual. Unlike other cemeteries, we receive little or no payment from the families for the burial. We depend on you to help us complete our mission. With your help, the extreme weather did not punish our clients -- and never will.

Gerald E. Feldhamer

Did You Know?

Proposed legislation may permit cemeteries to reacquire old, unused plots if they no longer have an address for the owner and if a burial has not taken place in 25 years in the group of plots in which it is situated.

Protect yourself and your interests. If you have bought a plot as part of a burial society or another group, write to the cemetery to ensure that your address is on file. Regardless of whether this legislation ever becomes law, you will have additional proof of ownership.

The Hebrew Free Burial Association
Mourns The Loss of

Lawrence Koch

Dedicated Member of the Board of Governors and Devoted Brother of Richard Koch
Member of our Board of Governors.

We Extend Our Sincere Condolences To The Family.
May They Be Comforted Among The Mourners of Zion.

Your Will: A Critical Tool in Estate Planning

By Maurice S. Spanbock

When you are planning your estate, a wide range of tools is available to ensure your wishes are carried out. While there are several instruments that you should consider, the basic tool is the Last Will.

Depending on the size of your estate and your wishes, your Will can be either simple or complex. The latter, of course, calls for an attorney's consideration, preferably one with substantial experience in estate planning. Basic wills can be much simpler documents.

In most cases, the Will deals with the relative interests of spouse, children, grandchildren, parents and other individuals who may be, as the lawyers say, "objects of your bounty." In a properly drafted Will you

will plan and provide for the disposition of your property in accordance with your

have made by living trusts and agreements established during your lifetime. (For

Making a gift is easy and assures that the charities close to you in life will continue to benefit from your interest even after you have gone.

wishes, naming your designated executors and, if appropriate, trustees, who will handle the mechanics once you are no longer on the scene. The Will provides for the powers that these executors and trustees will have.

example, if you are holding property jointly with another person, that property will pass to the survivor.) These statutory provisions may differ from the arrangements you would have preferred and could have achieved in your Will.

Why prepare a will?

If you don't have a Will, you will die "intestate", which means that your estate will be distributed in accordance with the statutes and laws of the state in which you live. The distribution is subject to arrangements that you may

Intestate distribution can be expensive on many fronts: you may be entitled to certain tax benefits and exclusions, some of which may be lost without a Will. In addition, should you die intestate, the person charged with the responsibility of administering your estate -- your administrator -- will have to post a bond with the court. This can be expensive and is occasionally

cumbersome to deal with.

Leaving Bequests

Many people have favorite charities and causes, philanthropies they have contributed to for years or those they have always favored but never pursued actively. It is quite possible that you would want to donate a sum of money to assure that those organizations close to you in life will continue to benefit from your interest and support even after you have gone.

Making a gift to these agencies in your will is easy. For example, should you want to continue your association with the Hebrew Free Burial Association, a gift can be made by a Will clause to the following effect: "I bequeath to the Hebrew Free Burial Association, Inc., the sum of \$_____ for its generable charitable purposes.

So, although some of us are occasionally reluctant to confront the realities of life and death, it is best to address them while you are in good health and can think about and plan for the future.

It is best to address (the realities of life and death) while you are in good health and can plan for the future.

Remembering the Hebrew Free Burial Association in your will is the best way of ensuring that your kind deeds today will continue in the future.

The Hebrew Free Burial Association can help you set up the bequest in your will. For more information, simply return the completed form to **Sandra Wiesel, Administrator, HFBA, Suite 501, 363 Seventh Avenue, New York, NY 10001.**

NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 DAYTIME PHONE NO. _____

I would like to know more about charitable remainder trusts. I understand these trusts can benefit me and my designated heir(s) by providing an income during my lifetime and that of my heir(s). The Hebrew Free Burial Association will benefit after I am gone. Please send me information on this option. (Available in New York only.)

Maurice S. Spanbock is a specialist in the area of estate planning. He practices law at the firm of Kleinberg, Kaplan, Wolff & Cohen, PC. Mr. Spanbock is the HFBA's immediate past president and a member of the Board of Governors.

An Act of Chesed Makes a Bat Mitzvah Special

When Melanie Beth Mund, a student of the Solomon Schechter School of Nassau County, began to prepare for her Bat Mitzvah, she decided she wanted to share the occasion with others less fortunate than herself. As part of her participation in the Rabbi Abraham Joshua Heschel Award program, she performed an act of everlasting *chesed*, loving kindness, by donating a portion of her gifts to purchase two grave markers for indigent Jews buried at Mt. Richmond Cemetery.

Her act of *chesed* is one third of the Heschel award project. Melanie also organized a fund raising drive that will benefit children who need bone marrow transplants and participated in a moving ceremony at her synagogue.

Melanie's expression of *chesed* is the logical result of her fine upbringing. Her parents are active in synagogue and communal life and have transmitted the values of *tzedaka* from a very early age. At home, at school and at her youth group, regular contributions to works of *chesed* are the norm. Melanie's love for others is seen in other ways as well; she is the daughter of a physician and plans to make medicine and caring for others her career as well.

Mazal Tov Melanie. We share in your parents' pride and we thank you for your kindness.

From The Mailbag...

Dear Mr. Feldhamer:

In response to your letter, here is a check for \$18 in memory of my beloved parents, Nathan and Jennie.

I regret it can't be more, due to cash flow problems at this point in time. However, I would like you to know that I have left a bequest of \$10,000 to Hebrew Free Burial in my will.

*Kindest regards,
Felice*

100 Grave Markers To Be Unveiled This Spring

The well-publicized goal of the Second Century Campaign to provide simple markers for every person buried in Mt. Richmond Cemetery will get a boost this Spring with the unveiling of 100 new grave markers.

The new markers will be erected over the graves of men who died between 1912 and 1914. According to HFBA records, most of the men were young immigrants from Russia, who died in their 20's and 30's. Many perished from tuberculosis. Ironically, they arrived just prior to the passage of legislation in the United States that essentially closed the door to eastern European immigration, yet did not live to savor their freedom.

Chevra Agudath Achim Chesed Shel Emeth
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