

Chesed

HEBREW FREE BURIAL ASSOCIATION

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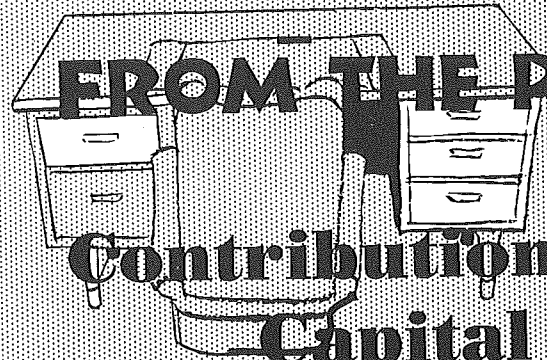
Lev Echad (One Heart) Beating Strongly At HFBA

Prevailing "wisdom" has it that young people are too involved in planning their own lives to be interested in the deaths of the anonymous poor. A group of committed New Yorkers, under the leadership of HFBA board member David Danzer, has proven the adage wrong by forming a young leadership group dedicated to supporting the Hebrew Free Burial Association.

The goal of *Lev Echad (One Heart)* is to raise awareness of the work of [the Hebrew Free Burial Association]... "We want to assist the agency in every way we can," noted one young leader.

The goal of *Lev Echad (One Heart)* is to raise awareness of the work of HFBA and to organize the next generation of lay leadership for the organization. The group held its first two meetings this summer and more are planned for the winter. The August meeting featured Malcolm I. Hoenlein, Executive Vice Chairman of the Conference of Presidents of Major American Jewish Organizations. Mr. Hoenlein, a fascinating speaker and a long-time friend of HFBA, captured the interest of all present with his "insider's" remarks on current events and the Jewish community.

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FROM THE PRESIDENT'S DESK

Contributions Can Help Avoid Capital Gains Taxes

The end of the year is almost upon us and if you are like many of your fellow citizens, you are wondering how much Uncle Sam will take out of your hard-earned savings. Many people have benefited from the fluctuating market in the past year, and some will find themselves taxed on sizable appreciation in securities.

By transferring a portion of appreciated stock to HFBA, you can lower your tax burden and help ensure that poor Jews can be buried with dignity at the same time. You will then have the benefit of a charitable deduction and avoid capital gains tax on the stock that is transferred.

The procedure is relatively simple. Suppose you bought a stock for \$1.00 that is now selling at \$10. For every share you donate, you get a charitable deduction worth the full \$10 (the current price, not the original cost). By contributing appreciated stock, you are giving a gift worth far in excess of the price you paid. In addition, you get all the normal tax advantages of a cash gift, plus the extra bonus of avoiding capital gains taxes for the donated stock. Thus, your gift costs you less than if you had sent us a check for the same amount — but the value to HFBA remains the same!

Donors who are planning retirement strategies or seeking ways to maximize income during their senior years should keep this tax strategy in mind. Appreciated stock can be used to set up a charitable trust or annuity that can generate tax free income for the donor for the duration of his or her retirement. Following death, HFBA will receive any funds remaining in the trust or the principle of the annuity, relieving your heirs

of estate taxes while fulfilling your desire to remember HFBA. With today's market at an all-time high, this is a great opportunity to realize your gains and prepare for the future at the same time.

By transferring a portion of appreciated stock to HFBA, you can lower your tax burden and help ensure that poor Jews can be buried with dignity at the same time.

Remember that no stock can be transferred without your express permission to your broker or investment manager. Stock transfers are electronic and the paperwork for trusts and annuities is straightforward and simple. For more information about stock transfers and charitable trusts and annuities, contact Sandra Wiesel, administrator at 212 239-1662. Brokers and attorneys are invited to call for information for clients considering or in the process of establishing transfers, trusts and annuities.

Hundreds are Leaving Their Mark At Mt. Richmond Cemetery This Fall



Thanks to a special appeal during our annual Rosh Hashana campaign this year, the graves of hundreds of indigent Jews that were previously unmarked will receive stone markers through our LEAVE YOUR MARK campaign.

“Our supporters have once again been extremely generous in their responses,” affirmed board member Howard Wallick. Almost 100 additional monuments can be purchased as a result of the appeal.”

Many new participants; others add to previous commitments

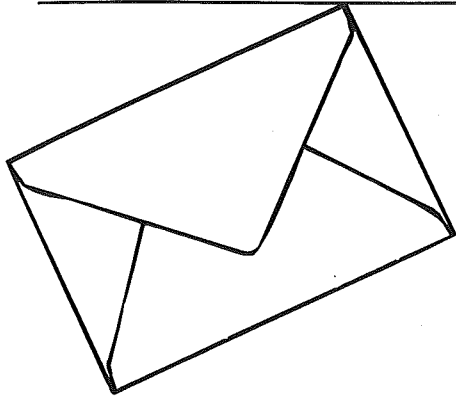
The Rosh Hashana campaign was particularly successful in encouraging participation among those who had not previously considered contributing to LEAVE YOUR MARK. Additionally, several past participants took this opportunity to increase their commitment, sponsoring one or more additional monuments. Since the campaign began, many names have been added to the LEAVE YOUR MARK Donor Plaque in Mt. Richmond Cemetery, which is inscribed with the names of

those who have donated a minimum of four markers. Plaques can be inscribed in memory or in honor of a loved one in perpetuity.

Loved Ones Remembered Through Participation

It has become a common practice among participants to request that monuments be sponsored in memory of a beloved relative or friend. This year, many chose to donate in conjunction with their annual Yom Kippur *yizkor* pledge, choosing HFBA as the beneficiary of their magnanimity. The Tragedy of TWA Flight 800 propelled one contributor; although many on that flight might never be interred in marked graves, the donor ensured that an indigent Jew would no longer suffer that fate.

“When we initially began the effort to mark every grave in Mt. Richmond Cemetery, there were some who thought the job was too big and could never be accomplished. With the help of our new and continuing friends, LEAVE YOUR MARK will continue to move forward towards our goal,” concluded Mr. Wallick.



From The Mailbox

Editor's Note: This issue's Mailbox section is larger than usual because we have received so many poignant notes over the past few months. We share just a few with you in the hopes that they will inspire you as they do us.

Dear Mr. Feldhamer:

It is with a deep sense of appreciation that I belatedly write you this thank you note.

IR is a young man who has been spending Shabbos in our home since he was five years old. When his grandmother died, his father had no one to turn to arrange for a proper burial...IR wanted to do the right thing for his grandmother.

When (the family) called me, I immediately called you. From that point on things went very smoothly. The staff...was extremely friendly and cooperative...Especially at the time of bereavement, it is so very important.

Warm regards,

Rabbi Shmuel Bloom
Executive Vice President
Agudath Israel of America

Dear Mr. Gross:

I am enclosing \$150 in memory of my father towards a grave marker. It is only recently that I became aware of your organization and the wonderful work you are doing.

I know firsthand what it is not to have the money in time of need. I was a child when I came to the USA in 1951. I was a Holocaust survivor who was lucky to have both a father and a mother. But within one year my father died of cancer. My mother, who worked from the day we arrived, just had enough money for the funeral, but not the plot. A neighbor, a man we had known for only 11 months, arranged for a plot.

In a way this donation is in memory of my father and Mr. Feldman, the man who gave us the plot...

Very truly yours,

RVA

Lev Echad Beating Strongly...

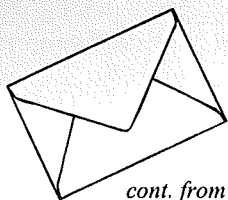
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"Though it is definitely social and friendly, this group is extremely serious about developing new, young leaders within HFBA," said president Gerald E. Feldhamer. "Many of those in attendance have already sponsored grave markers in our LEAVE YOUR MARK campaign as a show of their commitment."

"*Lev Echad* grew out of the desire of younger New Yorkers to help the Hebrew Free Burial Association," stated Danzer following the group's ini-

tial meetings. "We want assist to the agency in every way we can." He noted that in addition to contributing financially, several of the group had expressed interest in donating their professional skills to various HFBA projects.

Lev Echad welcomes new members at every meeting. There is no minimum level of contribution to join. To add your name to the mailing list for events and news, contact the HFBA office at 212 239-1662.



cont. from page 4

From The Mailbox

Dear Mr. Feldhamer:

My friends sent me this check and asked me to send it on to you. As you can see, the check is in honor of my 65th birthday...

It is a joy to my husband and me that in lieu of gifts at a party our children gave me, our guests were asked...to donate to the Hebrew Free Burial Association. Many have done so, as you must know by now...

Very truly yours,

RCG

Dear Ms. Wiesel:

I am enclosing a check for \$600 to sponsor four grave markers in memory of my husband's late grandmother, RLS.

RLS was a remarkable person and a very sensitive human being. She came to this country to make a better life for herself and her family after her husband died at the early age of 33. She ran a grocery store and was able to see that her children were educated so they could enter professions...

We have many fond memories of Grandma RLS and would like a plaque put up in the chapel at Mt. Richmond Cemetery in her memory.

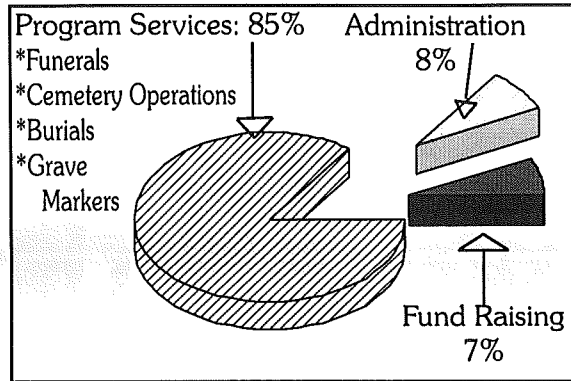
Sincerely,

Mr. and Mrs. S. B.

Contribute With Confidence

Did you know that 85% of every dollar we receive goes directly to provide free funerals and burials for New York's poorest Jews?

An analysis of our budget shows that only 8% of our monies go towards administrative costs and only 7% is directed towards fund raising. This is one of the



lowest percentages for non-service-directed expenses among non-profit groups across the country.

You can always contribute with confidence because your dollars help fund programs that directly benefit our clients: free burial, cemetery operations and the installation of grave markers on unmarked graves.

HFBA Considering Yahrzeit Notification Service

During the past year, we have received many requests for a yahrzeit notification service. The program would provide annual reminder cards with the Hebrew and English dates of that year's yahrzeit. Should this project be instituted, we would make the same opportunity available to all friends and supporters of HFBA, even if the deceased is not buried in our cemeteries.

We would like to ascertain your interest in participating in the service. Please use the form below to let us know if you would like to be notified of an upcoming *yahrzeit*. Of course, answering "yes" to the questions does not obligate you in any way. The survey will be used to evaluate the feasibility of creating the program.

- Yes, I am interested in receiving advance notification of a loved one's *yahrzeit*.
- Please let me know when the service will be available.

Name _____

Address _____

Please return this coupon in the envelope provided with CHESED.