

ACHIEZER CHESED SHEL EMES INITIATIVE [SEE INSIDE PAGE 12]



SPRING 2017 ACHIEZER NEWSLETTER

DINNER 2017  
A CELEBRATION OF  
COMMUNITY,  
UNITY & CHESED

[SEE INSIDE PAGE 4]







# A CELEBRATION OF COMMUNITY, UNITY & CHESSED

**ACHIEZER'S FIFTH ANNUAL DINNER** was attended by a remarkable crowd of 1,700 people who came to demonstrate their support and admiration for an organization that has become a mainstay of the Five Towns/Far Rockaway and surrounding communities over the last eight years.

This year's dinner was particularly unique and exciting, as it was held in the heart of the Five Towns at the former location of Best Buy. The site was transformed by Birch Design into a breathtaking landscape, which delighted guests young and old. This special venue was generously sponsored *l'ilui nishmas* Ronen ben Yehoshua and Margolit, and both Elite Caterers and Birch Design donated a significant portion of their services, so that as much of the evening's proceeds as possible could go directly to support Achiezer's programs.

**Achiezer's 5th Annual Dinner  
was attended by a  
remarkable crowd of 1,700**

Following a sumptuous buffet reception, guests enjoyed a short but

powerful program that was a fitting tribute to Achiezer and the wonderful community behind it.

Nachum Segal served as the evening emcee. HaRav Yaakov Bender, *Rosh HaYeshiva* of Yeshiva Darchei Torah, opened the proceedings with recitation of *Tehillim* dedicated for a *refuah shelaima* for Dr. Shlomo Sprecher, an exceptional physician who was one of the first in his profession to lend his assistance to Achiezer.

This was followed by a special presentation to Mr. Jimmy Vilardi, who worked tirelessly to secure the permits for the evening's event and has always been helpful to Achiezer and other local organizations.

Adam Okun, an Achiezer Board member, then poignantly shared how he became acquainted with Achiezer's efforts. After receiving a phone call that gave him a glimpse of what Achiezer does, he was so taken with their unique brand of giving that he was determined to join the effort. He has been an active member of the Board since. Mr. Okun also made special mention of

Achiezer staff members and volunteers and thanked them for their efforts.

In his inimitable manner, Rabbi Boruch Ber Bender, President of Achiezer, shared his perspective about the incredible *chesed* that goes on in the Far Rockaway/Five Towns community and how that was the real theme of the evening. Even as he shared some of the year's key accomplishments – in the medical referral department, the Zichron Dovid Chesed Shel Emes Division, the Westwood Financial Management Division and more – he emphasized that underlying it all is the community's burning desire to give.

The climax of the program was the riveting audiovisual tribute to each of the honorees, who each personify the *chesed* that Achiezer represents: Mr. and Mrs. Avi Goldstein, Guests of Honor; Rabbi and Mrs. Elysha Sandler, Rabbinic Leadership Awardees; Mr. Shabsi Schreier, Man of the Year; Mr. and Mrs. Joel and Cheryl Baruch, Community Service Awardees; and Dr. Norman Y. Otsuka, Physician Appreciation Award.

In particular, Dr. Otsuka received a standing ovation following the video presentation that included the stirring story of an emergency surgery he performed to preserve a young community member's mobility. Dr. Otsuka delighted the audience with an entertaining speech peppered with *Yiddish* phrases and words.

The final message was delivered by Guest of Honor Mr. Avi Goldstein, who spoke powerfully and passionately, explaining to the audience how, although they might think Achiezer is incredible, they don't even know the half of what is actually done because the organization can't and won't speak about so much of their work.

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...UNDERLYING IT ALL IS THE COMMUNITY'S  
**BURNING DESIRE TO GIVE.**





## FOLLOWING THE DINNER,

feedback was already pouring in. Participants were touched, amazed, and, most of all, inspired to carry on the Achiezer directive of giving. Far more than a fundraising effort, this was an evening that recharged all those present and renewed their dedication to Achiezer and to the welfare of their brothers.

## A Few Minutes with **YAKOV MIROCZNIK** ACHIEZER BOARD MEMBER



### A LITTLE BACKGROUND

I grew up right here in the Rockaways (Arverne - near Beach 74th Street) where my father was the Rav in a shul in Arvene, Derech Emunah. I attended Yeshiva Darchei Torah for elementary school (back in those days, my class of twenty kids made up the entire grade!) My family subsequently moved to Brooklyn, where my father became the Rav of Young Israel of Ocean Parkway and I attended Yeshiva Chaim Berlin for high school, *beis medrash* and *kollel*. Today I live in Bayswater with my wife, Fayge, who is the librarian in Bnos Bais Yaakov, and our five children.

### WHAT I DO WHEN I'M NOT HELPING ACHIEZER

I am a tax lawyer; I work as the US Tax Director for Barclays Investment Bank. I head a global team of about fifty people, mostly in the US, some in London. I also have a couple of *sedarim*, which I try to make on most workdays (on the LIRR in the morning and in my shul at night).

### MY PART IN ACHIEZER

About three years ago, Rabbi Bender approached me and asked if I'd like to join the Board. I must admit, I felt I had an instant connection to him having attended his father's yeshiva many years ago. Aside from attending meetings, I like assisting with special projects. My focus is often on financial management projects as this is my area of expertise, and something that I feel Achiezer can truly help the community with.

### THE GROUNDWORK FOR MY INVOLVEMENT

Prior to my current position, I worked as an investment banker (both at Lehman Brothers and

at Barclays), and through my work there, I became acutely aware that many members of the frum community are, unfortunately, financially illiterate. This is particularly true of younger people and young families, and it's long been a concern of mine.

My father was a shul Rabbi, and I remember him meeting with families in need of financial assistance. Of course, sometimes unfortunate circumstances occur, but too often, these were situations that were self-inflicted or perhaps more acute than should have been the case. When Boruch Ber reached out to me, I was interested in making a difference by helping people learn fiscal responsibility and gain financial stability.

### BEHIND THE SCENES

I've been able to refer some cases to Achiezer for help with budgeting and even give some people the encouragement to make lifestyle changes. It's so important to me to see people become more financially stable and make responsible choices without the guesswork that is all too common.

### HOPES FOR THE FUTURE

I'd really be interested in people learning these tools and lessons as teens – sometime between the ages of 17 and 21 – so they can start off on the right foot. But it's not easy to get kids at that age to understand; they tend to be idealistic, not so grounded. Boruch Ber and I have spoken about implementing such a project, but it would mean getting involved at the school level, and the schools are already tasked with teaching so much. So yes, for now it's a dream, but it's something I would like to see happen.

### FEELINGS ABOUT ACHIEZER

It's been personally rewarding to be involved. Achiezer does truly amazing work and is in a unique position to make a remarkable impact. Being a part of that has been a humbling experience.





## A PILLAR OF SUPPORT ACHIEZER'S HOSPITAL SERVICES

**WE WANT PEOPLE TO FEEL** *that they are not alone.* That is the overarching message shared by all those who contribute to Achiezer's Hospital Support Services.

Hospitals are overwhelming, even under the best of circumstances. Patients are subjected to long waits, a revolving staff of nurses, doctors and paraprofessionals, a litany of questions and a lack of privacy. It's easy to feel frightened and alone.

It doesn't have to be that way. "Any need that comes up while someone is in the hospital, we are prepared to deal with," says Rabbi Boruch Ber Bender, President of Achiezer. Achiezer has developed a singularly comprehensive hospital-based support system, which encompasses patient advocacy, insurance authorizations, emergency transfers, well-appointed respite rooms and Shabbos meals.

With experience and connections in a vast network of hospitals, Achiezer is uniquely equipped to advise both professionals and community members regarding which hospital to go to for particular needs. This information saves time, money and the aggravation of unnecessary transfers. And when someone finds themselves in the "wrong" hospital, Achiezer can help too.

*A patient was admitted to a small hospital that was ill-equipped to properly handle her condition. When the family tried to have her moved to another facility, they were told that a transfer was not possible. Family members reached out to Achiezer, who then proceeded to contact a larger hospital with the know-how to treat the case. The hospital agreed to accept the patient and sent an ambulance for the transfer. Ten days later the woman was discharged, on the way to a complete recovery.*

Achiezer can help legally obtain information and medical records, secure the help of difficult-to-reach specialists and reassure families by ensuring that the patient is receiving the highest level of care.

*A young woman was hospitalized with severe abdominal pain. After several hours, it became clear that surgery was necessary. Now the family panicked. Was there a surgeon specializing in this area on staff? Achiezer did the research and reassured the family that the patient would be in good hands.*

It doesn't end there. "When someone calls from the hospital with a medical concern, they think they'll get help with one thing," explains Program Coordinator Aliza Wartelsky. "We look at the whole picture. We'll direct them to respite rooms, send

**Achiezer is uniquely equipped to advise both professionals & community members**

them meals if necessary, help them figure out where to sleep..."

Achiezer's respite rooms, one in South Nassau Communities Hospital and one in Mercy Hospital, provide an amazing oasis of tranquility in the midst of the draining hospital experience. Each room is furnished with comfortable couches, books and *sefarim*, magazines and even games. And of course, the rooms are stocked by Achiezer volunteers several times weekly with fresh food, much of which is generously donated by Gourmet Glatt.

"We have two wonderful boys on staff, Dovid Kovitz and Shragi Olshan, who shop our weekly order on Thursday nights and then fill each room before Shabbos. It's a big undertaking, and they do a great job!" shares Aliza. Volunteers come in after Shabbos to clean up the rooms and restock for the week with items such as coffee, danishes, yogurts, string cheese, snack bags and cold drinks. Aliza herself regularly stops by at least once a month to make sure the rooms are up to standard and not lacking in any way.

Families of patients in local hospitals without respite rooms

benefit from the Meals 'N More program, coordinated by Suri Bender. A cadre of volunteers cook, bake and deliver full Shabbos packages for family members spending Shabbos in the hospital. Some prepare food; others label and bag the items after they are delivered to Achiezer's Far Rockaway office; and others drive the packages to their destinations.

Each recipient receives three packages: Friday night food, Shabbos day food and a bag of non-perishables, including challah, grape juice, treats and reading material. Families are so thankful both for the delicious food and for the infusion of Shabbos spirit. "We are always looking to improve and add to what we send," shares Suri. And that serves to strengthen the message that when one community member is in pain, there are so many others who truly care!

As one recent beneficiary of Achiezer's hospital services wrote: "The help was beyond belief...I don't know what our community would do without Achiezer and Hatzalah. I certainly don't know if Mom would be here today if not for them! Thank you!"

**THE FEEDBACK** from those who have benefitted from Achiezer's hospital respite rooms is a constant affirmation that this service fills a vital crucial need. Achiezer's goal is to work with as many local hospitals as possible to provide provisions and respite for family members of *frum* patients.

### EXCITING NEWS! NEW NYU WINTHROP HOSPITAL RESPITE ROOM ON THE WAY

In early March, Achiezer representatives met with executives from NYU Winthrop University Hospital in Long Island, who expressed interest in upgrading services for Jewish patients.

The Winthrop representatives were treated to a tour of the beautiful, well-stocked South Nassau Communities Hospital respite room. These executives were absolutely floored when they saw the beautifully appointed accommodations. They actually observed firsthand how family members were benefiting from the amenities provided and made a commitment, right then and there, to build something similar in their own facility.

Shortly thereafter, a local family stepped forward and generously offered to sponsor the new respite room, bringing this exciting addition to our hospital services that much closer to fruition.

### ALL-NEW ACCESSIBLE RESPITE ROOM AT ST. JOHN'S EPISCOPAL HOSPITAL

Representatives of St. John's Episcopal Hospital have continued to reach out to Achiezer to fine-tune their services for the Jewish community. Achiezer recently met with them, and they have committed to upgrade their Jewish-care services by allowing Achiezer to build a brand-new respite room on the ground floor, in place of the current, difficult-to-access room. They will now be joining the growing list of hospitals who are a part of Achiezer's state-of-the art hospital respite room program.

**ANY NEED THAT COMES UP WHILE SOMEONE IS IN THE HOSPITAL, WE ARE PREPARED TO DEAL WITH.**

—Rabbi Boruch Ber Bender, *President of Achiezer*

HOSPITAL SERVICES:  
EXPANDING OUR REACH





# THE GOLD STANDARD IN MEDICAL RECOMMENDATIONS

## ON THE DESK OF RABBI BORUCH BER BENDER,

President of Achiezer, sits a small notebook, filled with names of doctors, phone numbers and notations. “The Achiezer you see today,” shares Rabbi Bender, “began with these pages. Achiezer was originally founded to help people with medical recommendations. This little notebook,” explains Rabbi Bender, “was the precursor to Achiezer’s highly successful and sought-after medical-recommendation program, which until today, remains one of the core services we provide.”

Whether you are struggling with a recurrent medical issue, are in the hospital facing the possibility of emergency surgery, or have been referred to a specialist by your primary-care physician, the prospect of finding the right provider can be daunting. Which specialists are available locally? How can you determine who is best equipped to treat your issue? And, once you do have a name in hand, can you even secure a timely appointment? The answers to these questions can be life-altering and even, at times, life-saving.

Rabbi Bender explains that concerns such as these comprise the most common phone calls Achiezer receives. Many of these callers need help immediately and connect to Achiezer via the Urgent HotLine manned by Mr. Shalom Jaroslawicz, Mrs. Esther Novak, Mrs. Elke Rubin and Mrs. Aliza Wartelsky. 80% of weekend calls are medical-related – often from those on their way to a hospital or already there. Ably assisted by this team, Rabbi Bender provides invaluable guidance to every caller. His experience and knowledge ensures that every caller is directed to the most appropriate professional for their individual situation regardless of what it takes to make that happen.

“Medical crises do not discriminate between socioeconomic groups, background or affiliation,” says Rabbi Bender. “You may

be a very capable individual, but navigating a world in which you have never stepped foot, particularly when your life or quality of life depends upon your decision, is overwhelming.

By now, Achiezer has amassed a vast network of doctors and specialists in every area. In addition to considering obvious points such as areas of expertise and level of experience, each recommendation takes into account critical side-points, such as doctor availability and insurance coverage. But Achiezer goes way beyond the recommendation. They help patients secure appointments, navigate insurance hurdles and then follow up to ensure that the patient did receive proper care. Because they are known for their unparalleled expertise in this area, Achiezer also receives phone calls from across the tri-state area – Brooklyn, Queens, New Jersey, etc.

Achiezer regularly works hand-in-hand with Hatzalah; after delivering patients to the hospital, Hatzalah often recommends that family members speak with Achiezer for further assistance.

Once upon a time, when someone in the community needed to see a medical specialist, they did not know what options existed, let alone how to secure optimal care as soon as necessary. Yes, there were medical referral agencies, but they did not cater to the Far Rockaway-Five Towns and surrounding communities. Today, there is Achiezer.

No one wants to be hospitalized. No one wants to face medical crisis. But when the need arises, Rabbi Bender and his staff are there to offer guidance based on years of experience to make an overwhelming and sometimes frightening situation just a little bit easier.

**YOU MAY BE A VERY CAPABLE INDIVIDUAL, BUT NAVIGATING A WORLD IN WHICH YOU HAVE NEVER STEPPED FOOT, PARTICULARLY WHEN YOUR LIFE OR QUALITY OF LIFE DEPENDS UPON YOUR DECISION, IS OVERWHELMING.**

–Rabbi Boruch Ber Bender, *President of Achiezer*



## ACHIEZER VOLUNTEER YITZCHAK [IGOR] MEYSTEMLAN SHARES HIS THOUGHTS

### MY BACKGROUND

I’m originally from Kiev, in the former Soviet Union. I moved to the United States with my family when I was eleven years old and grew up in Brooklyn. While in UCLA working toward my PhD, I met Rabbi Bentzion Klatzko, who invited me for Shabbos and ultimately started me on my path to *Yiddishkeit*. I left UCLA and spent two years in yeshiva in *Eretz Yisrael* before moving back to the New York area, where I enrolled in Hofstra University to complete my law degree. I met my wonderful wife Leora there, and we settled near her family in the Far Rockaway area. We graduated together in 2009 (I carried my oldest, then about 6 months old, onto stage at our graduation). Today, we’re happily living in Bayswater, Far Rockaway, together with our five children.

### LEARNING FROM EXPERIENCE

My areas of expertise are consumer legal services and family law. I regularly handle foreclosure defense cases and mortgage modifications, debt settlements, credit repair, bankruptcies, custody battles, divorces, mediation and child support – basically dealing with real people and real problems.

In 2014 I opened my own firm, The IM Law Group, PC, together with my wife. As an employee, I had seen so many instances of inferior customer service, clients being misinformed and general poor communication; but at that point, I was powerless to do anything about it. Now I am determined to do things differently. Our firm was founded on three pillars: “Integrity, Relationships, Results.” Clients are given the critical information they need to make informed decisions. I do my utmost to ensure that they feel respected, and I prize every client relationship. Yes, we can help clients because we know the law, but we also really care.

### WHAT PROPELS ME TO HELP

Growing up in an environment where anti-Semitism and open discrimination were the norm instilled in me a desire to seek out justice. I think this is part of what always pulled me to help out society in general and the Jewish people specifically. While the system here in the United States is not perfect, there is much that can be done within the law when individuals are in trouble.

Through my work, I have witnessed firsthand the devastation that a breakdown in family unit causes for both spouses and their children. We see and experience the struggle that families face in their personal finances. Sometimes I feel like I am in an emergency room trying to heal families by educating them and helping them pursue real options.

### MY ROLE AS A VOLUNTEER

When I first started my law firm, I finally had flexibility in allocating

my time, and I wanted to give to the community – as Rav Moshe Feinstein says - “to *ma’aser* my time.” I reached out to Achiezer and offered to “volunteer” my expertise in family and financial law. I met with Rabbi Bender and some of his staff, and *Baruch Hashem*, I’ve been privileged to be a part of their work for the past three-plus years.

After an individual or couple meets with a financial management volunteer to create a budget, I meet with them if they require legal input in certain areas. We then go over their options and design a game plan going forward. Not knowing one’s rights or best course of action can really hold someone back. Giving a family or individual clarity in this area can truly alleviate much stress. My goal is to empower people by providing them with information that allows them to make an informed decision.

### MY TAKE ON ACHIEZER

First of all, Achiezer is an integral part of our community. There is always a place to call, no matter what you need, and Achiezer will direct you where to go or what to do next. That’s priceless. When someone needs help, knowing the starting point can be so reassuring. And because Achiezer has already created and filtered a network of contacts, you know you’re in good hands. I really feel that their presence promotes a certain sense of calm within the community.

I also find them to be really dedicated and responsive. When I’m working with them, someone always gets back to me within a short period of time. They operate like a well-oiled machine.

### TAKE-HOME MESSAGE

Part of the solution to the problem of financial instability, which unfortunately seems to be mushrooming, is resetting our perceptions. I see so many people who look at their credit cards like income. As in, “I earn \$4,000.00 a month, but I also have \$3,000.00 available on my card, so I actually have \$7,000.00 to spend.” That’s a very dangerous notion. What eventually happens is that people max out their credit, and then reality sets in. Of course there are always the exceptions who have incurred debt as a result of unavoidable crisis and expenses.

### ON THE HORIZON

Our frum lifestyles are expensive, but we have so much to be thankful for. I know how much I appreciate being able to send my children to Jewish schools. The truth is, with the right education and mindset, most people can make it work. We had a meeting at Achiezer about creating a series for the community to give over the fundamentals of budgeting and financial management. I am hopeful about getting this off the ground and seeing some real change. If anyone can do it, it’s Achiezer!





# THE ULTIMATE CHESD: ENSURING DIGNITY, PROVIDING SUPPORT



At a recent CSE training session

## A LOVED ONE PASSES AWAY.

Family members are gathered in the hospital room, or oftentimes, the home, numb, overcome. The moment they have been dreading or perhaps, have not expected, has arrived. What happens now? Who should be contacted? What is the *halachically* appropriate next step?

"In the aftermath of loss, even knowledgeable, competent adults can feel overwhelmed and confused. Many don't know what to do or how to make it happen," explains Shalom Jaroslawicz, one of the coordinators of the Zichron Dovid Chesed Shel Emes Division of Achiezer.

"*Chesed Shel Emes*" is a unique term which encompasses the special emphasis placed on *kavod hameis*, as well as the support offered to the *aveilim*.

To address the need for guidance immediately following a loved one's death, Achiezer has implemented a most unique program. "We have gathered together a group of exceptional volunteers – from all walks of life – doctors, lawyers, rebbeim, IT guys – and trained them in sensitively assisting families during this difficult time," shares Shalom.

The volunteers walk family members through the process, figuratively holding their hands in making the necessary contacts, explaining how to handle the body before the *chevra kadisha* arrives, who to contact and even helping to obtain the death certificate and arrange the logistics of a funeral. The volunteers are also trained in how to properly disconnect medical equipment, which

can expedite the *tahara* process once the *chevra kadisha* takes over. This can be particularly important in the winter when a small amount of time can actually make the difference between the *kevura* being pushed off for another day, or when trying to make a flight for burial in *Eretz Yisrael*.

This exceptional program has recently been dedicated in memory of Mr. David Adest, *a"h*, who passed away just over a year ago. The Adest family saw for themselves firsthand how critical it was to have the practical help and emotional support of this division in their time of need, and are therefore determined to make this everlasting *chesed* available to the community at large, at an even more enhanced standard.

**Achiezer is committed to doing whatever is possible to ensure that the necessary procedures are carried out in a calm, dignified fashion...**

Remarkably, this is just one of the ways in which Achiezer offers support following loss. As Rabbi Boruch Ber Bender often explains, "while no one can bring back the *niftar* or even begin to understand the pain of a grieving family, Achiezer is committed to doing whatever is possible to ensure that the necessary procedures are carried out in a calm,

dignified fashion, providing *kavod* for the *niftar* and a measure of comfort for the family." This includes the following situations, amongst numerous others:

Many people don't realize that when someone passes away at home, even when nothing untoward has occurred, the police must be notified, and they in turn alert the Medical Examiner's office. **Achiezer has developed a wonderful relationship with the Medical Examiner's Offices** of New York City, Nassau County and Suffolk County. This means that in many cases, lengthy investigations that can delay the *kevura* can be circumvented. In some situations, Achiezer has also been instrumental in preventing autopsies.

**With special training, Achiezer volunteers have undertaken** the difficult task of carefully informing elderly or infirm family members of a death.

**Achiezer staff have lectured and spoken to hospital staff** as well as hundreds of new police department recruits to explain the intricate details of moving the body of one who has passed, as well as other sensitive details and *halachos*.

**Achiezer works hand-in-hand with existing organizations** as well as local Police Departments to preserve blood and remains for *kevura* following tragic accidents, even sending in our own volunteers for the task when necessary.

Whatever the circumstance, Achiezer is committed to providing support, guidance and of course, upholding the dignity of the *niftar*. Their goal is that no one should have to go through this challenging time alone. This new team will work closely with our community's *chevros kadisha* such as the Young Israel of Woodmere, Beth Sholom, Aish Kodesh and The White Shul, amongst others. Achiezer extends its gratitude to Misaskim and Chesed Shel Emes for their time and assistance in the formation of this endeavor.



DEDICATED IN MEMORY OF  
**MR. DAVID ADEST, A"H**



**8 PM: THE ACHIEZER URGENT LINE RINGS.** A young woman who had been ill for some time was in her final hours. The family very much wanted to have a *minyan* at her bedside. Could Achiezer help?

It was the end of a long day, at a hectic time of year, but our wonderful community members came through. A *minyan* of *Chesed Shel Emes* trainees and other volunteers from all walks of life agreed to drive immediately to the hospice facility, where they were able to say *Vidui* and other requisite *tefillas*.

Sadly, this young woman passed away a few hours later, but the family was so grateful that she had received this *kavod acharon*.



## KOS TANCHUMIN

Achiezer lost a giant of a man, a *talmid chacham* and a skilled physician,

### DR. SHLOMO SPRECHER <sup>z"l</sup>

Dr. Sprecher was introduced to us at the very infancy of the organization. He was always available for Achiezer in particular and always went above the call of duty, setting the standard for other doctors to become involved in helping the community.

His care, concern & devotion will not soon be forgotten.

*Yehi Zichro Baruch.*



Achiezer Staff and Board of Directors mourn the passing of

### R' BEINISH MANDEL <sup>z"l</sup>

an exceptional individual and an extraordinary friend.

Although R' Beinish made a difference in the lives of so many, we at Achiezer particularly feel the loss. Rabbi Boruch Ber Bender shared a close relationship with him for many years, and he was a guiding light for Achiezer from its inception until his final days.

Many of the medical services Achiezer offers today would not have been possible without R' Beinish's input and guidance. His involvement, expertise and concern are sorely missed.

*Yehi Zichro Baruch.*



R' Beinish at our most recent ElderCare Event

## THE ROAD TO INDEPENDENCE



## INSIDE ACHIEZER'S WESTWOOD FINANCIAL MANAGEMENT DIVISION

**THROUGH THE GRACIOUSNESS OF WESTWOOD REALTY ASSOCIATES,** Achiezer is "helping families help themselves," as Program Coordinator Aliza Wartelsky puts it. Aliza connects families requesting assistance in this area with one of Achiezer's nine volunteer advisors, all of whom have experience in the world of finance.

Why do families approach Achiezer for this kind of help?

There are a myriad of reasons.

When a breadwinner is out of work, he might turn to Achiezer for help with his family's basic needs, as well as guidance with job placement. In meeting with an advisor, he will ascertain his goal in finding an appropriate position, and determine what he really needs to earn in order to make ends meet. In the interim, Achiezer can offer assistance applying for programs or relief with necessities until he is back on his feet.

In many cases, however, clients may be hardworking couples who are doing their best to make ends meet – but the ends just aren't meeting. An advisor will go through their expenses and create a budget based on the information they provide. The next step is to get back to them with suggestions: for example, perhaps they need to examine why their utility bills are unusually high; meet with someone who can consolidate their credit cards; or look at additional possible sources of income. Sometimes the greatest help is simply getting all the income and spending information organized and in one place so that clients can see where the money is actually going. This raises awareness and empowers families to make the necessary changes.

"It's not easy to make that initial call," says

Stacey Zrihen, an Achiezer financial advisor. "But I have the greatest respect for the people I meet with. For the

**In many cases, however, clients may be hardworking couples who are doing their best to make ends meet – but the ends just aren't meeting.**

most part, these are couples who are really trying to do their best. And it is so rewarding when we get the feedback weeks – or even months – later, that, for example, a couple has paid off their credit card debt or are now able to make their tuition payments."

Another demographic that is benefiting greatly from the Financial Management Program is young families who are just beginning to feel overwhelmed by their growing expenses. Perhaps they have just started paying tuition, and while they're not yet overextended, they are starting to feel financially strapped. "Actually," says Aliza, "this is the best time for a couple to come see us. We can give them the appropriate guidance before they've hit trouble." Advisors have also given families guidance about whether or not they can afford to buy a house – and if they can, how much of a mortgage is responsible to take on.

What is remarkable about the Financial Management Program is that the advisors don't just dispense advice. They hold "their

families'" hands and walk them through the process. "That is why it is so important to make the right match between advisor and client," explains Aliza. "In many cases, it becomes a long-term relationship."

Advisors try to be encouraging without becoming

discouraging. There are no magic answers; rather, it is a team effort. "We're all in this together," Aliza concludes. It is this combination of education, sincere concern and resources that lead so many of our families – more than 220 since 2014! – to financial health and independence.



### The Westwood Financial Management Division INCLUDES THE FOLLOWING SERVICES

**CREATION OF A BUDGET** to fit the family's lifestyle

Assistance with **JOB PLACEMENT**

Help with **BASIC NECESSITIES** through food & clothing vouchers

Assistance applying for **GOVERNMENT PROGRAMS**

Connecting families with **DEBT-NEGOTIATION LAWYERS**

Working with **TUITION COMMITTEES** of local schools

### Interested in joining our team of financial advisors?

To find out more about our financial advisor training program and to join our team of financial advisors, please contact  
**E** [awartelsky@achiezer.org](mailto:awartelsky@achiezer.org)  
**T** (516) 791-4444 ext. 112.





## MAKING A FULL RECOVERY WITH ACHIEZER'S ONE-STOP APPROACH TO CRISIS MANAGEMENT

*A fire leaves a family homeless, with no possessions but the shirts on their backs.*

*An older man is missing. The family fears for his safety.*

*A young parent has passed away suddenly. The family members are struggling to carry on.*

### WHEN CRISIS HITS, THE NEED FOR HELP IS CLEAR.

The kind of help? Not always so obvious.

In any crisis situation, Achiezer staff will try to provide immediate assistance as necessary, but that is just the beginning. "In many cases," explains Achiezer's Intake Coordinator Esther Novak, "properly handling the situation means first understanding what is really needed and then deciding how to implement the plan." A situation might warrant multiple approaches – monetary assistance, insurance advocacy, assistance from government offices, emotional support. Achiezer will coordinate all efforts for the maximum benefit of the recipients.

In cases where a family's home became uninhabitable, several vendors came forward to provide clothing for the family. Achiezer coordinated the offers so that the family received many of its basic needs, instead of duplicates of the same item. Achiezer also worked to ensure the family's dignity by serving as a clearinghouse for community donations. Connections with local real-estate offices were made to expedite the rental of a temporary home and assistance was given in negotiating with the insurance company.

In a number of missing-persons cases, Achiezer has coordinated searches, working with the police and fire departments, RNSP and community volunteers to put up flyers, assigned specific search areas and, in general, ensured that the search is conducted in the most effective manner possible. In some cases, when possible, searches are actually conducted under the radar, preserving the family's privacy, while cooperating with police and other officials to bring a speedy resolution to the crisis.

When a parent is ill or passes away, there are so many holes left that need to be filled, both practically and emotionally. In such circumstances, Achiezer staff and volunteers work to address the myriad needs of the family. Finances are usually a huge concern – whether because of loss of income or medical bills that have accrued. Financial advisors help with both managing the here and now, as well



**Dr. Brucha Lowinger**  
Mental Health Dept Coordinator

as planning for the future. Achiezer also works together with other community organizations to secure financial aid, coordinate meals, set up cleaning help and find mentors and tutors for children. In many cases, family members can benefit from professional support to help process their ordeal.

Through its vast experience, many connections and internal resources, Achiezer is equipped to take a holistic approach and

**"We understand the community...and callers know everything is handled completely confidentially. They are comfortable calling here."**

thus address each crisis in the most effective way possible. One of its most valuable resources is its Mental Health Department, headed by Dr. Brucha Lowinger. As a professional

with over thirty years of experience, Dr. Lowinger is eminently qualified to address these crises.

To be sure, many of the calls Dr. Lowinger fields are not for crisis situations, but for basic referrals. Callers are looking for a professional in the community to address a particular need, and Dr. Lowinger uses her expertise to direct them accordingly. Sometimes, callers don't really know what they need; she will then troubleshoot to connect them with the right kind of help.

Many times, Dr. Lowinger and Esther Novak work hand-in-hand. Just as Esther will send callers Dr. Lowinger's way as part of Achiezer's multi-pronged approach to crisis, Dr. Lowinger takes advantage of Achiezer's one-stop approach to ensure that those who call for mental-health assistance receive guidance in alleviating other aspects of their situations. In this way, clients have the best chance at pulling through.

Dr. Lowinger sums up what sets Achiezer's Mental-Health and Crisis Management Services apart: "We understand the community, we know what resources are available, and callers know that everything is handled completely confidentially. They are comfortable calling here."

And that knowledge ensures that people will get the help they need!



(see page 2)

## NO CAMPER LEFT BEHIND

**SUMMER CAMP IS NO LONGER A LUXURY, PARTICULARLY** in households where both parent are working.

Following last year's successful campaign, Achiezer is once again joining with the Davis Memorial Fund and the Leon Lief Camp Scholarship Fund to ensure that no child is left at home this summer.

By pooling resources, **last year we were able to benefit over 300 children from 115 families – from 40 shuls** - throughout the community. This is truly a project for the community, by the community. These are children who otherwise would not have attended summer camp at all. Their hardworking parents, some dealing with trying circumstances, simply would be unable to manage the additional expense without our help. Together, we are fulfilling their dreams to be like every other child and revel in their summer experiences.



The services offered by Achiezer's Mental Health Department are exceptional in several ways

Fast responses to REQUESTS FOR REFERRALS

24/7 access through the URGENT LINE

ONE-STOP APPROACH means all aspects of clients' situations are addressed

ON-SITE MENTAL HEALTH COUNSELING provided when necessary  
[either as interim care while waiting for insurance coverage or when there is no insurance coverage and no money for private care]





## GRANTING PEACE OF MIND ACHIEZER'S INSURANCE DEPARTMENT

**WHY DO PEOPLE COME TO ACHIEZER** to run an insurance application? Anyone with internet access can run an application on their own...

The truth is that applying for and obtaining the right plan can be a daunting, overwhelming task. Since the inception of the Affordable HealthCare Act ("Obamacare"), it's only gotten more complicated. "The experience we have amassed over the years saves people hours of time and so much aggravation," shares Sruly Miller, Coordinator of Achiezer's Insurance Department.

Achiezer's Insurance Department is one of the most sought-after programs of its kind, with people traveling from far beyond the Five Towns and Far Rockaway for expert insurance solutions. Sruly, enabled by Hinda Sora Loeb and Esty Winer, walks individuals and families through the complex health-insurance enrollment process. Typically, an application is run in just twenty to twenty-five minutes. Mr. Miller explains that it is impossible for an unexperienced individual to duplicate that. Achiezer staff also provide answers to clients' questions and gives clear information regarding the available programs,

choices of insurance plans and explanations of benefits. And after an application has been completed, clients can easily follow-up with further questions and concerns – no playing phone tag or frustrating long wait lines.

The Insurance Department has grown tremendously since the opening of the Affordable Care website, which is known as "the Marketplace" in New York State. **Before Obamacare, the Insurance Department serviced close to 600 families annually. Currently,**



**We know what they are asking for...**

**it services over 1,500!** This department has evolved to meet the increased demand by keeping up to date with the most recent available insurance programs, as well as creating and maintaining relationships with State representatives and putting in extra time during the annual Open-Enrollment season.

Not only does the Insurance Department expedite the process, their experience and expertise also ensure the best possible outcome for applicants. "Some of what the applications ask for is really not clear-cut. People can spend so much time trying to interpret the questions," explains Mr. Miller. "At Achiezer, we know what they are asking for, and we offer valuable guidance about *how* to answer the questions most effectively.

Although the Insurance Department is busy all year round, its busiest season by far is from mid-November through mid-December during Open Enrollment in the Marketplace, which is like "tax season" for Achiezer's insurance experts.

During that time, Mr. Miller finds that he is booked solid with clients until 5:30 PM each day. He then remains in the office until at least 9 PM to assist walk-ins and callers, literally staying until the last person has been helped. This year alone, over 400 families were assisted with obtaining insurance

during this time.

Calculate the value of all these insurance plans, and you'll realize that the amount of money being saved for the community at large through this program is staggering! **Each free or subsidized insurance plan is valued at \$5,000.00. Multiply that by the number of people who have been helped this year, and the product is an amazing \$7,500,000.00** – which is in truth a modest estimate, since many of those applying are actually heads of households with multiple members.

In the event that someone's circumstances have changed – whether he is no longer eligible for a public plan or has become eligible due to loss of income – the Insurance Department is equipped to assist. No matter the situation, Mr. Miller and his staff work to ensure that clients understand the choices and are able to make decisions based on a clear understanding of what is being offered.

But the success of the Insurance Department goes beyond the numbers and the quality of work that is being completed. Achiezer has created a warm, yet professional environment, where clients are assured that all information will remain confidential. Experts address any and all concerns about what is covered, which offices accept which plans and any other questions clients might have. Often, an issue comes up, whether at the time of the application, regarding a pre-existing condition, or the sudden need for a medical referral, and thanks to Achiezer's other existing programs, these creases are quickly ironed out and dealt with in a specialized manner.

The many community members who have benefited from this wonderful, efficiently run program can attest to leaving Achiezer's Insurance Department feeling relaxed, at ease with the knowledge that what seemed to be an overwhelming hurdle has been handled in the best way possible. Yes, the benefits here are manifold, reflecting a tremendous savings of time, money – and peace of mind. And no one can put a price on that!



**Sruly Miller** Coordinator of Achiezer's Insurance Department



A group of seniors post Megillah reading.



## A DAY OF GIVING

**ACHIEZER NEVER TAKES A** break, even on the busiest days of the year.

This *Purim*, volunteers of all ages and backgrounds once again put their talents to good use, leining the *Megillah* for the homebound at over forty homes and facilities. On this very hectic day, when time is at a premium, these dedicated men and boys made time to ensure that every member of the community would be able to fulfill the *mitzvah* of *Megillah*, no matter the circumstances.

PURIM | ACHIEZER STYLE





**HISTORIC HEALTHCARE EVENT**

**MARK YOUR CALENDARS**  
for this historic Healthcare Event,  
scheduled for  
**NOVEMBER 19, 2017**



**FOR CAREGIVERS...  
& THOSE THEY CARE FOR**

**ACHIEZER IS GEARING UP FOR**

a truly unprecedented healthcare event in the Jewish community, a one-stop expo encompassing a broad range of needs, including that of the senior population, special-needs population and active adults seeking preventive care. This is something that has never been done before, but it's clear that its time has come.

For the past three years, Achiezer's ElderCare Conference and Expo has become the most sought after healthcare event for caregivers of the elderly and infirm. The event combined a line-up of knowledgeable presenters with an expo featuring an array of doctors, therapists and other providers of services relevant to this population. Last year's program drew over 1,000 participants, more than double what was anticipated.

Following on the heels of the highly successful ElderCare event, the SpecialCare Expo was enthusiastically welcomed by those caring for children

and young adults with special needs. Achiezer partnered with nearly every major special needs organization in the Jewish world to inform and empower those parents and caregivers.

Based on the non-stop feedback received, Achiezer has decided to take it up a notch, combining both events, and, at the same time, including a brand-new aspect, that of preventive care for healthy, middle-aged men and women.

Many caregivers who attended the ElderCare events fit this demographic and as they explored how best to care for their parents, it became clear that they wanted similar information about how best to care for themselves. Achiezer plans to hold separate classes and provide information geared towards healthy individuals who want to be proactive about maintaining their health, particularly during middle age. Innovative sessions will be given by leading medical specialists and will include areas of healthcare upon which

to focus, risk factors, explanations of screenings and tests, when to be concerned and more.

Given that there is a considerable amount of overlap amongst the needs of all of these populations – whether it be in healthcare-related matters, Medicaid, insurance or long-term care – Achiezer determined that an all-in-one event would be most cost and time efficient for participants, vendors and presenters. This year's conference will build on previous successes to provide an even more productive experience for participants.

Mark your calendars for this historic healthcare event, scheduled for November 19, 2017, at a location that will be convenient for participants not only from the Five Towns, but from Brooklyn, Monsey and even New Jersey. As at previous events, participants are sure to walk away feeling informed and inspired, armed with practical solutions to the challenges they may be facing.

# GROUND BREAKING MEETING *with* TOP EXECUTIVES

from **NORTHWELL HEALTH HOSPITAL NETWORK**

**ACHIEZER IS MOVING FORWARD IN ITS**

commitment to ensure optimum sensitivity and care for Jewish patients in local hospitals. To this end, they recently met with the Northwell Health System, the largest healthcare provider in New York State. Northwell has nineteen hospitals under their umbrella, including North Shore University Hospital, North Shore Forest Hills, Lenox Hill Hospital, Manhattan Eye Ear and Throat Hospital, Long Island Jewish and Cohen Children's Medical Center, hospitals where thousands of residents of the Five Towns and other communities are serviced each year.

Mr. Yoily Edelstein graciously offered his home in Lawrence for this groundbreaking get together. Co-hosted by Agudath Israel's Chayim Aruchim division, which addresses *halachic* end-of-life issues, Achiezer met with Mr. Michael Dowling, President and CEO of Northwell Health, Mr. Jeff Kraut, Executive Vice President and other top executives of the organization.

The meeting centered around how the hospital network can better meet the needs of the Jewish community through day-to-day chaplaincy and advocacy; providing adequate kosher food; offering Shabbos-friendly facilities; raising awareness about end-of-life wishes of Jewish families; and in regard to death-related matters and procedures.

In attendance was an impressive representation of *rabbanim*, community leaders, elected officials and doctors; including Achiezer's *posek* Rabbi Binyomin Forst, *shlita*, Dr. Jonathan Herman, Dr. Michael Oppenheim and Rabbi Dr. Aaron Glatt. Agudath Israel was represented by Rabbi Shmuel Lefkowitz, Rabbi Shai Markowitz, Rabbi Gedalia Weinberger and other distinguished members.



The meeting was clearly productive, as plans for enhancements have already been set in motion. Northwell has expressed their willingness to hire personnel who will enable better responses to the needs of the Jewish community. In addition, executives are working towards implementing system-wide training to raise sensitivity towards the community's needs.

Achiezer holds meetings of this nature with all area hospitals throughout the year, including NYU Winthrop, South Nassau Communities Hospital, Mercy Medical Center and St. John's Episcopal Hospital, to ensure that wherever community members might be, their needs will be met in the best way possible.

**THE MEETING CENTERED AROUND HOW THE HOSPITAL NETWORK  
CAN BETTER MEET THE NEEDS OF THE JEWISH COMMUNITY**





## ON PESACH

**MOST PEOPLE WOULD AGREE** that *Pesach* is the most difficult *yom tov* to spend in a hospital.

Program Coordinator Aliza Wartelsky shares that in the last two days before *Pesach*, she spent time doing little else but fielding calls from family members anxious about *Pesach* provisions in area hospitals and beyond. Thanks to Achiezer's forethought and effort, she was able to reassure and guide each one.

Achiezer took its responsibility so seriously, that aside from stocking its Respite Rooms at Mercy and South Nassau Communities Hospitals, they also contributed substantially toward the Bikur Cholim rooms in three other hospitals which are not usually stocked by Achiezer – Winthrop, LIJ and St. Johns – and provided food for families staying in Queens Nassau Rehabilitation Center. Just putting everything together was a massive undertaking. The job was completed by a team of volunteers, including a group of eighth graders from Westchester Day School who shopped the orders for three of the hospitals. Achiezer thanks Gourmet Glatt for their generosity in sponsoring much of the food.

Achiezer's Respite Rooms each had to be fully cleaned and kashered before being stocked with fifteen (!) boxes of food – including fully prepared *Seder* plates, grape juice, *shmurah matzah*, prepared foods, dairy goods and many non-perishables. This huge job was ably handled by Dovid Kovitz, Shragi Olshan, Muttu Olshan and Eli Spirn. Each room was restocked

before Shabbos *Chol Hamoed* and before the second days of *yom tov*.

An important innovation this year were clear cards placed in the local Hatzalah ambulances, listing all the rooms that were stocked and how to locate each one. Hatzalah members handed the cards to patients or family members before leaving them off at the hospital. Besides the practical assistance this offered, it conveyed the message that “you are not alone.”

Looking back, Aliza shares, “The positive feedback we received was tremendous. More than the food that was eaten, that is the biggest indicator of the importance of this project.”



**THE POSITIVE FEEDBACK  
WE RECEIVED WAS TREMENDOUS.**

–Aliza Wartelsky, Program Coordinator

## BE PREPARED TO RESPOND TOP-NOTCH CPR/FIRST AID COURSE

**IN THOSE CRUCIAL MOMENTS** before Hatzalah arrives on the scene of a medical emergency, proper training in how to respond can make a life-saving difference.

That's why Achiezer, in conjunction with Hatzalah, has offered a series of CPR/Safety courses. Thanks to The Jewish Home, who generously sponsored this endeavor, a FREE course was given, which included training in CPR and choking procedures that can be administered to adults, children and infants.

The course was held shortly after *Pesach* at the Hatzalah garage, with separate classes for men, women and Spanish-speaking caregivers. Achiezer contracted with Madison Programs, a top-notch, professional company, to teach the

courses. The classes were very well received and involved practical, hands-on instruction, with participants actually practicing the techniques which they learned.

Achiezer's goal in creating this series is to empower the community to most effectively handle the unexpected, to remain calm in the face of emergency and to ensure that victims have the best chance at recovery. In fact, several years ago, after taking an Achiezer arranged course, a local housekeeper saved a child who was choking, using training she had received during the course.

Look out for future safety-themed events from Achiezer.



Men's CPR Course



Women's CPR Course



Spanish Caregiver's Course



## EXTENDS A HEARTFELT THANK YOU

On behalf of the Executive Board and staff of Achiezer,  
**we salute our more than 300 volunteers**  
whose dedication, enthusiasm and hard work is the fuel  
that powers Achiezer's efforts every single day.





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