



# HOT NEWS

## FALL 2014/WINTER 2015

THE POOR • THE HUNGRY • YOUTH AT RISK • THE ELDERLY  
COMPASSIONATE CARE • SPECIAL NEEDS • COMMUNITY SERVICE  
VICTIMS OF WAR, TERROR & NATURAL DISASTERS



## ***HOT NEWS***

**Fall 2014/Winter 2015**

*HOT* is about helping the **Poor, the Hungry, the Elderly, Youth at Risk, Individuals with Special Needs, and those that need Compassionate Care, or are Victims of War Terror or a Natural Disaster**. We have helped these people, all of whom without the help of *HOT* would have continued to suffer. We did this with 100% of the money we raised going to people that needed our help. No overhead of any kind is charged to any donor's gift other than one donor who pays for all of these expenses and makes a large enough programmatic gift to "seed" all of *HOT*'s programs.

This booklet describes all of *HOT*'s current programs. For ease of reading we use **red** print to emphasize our initiatives where we Help People Help Themselves - projects where *HOT* helps people gain, or regain, their financial independence. We feed and clothe the poor, but unless we teach them what is necessary for them to get a (new) job, they will continue in the never-ending cycle of poverty. We use **blue** print, to designate grants we have already made or designations you can make, where our dollars are leveraged, by having it matched with money raised by our partners. You will see opportunities to leverage your gift to help the people you think have the greatest need. You will see opportunities to help individuals, and in many cases, entire families, to escape the endless cycle of poverty.

In addition \$1,048,000 *HOT* raised in its year ended Jun 30, 2014, our donors were extraordinarily generous this past summer helping *HOT* use its carefully vetted Israeli partnerships to help the residents of Southern Israel withstand the constant barrage of Hamas missiles. 172 donors gave more that \$517,000 to *HOT*'s Emergency Israel Fund. We had multiple daily conversations and emails with our contacts in both Ashkelon and Sderot, as well as the organizations we work with throughout the country that purchased or delivered what was needed, or supplied necessary professional services. **The story of our involvement – what we did and what we are still doing – is on pages 51, 52 and 54 but we have also identified the “war work” of each of these organizations on the pages where we have written vignettes describing our overall relationship with them, by highlighting, in yellow, the important work they did with us during the war.**

### **HOW DOES *HOT* WORK?**

Unlike other charities where 25, 30, 40 or in some cases as much as 50% of what you give goes to pay for the administrative and fund raising expenses of the charity, we have a donor who, in addition to a substantial annual programmatic gift (see below), pays 100% of all *HOT*'s expenses, resulting in **100% of your gift helping people who would otherwise continue to suffer.**

Unlike other charities where your gift goes into a “pot,” *HOT* encourages you to pick which specific group of people you want to help and how you want to help them. Seven categories to pick from. 48 projects in all. The donor referred to above seeds every project, every year. **The projects can be expanded if you want them expanded.** Unlike other charities that tell you \$100 does this, or \$1,000 does that or \$10,000 does something else when all they are doing is giving you “illustrations,” dollars given to *HOT* do not become fungible as *HOT* **directly uses what you give it for exactly what it to be used for.**

*HOT* does not pay ANY of the overhead of ANY organization we partner with.  
*HOT* supports sectarian and non-sectarian projects (but YOUR dollars go ONLY to where you tell us you want them to go...there is no fungibility of dollars at *HOT*).  
*HOT* support projects in the United States, in Israel and one in Guatemala.

Your entire dollar goes where you want it to go, expanding the projects you choose or, if you prefer, the region or specific category you choose.

Simply put (i) *HOT* is efficient, (ii) its due diligence is comprehensive, and (iii) it only funds critical projects that in many cases have been overlooked by more traditional charities and where, but for *HOT's* grant, people with desperate needs would not be helped.

Please read through the Table of Contents and pick the area or areas most meaningful to you. But since many of our projects could have been just as easily put in another section (Does feeding a poor senior fit in The Elderly? The Poor? The Hungry? **Does feeding a child belong in Youth at Risk? The Hungry? The Poor?**), you may need to read the entire *HOT News* to find YOUR project.

Very truly yours,



Ronald L. Gallatin  
Chairman and CEO

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## The Hungry:

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### *A Sandwich a Day for Every Child In Israel*

*in a country where one-third of the children live below the poverty line*

The program started in 2003 when *HOT* partnered with the elderly women volunteers from the Beit Frankforter (BF) Community Center, who were at that time preparing sandwiches for about 100 children. We expanded the BF Program to 500 sandwiches and then started a partnership with **Leket Israel**, who in the semester ending in June 2014 distributed the bread and fillings for almost 7,500 sandwiches every school day. Today, we fund only Leket.

The children who need our sandwiches are from low-income families, from families where one parent is sick, is unemployed, or is in prison. The children are a mixture of sabras (native Israelis), and new immigrants from the former Soviet Union, Ethiopia and South America.

**For many, the sandwich is the only meal they have before dinner; for others it is lunch and/or a supplement to a completely inadequate diet.**

Every school has to go through a screening process to become part of the program. Leket makes periodic visits to the schools to check on how the project is running and to make sure that there is no abuse of the project and that the distribution of sandwiches to the children is handled with dignity. *Hands On Tzedakah* meets with the men and women who make the sandwiches and pack the lunches and the principals of schools in the program.



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Israel has a nationwide program that is “supposed to” feed all needy children a hot lunch, BUT it is only mandatory for younger children and even then, children who are in school all day. BUT for many Israeli children school ends at 1 PM and they only get food if the municipality, or in some cases the principal of the school, decides to allocate some of the shekels they receive from the Ministry of Education for food rather than for a teacher or two and/or other necessary parts of what is necessary to give quality education. This results in

their being tens of thousands of Israeli children who are not getting the basic nourishment necessary to concentrate on their schoolwork.

Because the needs are greater than Leket or its donors could possibly fund, a few years ago Leket went to the municipalities and offered to supply food for the children only if the school either contributed 30% of its cost or found someone (e.g. local businessmen) to contribute 30% of the cost of what is necessary to feed the needy kids that the school was not feeding.



During the 2013/2014 school-year Leket distributed more than 7,500 sandwiches each school-day to over 103 schools in 34 cities, towns and villages in Israel. The project functions in different ways in different places. There are a number of cities where Leket only supplies the ingredients and partners with other organizations that handle making the sandwiches and supervising their distribution. Other schools receive the makings of the sandwiches and the school staff prepares the sandwiches. There are also schools where the

children make the sandwiches. Tablecloths, gloves and small bags are provided for the making and packing of the sandwiches.

The children receive a large freshly-baked roll filled with hummus, cheese, chocolate spread, tahini or tuna. **At times it is accompanied by a fruit or vegetable that comes through Leket's gleaning program (see page 5) and yogurts and milk that Leket receives as contributions due to their short shelf life. Neither *HOT* nor the municipality pay anything for what Leket gleans or gets as in-kind contributions.**



Over the last 4 years *HOT* has made annual grants ranging from \$100,000 - \$135,000 (depending on designations by our donors). ***HOT's* 2014/2015 commitment to the program is \$100,000 which we anticipate will grow to approximately \$125,000 from designated gifts. We anticipate that Leket's "cost" for bag will be approximately 54 cents and using a 180 day school year - \$97.20 per year. This means a *HOT* donor can feed a child for a whole year for \$68.04 (the other \$29.16 coming from, or raised by, the school).**

**\$680.40 will feed ten additional children, and \$6,804 will feed a hundred additional children. Even with this reduced cost, as a result of the municipalities paying part of the cost, there is a HUGE WAITING LIST and *HOT* hopes its donors will designate up to \$68,040 to feed 1,000 additional hungry children.**

## *Rescuing Food In Israel*

In addition to the Sandwich Program, **Leket** (pages 3 and 4) rescues food (from corporate cafeterias, hotels, restaurants and banquet halls) and distributes it (often late at night) to the poor, and utilizes thousands of volunteers who “glean” the fields (pick fruit and vegetables from farms where the owners fulfill their biblical obligation to donate part of their produce to people in need).



In 2013, Leket collected and distributed almost 26,000,000 pounds of food to more than 180 charities and food banks in Israel. They now have warehouses strategically placed where they can refrigerate and quickly distribute (i) the fruits and vegetables their more than 50,000 volunteers (yes, 50,000) including a lot of visitors to Israel who work for a morning or afternoon pick, (ii) rescued prepared food, and (iii) short dated packaged food and dairy products contributed to them by stores and manufacturers. Leket also runs programs helping hundreds of NGO's to better understand nutrition and better handle the food that Leket gives them.



As Leket has grown the equipment necessary to run its programs also grows. We have made grants to Leket to purchase a tractor, a forklift, an automated produce sorting machine, hand held jacks, packing crates, a 4x4 for the fields, refrigeration units and much much more to help the Israeli Soup Kitchens and Food Banks that Leket serves. **All of our past grants and the current needs below have gone through a vigorous analysis to satisfy *HOT* that the increased production resulting from our grants is a multiple of the grant.**



During the war *HOT* purchased refrigeration equipment that Leket installed in soup kitchens in southern towns so that they could send more produce and other perishables with each delivery AND we gave grants to Leket for them to purchase food from local merchants in the south (rather than at better prices up north) to keep these local merchants in business.

**Leket's current need is for a 55,000 cubic foot refrigeration unit with a storage capacity of 775,000 pounds of food to significantly increase the amount of food Leket can store which, in turn, will increase the amount of food they can glean. The unit will cost \$170,000 but if a *HOT* donor pledges \$42,500 *HOT* will commit \$42,500 of undesignated funds and make a Challenge to Leket's other donors to match *HOT* which if met will result in the *HOT* donor's \$42,500 being the catalyst to buy a \$170,000 unit.**

## *Feeding the Children of Little Haiti*



Hunger does not discriminate – it affects people of all religions, and it affects children, senior citizens, the unemployed, the mentally and physically challenged, homeless people, the working poor and victims of natural disasters, almost 1,000,000 people in South Florida would be going to to sleep each night hungry, but for the help of organizations like **Feeding South Florida (FSF)**. Almost 300,000 children in South Florida are living in poverty and experiencing hunger every day.

FSF's mission is to end hunger by providing nutritious food, leading hunger and poverty advocacy efforts and transforming lives through innovative programming and education. In the past *HOT* has provided emergency support for FSF to make repairs and purchase equipment such as a portable forklift that permits them to pick up more food within the allotted time they are given at the loading docks of food chains. We have also bought backpacks and had them filled with food for the weekend for children living in the Little Haiti section of Miami. These children receive free breakfasts and lunches during the week through the public school lunch program but without the food in the backpacks would almost certainly receive very little to eat on the weekend.

FSF uses a combination of food that has been donated to them and food they purchase at super wholesale through a nation wide system. **The \$5.00 that we pay for the food in the backpack sells for approximately \$38.00 in the supermarket. More than 7-to-1 leverage.** We have funded food for the backpacks of 100 children since the earthquake and we have already funded the fall semester of the 2014/2015 school-year, but need our donors to designate gifts for us to fund this coming spring (2015) semester.

**You can insure that a child can have his backpack filled for the Spring 2015 semester by designating \$105 to this program. Ten children for \$1,050.00. Twenty-five for \$2,625.00 Fifty for \$5,250.00. And all one hundred for \$10,500.00.**

**Most of the children in this program have a parent, grandparent, brother, sister, cousin, aunt and/or uncle that live in Haiti and in various ways suffered from the ravages of the cataclysmic earthquake and tropical storms that have hit the island. These backpacks full of food not only insure nourishing weekends of food for the kids here, but in some cases frees up money for their parents to help relatives in Haiti who are 4 years later still suffering from the affects of the quake.**

FSF has similar backpack programs for 1,400 other children and would like to expand to many many other hungry children but cannot do that without more help. Here too, \$105.00 will pay for a weekend's food for a child for the spring semester

Read about Boca Helping Hands' Backpack Program on page 8.

## ***A Chicken a Week in Jerusalem***

Last year a selfless 92-year-old woman who had spent 77 years helping others died.

For the last 45 years of her life **Bracha Kapach** maintained a weekly distribution of food to families in need. The families came from all over Jerusalem and were a cross section of Israeli society; all of whom had been referred to her by the municipal social welfare department. *Hands On Tzedakah* bought her a freezer and has supplied approximately 40 chickens a week every week (with an additional chicken or two for the holidays) for the last eight years. These chickens were a source of protein that is sadly lacking from most of the recipients' diets. Although Bracha Kapach died last year, her work is continuing. Her grandchildren learned the importance of helping others and in a living memorial to their grandmother they are continuing her work. *HOT* can think of no finer memorial to a woman who spent a lifetime of helping others



**One chicken weighs about 4 pounds and costs around \$9.00. And while *HOT* will continue to supply the chickens it has in the past (more that \$15,000 worth last year), the list of hungry, malnourished families continues to grow.**

**\$468 buys a chicken a week for a new family and *HOT* would like its donors to designate \$23,400 so 50 more families will start receiving chickens.**

\* \* \* \*

## ***Tova's Kitchen in Jerusalem***



**Tova's Kitchen** was located in the Bukharan quarter of Jerusalem. The kitchen was the size of a small shed. Tova used to cook every Wednesday for a group of elderly men who otherwise wouldn't have gotten a hot meat meal. And, when she cooked, poor people in the neighborhood stopped by to get a plastic "doggie bag" to go of the same chicken, rice and vegetables. Unfortunately she is no longer physically able to cook, but **we keep this vignette in the *HOT* News as she epitomizes what *HOT* is all about.**

## *Feeding the Poor in Boca Raton*

**Boca Helping Hands** is a volunteer-driven organization whose mission is solving hunger and crisis situations for the most needy. They run a soup kitchen, a food pantry and supply meals to the homebound. They also provide **limited financial assistance and job mentoring.** They work at providing solutions to hunger and poverty in assisting low-income families, the elderly and the homeless. **In 2013 BHH had 4 classes in a pilot program training participants for jobs in the catering industry and 70% of the “graduates” are now employed.** Volunteers are a huge source of manpower in helping to make a difference. The



Food Center has been in operation for 16 years and is open 6 days a week. Over the years, *HOT* purchased a freezer for the Food Center, heavy-duty pots and pans and commercial kitchen utensils, a hand truck and meat slicer, a new air conditioner unit for the kitchen, a forklift and a freight elevator.

Most recently *HOT* has made grants to enable BHH to purchase (i) a new van, (ii) 16 portable coolers which allowed BHH to initiate a program of delivering meals to home bound shut-ins on a daily basis, (iii) new tires for a box truck, (iv) a Walk-In Cooler that was necessary to store perishables and was key in BHH being able to increase its recovered food from 323,000 pounds in 2010, to 1,809,000 pounds of food in 2013, (v) a second refrigerated truck, (vi) a Hydraulic Scissors Dock Lift (vii) computers for their job mentoring center and (viii) **we have made challenge grants that organizations have met that have resulted in additional schools receiving filled backpacks every week that provide weekend food for children who are on the federally funded hot lunch program** (similar to the program *HOT* funds for children in Little Haiti, see page 6).



**Their current wish list includes:**

- **\$21,000 in multiples of \$105 to expand their backpack program. They want to fill backpacks each week for children in four more local schools. \$5.53 of purchases gives them the ability to fill a backpack for the weekend. \$210 provides food for every weekend during the 38-week school year and *HOT* will use your designated funds to keep making challenge grants to BHH**
- **\$50,000 or any part thereof to help equip a medical clinic they hope to open in 2015**

## *A Group of Volunteers Feeding the Hungry in Israel*



**Shachen Tov** – in English, **Good Neighbor Association (GNA)** – was started by a group of students at Hebrew University in Jerusalem 15 years ago. It feeds more than 1,000 families every week and performs a host of other social service functions ranging from tutoring and running a text book library for children, to friendly visiting for elders and running a “coffee shop” (in an area that includes poor refugees from the FSU and Ethiopia) for the poor. Three things make this organization unique. The first is that it

has no employees. It is run 100% by volunteers. Second is that while it was started by college students and continues to be predominantly a college student organization, many of its volunteers have finished college but still continue to volunteer. Third is its recognition that while the elderly and the disabled must be helped for life, families that include one or more healthy parents should not receive continuous aid. In fact, families with one or more healthy parents are told up front that they will be getting food for a maximum of one year.

Since they are a 100% volunteer organization we don't have to worry about anything we give them going for anything but direct aid and with the needs in Israel as great as they are there is no amount of money we could give them that would even put a dent into the needs of the people they serve, or could serve. During our October visit to Israel we committed to send them 10,000 shekels a month (\$2,632 @ 3.8 shekels to the dollar). It is not enough. The “wish list” below represents the amount of additional food purchases they would like to make over the next year that would let them feed an additional approximately 450 people:

- **\$43,200 to feed 45 additional needy families in Jerusalem (\$960 per family)**
- **\$40,320 to feed 42 additional needy families at GNA branches in Tiberias and the Lebanon Border town of Kiryat Shmona (\$960 per family)**
- **\$27,984 to buy extra food for Passover for 424 needy families (\$66 per family)**
- **\$22,400 to add 56 elderly and handicapped to their GNA's Hot Meal Program (\$400 per individual)**

Additionally, they are requesting:

- **\$20,000 for additional programming for the elderly and handicapped**
- **\$13,000 (\$3,500 for equipment and \$9,500 for supplies and snacks) to run an afternoon/early evening tutoring class**
- **\$8,500 to run an additional evening free coffee shop**

## ***Helping Indigent Families of the Jerusalem Border Patrol***

*HOT* supplies a monthly “basic food package” (with special supplements for the holidays) to 50 indigent families of patrolmen and 40 indigent single members



of the **Jerusalem Border Patrol** (the men and women who guard Israel’s borders and prevent terrorist infiltrations) who have no relatives in Israel and/or have been identified by their Army welfare officer as being in severe financial distress. All the food is bought at wholesale or below. All the packages are prepared by volunteers. All the transportation and delivery is carried out by the Border Patrol. Last year the food packages, which were purchased with more than \$33,000 in grants from *HOT*, included cereal, rice,

soup mix, tuna, halva, tahini, canned fruit, mayonnaise, pickles, sugar, pasta, couscous, tea, corn and soap.

Additionally, last year we learned that there are families of the JBP that live in apartments where infants slept on beds (they did not have cribs), two and three children shared a bed or slept on the floor, and/or lived in apartments where the refrigerator or range didn’t work. *HOT* purchased more than \$29,000 of cribs, beds and appliances for these families. During our October visit to Israel we found out from the Base Commander and the unit’s Welfare Officer that this year there were more families of this Border Patrol unit that had similar needs. We have just made a \$22,300 grant to buy these basic necessities for the families of these patrolmen. We **CANNOT** let the families of those risking their lives\* to keep Israel safe live in such deplorable circumstances.

**The aftermath of the Gaza War has been more attempted acts of terrorism and this unit is charged with the responsibility of protecting the residents of Jerusalem—we CANNOT let their families live in squalor or have insufficient nourishment.**

**We would like our donors to designate up to \$70,000 for us to expand our help to the destitute families of these daily heroes: \$45,000 to buy cribs, beds, tables, ovens, sofas, refrigerators, washing machines and other appliances, and to repair toilets, sinks and other problems in their apartments, and \$25,000 for us to put more in the food boxes and/or to add additional families to the monthly food distribution. **While we traditionally only use red to alert readers to projects where we are helping people help themselves, I am using it here to alert you to a need that I think you will agree must be funded.****

\* 10 days before this booklet went to the printer, in mid-November, a terrorist drove his truck into a crowd of innocent Israelis and killed one of these brave patrolmen.

## The Poor:

- ***Hands On Tzedakah* Emergency Assistance Programs**
  - Emergency Assistance in Boca Raton and Delray (page 11)
  - Homelessness in South Palm Beach County (p. 12)
  - Helping Impoverished Families in Northern the Northern Israel Town of Shlomi (p. 13)
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- **Job Training for the Poor in Guatemala (p. 15)**
- **Helping Others in Israel – Shoulder to Shoulder (p. 16)**

### ***Hands On Tzedakah* Emergency Assistance Programs *Emergency Assistance in Boca Raton and Delray***

Many individuals and families continue to face tremendous economic hardships. Seniors living on fixed incomes and families in crisis have trouble paying for their most basic needs. **The Financial Assistance Coordinator at Ruth and Norman Rales Jewish Family Service (JFS) comes to *HOT* with the most dire situations.** We discuss the case history and **only make a grant if we are satisfied (i) as to the legitimacy and reasonableness of the request and (ii) that all other sources of funding have been exhausted.**

*HOT* has provided funds for rent, mortgage payments, utility bills, child-care, medications, car repairs, clothing, school supplies and other essentials of life. We have supplied funds to help the old and infirm and the young and those with debilitating diseases.



**A young couple came to JFS asking for emergency financial assistance. He had been out of work 7 months and she was disabled. They had just gone through the last of their savings and he finally got a new job but would not be getting his first paycheck for three weeks. *HOT* matched JFS's funds and this couple was not evicted.**

**A senior couple in poor health had been without a hot water heater for 2 weeks. Their household income was \$1,200 a month and they had no money for emergencies. *HOT* matched JFS funds to insure that the couple got a water heater within 24 hours of their request for assistance.** These are but two of scores of JFS cases that *HOT* has funded.



**We would like our donors to designate \$24,000 to help fund specific cases, as they arise. *HOT* has funded as little as \$450 and as much as \$2,100 to meet the emergencies of families and individuals in need. Think of your gift being used to prevent a life, or lives, from being destroyed as the result of a one time emergency need that you would fund in a second if you only knew about it. *HOT* will be your eyes and your ears. Your designated gift will be matched and will be life altering.**

## *Homelessness in South Palm Beach County*



Is there homelessness in Palm Beach County? Yes, there are entire families living in cars, parks, and even the Tri-Rail stations. Single moms, infants, preschoolers, kindergarteners, third-graders sleeping on the back seat of cars, on benches or on the floor. Yet, incredible as it may seem, **Family Promise (FP)** is the only shelter in the southern part of Palm Beach County.

FP targets homeless families with young children. Typically, half of their clients are children under age

6. In the morning, “guests” are picked up by a Family Promise van and taken to another site used as a Day Center. During the day “guests” can shower, care for pre-school children, and seek housing and employment. Public school children are bused from the Day Center to their public school each weekday morning. A staff member of Family Promise is there to assist the adults in the family to find permanent housing and, if needed, employment.

FP takes care of the families until they “graduate” (get a job that offers them the ability to be independent), but they often do not have funds to help the graduate with a security deposit and first and or last month’s rent for new housing. Even when families have successfully completed its program, located work, and found housing they can afford, life’s challenges keep them in a tenuous situation. Unexpected expenses can create a domino effect that places the families at risk of losing jobs and homes. Car repairs, medical bills, decreased work hours, and car insurance, are a constant concern.

*HOT* has set up 4 funds at FP. One to help with security deposits and other landlord requirements, **(this fund was set up by FP’s other donors responding to a *HOT* Challenge Grant)**, the second to meet Emergency needs that can only be used when (i) the breadwinner has found new employment (ii) the dollars we give put the family back on their feet and (iii) FP has exhausted all other sources of funding. In our year ended June 30, 2014 more than 42 families received this critical aid. Similar to all of *HOT*’s emergency assistance grants, a few hundred dollars in aid can often completely change lives, the third **a fund to pay for the training or retraining of the family breadwinner (often a single mom), and a fourth for scholarships for children of graduates. Education is truly the only real way to avoid the endless cycle of poverty.**



**We would like our donors to designate up to \$80,000 to FP: \$20,000 for the Financial Aid Fund, \$20,000 for the Rent/Security Assistance Fund, \$20,000 for the Job Training (or Retraining) Fund and \$20,000 for the Scholarship Fund.**

## ***Helping Impoverished Families in the Northern Israel Town of Shlomi***

A three year old girl in nursery school who has a hearing deficiency.

A mother and her four children, all victims of domestic abuse.

A mentally challenged elder living on a pension in a unit with broken windows.

An unemployed father, a son, a kidney transplant and a three hour bus ride to get to dialysis.

A cancer patient under treatment who needs a wig.

A child of a single parent family who needs glasses.

What do all these people have in common?

They all live in northern Israel and received assistance from the **Galila Emergency Assistance Trust** (GETA) that assists families and individuals in distress by providing one-time grants in order to help in moments of crisis and distress. The fund's volunteer committee reviews the requests with focus on cases where a one-time grant can help a person get back on his/her feet. The fund mainly helps children from families in distress, single moms and the elderly. The funds are transferred to the entity or provider handling the case to ensure the grant is used for its intended purpose.



Many individuals living in this area of Israel work but barely earn a living. Life in the border town of Shlomi is particularly hard because of the memory of, and fear of, Hezbollah attacks. Employment opportunities are few, salary levels are low, and parents are unable to assist their children with any extra expenditure - especially during a medical or other family crisis impacting one of their children or an elderly family member. That is when they urgently require one-time assistance in order to break out of a cycle of poverty in which they live.

*HOT* has met with the mayor of Shlomi and the municipality's head of social services. We have seen first hand the problems in the town and has set up a special fund to be used



exclusively for the residents of Shlomi. Similar to *HOT's* other Emergency Funds, grants are only made if all other sources of funding have been exhausted.

The Shlomi social workers that are working with the families in need make recommendations to the head of their department who culls the list that goes to Galila who, with the volunteer committee of responsible citizens, further culls the list which is then sent to *HOT* for final review and approval. **It is clear the needs of families in this part of Israel will go far**

**beyond what *HOT* can allocate out of its undesignated funds, and we are hoping our donors will designate up to \$50,000 for us to help the families of Shlomi.**

## ***Emergency Assistance in Boynton Beach***

The mission of the **Caridad Center** is to upgrade the health, education and living standards for the children and families of agricultural workers, day laborers and the working poor. This includes being their “safety net” and providing subsidies in emergency situations. We have stopped evictions and power shut downs, paid for food, chemotherapy and other extraordinary medical assistance. **We have given scholarships for individual college courses to give the needy a chance to escape the otherwise**



**endless cycle of poverty.** Similar to all of *HOT's* emergency assistance programs, we help only when all other sources have been exhausted.

*A young woman with five children, the youngest an infant, arrived at Caridad desperate for help. Her problems, though extreme, were not that different from so many who come to Caridad. With no husband, she was on the verge of eviction from their small trailer, she had no food, little clothing for the children, and no diapers or bottles for the baby. *HOT* provided half the \$1,200 needed for shelter and basic needs that were critical to keeping this family off the streets. Caridad Center continues to work with this mother as she obtains an education to give her family a lasting and self-sufficient future.*

**Two years ago we started giving scholarships to students carefully vetted by Caridad. The results have been outstanding – continuing studies, becoming nurses – becoming productive members of society rather than continuing in what could be an endless cycle of poverty. This year we doubled what we gave in that first year.**

Caridad’s wish list continues to be funds for **Scholarships** and Emergency Assistance for families and grocery store food cards. We would like our donors to designate all or part of their contributions to this program with the goal of our raising an extra \$25,000: **\$12,500 of which would be used for scholarships** and \$12,500 would help us respond to Caridad’s continually growing need for Emergency Aid. Please let us know which Fund you want your contribution to be used for.

## ***Job Training for the Poor in Guatemala***

**Mercado Global (“MG”) is succeeding in its mission of helping people help themselves. It supplies education and the opportunity to escape poverty of a level none of us can possibly imagine.**

**MG gives rural native women in Guatemala the tools and skills to support themselves and their families by training them to be successful artisans. MG forms, and arranges sales for co-ops where the artisans receive their pay (multiples of what they would otherwise be making) based on their personal production. The co-ops’ “profits from sales” and contributions to MG are used to teach business and financial literacy, nutrition and leadership programs. The women use their increased “wages” to pay for books and school supplies for their children.**



Prior to working with MG, the primary source of employment for women in San Pablo, Guatemala was the production of crocheted hacky sacks (small balls filled with plastic beads) for approximately 25 cents each, which barely covered the costs for materials needed to produce each sack. After completing a beaded jewelry course that *HOT* paid for, these women were able to produce beaded eyeglass necklaces for a major eyewear company in the U.S. Through this order, women earned 12 times more per day than they previously earned with the hacky sacks. The women used the additional income to buy shoes, school materials and more nutritious food for their children. Our recent grants include (i) funding loan programs where the women borrow money for advanced training and repay their loans with part of the incremental income they receive from the higher amounts they are paid for specialty items, (ii) buying “modern” computers for MG’s Guatemala office, (iii) paying for an instructor to teach the women a natural dye procedure that has led to more orders than can currently be filled and (iv) paying per diem expenses of a Case Western Medical Team that taught the Artisan Communities the basics of 21<sup>st</sup> century medicine and the importance of basic sanitary procedures and nutrition.

**Mercado Global is the single best example of how *HOT* helps people help themselves. Every grant we have made to MG has had an almost immediate impact on the artisans and their families. Schoolbooks and food – what could be more important???**

**MG’s Current Wish List includes:**

- **\$9,519 for technical training for current and new weaving artisans**
- **\$5,610 for scholarships for staff members to take weekend classes in basic literacy, English, and Basic Business Administration**
- **\$13,477 to train 54 artisans in advanced skills using (i) a back-strap loom and (ii) advanced IKAT and dye technologies**
- **\$15,173 for a trainer who would work with the co-ops on community based financial literacy and business administration.**

## *Helping Others in Israel – Shoulder to Shoulder*



Shoulder to Shoulder (StS) is about standing shoulder to shoulder with families in need. They assist the family in need get out of need! They choose families from the social service lists who want to improve their financial situation and become independent. They work with them for a year or two, helping them to reduce their expenses and increase their income. Though headquartered in Beer Sheva, they work in cities throughout the country, particularly in the south.

*HOT* met the people running StS 18 months ago and we were about to give them their first grant when the war started in July and every one turned their intention to crisis management. So instead of a grant for their regular programming we utilized them in our efforts to help lessen the affects of the war on residents of southern Israel.

The need of the families families StS helps grew exponentially as husbands went back into the army and because of the slowdown in economic activity many of the underemployed became unemployed. We paid for food for people who were out of work during the war (mostly day laborers who work as maids and in agriculture; married moms, who became single moms for 2 months with no income coming in). We provided respite trips for residents of areas being shelled, including Beer Sheva, Ofakim and Ashkelon. In all we sent 86,964 shekels, approximately \$25,000 at the melded conversion rate during the time we helped them.

StS's is now back to its original mission of helping people escape the continuing cycle of poverty. The Israel government, recognizing StS's mission has given them grants but not enough to help all of the families StS is helping. Some of these families still have basic needs, such as food, clothing, and other basic needs. Additionally, after all the shelling many are suffering from PTSD and while the government pays for some therapy, many, including young children need animal assisted, art and drama therapy, and other specialized treatments.



Their wish list includes:

- **\$16,200 for 6 months of food supplements for 20 families @ \$802 per family**
- **\$3,264 for 6 months of specialized therapy for 8 children @\$408 per child**
- **\$19,500 for basic winter clothing for 150 families @ \$130 per family**

## Youth at Risk:

- **Trying to Break the Cycle of Poverty - Jaffa/South Tel Aviv (pages 17-18)**
- **Helping Children in the Northern Israel Town of Kiryat Bialik (p. 19)**
- **Helping Teenage Girls AND Single Moms at Risk in Northern Israel (p. 20)**
- **A Camping Experience for Underprivileged Children in Washington, DC (p. 21)**
- **Helping Underprivileged Kids In New York City (p. 22)**
- **A Very Large Israeli Family Needing Help (p. 23-24)**
- **A Safe Haven in Jerusalem for English Speaking Youth in Distress (p. 25)**
- **Children Who are Caregivers in Palm Beach County (p. 26)**
- **Underprivileged and Educationally At-Risk Children in Delray Beach (p. 27)**
- **Helping Children in the Border Town of Sderot (p. 28)**
- **Helping the Children of Russian Immigrants in Netanya (p. 29)**
- **Giving Kids in Netanya A Chance (p. 30)**

### *Trying to Break the Cycle of Poverty – Jaffa/South Tel Aviv*

The Jaffa Institute (TJI) was created to serve those children who grow up in the worst neighborhoods, particularly in South Tel Aviv and Jaffa. Approximately 50% of their target population lives below the poverty line. Some 30% regularly receive local welfare services. And the worst statistic of all: Over 50% of the children drop out of school before the 12<sup>th</sup> grade.



Their long-time Executive Director, Dr. David Portowicz, is an impressive individual, whose sincerity about helping children break the cycle of poverty shows in his passionate way of speaking. TJI has set up residential programs in Israel for these kids, to keep them in school and within the system. They offer a complete holistic approach from food to tutoring to counseling, and work closely with the Israeli Ministry of Welfare.

TJI was established in 1982 and has expanded its mission to include feeding the poor, and most recently to **providing the necessary tools to the moms (and there are many single moms) to get back to, or into, the workforce.**

We are very impressed with the work David is doing and are supporting several of the TJI's programs. Over the last three years we have made more than \$150,000 in grants to purchase computers, an industrial oven, playground equipment, and have funded an equine therapy program. We have also given a grant to pay for furniture and equipment needed for an after school program for disadvantaged teenage girls at-risk of "dropping out" where they will get a hot meal, academic assistance, and both one-on-one and group therapy.



**In addition to our funding to give these girls the chance to get back on track, we bought computers for TJI's "Welfare to Wellbeing" program where unemployed young single moms and women that have had to return to the work force are taught the skills needed to get the type of job that can move them off the welfare rolls. This year, we met a \$30,000 challenge grant and TJI was able to purchase \$60,000 of computers.**



**During the Gaza War TJI recalled their teachers and other key personnel and opened their dormitories for weeks to, at the peak, 230 Kids until from Ashdod and other towns in the south. The kids had a balance of enrichment classes and camp like activities in the comparative safety of Tel Aviv. *HOT* contributed \$46,500 toward the more than \$350,000 of expenses TJI incurred in their part of the war effort.**

**TJI's wish list includes:**

- **\$10,000 for a comprehensive list of Outdoor Recreational Equipment**
- **\$14,500 for 10 fully loaded computers**
- **\$22,000 to renovate a center serving 35 young children**
- **\$25,500 for a playground inclusive of grading rubber flooring and equipment**

## ***Helping Children in the Northern Israel Town of Kiryat Bialik***



Over the last two years we have made more than \$60,000 in grants funding part of the refurbishment, added equipment, and a portion of the food in three moadonits (clubs) in Kiryat Bialik, the only town in northern Israel that has welcomed the influx of 170 Ethiopian immigrant families arriving in Israel since 2011. Most of these families are totally impoverished, and many of their children need special attention. These moadonits, two in Community Centers and one in a Bomb Shelter, provide the children (defined as “very high at-risk” by the social welfare team at the local municipality) after-school assistance with their educational needs. As they come from particularly dysfunctional and, in some cases, abusive families, the moadonits act as “homes away from home” for the children providing them a nutritious meal and integrating them with other “at risk” children. This is all done under the sensitive and professional direction and supervision of the social welfare department of the Kiryat Bialik municipality.

The staff is made up of caregivers and volunteers working with these kids in conjunction with the social workers and psychologists from the municipality who provide these fragile children with care and love. During the summer holidays these kids remain in the program and participate in summer activities held at the center.



**Last year we partnered with the Jewish Federation of South Palm Beach supplementing a Galila grant that partially funded an After School Enrichment Program for 5<sup>th</sup> and 6<sup>th</sup> graders. These children, who would otherwise be on the streets and falling further behind their Israeli born classmates, are given a hot lunch and spend the afternoon in enrichment classes taught by selected teachers and counselors.**



**In our October trip to Israel we visited another Moadonit in Kiryat Bialik, this one in far worse then the others were before we had them refurbished. We want these children to have a chance. The city is paying the staff and buying the food. We would like our donors to designate \$24,545 to renovate the bathroom and the kitchen; purchase new furniture, outdoor games, computers, computer tables and air conditioners. I have a full budget and anyone who is interested in doing part of the renovation, please call me and I can give you a price for each individual item. We NEED to do this.**

## ***Helping Teenage Girls and Single Moms at Risk in Northern Israel***

Teenage girls from poor families are a sub-group of Youth at Risk that are especially vulnerable, particularly those living in the slum-like conditions that the new Ethiopian and other immigrants live in Kiryat Bialik. Their choices are few and the temptations are great. This vignette is going to also discuss help for Single Moms living in or near Shlomi, because unemployment assures poverty for the mother which places her children “at risk”



The Kyriat Bialik “Teen Dropouts Advancement Unit,” utilizing a grant from The Ministry of Social Welfare, funds a program where “dropouts” were encouraged to attend classes that include self-motivation, image, working in a team and empowerment. The plan was also for each girl to have a mentor and to take a class from a special class training center. Unfortunately two years ago when the Ministry of Social Welfare faced an across the board budget cut they eliminated their plan to teach twenty 15-18 year old girls the skills

necessary for a career in beauty care and cosmetics. We were in Israel at the time and *HOT* immediately committed to the project. Last year we funded a similar program and this year we have just agreed to fund a Hair Design Course for the same girls.

Earlier this year we were called by Galila (see page 13) to alert us to a project in Shlomi (also see page 13) that was targeting unemployed, or underemployed, Single Moms. The Shlomi Social Welfare Department has arranged for a course to be held at a local college to include both a professional cosmetics course and to combine it with a basic computer course.

**Both of these new courses are fully funded due partly to the generosity of the family of my close friend, Stewart Harris, who died last year after years of bravely fighting the impossible odds against leukemia. Stewart believed it is (I refuse to use the past tense here) critical to support programs like this to insure as many of “the next generation” as possible can escape what could otherwise be an endless cycle of poverty. It was strange going to Israel and not seeing him but I had the privilege of having coffee with his wife and beautiful daughter Rachel whose daughter Erica raised more than \$100,000 during the war to give hot meals and basic personal items to thousands of soldiers. She is no doubt, her grandfather’s granddaughter.**

**We are asking our donors for \$40,000 so similar programs can be set up for other teens and single moms in other parts of the north. Stewart believed that saving one person is truly saving the world. I hope our donors will designate gifts to expand this program that he felt was so important. *HOT* will continue supporting programs that will train the young to become self sufficient and escape what will otherwise be the an endless cycle of poverty.**

## *A Camping Experience for Underprivileged Children in Washington, DC*

The goal of **Just Imagine (JI)** is “to expose children who attend urban schools in Washington, DC to new environments.” The main vehicle to “broaden their horizons” is to send students to sleep-away camp in the summer. Abby and her partners are teachers in the DC School System which is the source of the students selected to go to camp. This group of volunteers literally perform all tasks related to the recruitment of the students, and the students’ related travel and camp experience. They are incredibly dedicated to the students, and the opportunity Just Imagine provides.



In 2011, they sent two students to summer camp. The camp reduced the tuition from \$5,000 per camper to \$500, and Abby raised \$1,650 from her family and friends to pay the reduced tuition, and cover transportation costs, clothing, bedding, and toiletries for the campers. In 2012, they formally organized Just Imagine, selected 13 to attend summer camp, obtained substantially reduced or free camp tuitions from two new camps, and raised a little under \$5,000, again from family and friends. The criteria employed to select students are: (1) great effort in a Title 1 D.C. school; (2) good character and (3) positive relationships with peers and teachers. They are able to make this assessment based upon their own observations in the school and consultations with the school’s faculty.

They meet with families to discuss the camping opportunity and anticipated benefits, serve as mentors and counselors to the students and families, take the students to medical facilities to get the required shots for camp, and drive the students to and from the camps. In 2011 when they drove the two students to camp and discovered the students had no camp clothing or gear (“they brought what they had, which wasn’t much”), they started reviewing in advance what the students had in the way of clothing and gear, and then took the students shopping to make certain their students arrived with the items recommended by the camps.

Each student camp applicant signs a “Camper Contract” which sets forth expectations for the school year leading up to the summer.

**JI sent 15 kids to camp for the summer in 2013, 22 in 2014 and hope to send even more in 2015. *HOT* funded their \$7,600 shortfall in 2014 and hopes our donors will designate funds in multiples of \$500 to allow JI to continue to grow, giving the opportunity for more and more of these inner city youths to experience a potentially life altering summer.**

## *Helping Underprivileged Kids in New York City*



Since 2000, **Camp Fiver**, in New York, has become a lifeline for kids growing up in the inner city. Working year-round with a group of motivated educators and college students who inspire and care for the children, Fiver serves children from age 8 to 18.

Research has shown that in addition to the obvious (education), character and self-confidence are critical in an individual's future success. Recognizing that children brought up in a bad (poor and often dangerous) environment often lack these qualities, Fiver's programs include promoting healthy life choices, and enhancing self-efficacy and leadership skills. By motivating participants to succeed in school, Fiver has seen 96% of its high school seniors graduate with 93% enrolling in college. **We can help these children grow or we can let them continue in what would probably be an endless cycle of poverty and the need for a lifetime of assistance.**

Through the years *HOT* has funded (i) programs to support college visits for rising sophomores and juniors, (ii) public speaking instructors, (iii) a platform tent, (iv) buses and incremental camp expenses to get as many parents as possible to the Annual Parent Retreat (which keeps the parents engaged and involved in the program and allows them to experience the magic of Camp Fiver the way their kids do), (v) **a new \$30,000 cabin where Camp Fiver's other donors met a \$15,000 HOT Challenge Grant and (vi) a \$10,000 HOT Challenge Grant to repair a dock injured in a storm that was met 6 times over. By funding these programs, HOT has helped Fiver succeed in their mission to lead their kids out of what could otherwise be a never-ending cycle of poverty, drugs and crime.**

*Says one Fiver alumna, "Fiver has been the father figure we never had, the older sister we always wished for, the reason we are not in jail, the reason we are in college, the reason we had the courage to travel overseas and serve our country, most importantly the reason we are alive. They gave us the power to be aware, believe, and promote change."*

**All of the grants *HOT* has made to Fiver have been made with undesignated funds. This year *HOT* would like its donors to designate all or part of:**

- \$4,000 to hire a social worker for the summer
- \$7,000 for a new copier, printer and office chair
- \$20,000 to give *HOT* the flexibility to make grants for critical items as the needs arise.



## *A Very Large Israeli Family Needing Help*



The 252 children who live at **Beit Elazraki** have been orphaned or come from troubled backgrounds where their parents may have been incarcerated or have drug or other serious issues. Some of the children have been beaten, abandoned and/or molested. Yehuda Kohn has found a way for each of the children to feel part of a family. Each child is given the love and respect necessary for them to grow to be happy productive adults. It is very easy to write this section because of what we saw in the rooms the kids share. There was

always one extra bed in the room. Yehuda smiled and told us that the reason for the extra bed was that he wanted the children to be able bring home a friend from school for the weekend. Yes, the dining room looked like a boarding school or camp, but the smiles and inner contentment that we saw showed us that these kids were getting a chance to grow up normally. There are Bar and Bat Mitzvahs, and there are weddings.

Over the last year and a half, we have made almost \$150,000 in grants to (i) renovate a storage room for parent/child therapy, (ii) add on a room for intake therapy, (iii) purchase iPads, (iv) replace air conditioners, (v) buy Chanukah gifts, (vi) partially



fund an Anxiety Therapy Program, (vii) buy miscellaneous gardening tools, (viii) pay for repairs, (ix) have a special app written that permits real time entries, that create a profile for each student, track behavioral and academic progress, that give therapists a heads up before meeting with each child and will help the coordinator's to keep better track of each child's progress, (x) pay for additional regular therapy and animal assisted therapy, (xi) pay for tutoring, (xii) buy cameras for a photography program, (xiii) pay for a family therapy program (remember most of these kids have parents who had their children taken away from them by the court), (xiv) a marketing video to help them raise additional money, (xv) **partially (another successful *HOT* challenge grant) an animal assisted therapy program (see page 42) and** (xv) much much more.

At the beginning of the war Beit Elazraki, in Netanya, seemed safe. In fact when we called Yehuda to find out whether we could send buses of children to him for day trips he had already sent out feelers. Day after day buses came up from the south loaded with children who would otherwise have spent their days either in “safe rooms” or in bomb shelters. Instead they came to Beit Elazraki on buses to play in carnivals and spend time with their “hosts”. *HOT* paid for the buses and all of the components to the carnivals including



renting popcorn, hot dog and candy machines. Eventually the stress of the war reached Netanya and we paid for the activities of more than a hundred Elazraki kids on a trip to the north that included camping, park admissions, swimming pool charges and much more. When the kids came back it was clear that the staff needed guidance on how to deal with kids who came to Beit Elazraki and *HOT* paid for 3 psychologists specializing in trauma to meet with groups of Beit Elazraki staff – see more on the war on pages 51, 52 and 54. When we were in Israel in October we got wonderful news. Yehuda’s son’s rehab from knee surgery during the war (an injury while in the tank corps) was going well. Fortunately his other son in the army was not injured. Everyone in Israel was touched in one way or another by the war. Everyone.

Their wish list includes:

- \$1,850 for 2 air-conditioners for rec rooms (2 @ \$925 each)
- \$2,600 for a trampoline and/or a swing set
- \$2,960 for 8 Xbox sets (8 @ \$370 each)
- \$3,900 for a lounging area for 3 rec rooms (3 @ \$1,300 each)
- \$5,200 for a small kitchenette for The Family Intervention Center
- \$5,200 for 10 solar water heaters (10 @ \$520 each)
- \$10,000\* for additional tutoring
- \$10,000\* for additional therapy

\* Many of his children need a lot more tutoring and a lot more therapy. Remember where these kids came from and the opportunities he (and WE) want them to have.

## *A Safe Haven in Jerusalem for English Speaking Youth in Distress*



**Crossroads Jerusalem** is an outreach center and comprehensive social service provider for hundreds of at-risk English speaking teens in downtown Jerusalem. It offers teens at-risk an alternative to the “streets” and the high-risk behaviors they are exposed to. They are often homeless, struggling with addictions and have

been the unfortunate recipient of physical, sexual and emotional abuse. They face a harsh reality of street violence, abuse, and many severe adjustment challenges in integrating to life in Israel. In many cases they come from broken families. Crossroads staff of social workers goes out to the streets at night to find teens in trouble, and provides immediate assistance. Through crisis intervention, therapy, educational assistance, advocacy, and a supportive therapeutic community built around the Crossroads drop-in center, it helps to give the teens the tools to turn their lives around. In 2013 Crossroads “met” 960 new teens on “the street.” Currently more than a hundred teens are “regulars” in Crossroads programs where they learn about themselves, to deal with their problems, to trust, and “chill out.”

*HOT* has given Crossroads grants to purchase the equipment to establish (i) a much needed “hotline” for troubled teens late at night when loneliness and desperation peak, (ii) a therapeutic music room, (iii) a computer room, and (iv) a teen game room. We have also funded (v) an additional full-time social worker, and (vi) a part-time social worker to establish a Midnight Cafe. In October we met with Crossroads and spoke with a graduate (this young woman, now holding a responsible job gave testimony to Crossroads success in helping the kids gain self respect) who told us what she thought would make Crossroads better and on her advice we are waiting for quotes to soundproof rooms so the teens feel more secure and more up to date computers, TVs , etc.



As Crossroads has grown we have reviewed their new programs and seeded many of them. Crossroads has shown fiscal discipline and **has fulfilled its commitment to us to go to others and raise funds to continue the successful programs we seeded, or has cancelled them.**

We are asking our donors to consider designating:

- **\$12,374 Reinstating Midnight Café projected to bring 250 new teens to Crossroads**
- **\$10,515 for a GED Course for 15 teens (@ \$701 per student)**
- **\$10,468 for replacement of internal doors and miscellaneous unbudgeted repairs**

## ***Children Who Are Caregivers in Palm Beach County***

Can you imagine a sixth or ninth grader coming home from school and having to immediately take care of a family member? Not being able to go outside with his or her friends or study but come home to be a “primary care giver.” And when they finally can squeeze in time to do schoolwork not to have a computer? Not to be able to use the school library or stay for special help if needed?



More than 1.3 million children in the United States sacrifice their education, health and emotional growth to assume the role of family caregiver. **There are over 10,000 student-caregivers in Palm Beach County schools.**

The **Caregiving Youth Project (CYP)** identifies, recognizes, and supports the hidden population of children who care for ill, injured, elderly or disabled family members. It currently serves almost 600 youth caregivers by providing in-school skills building and therapeutic support groups, out of school educational and recreational (respite) activities, family evaluation home visits, an overnight camp, health education and stress management classes and most importantly, the opportunity for youth caregivers to connect with other kids dealing with the same issues.



The CYP participants report an increase in grades and state that they mostly use their computers and internet to complete schoolwork that includes conducting research, typing projects and papers and maintaining communication with teachers. The kids and their families also use the computer to research medical information, pay bills, and secure employment.

*HOT* has made grants to (i) provide blocks of respite, (ii) purchase computers and monitors for the kids, (iii) send children to a camp that combines respite, education and some time to be a “kid”, (iv) buy laptops for the staff to enter data while in the field, (v) purchase computers for the CYP office (vi) purchase video equipment to record the “stories” of these young Caregivers and (vii) most recently, set up a fund to handle emergencies of caregivers and their families.

**This year CYP is asking for:**

- **\$17,280 for 240 four hour blocks (\$72 per four-hour block) of respite care that will permit 20 children 4 hours “off” a month for them to “catch up” or simply have 4 hours to be just like other kids. These kids need some relief.**
- **\$10,400 for 20 laptops (with one year of internet hookup) @ \$520 per laptop for caregivers who have none but need them for homework (CYP will fund, or find funding for internet connectivity, after the first year)**
- **\$9,000 for home tutoring for 30 kids (\$60 per hour in blocks of 5 hours)**

## ***Underprivileged and Educationally At-Risk Children in Delray Beach***



When we were babies we watched and mimicked our parents. We learned the meaning of what were initially merely sounds to us. We learned that those sounds together formed words that had meaning. We learned how to talk. We learned English. But what would have happened to us if the only language spoken in the house wasn't English? We started school, and we came home and if we didn't understand our homework, one of our parents could help. But what if there were no parents who could help?

These are the real life problems faced by many children in Delray Beach. The population includes many Haitian and Latin American families where the principal, if not only, language spoken at home is Creole or Spanish. Their parents are generally either unemployed or under-employed. The kids start school and more than half of them are “left back” at one time or another in their first five years in school.

The **Milagro Center (MC)** in Delray Beach runs a 52-week K-12 after-school program (full-day in the summer) to help children of families living below the federal poverty level. The program supplies the “language” and academic support missing at home. Success is easily measured by the fact that on average 96% of the participants in their program have been promoted to the next grade every year. Also, while less than 30% of the local population is expected to go to college, based on the change in the grades, study habits and attitudes of the participants in their nascent Teen Program, MC expects as many as 90% of their teens to go to either college or a trade school.

MC's formula for success is easy to understand. Just by walking into their Young Child Center you see kids who are doing their homework, participating in workshops, asking questions and “learning” from both professionals and volunteers. At their Teen Center we saw kids learning about “life.” Learning to have confidence in – and to respect – themselves. **MC is giving these kids a chance to escape what could be an endless cycle of poverty. Because this group is critical for these teens, HOT recently made a Challenge Grant to buy a \$24,000 van needed for transportation and Milagro found donors to meet the challenge.**

**HOT has given MC grants for a Security System, Water Cooler, an AED, a Math Tutor and an additional Literacy Tutor.**

**MC's current needs are:**

- **\$5,100 for 34 weeks of an additional Literacy Tutor**
- **\$5,100 for 34 weeks of a Math Tutor**
- **\$15,060 for computers, iPads and charging cart**
- **\$5,000 for a PSAT/SAT prep course for their Teen Program**
- **\$2,500 for software to track academic progress.**



## *Helping Children in The Gaza-Border Town of Sderot*

**Sderot is a town (24,000 residents) on the Israeli border with the Gaza Strip**, within easy range of every rocket, mortar and missile fired by Hamas – over 12,000 from 2002 -2013.



Sderot was once a growing town, but with its proximity to the Gaza border, both industry and many of its wealthier citizens have moved to “safer” parts of Israel.

*HOT* has been working for many years with **Reut Sderot**, a one-stop all-you-can-do *tzedakah* organization. *HOT* and its donors have paid for fixing up bomb shelters so after-school programs could use them. We have paid for food for the hungry (about 30% of the residents of Sderot are regulars at the social welfare office). We have paid for summer day camp for kids whose parents work, and otherwise would be left at home or on the streets. Over the years we have created and expanded programs in their Daycare Center for At Risk Children, Early Childhood Daycare Center, and Community Center.

We supported Sderot even when it was not in the news. Why? Because the fear of whether a rocket will hit their home today and kill them and their children does not go away because of a one day, one week, or a one month gap from the last rocket.

Prior to the Summer of 2014 war *HOT* made grants for children to go to summer camp, for equipment for daycare centers and shading tents that were placed over play areas where kids participate in special afterschool programs, and partnered with another organization to purchase three industrial size freezers for Reut. We paid for a coordinator for Reut’s Emergency Response Team. And paid for part of the renovation of an existing building that Reut uses as an Education Center for learning disabled children. But then came the summer. Thousands of rockets aimed at, or over, Sderot. When their flame was spotted on ignition the sirens started and gave the residents only 14 seconds to make it to the bomb shelter. *HOT* was there, on the phone almost every day. We made almost \$100,000 in grants to equip shelters and pay for food, games for kids, fire extinguishers, respite day and overnight trips, women’s programs, texting plans, animal assisted therapy, first aid training, and more see page 54.



The war may have ended but Sderot’s needs have grown, not shrunk. In addition to **\$30,000 to give \$200 gift cards to the 150 poorest families in Sderot we need another \$50,000 to pay for other requests that, no doubt, will come to us in the next 6 months. Many Sderot residents lost 2 months of income because businesses were closed or they were in the army. They desperately need our help to get back on their feet.**

## *Helping the Children of Russian Immigrants in Netanya*

Shearim Netanya (SN) is a small non-profit organization run by a man dedicated to helping Russian immigrants of all ages in Netanya. During the school year they operate a small day care center with breakfast and lunch for children ages 2 to 5 and also run afternoon activities for school age children considered youth at risk. Every tenth child in Israel is a new immigrant. A third come from single parent families and live below the poverty level.



Immigrant populations don't always integrate as quickly and as successfully as society would like. Programming for the Russian adults is easy: they love culture, music, shows, learning Hebrew, going on trips to see and learn about Israel, and more. SN arranges all of this for the adults but the children have different needs that SN tries to fill with activities and a loving environment.

We have seen the difference *HOT* makes with extras for the program like tables and chairs, musical instruments and educational toys. Last year we funded a camp program that would have been defunct without our intervention and this year we funded a kindergarten-tutoring program.



**During this past summer Shearim Netanya hosted a busload of children and parents from Sderot. This day at camp gave them a very needed day of respite away from the constant sirens and barrage of missiles. Sadly, two days after I returned from Israel in October I was shocked to read an e-mail from Ervin, who runs Shearim Netanya, that his grandson who is in the IDF had, the day before, been badly wounded. WAIT, didn't the war end in August???? Yes, on an organized basis, but that does not stop terrorists bent on killing innocent people from attempting to get into Israel, and thank G-d there are brave young men like Ervin's grandson protecting the country. The good news from Ervin is that Aviv, his grandson, "is now out of intensive care and for the long period of rehabilitation the hospital doctors agreed to release him to his home for continued medical care in a home environment. The grateful family is deeply thankful for the prayers and good wishes. With all that transpired, Ervin and his wife feel that they have a reborn grandchild ... Aviv is already thinking of how and when he could return to his unit on the border of Sinai."**

We would like our donors to consider designations of up to \$35,000 to SN that will permit *HOT* to fund needs during the year, add programming, and help with camp next summer.

## ***Giving Kids in Netanya a Chance***

**The Netanya Foundation (TNF)** raises money for projects the city is unable to fund or is only partially able to fund. We have found them to be a wonderful partner. Depending on the project, they supervise buying and/or construction. Our first project was the renovation of a moadonit, an after-school daycare club that is a substitute “home” for 15 children, each aged 6-10 years. The children who come to this club are high-risk from severely dysfunctional families and are primarily olim (immigrants to Israel) from Ethiopia and the Former Soviet Union. The children are referred to the clubs by social workers. The moadonit substitutes for the weaknesses of the children’s real homes. It has a “housemother” who cooks dinner for them in the tiny club kitchen, educational counselors, and “big sisters.” By coming here, the children are in a protected, intimate environment where they receive much needed warmth, individual attention, help with their homework, enrichment activities, and a hot meal that is often their only meal of the day. They arrive at the club directly from school at 1:00 pm and stay until 6:00 pm. The club operates all year round.



Over the last three years we have made grants of over \$150,000 for such major products as (i) renovating a room in a Community Center and equipping it with computers, games, table and chairs, TV, DVD, etc. used for adults in the morning, young children after school, and teens at night and (ii) modifying an old classroom into a specialized “Math Unit” that makes an entire classroom a “Mathematics Learning Center” (iii) computers, (iv) projectors, (v) outside games (and paid to grade and renovate the backyard) of the moadonit discussed above (vi) furnishings and equipment for a room that will be used by parents and children where the courts do not allow unsupervised visits of a parent and child, and (vii) **twice matching a TNF grant to supply a hot meal (probably the only one the kids get each day) to 30 underprivileged children, who spend four days a week from 12:45 – 4:00, in a “Learning Center.”** The vast majority of these kids have no one at home to help them with their homework and without the Center would be destined to fall behind as early as first grade. We have most recently funded \$43,000 for a new industrial kitchen in a community center serving “kids” from 4 – 94, and **leveraged a \$18,300 grant 6 fold by agreeing to be the last dollars** to make a large project for a music room (in an afternoon center for very poor Ethiopian teens) + equipment + teaching and other operating expenses for 2 years, only if the municipality matched or found a match for our gift (the party offering the original challenge was toward the end of its challenge period and **but for HOT the project would have died**).

**We would like our donors to designate \$13,000 to renovate and equip a room for seniors in a Community Center and has several large projects they would like to show us.**

**If a donor is interested in a sizeable project please call me and we will find a TNF project that you find meaningful and may use undesignated funds to match you and/or then make a challenge grant to TNF that would leverage your dollars between 2 and 4 to 1.**

## The Elderly:

- **Helping the Frail Elderly**
  - **Jerusalem (page 31)**
  - **New York**
    - **Dignity and Comfortable Mobility (p. 32)**
    - **Project Ezra (p. 33)**
  - **Boca Raton**
    - **Helping Seniors in Many Ways (p. 34)**
    - **Senior Assistance Program (p. 35-36)**
- **Holocaust Survivor Programs**
  - **Israel – Northern Galilee (p. 37)**
  - **South Palm Beach Country, Florida (p. 38)**

### *Helping the Frail Elderly – Jerusalem*

In 1989, the privately owned, formerly posh **Diplomat Hotel** in Jerusalem was appropriated by the Absorption Ministry for Soviet immigrants. It quickly became “a five-star slum” and a miserable place to live for the 50% of the residents who were old and infirmed. Today it is categorized as “sheltered housing” and included among 90% of the residents who are between 65 and 104, are a growing group that cannot go out alone to shop or go to the doctor.



A dedicated volunteer, named Alice, started a “Metaplim” program which pays for home care and assistance to the residents who need help with transportation to doctors and other errands and a “Basic Needs” program that prevents seniors from having to choose between food, dental care, prescriptions and prosthetics.

In the last 12 months *HOT* gave more than \$10,000 in grants for the Metaplim program and the “Basic Needs” program.

**We would like our donors to designate up to \$10,000 to the Diplomat Programs (\$7,000 to the Basic Needs program so that no senior should have to choose between food, dental care, prescriptions and prosthetics and \$3,000 for refreshments for a weekly social program that brings some enjoyment to the lives of 30 elderly shut-ins).**

## *Helping the Frail Elderly - New York*

### DIGNITY AND COMFORTABLE MOBILITY



Providing care for frail and infirmed seniors who are not ambulatory is extremely challenging. Spending almost the entire day in either a bed or a conventional wheel chair is both sad and depressing. The **Rose Art Foundation – Living with Dignity (LWD)** was formed to improve the “quality of life” for the non ambulatory by supplying specially built wheelchairs that look like a recliner chair on wheels

In under 2 years LWD has funded delivery of a special built wheelchair to more than 300 nursing home patients in the NY Metropolitan Area. These special built chairs make it easier for aids and caregivers, for which there always seems to be a shortage, to get their patients into a comfortable position. The chair lets them be more comfortable when sitting for meals, have physical therapy, nap or attend activities and while spending quality time visiting with their loved ones. The chair allows them not to live through the suffering, the difficulty and the humiliation of struggling to "transfer" from bed to wheelchair, wheelchair to chair, back to wheelchair. Not only do these chairs allow for patient comfort and time-saving for staff, it allows the elderly to function with dignity.

*HOT* made a Challenge Grant to LWD, offering to buy 25 additional chairs if LWD raised the funds to buy 250 chairs. Buying in bulk, LWD pays only \$310 per chair rather than the over \$900 retail price.

They have now delivered more than 300 chairs including 25 from *HOT*.

**The list of nursing homes that do not supply these chairs to needy residents is very long. We would like our donors to designate up to \$15,500 (in \$310 multiples) to buy 50 more chairs. Actually how can I limit the request to \$15,500? Designate more, knowing that for every \$310 you have restored dignity to a senior.**

## *Helping the Frail Elderly - New York*

### PROJECT EZRA

**Project Ezra** serves the frail elderly on New York's Lower East Side. Over 400 of the elderly suffer from economic, physical and/or psychological difficulties and are being helped by services provided through Project Ezra. Some of their services include subsidizing food and medicine to those whose Social Security benefits are insufficient to last the entire month. Additionally, they sponsor group programs and outings, housekeeping services, volunteer home visits, transportation, a food pantry and food package distributions at holiday times.



Over the years, *HOT* has bought a woman a new bed that replaced one that she had been using for 67 years, and had springs popping out of it. We have bought tombstones so that five widows didn't have to look at only dirt when they went to the cemetery plot where their husbands of fifty and sixty years were buried, and we have paid for funerals.



In addition to financing Emergency Needs *HOT* also funds a program which provides \$30 monthly stipends to 25 seniors who do not have enough income to buy "even the basics" (this program is similar to what we are doing in Florida – page 35).

*HOT* also pays for more than 200 of these poor elderly to attend two festive holiday meals each year: for some of the attendees it is the only two times during the year they socialize with people they have known for years.

**We are asking donors to help us raise two \$15,000 funds. One Fund will be used to make grants for "emergency needs" and the other fund to be used to expand our monthly stipends to other seniors who, on an ongoing basis, cannot even afford the basics. If you designate to Project Ezra please tell us which of these important funds you want us to use your gift for.**

## ***Helping the Frail Elderly – Boca Raton***

### HELPING SENIORS IN MANY WAYS IN BOCA RATON/DELRAY



**The Volen Center (TVC)**, offers a myriad of programs designed to bring health, fun, laughter and companionship into the lives of our senior citizens – all based on a preventative concept designed to nurture the mind, body, and spirit to foster continued good health.

During the last 2 years we have made more than \$100,000 of grants, including **(i) a challenge grant that other donors to the Volen Center met that permitted the offering of quality food to financially troubled seniors at 50% of cost**, (ii) a pilot program for a Nurse Practitioner who spent 3 days at TVC and 2 Days at Ruth and Norman Rales Jewish Family Service. (TVC and JFS have both told us this program is saving lives and they have both received alternate funding for this critical program that would not exist but for *HOT*'s financing the “pilot”), (iii) a grant to TVC to cover the basic cost of a build-out of a treatment room for this program, (iv) **a grant that was matched 4 times over by the US government to purchase 2 vans**, (v) computers and (vi) a grant to meet the shortage from “sequestering” that would have otherwise resulted in local seniors being hungry, and (vii) funding of lunch for the monthly gatherings of Holocaust survivors, and children of survivors, that was hosted at the TVC as a collaborative effort of TVC and both the Alpert Jewish Family Service and RRJFS. Most recently we made a grant to establish a fund to pay one time “emergency aid” (rent, electric, etc.) to seniors. As in all of our emergency aid funds, nothing can be paid unless all other possibilities of aid have been exhausted.

TVC has made the following requests that we would like our donors to consider:

- **\$6,000 for stipends to cover expenses of quality social-work interns that spend 30 hours a week doing home assessments, providing individual and group counseling, support groups and coordinate home care**
- **\$7,000 to fund an Art Studio class for 20 - 25 “talented” seniors**
- **\$17,000 to provide a health and fitness programs**



## *Helping the Frail Elderly – Boca Raton*

### SENIOR ASSISTANCE PROGRAMS

This woman is not holding a lottery ticket, but she does feel that she has won the lottery. She is one of 263 elders who now receive a gift card from *HOT* to help pay for the basic necessities of life. She is part of a group of seniors who live in Palm Beach County who have almost no disposable income. Seniors, mostly over 75, who have outlived whatever money they had. 277 seniors who have income of less than \$1,200 a month, 14 of whom have income under \$600 per month, and **3 of whom have income of less than \$300 a month.**



How do they live? They either live in HUD Section 8 housing or in condos bought as many as 40 years ago that have very low maintenance. Many of these seniors have no income other than Social Security and because many of them did not have large income in their, or their spouses, earning years, and they receive only a fraction of what others receive.

How do they eat? Many get food stamps and all are clients of Ruth and Norman Rales Jewish Family Service (JFS) and receive semi monthly food packages. Now in addition to the food there are (once a month) \$60, \$40 or \$20 of gift cards from either Target or Wal-Mart (the store is determined by its proximity to the client's home) in the bag.

What do they use the cards for?



*Betty suffers from mild infections on her feet. Living on a limited social security she never had enough money to buy Epsom salt to soak her feet daily. Since Betty started receiving her Walgreens card subsidized by HOT Senior Assistance Program, she has not had any flair ups in over 8 months. Her walking and quality of life has dramatically improved*

*Mrs. L called to tell how excited she is that the gift card given to her allows her to buy shampoo so she can wash her hair several times per week- in the past she didn't have enough money to buy enough shampoo and when she ran out she was using a bar of soap..”*

This year we are funding a social worker who will be in touch with each of these seniors at least quarterly to insure that there are no emergencies that require supplemental financial aid or other services of

**These seniors will NEED YOUR HELP. Whether you can give \$240 or \$1,200 or \$12,000 we need your help to give out more gift cards. We need to give these poor seniors the help they need and the dignity they deserve.** The recent decision by JFS to put social workers in many of the local synagogues should result in this program serving many more seniors in need. **We must be ready for them.**

## Transportation

In addition to the cards, *HOT* also made a grant of \$27,809 to JFS that was the 20% needed for the a Federal Department of Transportation grant of almost \$120,000 (FDOT will give 80% but only if the other 20% has already been committed) for JFS to buy two buses to provide transportation to the programming at the Weisman Senior Center in Delray Beach. *HOT* gave a similar leveraged grant to The Volen Center (see page 34). *HOT* expects to make similar grants over the next two years as the population becomes more frail and additional seniors need transportation and would like our donors to designate up to \$30,000 to be used to buy another \$150,000 of FDOT subsidized vans and/or buses.

## Subsidized Homecare

Early in 2014 *HOT* started a new program piggybacking on a new JFS Program which provides for subsidized homecare for frail seniors. When *HOT* reviewed the new program it applauded JFS for this much needed help to frail seniors but was concerned that even with the JFS subsidy, there would still be seniors who could not afford the small co pays so *HOT* added a further subsidy which reduces the rate to \$1 per hour for the poorest of the seniors. *HOT* would like its donors to designate up to \$20,800 in multiples of \$208 to help support this new program



## ***Survivor Assistance Program- Israel Northern Galilee***

**Galila** is a grassroots organization formed for the primary purpose of improving the daily lives of impoverished residents of the Galilee region of Israel, primarily in the towns that border Lebanon. Included in the people they now help are 157 “Holocaust and Ghetto Survivors,” almost all who came from the FSU. This number is down from 345 in the last



issue of the *HOT News* because of increased Israeli government funding. These Survivors are attempting to live on meager pensions and meager supplementary support from government agencies. Galila attempts to make their final years more bearable by sending in people to help in their apartments, purchasing and distributing as much clothing, shoes, heaters, fans, glasses, hearing aids, and other day-to-day NECESSITIES as Galila’s budget permits.

Additionally, twice a year (Passover and Rosh Hashanah) starting in 2011, *HOT* has supplemented what Galila raised to insure that each survivor received 360 NIS (\$95 at the November 10, 2014 conversion rate) of vouchers redeemable for food and clothing at local stores. In 2013 we funded Passover, but Galila was able to find other funders for Rosh Hashanah. This is the kind of relationship we have with Galila, they only ask if they can’t find another source. This year they needed 37,950 NIS (\$10,908 at the then current exchange rate) to cover the Passover shortage and nothing for Rosh Hashanah. They currently expect a 26,520 NIS shortage for next Passover and if that number doesn’t change we will fund it.

Last year we set up a fund to repair the apartments (many in four-story walk ups) where some of these survivors live in conditions that are deplorable for people who suffered for the “crime” of being Jewish. Unfortunately many still have a language barrier, is the case of many that arrived in the 90s from the FSU, their age, and their lack of needed skill sets has prevented them from melding in to the work force.

**We are asking our donors to designate:**

- (i) Up to \$30,000 to be used for emergency financial aid to survivors and**
- (ii) Up to \$25,000 to permit Galila to hire the professionals to work with volunteers to fix non-working stoves, windows which permit rain to come in, and all the other problems you can envision living in aged apartments owned by slumlords.**



## ***Survivor Assistance Program – South Florida***

Almost 2,000 of the almost 5,000 Holocaust survivors in Florida live at or near the poverty level. The goal of the **Ruth and Norman Rales Jewish Family Service (JFS) Holocaust Survivor Program** is to enable survivors to live out their lives in their own homes, safely and with dignity. Because of the horrors experienced at the hands of the Nazis, survivors do not fare well in congregate care facilities, such as nursing homes. JFS arranges for home health care, cleaning services, transportation to medical appointments and visits by a social worker and is committed to the concept of “aging in place” by enabling these survivors to maintain independent lives in the community for as long as possible.



**Survivors are more frail and require more services.** These survivors are outliving all projections. The same “**will-to-live**” that 65 or 70 years ago kept them going is still there. Each year it gets harder and harder to fill all of their needs because of a combination of (i) an increase in the survivors needing help, (ii) the amount of help they need (iii) uncertainty in the level and duration of grants from the Claims Conference and (iv) a possible reduction in funding from the State of Florida.

Last year *HOT* became aware of (and immediately started to fund) survivors who had emergency needs that were not being met by anyone. The Claims Conference limits emergency need funding to \$2,500 per year no matter how serious the need is. JFS has limited additional funds to fund these needs. We cannot stand by and permit people who lived through such horrors be unable to eat because of lack of dentures or be unable to hear for lack of a hearing aid. They cannot be asked to “wait until next year.”

**Designation of any amount up to \$50,000 will permit us to establish a fund to take care of emergency needs as they occur.**



Additionally, the Claims Conference grant limits home healthcare aids to 24 hours a week. Think about it, a very frail survivor of unspeakable horrors getting help for 4 hours, six days a week. Do people who endured Hitler stay in bed the seventh day? Do they wash their own floors? Yes, maybe they should be in a home, but that would be completely losing their independence and they cannot be asked to do that. **THEY CANT’ BE.**

**Consider designating anything you can to a fund that will be used to supplement the Claims Conference funding by designating gifts to help the last of the Survivors spend their last days in dignity. Personal aides cost \$13.50 an hour. An extra 4 hours (minimum shift) a week is \$54 a week or \$2,808 per survivor per year.**

## Compassionate Care:

- **A Social Worker in an Israeli Hospital Who Sees it All (page 39)**
- **Camp Sunshine for Children With Life-Threatening Illnesses & Their Families (p. 40)**
- **Mental Health and Mental Wellness in Boynton Beach (p. 41)**
- **Humans Helping Animals Help Humans in Israel (p. 42)**

### *A Social Worker in an Israeli Hospital Who Sees it All*



We have a relationship with a social worker in one of the main hospitals in Jerusalem. She works with other social workers at the hospital to identify those in need, and *Hands On Tzedakah* is given the opportunity to make it easier for those who have fallen on the most difficult of times. We have purchased a laptop for a young girl from the Ukraine who, due to her illness, was placed in the isolation unit of the hospital. When she left the hospital the laptop was returned to the social worker who continues to loan it to other lonely people in the isolation unit. We have paid for Internet connectivity; and for private transportation for patients who live many miles and bus transfers from the hospital they must continually visit for chemotherapy and dialysis; and “home testing sticks” for children with Juvenile Diabetes. Incidentals of a critical nature for a mother of two with sarcoma of the leg and a blind husband, a woman with a double mastectomy who has had the cancer metastasize in her bones. It goes on and on. I have put this vignette in *Compassionate Care* and that is what it is. We need to help people with catastrophic problems. We cannot make them well, but we can make their life a little but easier and/or stop them from having to choose food or medicine.

We never know when we will receive the next call or what we will be asked to help with, BUT as with all of *HOT's* grants the call only comes to us if all else has failed. **Last year we sent \$12,000 to the Social Worker Department at Shaare Tzedek hospital in Jerusalem and she distributed an average of \$245 to 51 of the most needy patients. We have just sent her another \$12,000 but we have reviewed the needs of the people she has helped and it is clear that most of the individuals received between a quarter and a half of what they really needed. And people with similar problems were not helped because of insufficient funds. We would like our donors to designate up to \$24,000 so that we can meet the needs of more families that suffer from both serious medical problems and poverty. We really need to increase our funding from \$1,000 a month to \$3,000 a month.**

## ***Camp Sunshine for Children With Life-Threatening Illnesses & Their Families***



**Camp Sunshine** in Maine is a retreat for children with life-threatening illnesses and their families. It runs year-round and provides recreation and group support and focuses on alleviating the strain a critical illness takes not only on the ill child, but on other members of the immediate family. There are no fees to attend the camp, but the families must provide their own transportation. Because the camp's family focus is unique, families have traveled from 48 states and 22 countries since the program was founded in 1984. Providing

access to families is critical to making sure they can benefit from this opportunity. Over the years we have made grants of more than \$150,000 to Camp Sunshine including **a successful \$20,000 challenge grant that resulted in the purchase of two new vans that transport families to Camp Sunshine from the local airports; to local hospitals from Camp Sunshine; and to treatment for medical emergencies that arise while families are attending the program.** We have recently made a grant to replace beds and mattresses, but the bulk of our grants have been for transportation as we want to make sure that as many families as possible have an opportunity to attend these incredible sessions.



*We received a Thank You Letter from a young boy and a separate one from his mother. This young child knew he was dying. He had a sibling who was jealous of all the attention his mother was giving him. His brother met the brother of another child who had lost a sibling to the same debilitating disease. After learning how guilty the other boy felt when his brother died, the brother of the boy writing the letter "understood."*



At Camp Sunshine, the sick meet with the only people in the world who can truly understand what they are going through. Parents meet parents. Siblings of children with life-threatening illnesses meet siblings of other children with life-threatening illnesses. We are only asked to provide transportation for the families that without our help would never get to benefit from Camp Sunshine. **We have received many thank you letters through the years and the Executive Director of Camp Sunshine suggested that we might want to print another letter rather than printing this one year after year. I have decided to reprint this one because it says it all.**

**No family should be deprived of Camp Sunshine because they cannot afford the cost of travel. We must significantly increase our grants for transportation costs for needy families and want our donors to designate \$45,000 in multiples of \$1,500 (the typical round trip for a family of four). The help we give Camp Sunshine is why *HOT* exists. Look at the child in the picture to the left. He is smiling. He is a happy child. He doesn't know. Think of what his parents are going through.**

## ***Mental Health & Mental Wellness in Boynton Beach***

Nine years ago, *Hands On Tzedakah* formed an important and highly successful partnership with **Ruth and Norman Rales Jewish Family Service (JFS)** and the **Caridad Center**. *HOT* funded a half-time bi-lingual licensed clinical social worker who spends three days a week at the Caridad Center in Boynton Beach. While Caridad provided free medical and dental care to a large population of migrant farm workers, laborers and the working poor of Palm Beach County, they could only offer intermittent mental health care. The clinician provides mental health assessment and counseling, educates volunteers, and other Center staff about mental health issues and how to identify those issues in the patients they serve.

Last year, the clinician had handled 679 office visits, helping 131 adults and 12 children. The widening gap between the haves and the have-nots has taken a toll on the people the clinician sees. There is more serious depression, anxiety and stress.

Bringing these two organizations together to work in tandem fulfills *HOT*'s mission of both supporting essential life sustaining programs and collaborating with agencies that dedicate themselves to helping others. A case study:



*Maria S., originally from Mexico, came to the Caridad center because she was depressed and could not function as a wife and mother. Four years previously, Maria had accidentally killed her daughter by running over her with her car. Although she had had therapy prior to this visit, her sadness and inability to go on with her life brought her back to the Caridad center again. Through intense psychotherapy, with an emphasis on PTSD treatment, Maria was able to more effectively deal with the trauma and her grief and eventually was able to function at a higher level within her family. She has 2 other children, ages 9 and 11 who desperately needed her attentions as well as a husband. Maria was also able to go back to work and be a mother again to her 2 other children. She continues to be seen for therapy at the Caridad Center.*

**Three years ago *HOT* cut its funding to \$17,000 (half of the cost of the time the therapist spends at Caridad). We are concerned that budgetary constraints at Caridad could make it impossible for them to pay for the other half of the funding and are asking our donors to designate up to \$35,000 to either help the strain in *HOT*'s budget (we have not received any designations for this program for several years) and put *HOT* in a position to take the strain off Caridad's budget.**

## ***Humans Helping Animals Help Humans in Israel***

Avshalom Beni started a program that we call “**Humans Helping Animals Help Humans**” where animals help humans deal with problems they are having trouble coping with. And while it is easy for cat and dog lovers to love this program, the project is really about people – all kinds of people. They work with ADD and ADHD kids, schizophrenics, Holocaust survivors, fathers who want to reconnect with their kids and family, and more.

In the past we have funded (i) the costs of camp for some of the kids he helps (ii) several of his programs including one where he in one year addressed the issues of a group of gifted students and then in the following year used these students as “teaching assistants” to help kids with problems who were not as “gifted,” and, in a break with our normal grant rules, we paid for food and veterinarian fees (see the reason in bold print below). We funded a critical Parent Child Therapy Group that helped families in the south deal with the trauma of the thousands of missiles unleashed by Hamas in the south of Israel in November of 2012 (see page 53). This year we have committed to partially funding a program at Beit Elazraki (see pages 23).

**The war came this summer and children (young and old) in the south were screaming as they heard siren after siren and explosion after explosion. Avshalom drove to Ashkelon with a helper and a bunch of dogs and cats and took a bunch of his “therapists” with him and did not leave until a bunch of kids were smiling and some laughing. The war is NOT over for many of the children who lived through all the shelling and we are using 147,157 shekels (\$38,725 at the early November conversion rate) of the funds donors sent in response to our Emergency Israel Appeal to have Avshalom do sessions with a staff of therapists (some 2 legged and some 4 legged). The sessions will be held in the Hoson Community Center in Sha’ar HarNegev (the regional council for many of the kibbutzim and towns immediately on the Gaza border).**

Some of our donors have recognized that there can be no programs without the “therapists” and have made designations to help feed them and pay their vet bills. We encourage our donors to designate up to **\$15,400** to feed and pay for vet care (**\$1,400** for each of nine “therapists” and **\$2,800** for Begal-D, the dog below (who is HHAHH’s tenth “therapist”) who is making a girl with PTSD feel safe).



## Special Needs:

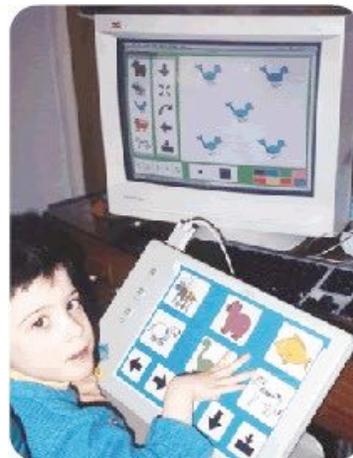
- **Touch the Life of a Medically Fragile Child in New Jersey (page 43)**
- **Best Buddies in Martin County (p. 44 top)**
- **Special Needs Training for Very Special High School Students in Martin County (p. 44 bottom)**
- **Camp Kavod – Florida (p. 45)**
- **Village Academy (p. 46)**

### *Touch the Life of a Medically Fragile Child in New Jersey*

The **NJ Pediatric Patients Charitable Trust Fund** is dedicated to providing funding for the acquisition of recreational, educational, and/or adaptive equipment, home modifications and specialized services that will enrich the lives of the medically fragile / special needs children of Southern New Jersey. *HOT* has made grants benefiting more than 50 children by providing swing sets, treadmills, baby monitoring systems, iPads and special computers. The children's disabilities range from a brain tumor, to Down's Syndrome, to



cerebral palsy to autism. The NJPPCTF policy is that no child



receives more than \$1,200 in funding. There are no words to describe the happiness that these gifts bring to these children. Over the last two years we have made almost \$24,000 in grants to NJPPCTF, from undesignated funds and *HOT* would like to help even more children and

**families in need and is asking donors to designate gifts of \$24,000 in multiples of \$1,200 to help as many of the children as possible.**

### ***Best Buddies in Martin County***

The **Best Buddies** program matches students with developmental disabilities with students on a regular track. They become buddies in high school and spend time together socially with after school projects and fun including float building for Homecoming, movie nights, lunches, pool parties and picnics. *HOT* would like to continue sponsoring the chapter in Martin County, Florida that this year has 27 buddy pairs (54 members). **We would like our donors to designate \$6,000 to add some group activities to our \$3,300 annual commitment.**



\* \* \* \*

### ***Special Needs Training for Very Special High School Students in Martin County***



Nine years ago, *HOT* began supplementing a job-training program in Martin County, Florida where 27 developmentally disabled high school seniors interned at local businesses. *HOT's* grant pays the students nominal wages based on their performance and diligence. This program has grown every year and now a total of 88 children are learning about “real life.” The children open savings accounts through the program and save a portion of the money they earn towards a year-end trip. Some of these children will be able to use the lessons they learn about life to help them to some

form of independent living when their parents are no longer able to help them.

**We would like to add additional classes to the program. An average class has 20 students and therefore \$3,600 (20 students x 180 days x \$1 a school day) would permit us to add another class.**

## ***Camp Kavod – Florida***

**Camp Kavod** Summer and School Holiday Break Camps, is part of the Levis Jewish Community Center’s Special Needs Department that provides children ages 4-22 with a high quality and well rounded camp program during summer and holiday breaks. *HOT’s* grants to Camp Kavod have funded (i) the purchase of digital cameras and printers to launch a middle and high school Digital Photography program, (ii) an annual dance for middle and high school students to assist in



promoting greater social and recreational opportunities, (iii) a yoga program to help these special campers “relax,” (iv) a new “Fun in the Sunshine” adapted art program that included supplies and equipment to enhance fine and gross motor skills for new Pre-K campers, (v) a Sensitivity Training Program for over 100 teens who mentor children and teens with special needs in the Fit & Fun Sports Program, and most recently **HOT** partnered with the Jewish Federation of South Palm Beach County and its Foundation, to meet the \$30,000 shortfall in necessary scholarship money for the 2014 summer camp. On hearing that without our help there would be Special Needs Children unable to participate in the camp program, it took our two organizations less than 90 minutes to decide to partner.

We would like our donors to designate funds to make camp extra special for these “special children, teens and young adults,” and ask you to designate:

- \$5,000 for a drama program for kids to learn skills in the field of expression and movement enhancing verbal skills, self confidence and socialization
- \$2,500 for therapeutic yoga
- \$1,000 for the Camp Kavod teen dance
- And any part of what is anticipated to be as much as a \$50,000 shortfall of scholarship funds that is necessary to ensure that kids will not be left out of this fall’s Chanukah Camp and the 2015 Passover and Summer Camps



## *Village Academy*

There are many “special need” youngsters, teens and young adults who along with their families suffer the challenges of dealing with developmental issues such as autism, bipolar disorder, ADHD, and dyslexia. The **Unicorn Children's Foundation and School's, Village Academy** (the “Academy”) in Boca Raton, Florida fills a void in the way students with developmental difficulties are educated – it works to maximize the potential of each student. It addresses the needs of neurodiversity among its students by striving to create a setting of academic excellence as well as providing important vocational and social tools throughout



the school day. It is committed to providing its students with the opportunity to learn skills necessary for independent living. Its program includes teaching practical, day to day activities that we all take for granted: managing

money, cooking, housekeeping, employment and more.

*HOT's* first grant to the Academy was \$12,156 (i) to purchase the equipment necessary to begin a Culinary Arts Program that will enable the participants to learn basic skills for themselves than may even lead to a job in the food industry and (ii) a SmartBoard that will allow lessons to be taught in a more visual manner.

**In order to reach more young people with special needs, meet these goals and maintain a standard of excellence for its students, the Academy is requesting:**

- **\$12,000 for two additional SmartBoards (@ 6,000 per)**
- **\$20,000 for 10 scholarships @ \$2,000 per student which the Academy has a donor who will match dollar for dollar**
- **\$8,250 to set up a convenience store at the school to teach real life activities (a cash register with a scanner, vending machine with snacks, a refrigerated unit, a hot dog machine and a popcorn machine.**
- **\$1,249 for musical instruments (a guitar, five piece drum set and a violin)**

***Student Community Service Projects:***  
*The Hands On Tzedakah Community Service Program*

The ***Hands On Tzedakah Community Service Program*** gives high school and college school students the opportunity to use their initiative to design and implement community service projects. *Hands On Tzedakah* provides the “start-up” money for the students’ projects, and when necessary, will assist monetarily in continuing to subsidize projects.



We have funded more than \$100,000 of “Alternative Breaks” where college students spent their winter or spring breaks from school doing manual labor repairing blight caused by natural disasters or sheer poverty. At different times during the years we have partially funded trips to (i) El Salvador- poverty, (ii) Mexico – poverty, (iii) Nicaragua –poverty, (iv) New Orleans (several times) – hurricane victims, (v) Iowa – flood victims, and (vi) Ukraine – poverty. We chartered a bus to take 44 students with supplies we purchased, from Gainesville to New York City for “two days helping Victims of Sandy” – clearing debris, sweeping, tearing down dry wall, tearing down decks, etc. Additionally, we subsidized two college students’ summer trips, one working as a volunteer physiotherapist in a Jerusalem hospital and the other spending two months working with a local organization working against poverty, hunger and disease in Uganda.

We have also funded a Child Abuse Prevention Program (college students through various campus ministries, working one on one with young children at-risk), and a Community Living Renewal (college students cleaning up blighted neighborhoods).

**Our goal is that these experiences, in addition to serving the community today, will result in the students becoming caring and philanthropic members of society. I am typing in blue because it is without doubt the most leveraged of our programs. Not only do the needy get help, but the ongoing lesson to the college kids doing the work produces young adults who have experienced what it is to help others. Now that is leverage.**

The items on the wish-list for our Community Service Projects are:

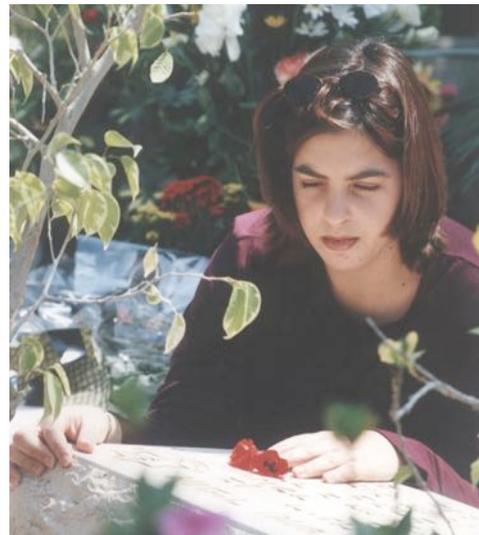
- **\$1,500 for incremental supplies to expand a Challah for Hunger Program**
- **\$2,000 to augment an Annual Mitzvah Day run by college students**
- **\$2,500 for a “Seniors Prom” and other Tzedakah Programs**
- **\$25,000 to subsidize the costs of sending 40 - 50 students on a week or longer “Alternative Break” programs, foregoing their vacation time to help others**
- **\$25,000 for other projects students bring to us over the next 12 months**

## The Many Victims of War, Terror and Natural Disasters:

- **Widowed In All But Name (pages 48-49)**
- **Ashkelon (p. 50)**
- **2014 Gaza War (p. 51-52)**
- ***HOT* Emergency Fund for Victims of Terror & Natural Disasters – Prior Years (p. 53)**
- **2014 Israel Emergency Campaign (p. 54)**

### *Widowed In All But Name*

In 1997, a 23 year old young woman's fiancée, while serving in the Israel Defense Force, was killed in action in Lebanon, 4 months before they were to be married. Her mother and her sister found a way to help her cope and rebuild her life by forming the **Organization for the Emotional Support of Fiancées of Fallen Soldiers of the Israel Defense Force**. At that time, "Group 1," a group of 10 fiancées whose loved ones were killed in action, began to meet for two hours per week with a professional therapist trained in bereavement. The group counseling lasts for approximately one year.



Support Groups 24 and 25 were formed in September 2014, immediately after what hopefully turns out to be a lasting cease fire on the Gaza border. The stories of the girls in these groups are painful with several of them having wedding dates planned for the fall, and one who suffered the loss of her fiancée just weeks before what was supposed to be the happiest day of their lives. Both of these groups were funded by a donor to *HOT* who several years ago pledged that, if G-d forbid, there was ever the need for additional groups he insisted on paying for it. Many of these girls will need private therapy and some of the girls who were part of previous support groups now need help with waking up each night reliving the private hell they experienced. On hearing this, a different donor to *HOT* came forward during the war to fund 182 hours of private therapy. As a result of these two designated grants and other funds our generous donors gave during our Israel Emergency Campaign, we have already transferred or committed 120,000 shekels to "Widowed In All But Name."

The Israeli government has accepted some responsibility for helping these girls and the organization is able to get some reimbursement for therapy BUT the reimbursement procedure is somewhat bizarre in that you can only get back a percentage of the direct therapy limited to your good faith estimate of therapy hours at the beginning of the year (yes, that's

right to be reimbursed for any of the 2014 Support Groups 24 and 25 expenses, one would have had to make a good faith determination in January 2014 of a deadly war 8 months later). Expenses like transportation (all sessions are held in the same place and while small, Israel is not quite that tiny), scholarships and emergency needs of the girls (some of the dead soldiers were reservists who were supporting their fiancés) and a small social component deemed necessary by the therapists, is not eligible for any reimbursement.

We are making our grants to “Widowed In All But Name” early enough to insure they will have no cash flow problems and they are able to do whatever is necessary to help these girls back to whatever normalcy they are capable of and hopefully whatever the Israeli government gives them will end up providing the cash flow for “extras”.

It is hard to anticipate how long Groups 24 and 25 will go on but even if it is longer than a year, a very special donor will not forgive me if I ask for additional funding for the groups, but I am asking our donors to make designations **in multiples of \$1,560 (26 sessions @ \$60 per session) to pay for private therapy for 20 of the fiancées from earlier groups that still need help and a yet to be determined number of girls in the 2 new groups that will need private therapy. If the Israeli government changes their reimbursement procedures and there are no more wars then anything raised beyond what ends up needed for therapy will be used for financial aid and scholarships for the fiancée’s or a new support group for the parents of these bereaved girls to help them better understand the problems their daughters are going through, and how to deal with them.**

## ***Ashkelon***

In the Fall 2008/Winter 2009 edition of the *HOT News* we titled a vignette *Ashkelon - Another Sderot?* We wrote this after a summer of Hamas missiles being fired at a town with hotels, a beautiful beach, and a port known as the Israeli Riviera. We renovated two bomb shelters, one of which was to house a training and leadership center that was to be used to empower and develop young leadership who were to lead a youth group branches located all over the city. It was to be a hub to make an important contribution to empowering teens and developing leadership skills. Our partner in this project was the Ashkelon Foundation and Sigal Ariely was our key contact at the Foundation.

During the last 6 years HOT kept in touch with Sigal, did a few more projects together, and developed a close trusting relationship. When Hamas started launching missiles at Ashkelon during the Summer 2014 War we immediately called her to see what help we could give to the people of the city. Over the following 7 weeks we spoke to each other as often as 3 times a day and often emailed more than 10 times a day. You will read what we did this summer on Page 54, but I had to write this vignette to tell long term donors to *HOT* how proud they should be, because, this summer, much of the food we bought to feed the up to 4,000 children a day, and the toys and supplies we bought to entertain the very young children, were routed to the public shelters where the teens, who were disbursed from the shelter we renovated 6 years ago. These teenagers acted as surrogate parents playing with the young children and doing whatever else they could do to keep the younger kids from focusing on the sirens and explosions.



This incredible story has one more chapter. In October I visited the “teen command center” and met eight of the teens. I asked them “weren’t you afraid of the sirens and missiles.” And they answered me by admitting during the first day they were, BUT starting on the second day they didn’t have time to be scared because it was their “job” to make sure the younger kids were calm. It took me a moment to process this coming from a 17 year old, speaking for a group of 14 - 17 year olds, and when I did **I told them that the people**

**who called them the FUTURE of Israel were wrong because they are the PRESENT of Israel.** It may have been their older brothers and sisters and in some cases fathers or mothers that fought in Gaza, or were stationed on the border, but these teens fought the war too. I hope you are proud of what they accomplished in the shelter *HOT* refurbished for them 6 years ago.

**Our thanks to these young men and women and to mothers like Sigal who went to sleep every night worrying about her 18 year old son on the Gaza border.**

## *The 2014 Gaza War*



In June of this year, 62 rockets... missiles... were fired from Gaza into Israel. In the first week of July, another 170 were fired into Israel. By the time a “lasting” cease-fire had been reached late in the summer, approximately 3,900 rockets had been fired against Israeli towns and their residents. Throughout Hamas’ relentless attacks, we were working non-stop with our partners throughout

Israel to provide critical in-the-moment assistance to the many victims of war and terror.

From the moment the war began, *HOT*’s partners were at work. Our Emergency Fund became available without delay, and you – our donors – ensured that we would have enough to address many urgent, critical needs.

Throughout the *HOT News* you have seen many instances where we worked with our Israeli partners to assist during the war.

For example, in Sderot, with continuous attacks being launched from literally “right next door” (Sderot is 8 miles from Gaza City, and less than 1 mile from the border with Gaza), running for shelter in 14 seconds many times a day was the alternative to living in the shelters. We helped to equip shelters with food and ensure that children being terrorized by these attacks would have “normal,” fun activities while taking shelter.



While helping our partners in Ashkelon (8 miles from the Gaza border), *HOT* donors were part of the most critical work we have done. By paying to rewire over 100 shelters to bring them operational, we insured that many who would have otherwise been taking cover in stairwells during attacks could be protected in a reinforced shelter. This protected lives!



When we refer to “partners” we are not just talking about organizations in these Southern Israel cities. Our partners are throughout the country, and *HOT* was able to be a catalyst for bringing many of them together... to offer respite for those relegated to the shelters... to increase the supply of food being sent into these areas... and much more.

These are just a few of the examples of the things we were able to do with \$517,000 sent by *HOT*'s donors to address the many needs that arose during the war. The full list is far more extensive. Many of you received emails during the war which gave incremental updates on the work we were doing. On page 54, I have summarized and updated the list from our September 7 email, the last sent out as the latest “calm” was solidifying.

*HOT* is unique – not just in what we were able to accomplish, but the way we were able to identify critical needs up front and ensure funds were available with zero delay. As with past crises, we were in contact with our partners as events unfolded, and were able to authorize immediate (i.e., that day) purchases. This comes from our lack of organizational “red-tape,” our direct relationships with those who know the immediate needs, and our generous donors who understand that we need to have the ability to respond immediately.



Those who have followed *HOT* throughout the years (or who have read the *HOT News*) should recognize this model. In many other crisis situations, we were similarly there for the victims.

## *HOT Emergency Fund for Victims of Terror and Natural Disasters*

During the 2006 war with Hezbollah, *HOT* helped meet the immediate needs of a *de facto* refugee population as those near areas under attack fled to the center of Israel, and helped to secure matching funds to open an Emergency Command Center in a secure bunker.

In the years since... in 2007... 2008... through 2013, we developed and deepened our relationships with partners in the South as they endured rocket attacks from Hamas. We have been there during each crisis, helping with food, shelter and respite. And when the attacks subsided, we were there to help victims deal with the emotional trauma that they had suffered.

Throughout all of this, we have also been there for victims of some horrible natural disasters.

In 2005, *HOT* worked with many in the community to provide trucks and supplies during the first 10 days following Hurricane Katrina. In the same year, we helped to provide food, bus passes and emergency lodging to victims of Hurricane Wilma.

In 2010, a devastating earthquake displaced a tremendous portion of the Haitian population. We worked directly with our partners to help the families of some of these victims in Miami's "Little Haiti."

And just over 2 years ago, Hurricane – or "Super Storm" Sandy ravaged coastal areas in New Jersey, New York City and Long Island. We partnered with multiple organizations to: bring truckloads of food, clothing, hygiene products and other basic necessities to areas hit hard; brought electric power back to many who lost it by providing new circuit breakers to replace damaged ones; funded a bus and supplies for 44 student volunteers to travel from Florida to New York (and then back to Florida) to provide critical manpower for cleanup and rebuilding and we made, and had challenge grants matched, which multiplied the effectiveness of our donors' dollars.



Our partners – our donors and the organizations who help us deliver services – have made it possible for us to “be there” in each of these crises. We always pray that there won't be another one, but we need to be ready for when the next one arises.

***HOT CONTINUES TO NEED YOUR HELP to be financially prepared to act immediately when there are more disasters. When you are making your decision of what to give to HOT this year and what to designate it to, think of all that we have done and how quickly we did it, and consider helping us build up a fund to be available for the next disaster. We would like our donors to designate \$500,000 towards a fund that can be used in those first critical days.***

## ***2014 Israel Emergency Campaign***

We raised \$517,000 in our Israel Emergency Campaign and have, so far, paid or committed \$523,659 (1,885,171 NIS at an average exchange rate of 3.6 NIS to the dollar). To see more detail of what we did during the war, go to the pages highlighted in yellow below.

836,481 NIS in Ashkelon (page 50) to:

- Rewire 102 bomb shelters, providing safety to more than 5,000 people
- Feed kids in public shelters for almost 4 weeks – some days as many as 4,000 kids
- Buy food vouchers for poor families
- Provide 4,800 Shabbat meals for families in public shelters
- Purchase toys and art supplies for children in shelters
- Provide single-day, overnight & multi-night respite for more than 1,000 people including 200 with various mental disabilities
- Repair air-conditioners in shelters

336,451 NIS in Sderot (page 28) to:

- Equip shelters
- Provide single day and overnight respite for more than 1,000 people, including 600 children
- Purchase food for shelters and food vouchers for poor families
- Conduct a one-day retreat for 38 daycare center employees
- Provide first-aid training for nursery school teachers
- Provide respite trips for families of the Emergency Response Team
- Conduct Women's Workshops
- Provide animal assisted therapy
- Provide an expanded one-day program for kindergarten age children
- Purchase a high volume "texting plan" to get information to residents of a particular neighborhood
- Purchase supplies for activities, and offer arts and craft and photography workshops in the shelters

160,500 NIS to The Jaffa Institute (page 18) for housing, food, teachers and programs for 230 kids from the South

152,157 NIS for Animal Assisted Therapy (see page 42) to help victims in the South deal with PTSD

120,000 NIS for both group and individual therapy for fiancée's and (long-term) girlfriends of soldiers that died as a result of the war (page 48)

90,278 NIS to buy an industrial freezer and two industrial refrigerators, allowing Leket (page 5) to add fresh produce to deliveries of food in the South; to purchase food in 6 cities in the South to stop merchants from going out of business; and to distribute discounted food vouchers in the South

86,964 NIS to Shoulder to Shoulder (page 16) to provide busing, special activities and a psychologist for children and their families for respite, providing food and school equipment vouchers in 3 Southern Israeli cities

62,100 NIS to Beit Elazraki (page 24) for buses and activities for busloads of 50 kids a day from the South

23,940 NIS to bring 7 families with at least one child with mental and physical disabilities from Ashdod to Beit Kaye for a program run by Krembo Wings (arranged by Galila, see page 13)

16,300 NIS to Shearim Netanya (page 29) for an additional counselor, bus transportation activities for children coming from the South



Hands On  
**H.O.T.**  
Tzedakah

The charity where donors pay no overhead  
and choose what their dollars are used for.



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