

L'Chaim

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לחיים

THE HEALTH AND WELLNESS NEWSLETTER OF THE CLAIMS CONFERENCE

Chanukah Edition

To Our Dear Friends,

The festival of Chanukah begins Thursday evening, December 10th, when we light the first candle, and continues through Friday, December 18th. Facing the darkest time of the year, with the days growing short, we celebrate by increasing the light.

As we retell the story of the Maccabees, we are reminded that this holiday is about overcoming challenges. Natan Sharansky, who was imprisoned for nine years in the former Soviet Union as a refusenik, told this story: He remembers lighting candles in a Soviet prison, along with a fellow prisoner. They lit pieces of waxed paper they had stashed away for months, hoping the papers would last long enough for them to say the prayers.

We think of you, the community of Holocaust survivors, and how the candles are burning more brightly because you are here. You have taught us about strength and resilience, miracles and hope.

As always, we are committed to your well-being and to making sure you receive services and compensation. If you need help or information, please contact your local agencies (*see list on page 11*).

This year, our annual Chanukah event honoring survivors, International Holocaust Survivors Night, will be held virtually. For the

first time ever, Holocaust survivors from all over the world — from Jerusalem, New York, Berlin, Moscow, Montreal and dozens of other cities — will join together in a global internet gathering. We will miss having meetings in person, but we are pleased to mark again this important event that is a tribute to your lives. Please join us on Sunday, December 13th at 9:30 a.m. EST; the event will be livestreamed from the Kotel in Jerusalem. To watch the livestream of the event, please go to webcasts.com/IHSN2020. You can also watch the event afterwards on the Claims Conference website (claimscon.org/IHSN2020).

In the words of the late Rabbi Jonathan Sacks, "There always were two ways to live in a world that is often dark and full of tears. We can curse the darkness or we can light a light, and as the Chasidim say, a little light drives out much darkness. May we all help light up the world."

We wish you *Chag Urim Sameach*, Happy Festival of Lights. As always,



Gideon Taylor
President,
Claims Conference



Greg Schneider
Executive Vice President,
Claims Conference

Дорогие друзья,

Праздник Хануки начинается в четверг вечером, 10-ого декабря, с зажигания первой свечи и продолжается до пятницы, 18-ого декабря. В самое тёмное время года, когда дни становятся все короче, мы празднуем торжество света.

Пересказывая историю Маккавеев, мы вспоминаем, что этот праздник посвящен преодолению трудностей. Натан Щаранский, который был заключен в тюрьму как отказник в бывшем Советском Союзе в течение 9 лет, рассказывает свою историю: он помнит, как зажигал свечи в советской тюрьме вместе с другим заключенным. Они поджигали кусочки воощенной бумаги, которые они месяцами собирали, в надежде, что те будут гореть достаточно долго для того, чтобы успеть прочесть молитвы.

Мы думаем о вас, всех, кто пережил Холокост, и о том, что ваше присутствие в нашей жизни заставляет свечи гореть ещё ярче. Вы показали нам, что такое сила и стойкость, научили нас верить в чудеса и не терять надежду.

Как и раньше, мы верны своим обязательствам поддерживать ваше благополучие, сделать все, что в наших силах, чтобы вы получили услуги и компенсации. Если вам нужна помощь или информация, пожалуйста, свяжитесь с агентством по месту вашего жительства (смотри список на стр. 11).

В этом году наше ежегодное празднование Хануки, посвящённое пережившим Холокост, Международный День Переживших Холокост, будет проводиться в режиме онлайн, виртуально. Впервые в истории пережившие Холокост со всего света – из Иерусалима, Нью-Йорка, Берлина, Москвы,

Монреаля и десятков других городов – соберутся на международный форум в режиме онлайн. Нам будет не хватать личных встреч, но мы рады снова обратить ваше внимание на это важное событие, которое состоится в вашу честь. Пожалуйста, присоединитесь к нам в воскресенье, 13-ого декабря в 9 часов 30 мин утра по восточному стандартному времени – будет прямая трансляция от Стены Плача в Иерусалиме. Записаться на прямую трансляцию можно здесь www.webcasts.com/IHSN2020s. Вы также сможете посмотреть запись прямой трансляции на интернет странице Claims Conference (claimscon.org/IHSN2020).

По словам покойного раввина Джонатана Сакса, «в мире, часто тёмном и полном слез, всегда есть два пути. Можно проклинать тьму, а можно зажечь свет и, как говорят последователи хасидизма, даже небольшой свет прогоняет большую тьму. Желаем всем нам вносить свой вклад в освещение этого мира».

Мы желаем вам *Chag Urim Sameach*, Счастливого Праздника Света.

Всегда ваши,
Гидеон Тэйлор
Президент,
Клеймс Конференс

Грег Шнайдер
Исполнительный Вице Президент,
Клеймс Конференс



ועידת התביעות
Claims Conference
Conference on Jewish Material Claims
Against Germany

Spreading the Light on Chanukah in Dark Times

On Chanukah we celebrate “small” miracles: the victory of a small band of Jewish soldiers led by the Maccabees over their Greek-Syrian rulers, and the phenomenon of a small container of oil expected to last for one night that continued to illuminate the Temple for eight days.

In discussing the holiday, Rabbi Howard Wolk, the community chaplain for Jewish Family Service of Dallas and rabbi emeritus of Congregation Shaare Tefilla there,

BY SANDEE BRAWARSKY



compares the Maccabees “stretching themselves to unexpected levels of heroism in fighting against the Greek-Syrians” to the “heroic survivors of the Shoah, who likewise stretched themselves with heroism, dedication and commitment to life.

“They powerfully demonstrated that the human spirit can likewise be stretched to miraculous lengths and heights — those lengths and heights have resulted in the continuation of Jewish generations,” continues Rabbi Wolk, a graduate of Yeshiva University’s Rabbi Isaac Elchanan Rabbinical Seminary who often works with Jewish elders.

The Chanukah menorah, also known as the Chanukah lamp or, in Hebrew, *hanukiah*, is an enduring symbol of the holiday and its miracles. While they vary

SANDEE BRAWARSKY, an award-winning journalist and editor, is editor of *L’Chaim*.



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Top row, left to right:
Synagogue Hanukkah
lamp, 19th century,
Netherlands.

Reynier de Haan, Dutch
(1712 - 1783), Hanukkah
lamp in Rococo style,
1752, The Hague,
Netherlands.

All photos courtesy of
The Jewish Museum.



Bottom row, left to right: Hanukkah lamp with palmette,
probably 19th century, probably Ottoman Empire.

Unknown artist, probably from the Sharar Cooperative (part of the Bezalel School of Arts and Crafts),
founded in Jerusalem in 1913, Hanukkah lamp with
rose window, between 1913 and 1929, Jerusalem.

Johann Adam Boller, German (1679 - 1732), Hanukkah
lamp used in the Frankfurt ghetto, between 1706
and 1732, Frankfurt am Main, Germany.

greatly in style and construction, Chanukah menorahs feature eight holders for lights, one for each night of the holiday, and a ninth for the shamash, the candle that is used to light the others.

The Jewish Museum in New York City has amassed a collection of more than



1,000 menorahs, which they believe to be the largest collection in the world. The collection includes Chanukah lamps made by artisans and craftspeople from virtually every part of the world over many centuries. They are made in a variety of materials, including silver, copper, steel, glass and wood, and some contemporary versions are made of silicon, stoneware and aluminum. Each lamp has a story. One was created in Theresienstadt, out of wood stolen from the Nazis.

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Claims Conference

Conference on Jewish Material Claims
Against Germany

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'I Like Taking My Time With People':

AN INTERVIEW WITH DR. JOSHUA SCHOR

Dr. Schor is a geriatrician who serves as senior medical director of Optum Institutional Special Needs program and as director emeritus of Daughters of Israel in West Orange, N.J. The author of many articles and the book “The Nursing Home Guide: A Doctor Reveals What You Need to Know About Long-Term Care,” Dr. Schor also serves as a consultant senior medical director for Optum Complex Care, a geriatric division of UnitedHealth Group, and teaches about nursing home medicine. In 2017, he was named Medical Director of the Year by the Society for Post-Acute and Long-Term Care Medicine. A 1985 graduate of the Yale School of Medicine, he is known for his commitment to and compassion for his patients and his passion for the field of geriatric medicine. In recent years, he has taken up birding as a hobby.

What drew you to the field of geriatrics?

For me, it's a terrific field. I love being around older people. I like their stories. I was probably born 100 years too late. I like taking my time with people. I grew up around two grandmothers who were very involved in our lives. I loved spending time with them.

Issues of memory and depression, which are interests of mine, can fall between the cracks in other fields. In 1982, as part of my training, I had the opportunity, on a Luce Fellowship, to work in a geriatric hospital in Japan — it was a 600-bed hospital exclusively for people over 65, with every ward having a different specialty. I don't know if that's the best or most efficient way to treat people but it was a fantastic education. That sealed my interest in the field.

Should everyone above a certain age see a geriatrician?

If someone is basically healthy and has an internist who listens, doesn't give short shrift and is a reasonably good diagnostician, it's best to continue seeing

that internist. These days, unfortunately, there's a shortage of geriatricians — we are now trying to get more people to train to become geriatricians. If you do feel that you need someone who will listen to you, and someone you can have access to — and access is so important — try to find a geriatrician or geriatrics practice in your area.

How do you see your role with patients?

Part of my role is to protect them in a sense from the medical system. There are so many issues, like when a doctor might suggest aggressive cardiac surgery or invasive procedures which might not help, and actually might cause more harm. In my field when you have a 90-year-old patient in front of you, who is delicate, I am very considerate of the person. I try to say something like, I know what's available to you, but let's just take a breath and think about it. I am very protective of my patients — I become their friend.

Would you encourage people to stay in their own homes as they are aging, when possible?

Yes, I not only encourage it, but all of the forces, like insurance and Medicare (in the U.S.), are trying to get people out of institutional care and into their own homes, with home care. The more you can stay out of institutions, the better. Sometimes there's a complicated medical story and there's no choice, and a nursing home might be the right place. For some people, the ability to be at a facility with activities and three good meals a day can be an incredible thing, especially for those without close friends and family.

What are some good practices for people concerned with memory loss?

Some say that doing crossword puzzles keeps people intellectually agile. Studies don't bear that out completely, but why not do that? It's good to keep moving, to not be isolated, to be around younger people. We see that young people can gain a lot too — we have programs



Dr. Joshua Schor

where high school students come and visit the residents, and incredible connections are formed.

How important is exercise?

Nobody has done recent studies with frail 90-year-old nursing home residents so we can't rely on findings about an aging population outside of nursing homes. Walking is one of the best activities. It's great to be outside, to walk with people, to be careful about slipping and falling. There's nothing magical about the popular idea of 10,000 steps a day. 5000 is also good! In this time of Covid-19, we have to be extra sensitive to the rules of social distancing and mask wearing because seniors as a group are more likely to develop serious illness.

Yoga is great for improving balance, to help protect against falls.

How important is a positive attitude in staying healthy as people age?

I think you need to have a positive attitude. There's something about the drive to take care of yourself, to keep on top of the details of your health, that is helpful.

I think it's good to be around people, to have plans going forward, like tickets for a show or some sort of event (when it will be safe to attend). There are some older studies that showed that people who took care of birds lived longer, that they were in a better frame of mind.

In light of Covid-19, unfortunately seniors have to be extra careful and even distance themselves from their younger family members and friends. I would recommend they stay attuned to any local department of health and/or Centers for Disease Control and Prevention (CDC) for advice or check with their primary care physician. ▀

—Sandee Brawarsky

Good Nutrition All-Year Round

Good nutrition is a key player in helping to ensure a healthy life. You can improve your health by eating well. Nutrients you need include carbohydrates, fats, proteins, vitamins, minerals and water.

Eating well is important for many reasons, regardless of age. In addition to giving you energy and helping you control your weight, a good diet may help prevent chronic diseases such as heart disease, **TYPE 2 diabetes** and certain cancers. Now more than ever, during the Covid-19 pandemic, eating a nutritious diet is vitally important because it can contribute to a healthy immune system.

As a nutritionist, I regularly advise clients about healthy eating and provide them with smart tips and tools to put good nutrition into practice. Many people get confused with all the conflicting advice on diet and nutrition. Eating healthfully, however, does not have to be complicated. Here are some of my top tips to help you eat a nutritious diet.

CHOOSE A BALANCED DIET.

A healthy balanced diet includes all the food groups — fruits; vegetables; protein-rich foods; grains; dairy; and fats and oils. Rather than eliminate entire categories of foods, I suggest that you select the healthiest options from each food group. For example, rather than eliminate grains from your diet, choose whole grains such as oatmeal, whole wheat bread and brown rice instead of refined grains like white pasta and bagels. For healthy protein options, choose fish, chicken and beans instead of red meat. I suggest you fill half your plate with colorful non-starchy vegetables and fruit, one-quarter with healthy protein, and the remaining quarter with whole grains or a healthy starch such as sweet potato.

LISA R. YOUNG, PhD, RDN, CDN is an internationally recognized nutritionist, portion size expert and adjunct professor of nutrition at New York University and the author, most recently, of “Finally Full, Finally Slim: 30 Days to Permanent Weight Loss One Portion at Time” (Center Street/Hachette, 2019).



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CHOOSE NUTRIENT-DENSE FOODS.

As you get older, you tend to need fewer calories while still needing enough nutrients for good health, so choosing nutrient-dense foods is key. When advising clients, I recommend eating larger portions of healthy lower-calorie nutrient-dense foods such as fruits and vegetables while enjoying smaller portions of higher calorie foods such as red meat and fried foods. But rather than deprive yourself, allow yourself to indulge in a small amount of your favorite treat every now and then.

EAT THE RAINBOW.

A diet rich in colorful fruits and vegetables has been associated with improved health. Fruits and vegetables contain vitamins and minerals, including Vitamin C, beta carotene, potassium and fiber. I recommend eating an array of fruits and vegetables from the different color spectrums to help you get a wide variety of nutrients. For example, many deep orange-colored foods that are in season during the winter months, like carrots, sweet potatoes and butternut squash, contain the antioxidant beta carotene, while red-colored foods like tomatoes and watermelon are rich in the antioxidant lycopene. Eating a diet rich in antioxidants helps strengthen your immune system, which is vital to help protect against infection and other diseases.

ENJOY YOUR FRUITS AND VEGGIES IN ALL FORMS.

I suggest eating more fruits and vegetables, whether you eat them fresh or frozen. Sometimes frozen produce is healthier because it's picked at its peak of ripeness. I always keep a bag of frozen blueberries and mixed vegetables in my freezer. The key is to eat your fruits and veggies. If keeping them handy in your freezer during winter months will help you increase your consumption, go for it! Winter fruits like apples, pears, and oranges are readily available and affordable and they keep well.

ENJOY SEASONAL PRODUCE AND GET AMPLE VITAMIN C.

Although fewer fruits and vegetables are in season in the colder months than in summer, keep in mind healthy superstars such as oranges and grapefruits, leafy greens, apples, pears, winter squash and sweet potatoes. And to keep your immune system healthy, especially during the pandemic, include plenty of Vitamin C-rich foods such as red peppers, tomatoes, oranges, kiwifruit and potatoes. Warming up with healthy soup — vegetable soup, butternut squash soup and homemade chicken soup with vegetables — is a great way to boost your vitamin intake.

GRILL AND BAKE INSTEAD OF DEEP-FRY.

Choose healthy preparation methods for better health. Whether eating at home or ordering out, choose baked or grilled chicken or fish instead of deep-fried. Cooking methods like steaming, poaching and boiling are also great alternatives. Enjoy your vegetables steamed, roasted or lightly sautéed in olive oil. When ordering out, order a baked potato instead of French fries. And season your favorite foods with herbs and spices instead of salt and sugar.

ENJOY THE COMPANY YOU KEEP.

While what — and how much — you eat matters for good health, having strong relationships and social connections also contributes to longevity. Connecting with others, having close friendships and even being part of a community offer many benefits beyond good health. Connecting with others makes us feel like we belong and can also make us happier. So, this season, I invite you to stay connected with loved ones. While we may not be able to socialize in person beyond our immediate families, we can still make the effort to maintain our social ties and engage in pleasant conversation whether by phone or video calls. ▮

Please note that this is general advice. Each person should seek and adhere to the advice of a medical professional. This is intended to stimulate thought and conversation around the topic of nutrition and is not meant to replace any medical advice specific to your medical conditions and needs.

FIVE TIPS

To Avoid Overpaying Your Medical Bills

If you haven't been to the doctor's office since the pandemic began, and have now scheduled a visit, check in with the office staff to find out any Covid-related information you need to know, such as wearing a mask at all times in the office unless a staff person instructs you to take it off. You may have to follow new directives when you arrive at the office like waiting in your vehicle or a waiting area until called in for your visit. And when you get a bill from the doctor you may find some new costs, such as a small surcharge for protective equipment staff members wear to keep themselves—and you—safe.

BY FRAN KRITZ

A survey of 1,000 medically insured adults who had received a medical bill within the last two years found that two-thirds of them had at least one troubling bill issue, including a bill that arrived late, a bill that was hard to understand and unexpectedly high charges.

As a result of the confusing bills, many people who responded to the survey said they had paid for bills they had not owed, some because they thought challenging a bill would be too difficult.

"Although it can take some effort, challenging a medical bill that you think is wrong can either help clarify what it is you are being billed, or help you avoid paying amounts you don't owe," says Cheryl Fish-Parcham, director of Access Initiatives at the health advocacy group FamiliesUSA in Washington, D.C. Fish-Parcham and other experts offer five tips for checking your bills to make sure that you don't overpay.

FRAN KRITZ is a consumer and health policy reporter based in Jerusalem and Silver Spring, Md. For a decade Fran was the health reporter for the New York Jewish Week and is a frequent contributor to NPR.org and the Washington Post.



PAY JUST THE COPAY AT YOUR APPOINTMENT.

If you are insured and seeing an in-network doctor, you don't owe any money beyond the co-pay until your insurance has paid whatever it owes, says Casey Schwarz, senior counsel for education and federal policy at the Medicare Rights Center in New York City. Medicare sends a "Summary Notice" and other insurers send an "Explanation of Benefits" letting you know what they have paid and what they owe. If you get a bill from a medical provider before you get the insurance notices, keep it in a file and don't pay anything until you see what the insurer says you owe.

CHECK EACH MEDICAL BILL ONCE. THEN TWICE.

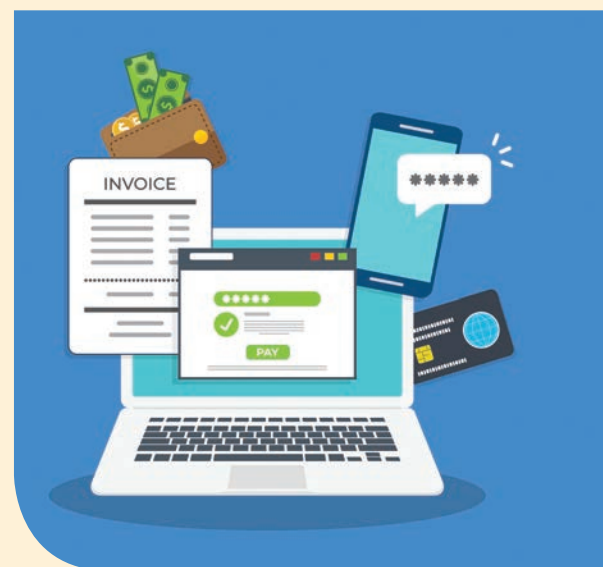
When you do get a medical bill or insurer notice, check all identification information, including your Medicare or other insurance ID numbers, to be sure the bill is for the right patient. Names can be confused and it's worth checking to be sure you don't get billed for someone else's colonoscopy or checkup, says Fish-Parcham.

DID YOU GET THE CARE THEY'RE BILLING YOU FOR?

Check the dates of service and also the descriptions of procedures. Did you really have stitches out that day? If you think the doctor made a mistake about treatments or procedures you had, call the doctor's office and ask to speak to the office or billing manager for an explanation. If you don't get one, "always ask for an itemized medical bill, so you can see where each charge comes from," says Lacie Glover, an insurance expert for the website NerdWallet.

AND CHECK THE BILL'S FINE PRINT.

Always check the codes the insurer puts



on the bills. Those come in the form of tiny letters next to a charge with an explanation for the codes found on another page of the bill. For example, a code may say you haven't met your deductible, or that a charge is not covered by Medicare. If you don't understand the codes, call the insurer using the number on your Medicare or insurance card. You may indeed owe the money, but the medical provider could have made a mistake on the bill, for example, adding an inaccurate diagnosis code to the bill sent to the insurer. If that happened, ask the doctor to resubmit the bill to the insurer and don't pay anything until you hear from your insurer again. Keep all your paperwork in a file and record the dates of all phone calls, says Schwarz of the Medicare Rights Center.

HAVE A PROBLEM? CONTACT YOUR STATE ASSISTANCE PROGRAMS.

If Medicare or your plan denies payment, check with your State Health Insurance Assistance Program before paying the bill. Trained staff can help you navigate the appeal process. If you win your appeal, you may owe less to your doctor.

Insurance rules and coverage can change every year. In fact, this year Medicare and many other insurers are paying for telehealth visits with both primary care doctors and many specialists during the Covid-19 emergency. Advocates for telehealth visits hope coverage will continue even after the emergency is over.

The Medicare Rights Center and Medicare Interactive offer information online and experts by phone to help you understand your coverage. ▀

How to Protect Yourself and Others

TAKE EVERYDAY PREVENTATIVE ACTIONS

- Wash your hands frequently, with soap and water, for at least 20 seconds. (If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol. The FDA warns against using products with 1-propanol or methanol.)
- Wear a mask when you go out in public and around people who don't live in your household.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Stay at least 6 feet (about 2 arms' length) from other people.
- Stay home when you are sick.
- If you attend activities, the safest ones are those held outside.
- Avoid contact with others who are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.
- If you have a fever, cough or other symptoms, you might have Covid-19. If you think you may have been exposed to Covid-19, contact your healthcare provider. If you have an emergency warning sign (including trouble breathing), get emergency medical care immediately.

FROM THE CENTERS FOR DISEASE CONTROL AND PREVENTION.

- Часто мойте руки водой и мылом как минимум 20 секунд. Если вода и мыло недоступны, очищайте руки санитайзером, содержащим как минимум 60% алкоголя. FDA не рекомендует использование продукции, содержащей 1-пропанол и метанол.
- Носите маску при встрече с людьми, которые не живут с вами.
- Не трогайте глаза, нос и рот невымытыми руками.
- Соблюдайте дистанцию в 6 футов (приблизительно две вытянутые руки) с другими людьми.
- Оставайтесь дома, если вы заболели.
- Если вы хотите посещать мероприятия, то помните, что самые безопасные из них те, что проводятся на улице.
- Избегайте контактов с заболевшими людьми.
- Закрывайте нос и рот салфеткой, когда кашляете или чихаете, салфетку выбрасывайте в мусор.
- Очищайте и дезинфицируйте предметы и поверхности, которые часто трогают.
- Если у вас температура, кашель, или другие симптомы, возможно у вас Covid-19. Если вы думаете, что могли контактировать с Covid-19, свяжитесь с лечащим врачом. Если у вас опасные симптомы (включая затрудненное дыхание), немедленно обратитесь в неотложную помощь.

Spreading the Light on Chanukah in Dark Times *continued from page 2*



Top: Karim Rashid, American, born in Egypt, 1960, *Menorahmorph*, 2004, New York. Below: Hanukkah lamp with tower, 19th or 20th century, coastal North Africa.

Two menorahs from the collection were used at the White House at the Chanukah parties of Presidents George W. Bush and Barack Obama. In 2001, President Bush was the first American president to light a menorah at the White House. He chose one made of silver, cast and engraved in Lemberg, Germany, in around 1867, with lions at its base and eagles at its top.

A selection of Chanukah lamps are on view in their "Scenes From the Collection" exhibition through March 2022. Some can be seen on the Museum's website in the collection section (thejewishmuseum.org).

This year, we may not be able to gather with family and friends, as in other years, for joyous Chanukah celebrations. But our candles will still glow, filling our homes with brightness, warmth and hope, and spreading good cheer over the full eight days of the holiday.

It's possible to join together on Zoom celebrations and light candles with others, and share songs, blessings and traditions, even virtual games of dreidel, over long distance. By now, some people have experienced family communal meals via Zoom, and you might enjoy latkes and applesauce, or jelly doughnuts or the Sephardic fried treat, bimuelos, online with others. Simple phone calls are also a good way to connect with loved ones on the holiday.

Some people might want to complement the more recent tradition of sharing gifts with making contributions to food banks and other worthy causes to help those in need this season — a wonderful way to share the light of the holiday. ▮

Recipes For Chanukah

POTATO PANCAKES

Makes 6 dozen bite size pancakes.

I am quite sure that some of you may have your own traditional Potato Latkes recipe. What distinguishes mine is that they are baked on heavy non-stick cookie sheets—not fried. They are very small and light. You can, of course, make them any size and allow more time for baking. I make them not only on Chanukah but also throughout the year and serve them as an hors d'oeuvres topped with a dollop of salmon caviar, or a tidbit of smoked salmon. They can be baked earlier in the day and reheated or frozen (See Note).

INGREDIENTS:

7 tablespoons vegetable oil
1 medium onion, quartered
4 medium Russet potatoes
1/4 cup unbleached all-purpose flour
1 large egg plus 1 egg white, lightly whisked
1 teaspoon Kosher salt
Freshly ground black pepper



PREPARATION:

Preheat oven to 450F.

Brush 3 heavy non-stick cookie sheets with 6 tablespoons oil.

Finely chop the onion in a food processor fitted with the steel blade. Transfer to a large bowl.

Remove the blade from the processor and put on the medium shredding attachment. Peel the potatoes and cut them lengthwise into quarters to fit into the feed tube and grate. Add to the onion along with the flour, eggs and 1 tablespoon of oil. Combine well and season to taste with salt and pepper.

Place level tablespoons of potato, slightly apart, on the greased cookie sheets.

Bake on the lowest shelf for 11 minutes, or until the bottoms are golden brown. Turn the pancakes over and bake for another 6 minutes, or until lightly golden.

I like to serve the latkes on a cloth lined dish.

Please enjoy these recipes for delicious and healthy special dishes for the holidays. While you might be serving a meal for just one or two, you can freeze leftovers in small portions for future use and keep enjoying them.

For those who don't cook, we don't want you to miss out on celebrating the holidays; please be in touch with your local agency (see page 17) to arrange for meal delivery.

NOTE:

Pancakes can be baked earlier in the day and reheated. To warm them arrange on a wire rack set over a cookie sheet in a preheated 350F oven until hot, about 6 minutes. The wire rack prevents the pancakes from getting soggy.

TO FREEZE:

Place the pancakes side by side in a plastic container with wax paper between the layers. Do not defrost them but warm in a preheated 400F oven for about 10 minutes, or until hot.

BROCCOLI FRITTATA

Makes 8 first course servings.

Makes 4 luncheon servings.

INGREDIENTS:

1 small bunch broccoli, no more than 1 pound
4 tablespoons extra-virgin olive oil
3 scallions including the green parts, thinly sliced
3 garlic cloves, finely chopped
5 large eggs, at room temperature.
1/2 cup tightly packed flat-leaf parsley, finely chopped
Kosher salt
Freshly ground pepper

PREPARATION:

Cut broccoli florets into small pieces. Trim the stems, peel and cut into small pieces. Steam all until almost tender, about 2 minutes.

Chop coarsely, in 2 batches, in a food processor. Empty into a bowl.

Heat 2 tablespoons of the oil in a 12 inch non-stick skillet. Add the scallions and garlic. Sauté for 5 minutes over low heat. Add to the broccoli, along with the parsley.

Whisk the eggs in a large bowl. Add the vegetables and season well with salt and pepper.



Heat the remaining 2 tablespoons oil in the skillet over medium heat.

Pour in the egg mixture, distributing the vegetables evenly, and reduce the heat to low. Cook the frittata, covered, over medium to low heat for 10-12 minutes. The sides will be set but the top still soft. Shake the pan once or twice during this period.

Recipes reprinted with permission, and with much gratitude to Helen Nash, the author of several classic kosher cookbooks including, most recently, "Helen Nash's New Kosher Cuisine." These recipes and many others appear on her website, Kitchenwise (kitchenwisehn.com), a source for high quality, uncomplicated and nutritious kosher recipes.

Recapture the Joy of Reading through The JBI FREE Library for visually impaired and blind individuals.

JBI is the world's largest library of Jewish interest for people of all ages and backgrounds who cannot read standard print, offering fiction, history, biographies, periodicals, a concert and lecture series and much more, in Audio, Large Print and Braille, all provided free of charge and delivered to your home.

JBI Talking Books are available in English, Russian, Yiddish and other languages. Liturgical materials are available in all formats.

Email aarfe@jbilibrary.org or visit JBI's website at www.jbilibrary.org, or call 800-433-1531, JBI, since 1931, connecting blind and visually impaired individuals to the Jewish world.

Supplemental Hardship Fund Payment

FREQUENTLY ASKED QUESTIONS

During the last 10 years, as a result of Claims Conference negotiations, the eligibility criteria of many compensation programs have been expanded. At this stage, most survivors are eligible for either a one-time payment or a pension from either the German Government (known as BEG or Wiedergutmachung) or from the Claims Conference through expanded and liberalized criteria of the Article 2 Fund. These pensions are generally paid to those who were in a camp, closed or open ghetto or in hiding/false identity for a specified time. The Article 2 Fund has an income limit — see www.claimscon.org.

The many others who fled from the Nazis — from Germany, Austria, Soviet Union or wore a yellow star or suffered other restrictions of liberty under Nazis or their Axis allies — may be eligible for a one-time payment (not pension) from the Hardship Fund of the Claims Conference. The Hardship Fund has been open since 1980 so you may have received this payment many years ago. There is no income limit for the Hardship Fund.

If you don't think you have received any payments at all, or have any questions, please write to us at:

Claims Conference
PO Box 1215, New York, NY 10113
or email info@claimscon.org.

Who is eligible for this payment?

Anyone who is alive and has been approved for a **Hardship Fund Payment** and does not receive a pension as compensation for persecution during the Holocaust.

If I receive a pension from the Claims Conference (Article 2) or BEG, am I eligible?

You are **not** eligible for the Supplemental Hardship Payment if you receive a pension as compensation for Nazi persecution.

Do I have to file a claims form to receive this payment?

Yes, you must submit an application form to be eligible for this payment. The Claims Conference mailed personalized pre-populated application forms to potentially eligible survivors. If you think you are eligible and did

NOT receive an application form in the mail, please contact us at the address below.

How can I send in my application form?

Applications can be sent by mail, and due to the Coronavirus, we are accepting applications sent by fax and email until June 2021.

How much money will I receive?

The fund will pay eligible claimants two supplemental payments, each in the amount of €1,200 (approximately USD\$1,400) for a total of €2,400 (approximately USD\$2,800). There will be two installments, the first at the end of 2020 or in 2021 and the second will be paid in 2022.

When will I receive my payment?

The first group of survivors will be paid in late December 2020. After that, the Claims Conference will pay additional survivors each month. We anticipate that most survivors will receive the first payment by June 2021.

What if I moved since I last was in contact with the Claims Conference?

We are accepting notifications of address changes by mail only. Please mail us a signed letter with your old and new addresses (marked clearly), your Hardship Fund registration number (if known), and attach a copy of a current government issued ID. If your government issued ID does not state your current address, please also send a document (such as a bill, filed tax return, etc.) that has your name and current address on it. Please mail this information to the Claims Conference.

Does my application need to be certified?

Your application will explicitly state if it needs to be certified, or if we require various additional documents (such as a photocopy of your government ID and birth certificate). If you have any questions about your specific application after receiving it, please contact us.

If I am a child or spouse of a Hardship Fund recipient or survivor, can I apply for this supplemental payment?

No, only a Holocaust survivor may apply for the Supplemental Payment.

Are there any heir payments?

Yes, if the survivor applied and is found eligible but passes away before the payment

could be made, the surviving spouse may be entitled. If there is no surviving spouse, children may be eligible. No other heirs are eligible. Surviving spouses and children should contact the Claims Conference.

Is there a deadline for applying?

The deadline to apply is **December 31, 2022**.

Do I need a lawyer?

You do not need a lawyer to apply for the Supplemental Hardship Payment.

Is there a fee to obtain an application?

There is no fee to apply to the Supplemental Hardship Fund.

I think I'm eligible, but I never applied to the Claims Conference before.

Please fill out the Unified Application Form found on our website, and we will notify you if you are eligible for the Hardship Fund and the Supplemental Hardship Fund Payment. You can also write to us to request a form in the mail.

Can the Supplemental Payment be sent to me by a check?

No, we are not able to send checks, you must have a bank account opened in your name.

Do you need my bank information?

Yes, payment will be wired to your bank account. Please fill out the bank details in the personalized application.

Do I need to complete a Life Certificate to get the Supplemental Hardship Fund Payment?

There is no need to complete a Life Certificate, but you must be alive as of December 1, 2020 or at the time that you submit your Supplemental Hardship Fund application (the latest of the two) to receive the payment.

If I am an authorized representative, can I submit an address change for a claimant?

Yes, you need to mail us a copy of the following:

- ▶ A photocopy of a document granting legal guardianship/power of attorney.
- ▶ A photocopy of the authorized representative's government issued ID
- ▶ A completed Doctor's form (www.claimscon.org/doctor)
- ▶ A copy of the claimant's government issued ID.

Any further information, please contact us at:

Claims Conference
PO Box 1215, New York, NY 10113
Via Email: info@claimscon.org

Дополнительная выплата из Фонда для нуждающихся

ЧАСТО ЗАДАВАЕМЫЕ ВОПРОСЫ

За последние 10 лет критерии прав на получение выплат в рамках многих компенсационных программ существенно расширились благодаря переговорам, которые ведет Клеймс Конференс с немецким правительством. В данное время многие пострадавшие во время Холокоста имеют право либо на одноразовую выплату либо на пенсию, которую выплачивает немецкое правительство (известной под названием BEG "Федеральный закон о компенсации" или Wiedergutmachung) или Клеймс Конференс, основываясь на расширенных и более либерализованных критериях Фонда Article 2. Эта пенсия выплачивается обычно тем пострадавшим, которые находились во время Второй мировой войны в концентрационном лагере, в закрытом или открытом гетто, либо скрывались под ложным именем на протяжении определенного времени. Право получения пенсии основывается также на том, что доход заявителя не превышает определенного предела – смотри www.claimscon.org.

Многие другие пострадавшие, которые бежали от нацистских захватчиков - из Германии, Австрии, Советского Союза -, были вынуждены носить Желтую звезду или страдали от других ограничений личной свободы во время немецкой оккупации или под гнетом немецких союзников, могут претендовать на одноразовую выплату (не пенсию) из Фонда Помощи (Hardship Fund). Фонд Помощи существует с 1980 года - таким образом, вы уже могли получить соответствующую выплату много лет тому назад. Фонд Помощи не имеет ограничений, связанных с доходом заявителей.

If you don't think you have received any payments at all, or have any questions, please write to us at:
Claims Conference
PO Box 1215, New York, NY 10113
or email info@claimscon.org.

Кто имеет право на данную выплату?

Все живые лица, получившие право на выплату из Фонда для нуждающихся, которые не получают пенсию в качестве компенсации за преследования во время Холокоста.

Если я получаю пенсию от Клеймс Конференс (Article 2) или BEG, имею ли я право на получение выплаты из этого фонда?

Если Вы получаете пенсию как компенсацию за преследования нацистами, Вы не имеете права на получение дополнительной выплаты из Фонда для нуждающихся.

Нужно ли мне заполнять и подавать заявление на получение этой выплаты?

Да, для получения права на данную выплату вам необходимо подать заявление. Комиссия по еврейским материальным искам к Германии («Клеймс Конференс») будет рассылать по почте лицам, пережившим Холокост, персональные формы заявления с заданными вариантами ответов. Если Вы полагаете, что имеете право на эту выплату, но не получили форму по почте, пожалуйста свяжитесь с нами по ниже приведенному адресу.

Как я могу выслать мою форму заявления?

Формы заявлений могут быть посланы по почте. Также, в связи с Коронавирусом, до июня 2021 года

мы принимаем заявления, присланные по факсу или по электронной почте.

Какую сумму я получу?

Заявители, имеющие право на выплату, получат из Фонда две дополнительные выплаты в размере 1200 евро (approximately USD\$1,400) каждая на общую сумму 2400 евро (approximately USD\$2,800). Выплаты будут осуществляться двумя платежами: первый в конце 2020 года или в начале 2021 года, а второй в 2022 году.

Когда я получу причитающуюся мне выплату?

Первая группа получит выплату в конце декабря 2020 г. После этого Клеймс Конференс будет производить выплаты последующим группам каждый месяц. Мы предполагаем, что большинство переживших Холокост получит первую выплату до июня 2021 года.

Что, если я сменил (-а) место проживания с тех пор, как в последний раз связывался (-лась) с Клеймс Конференс?

Уведомления о смене адреса принимаются только по почте. Отправьте нам подписанное письмо с вашими четко обозначенными старым и новым адресами, регистрационным номером в Фонде для нуждающихся (если он Вам известен) и приложите к письму копию действующего удостоверения личности (ID), выданного государством. Отправьте эту информацию по почте в офис Клеймс Конференс. Если в вашем удостоверении личности не указан Ваш текущий адрес, пожалуйста пришлите также документ, на котором указано ваше имя и ваш текущий адрес (например, платежка на коммунальные услуги, налоговая декларация, итд.)

Нужно ли заверять мое заявление?

В вашем заявлении будет четко указано, нужно ли его заверять, и нужны ли нам от вас дополнительные документы (например, ксерокопии вашего выданного государством удостоверения личности (ID) и свидетельства о рождении). Если у вас есть вопросы касательно вашей формы заявления после её получения, свяжитесь с нами.

Могу ли я получить эту дополнительную выплату, если являюсь ребенком или супругом (-ой) получателя выплат из Фонда для нуждающихся или лица, пережившего Холокост?

Нет, дополнительная выплата может быть выплачена только лицам, пережившим Холокост и имеющим право на данную выплату.

Есть ли какие-либо выплаты наследникам?

Да, если тот, кто пережил Холокост, подал заявление и был утверждён на выплату, но умер до того, как выплата была произведена, тогда супруг(а), если жив(а), может иметь право. Если супруга(и) нет в живых, тогда дети могут иметь право. Другие наследники не имеют права на получение этой выплаты. Супруг(а) и дети должны связаться с Клеймс Конференс.

Есть ли крайний срок для подачи заявления?

Крайний срок для подачи заявления — 31 декабря 2022 года.

Нужен ли мне юрист?

Вам не нужен юрист для того, чтобы подать заявление на получение дополнительной выплаты из Фонда для нуждающихся.

Нужен ли мне юрист?

Вам не нужен юрист для того, чтобы подать заявление на получение дополнительной выплаты из Фонда для нуждающихся.

Должен ли я платить за то, чтобы получить форму заявления?

Вы не должны платить за подачу заявления на получение дополнительной выплаты из Фонда для нуждающихся.

Мне кажется, я имею право на эту выплату, но я никогда не обращался в Клеймс Конференс.

Пожалуйста, заполните и пришлите нам АНКЕТУ НА ПОЛУЧЕНИЕ КОМПЕНСАЦИИ, которую Вы можете найти на нашей странице интернета. Мы Вас уведомим, имеете ли Вы право на получение дополнительной выплаты из Фонда для нуждающихся. Также Вы можете прислать нам письменный запрос на высылку анкеты по почте.

Могу ли я получить дополнительную выплату в виде чека?

Нет, у нас нет возможности направлять чеки. У вас должен быть действующий банковский счет на ваше имя.

Вам нужна информация о моем счете в банке?

Да, платежи будут перечисляться на ваш банковский счет. Просьба указать банковские реквизиты в персональной форме заявления.

Нужно ли мне для получения дополнительной выплаты из Фонда для нуждающихся оформлять свидетельство о нахождении в живых?

Оформлять свидетельство о нахождении в живых не нужно, но для получения выплаты вы должны быть живы по состоянию на 1 декабря 2020 года или на момент, когда вы подаете заявление о выплате из Фонда для нуждающихся (в зависимости от того, какая из дат является более поздней).

Если я являюсь уполномоченным представителем заявителя, могу ли я подать заявление об изменении его (ее) адреса?

Да, Вам нужно отправить нам по почте копии следующих документов:

- Ксерокопия документа о назначении опекуна (попечителя) / доверенности.
- Ксерокопия выданного государством удостоверения личности (ID) уполномоченного представителя.
- Заполненный формуляр врача (www.claimscon.org/doctor)
- Копия выданного государством удостоверения личности (ID) заявителя.

Если Вам нужна дополнительная информация, пожалуйста свяжитесь с нами:

по почте:

Claims Conference
PO Box 1215, New York, NY 10113
по электронной почте: info@claimscon.org

ATTENTION HOLOCAUST SURVIVORS

The Claims Conference has negotiated the following liberalizations of compensation funds with the German government.

HARDSHIP FUND – NEW SUPPLEMENTAL PAYMENT

Jewish Nazi victims eligible for the Hardship Fund will now receive two Supplemental Payments of €1,200 (approximately USD\$1,400) – with the first payment to be made between December 1, 2020 and September 30, 2021, and the second payment between October 1, 2021 and September 30, 2022 – for a total payment of €2,400 (approximately USD\$2,800) per person.

The Claims Conference mailed personalized pre-populated application forms to potentially eligible survivors. We are accepting notifications of address changes by mail only. Please mail us a signed letter with your old and new addresses (marked clearly), your Hardship Fund registration number (if known), and attach a copy of a current government issued ID. Please mail this information to the Claims Conference office nearest you.

NEWLY APPROVED OPEN GHETTOS:

Jewish Holocaust survivors who were persecuted in the open ghettos identified below, for at least three months, may be eligible for a monthly pension from the Article 2 or CEE Fund:

- In Romania, survivors persecuted in Arad, Braila, Brasov, Buhusi, Deva, Dorohoi, Falticeni, Husi, Ilia, Lugoj, Ploești, Podul Iloaiei, Targu Frumos, Timisoara, Turda and Sibiu between August 1941 and August 1944;
- In Bulgaria, survivors persecuted in Dobrich, Kazanlık, Kürdzhalı, Lovech, Nevrokop (a.k.a Gotse Delchev), Nikopol, Popovo, Preslav, Provadiya, Turgovishte, and Yambol, between September 1942 and September 1944;

Note: Jewish Nazi victims from these open ghettos in Romania and Bulgaria may also be entitled to a pension from the ZRBG (Ghetto Pension). This pension is not administered by the Claims Conference.

CHILD SURVIVOR FUND

The Child Survivor Fund will provide those who are among the **One Thousand Children**, a one-time payment amounting to €2,500 (approximately USD\$2,900) per person. Approximately 1,400 children were forced to leave their parents behind when they were rescued from Nazi Germany and Nazi-occupied countries and taken to the United States.

In addition, all pension recipients who were in one of the open ghettos in Romania or Bulgaria named above and born after January 1, 1928, may be entitled to a one-time payment from the Child Survivor Fund administered by the Claims Conference.

PAYMENT TO SPOUSES OF DECEASED ARTICLE 2/CEE FUND BENEFICIARIES

The Claims Conference will provide payments to eligible spouses of deceased recipients of the Article 2 and Central and Eastern European (CEE) Funds.

A spouse of an Article 2/CEE Fund beneficiary may, upon the death of the Article 2/CEE Fund beneficiary, be entitled to receive €513 (approximately USD\$600) per month for up to 9 months, paid in three quarterly installments, if the following conditions apply:

1. The spouse is alive at the date of the payment; and
2. The spouse was married to the Article 2/CEE Fund beneficiary at the time of death of the Article 2/CEE Fund beneficiary; and
3. The Article 2/CEE Fund recipient passed away at any point while he or she was receiving a payment from the program.

The spouse of a Holocaust survivor must be alive at the time of each payment. Other heirs, including children, are not entitled to receive any payment. To download an application from our website, please go to: www.claimscon.org/apply

The German government is establishing a similar program for surviving spouses of BEG (sometimes refer to as Wiedergutmachung). For more information, please check with the BEG authorities.

For more information, contact:
Claims Conference, P.O. Box 1215, New York, NY 10113
Tel: 646-536-9100 • Email: info@claimscon.org
www.claimscon.org

**PLEASE JOIN US (VIRTUALLY)
FOR INTERNATIONAL HOLOCAUST
SURVIVORS NIGHT ON CHANUKAH**
With a menorah lighting live at the Kotel
in Jerusalem in honor of Holocaust survivors
SUNDAY, DECEMBER 13TH, 9:30 AM EASTERN TIME

Join with survivors from around the world
for a celebration and tribute.

TO WATCH LIVE, PLEASE GO TO
webcasts.com/IHSN2020



Or watch later on the Claims Conference website, claimscon.org/IHSN2020

If you are a Holocaust Survivor who needs help, please call one of the numbers below.

UNITED STATES

ARIZONA

Jewish Family & Children's Services of Southern Arizona
Tucson (520) 795-0300

Jewish Family & Children's Services
Phoenix (602) 279-7655

CALIFORNIA

Jewish Family & Community Services of East Bay
Berkeley (510) 704-7475 ext. 275

Jewish Federation and Family Services of Orange County
Irvine (949) 435-3460

Jewish Family and Children's Service
Long Beach (562) 427-7916

Jewish Family Service
Los Angeles Location-based
San Fernando Valley (818) 984-1380

West Hollywood (323) 851-8202

City of Los Angeles (323) 937-5900

Jewish Family Services of Silicon Valley
Los Gatos (408) 556-0600

Jewish Family Service
San Diego (858) 637-3210

Jewish Family and Children's Services
San Francisco (415) 449-3700

COLORADO

Jewish Family Service of Colorado
Denver (303) 597-5000

CONNECTICUT

Jewish Family Services of Greater Hartford
West Hartford (860) 236-1927

FLORIDA

Ruth & Norman Rales Jewish Family Services
Boca Raton (561) 852-3333

Gulf Coast Jewish Family & Community Services
Clearwater (727) 479-1800

Jewish Family & Community Services
Jacksonville (904) 448-1933

Jewish Community Services of South Florida
North Miami (305) 899-1587

Goodman Jewish Family Services of Broward County
Plantation (954) 909-0800

Ferd & Gladys Alpert Jewish Family & Children's Service
West Palm Beach (561) 684-1991

GEORGIA

Jewish Family and Career Services
Atlanta (770) 677-9300

ILLINOIS

Jewish United Fund of Metropolitan Chicago
Chicago (773) 508-1004

INDIANA

Jewish Federation of Greater Indianapolis
Indianapolis (317) 536-1476

MARYLAND

Jewish Community Services
Baltimore (410) 466-9200

Jewish Social Service Agency
Rockville (301) 838-4200

MASSACHUSETTS

Jewish Family and Children's Service of Greater Boston
Waltham (781) 647-5327

MICHIGAN

Jewish Family Service of Metropolitan Detroit
Detroit (248) 592-2313

MINNESOTA

Jewish Family and Children's Service
Minneapolis (952) 546-0616

NEW JERSEY

Jewish Family & Children's Service of Monmouth County
Asbury Park (732) 774-6886

Samost Jewish Family and Children's Service of Southern NJ
Cherry Hill (856) 424-1333

Jewish Family Service & Children's Center
Clifton/Passaic (973) 777-7638

Jewish Family Service of Central New Jersey
Elizabeth (908) 352-8375

Jewish Family Services of Metrowest
Florham Park (973) 765-9050

Jewish Family & Children's Service of Ocean County
Lakewood (732) 363-8019

Jewish Family Service of Atlantic County
Margate City (609) 822-1108

Each agency listed below is funded by the **Claims Conference** to help support a designated Holocaust Survivor Assistance Program. If you know a survivor who needs aid or if you would like to volunteer to help a survivor, please contact any of the agencies below.

Jewish Family & Vocational Service of Middlesex County
Milltown (732) 777-1940

Jewish Family & Children's Service of Greater Mercer County
Princeton (609) 987-8100

Jewish Family Service of Somerset, Hunterdon & Warren Counties
Somerville (908) 725-7799

Jewish Family & Children's Services of Northern New Jersey
Teaneck (201) 837-9090

NEVADA
Jewish Family Service Agency
Las Vegas (702) 732-0304

NEW YORK
Guardians of the Sick / Bikur Cholim Hessed Organization
Brooklyn (718) 438-2020

Jewish Community Council of Greater Coney Island
Brooklyn (718) 449-5000

United Jewish Organizations of Williamsburg
Brooklyn (718) 643-9700

Selfhelp Community Services
Manhattan (212) 971-5475

Bikur Cholim of Rockland County
Monsey (845) 425-7877

Community Improvement Council
New Square (845) 354-4100

Rockland Jewish Family Service
West Nyack (845) 354-2121

Westchester Jewish Community Services
White Plains (914) 761-0600

OHIO
Jewish Family Service of Greater Cincinnati
Cincinnati (513) 469-1188

Jewish Family Service Association
Cleveland (216) 292-3999

Jewish Family Services
Columbus (614) 559-0379

OREGON
Jewish Family and Child Service
Portland (503) 226-7079

PENNSYLVANIA
Jewish Family and Children's Service of Greater Philadelphia
Philadelphia (866) 532-7669

Jewish Family and Community Services
Pittsburgh (412) 422-7200

TEXAS
Jewish Family Service of Greater Dallas
Dallas (972) 437-9950

Jewish Family Service of Houston
Houston (713) 667-9336

WASHINGTON
Jewish Family Service
Seattle (206) 461-3240

CANADA

Jewish Family Services
Edmonton (780) 454-1194

Cummings Jewish Centre for Seniors
Montréal (514) 342-1234

CORONAVIRUS HOTLINE
(514) 734-1441

Jewish Family Services of Ottawa
Ottawa (613) 722-2225 x 311 & 312

Circle of Care
Toronto (416) 635-2860

Jewish Family & Child Service
Toronto (416) 638-7800

Jewish Family Services
Vancouver (604) 558-5701

CORONAVIRUS HOTLINE
(604) 558-5719



If you live in the United States or Canada outside the listed areas, please call the Claims Conference for assistance (646) 536-9100.

THE HEALTH AND WELLNESS NEWSLETTER OF THE CLAIMS CONFERENCE 11



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- ▶ The Claims Conference wants to be in touch with you during these challenging times. Inside EChaim, you will find important information in English and Russian including:
- ▶ A Letter from the Claims Conference Leadership
- ▶ Answers to Frequently Asked Questions about the Hardship Fund Payment
- ▶ Spreading the Light of Chanukah
- ▶ Culinary treats for the holiday
- ▶ Helpful tips about medical bills and good nutrition
- ▶ An interview with geriatrician Dr. Joshua Schor
- ▶ Guidelines for protecting yourself and others
- ▶ Contact information for local agencies

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