### To Our Dear Friends,

Spring is a time of hope. As we look ahead to the Passover holiday, we wish you good health and meaningful ways to mark our liberation from Egypt, the passage from bondage to freedom.

At the Passover seder, we ask the Four Questions, beginning with, "Why is this night different from all other nights?" As we engage in the traditional rituals that address the questions, we hope that this Passover will indeed be different. We hope and pray for a lasting peace in Israel, as we mourn all those who have lost their lives.

This past January, we marked the 80th anniversary of the liberation of Auschwitz.

A number of survivors traveled to the extermination camp so that the world could bear witness to the evil they endured. All of us salute the strength and resilience of those who made the difficult trip to ensure that the world remembers. We extend our thanks to all the survivors of the Shoah for all that you teach us, every day. You are living testimony.

This year, the Claims Conference launched a new digital campaign, "I Survived Auschwitz: Remember This," to commemorate the 80th anniversary. Survivors were asked to name one aspect or moment of the Holocaust that they want people to remember in the generations ahead. Please read about their powerful responses on page10.

continued on page 2 ...



### Нашим дорогим друзьям,

Весна - время надежды. По мере того, как мы готовимся к празднику Пасхи, мы желаем вам хорошего здоровья и конструктивных способов отметить наше освобождение из Египта, переход от рабства к свободе.

Во время пасхального седера мы задаём Четыре Вопроса, первый из которых, "Почему эта ночь отличается от всех остальных?" По мере того, как мы проводим традиционные ритуалы, которые отвечают на эти вопросы,

мы надеемся, что эта Пасха действительно будет другой. Мы надеемся и молимся за прочный мир в Израиле, скорбим по всем погибшим.

В январе этого года мы отмечали 80-ю годовщину освобождения Освенцима. Несколько людей, переживших Холокост, приехали в этот лагерь смерти, чтобы мир мог стать свидетелем зла, которому они подверглись. Мы все приветствуем силу и стойкость тех, кто проделал этот тяжелый путь, чтобы мир помнил. Мы выражаем нашу

continued on page 2 ...

#### ... continued from page 1

Regarding hope and looking ahead, in this issue of L'Chaim, we are pleased to feature an article about gardening. This is a good time of year to plant seeds or buy plants, which can help purify the air in your living space and promote health and well-being. And, you will add beauty to your home.

This Passover, please keep asking questions and engage with friends and family, another way to maintain a healthy lifestyle. Enjoy our simple, nutritious and delicious recipe for Passover almond cookies – great to make all year round – to add a touch of sweetness in these times.

We send all best wishes to you, our cherished community of survivors, for good health, tranquility, peace and freedom for all, and a wonderful spring and summer season.

With kind regards,



**Gideon Taylor**President,
Claims Conference



Greg Schneider
Executive Vice President,
Claims Conference

благодарность всем выжившим жертвам Холокоста за все, чему вы учите нас каждый день. Вы живые свидетельства.

В этом году Клеймс Конференс запустила новую цифровую кампанию "Я пережил Освенцим: Помни Это", чтобы отметить 80-ю годовщину. Выживших попросили назвать один аспект или момент Холокоста, который, с их точки зрения, люди должны помнить в течение будущих поколений. Пожалуйста, ознакомьтесь с их впечатляющими ответами на странице 10.

Что касается надежды и перспективы, в этом выпуске L'Chaim мы рады представить статью о садоводстве. Сейчас хорошее время года для посадки семян или покупки растений, которые помогут очистить воздух в вашем жилом помещении и будут способствовать здоровью и благополучию. Они также украсят ваш дом.

В эту Пасху, пожалуйста, продолжайте задавать вопросы и общайтесь с друзьями и

семьей — это еще один способ поддерживать здоровый образ жизни. Наслаждайтесь нашим простым, питательным и вкусным рецептом пасхальных миндальных печенек - их отлично можно печь круглый год - чтобы подсластить эти времена.

Мы передаем вам, нашему дорогому сообществу выживших, все наилучшие пожелания хорошего здоровья, спокойствия, мира и свободы для всех, а также чудесного весеннего и летнего сезона.

С уважением,



**Гидеон Тейлор** Президент, Клеймс Конференс



Грег Шнайдер
Исполнительный вице-президент,
Клеймс Конференс

### **Paying It Forward**

Creating a plan for a will or trust to distribute your assets

By Debra L.W. Cohn



Financial planning for seniors does not have to be complicated.

The process of making decisions about how to pass along property and other assets - no matter the financial value - may be uncomfortable or anxiety-producing, but this work is essential and ultimately helps create a personal plan in accordance with your values.

Everyone should have a will that names their heirs, allocates assets and sets terms for distribution. When a person dies, their will goes through a legal process called probate, which determines the validity of the will, ensures creditors are paid and heirs receive the assets left to them.

For most people, a will is an adequate financial plan. For some people, a trust may be an effective way to distribute assets to heirs while achieving other goals such as avoiding lengthy probate, enhancing privacy, reducing taxes or avoiding creditors.

Professional experts, family and friends can help determine which approach fits a particular situation. It may be helpful to work with someone who recognizes the particular sensitivities of Holocaust survivors.

#### Fundamentals of Trusts

Understanding basic trusts is a first step to deciding if a trust makes sense for you.

The trust document describes the beneficiaries and assets and names a trustee to manage the trust as you direct. A trustee is a fiduciary; they must act in the best interest of you and the beneficiaries.

Many assets can be transferred into a trust, including bank accounts, investments, life insurance, real estate, retirement accounts and personal property.

There are several different types of trusts. Some common types are a testamentary trust, which is established upon your death by your will, while a living trust is established when you are alive. You give up direct ownership of your property as title to your property is transferred into a trust.

Whether you want to control the trust during your lifetime may determine the trust you create and its ability to achieve your goals.

Living trusts can be revocable or irrevocable. With a revocable living trust, you can be the trustee, move assets in and out of the trust and even dissolve it. According to Sarah Roscioli, an estate planning attorney at ArentFox Schiff, "A chief reason for a living trust is flexibility and control; the administration of a revocable trust is outside the court system, which makes amendments simpler and private."

When you establish an irrevocable trust, you cannot be the designated trustee. With very limited exceptions, an irrevocable trust cannot be changed. Generally, tax benefits and protection from creditors and legal actions are available only to assets in an irrevocable trust.

continued on following page ...





#### Reasons for Creating a Trust

- 1) Avoid Probate. Probate can be time-consuming. Trusts can bypass probate and provide quicker distribution. It can be costly. If you own property in more than one state, you may be subject to double probate and extra costs.
- **2) Avoid Publicity.** Probate is public. If you do not want public scrutiny of your assets or their allocation, you may want to consider a living trust.
- **3) Reduce Taxes.** According to Roscioli, "Assets held in a properly structured irrevocable trust over which the grantor has given up control may be exempt from the grantor's taxable estate."
- **4) Protect Assets.** In some states, creditors, divorce proceedings and lawsuits may not be able to reach assets in an irrevocable trust.
- 5) Plan for Incapacity. A trust can manage assets if the grantor becomes incapacitated, avoiding the need for a court-appointed guardian or conservator. A trust may be especially useful if you have no family.
- 6) Protect Assets to Qualify for Medicaid. It may be possible to cover cost of nursing care, assisted living, skilled nursing or home care using a specialized irrevocable trust called a Medicaid Asset Protection Trust.
- 7) Ensure Care for Especially Needy Loved Ones. A trust can provide for family members who are minors, have special needs or may not be financially responsible. You may direct a trustee to distribute payments at certain times and under certain conditions. Special Needs and Spendthrift trusts may be used for these purposes.

#### Reasons Not to Create a Trust

- 1) You have a modest estate. The median trust fund is \$285,000, according to the Federal Reserve. However, Roscioli cautions, "It is impossible to set a minimum value for assets appropriate for a trust, because clients' priorities and circumstances differ."
- 2) You have assets that would not normally go through probate. These would include retirement accounts with named beneficiaries, joint accounts with survivorship rights, pay-on-death accounts and life insurance.
- **3) Avoid Paperwork, Time and Complexity.** Trusts require lots of paperwork and steps.
- 4) Avoid the Cost of Creating a Trust. Creating and maintaining a trust can be expensive. You may need to pay an attorney to draft the trust document and to register it, a professional trustee to manage the trust if necessary and a tax adviser. Compare the cost of a will with probate with the cost of creating a trust. For seniors with limited assets, the expense of creating a trust may outweigh the benefits.

A living trust should be tailored to you and your state, and revisited periodically to make sure it continues to match your goals and situation.

#### For more information, please contact:

- Senior advocates such as AARP.
- An attorney. You can find advice or an attorney referral from many bar associations and legal services.
- A financial planner with expertise advising seniors.

Debra L.W. Cohn is a Lecturer in Law at Columbia Law School. She previously worked at the U.S. Department of Justice and the New York Attorney General's Office. She is the daughter of a Holocaust survivor.

# **Introducing the Survivor's Portal: Your Personalized Claims Conference Account**

Experience the convenience of the Claims Conference's personal account using our new Survivor's Portal. Designed exclusively for Holocaust survivors, this website allows you to create an account with the Claims Conference where your personalized information and services will be available 24/7.

Access the Survivor's Portal today at https://survivorsportal.claimscon.org/ or visit our website at https://www.claimscon.org/ to create a personal account.

#### The Survivor's Portal - Enables you to:

- 1. Create a personal account with the Claims Conference.
- 2. Stay informed about the status of your claim, from applications to previous payments, all in one place.

- 3. Complete proof of life process, Life Certificate or PANEEM, conveniently.
- 4. Easily update your contact information or even your bank details.
- 5. Access personalized documents and information tailored to your needs.
- 6. Quickly download necessary forms.

Need assistance with the Portal? Call us at 646-536-9100 or send us an email at info@claimscon.org, and our team will be happy to help.

**Please note:** At this time, the portal does not support Hotmail, MSN or SBCGLOBAL. If you wish to register with the Survivor Portal, kindly use another email provider (such as YAHOO, AOL or GMAIL).

## Представляем интернет-портал для переживших Холокост: ваш личный кабинет с Клеймс

Убедитесь в удобстве личного кабинета с Клеймс Конференс, зайдя в наш новый портал для переживших Холокост. Созданная исключительно для переживших Холокост, эта интернет страница позволит вам создать личный кабинет с Клеймс Конференс, в котором ваша личная информация и специализированные услуги будут доступны 24 часа в сутки.

Зайдите в портал для переживших Холокост по этой ссылке https://survivorsportal.claimscon.org/ или посетите нашу интернет страницу по этой ссылке https://www.claimscon.org/, чтобы создать личный кабинет.

## Преимущества использования портала для переживших Холокост:

- 1. Легко создать свой личный кабинет с Клеймс Конференс.
- 2. Возможность получить информацию о статусе вашего дела, от заявления до предыдущих выплат, в одном месте.

- 3. Удобнозавершить процесс подтверждения нахождения в живых через PANEEM или Свидетельство о нахождении в живых.
- 4. Легко обновить контактную информацию и даже банковские реквизиты.
- 5. Доступ к персонализированным документам и информации с учетом ваших потребностей.
- 6. Возможность быстро скачать необходимые формы.

Вам нужна помощь в использовании портала? Позвоните нам по телефону 646-536-9100 или пошлите нам электронное письмо на info@claimscon.org, Наша команда будет счастлива оказать вам содействие.

**Please note:** На данный момент портал не поддерживает Hotmail, MSN или SBCGLOBAL. Есливыхотите зарегистрироваться на портале для переживших Холокост, пожалуйста, используйте другой почтовый провайдер (например, YAHOO, AOL или GMAIL).

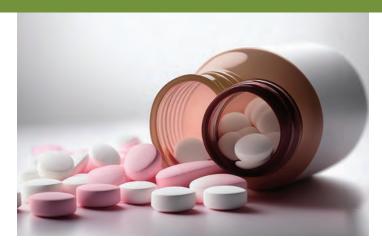




### Wake-up Call For Your Health

Smartphones and their apps can make it easier to chart your health. Plus, dealing with insect bites and the risks of acetaminophen.

News You Can Use By Francesca Kritz



## Your Smartphone Can Help You Take Care of Yourself

Your smartphone has built-in features and downloadable apps to help you keep better track of your health.

A recent report from the University of Michigan School of Medicine found that most people over age 50 aren't using health apps. "But now that most older adults have at least one mobile device, health-related apps can provide an opportunity to improve health outcomes," said Dr. Pearl Lee, a geriatrician at the university's medical school. People should discuss health apps with their doctor to find out which ones might be most helpful.

#### Here are some phone features to try:

1. Storing medical information. Write a list of your health conditions, allergies, emergency contacts, medications with your dosages and take a photo with your phone's camera so this information is easily available if you see a new doctor or have a medical emergency. Your phone will automatically store this list with your photos. Some phones have apps for emergency information where you can store the information as well.

2. Set the alarm on your smartphone to remind you to take your medicine. Write the times on the pill vials for all your medicines so that you will know which medicine to reach for when the alarm goes off. Or include this information when you set your alarms.

Smartphones also have medication reminder apps that you can download. One medication reminder app to try is Medisafe, which has a free, basic version you can download from medisafe.com.

3. Your smartphone has a flashlight. Just look for a picture of a flashlight on your phone and tap to turn the light on. Then tap again when you want to turn the flashlight off. It can be handy if you have to get up at night, if the day darkens and you are sitting far from a light switch, or if you want to read a menu in a dimly lit restaurant.

#### **Avoiding and Treating Insect Bites**

As warmer weather approaches, preventing insect bites is very important, said Dr. Jennifer Breznay, program director of geriatrics at Maimonides Medical Center in Brooklyn, N.Y.

Breznay advises loosely covering your arms, legs and neck as the best way to protect yourself from bites and from illnesses that can be carried by mosquitos, "but make sure clothing is light so you don't get too warm." Many communities spray insecticides to help keep mosquitoes away and prevent serious diseases they spread.

If you do get a bite, it's important to avoid scratching, which can cause an infection, Breznay says. To help with the itch, Breznay suggests applying an over-the-counter 1% hydrocortisone cream on the bite up to three times a day. Avoid antihistamines like Benadryl,

because they can have side effects such as sleepiness, says Breznay. Ice or a cold pack can be very helpful to relieve itching from insect bites. Consider acetaminophen to help relieve pain from stings. Check with your physician about the correct dose and how often you can take the medicine.

If you're headed to an area with lots of grass, you're at risk for tick bites that can cause Lyme disease. It is best to avoid walks in tall grass. Call your doctor if you get a bite that looks like a bull's eye. Your doctor may want to prescribe antibiotics to help prevent Lyme disease. If you know you are allergic to bee and wasp stings, be sure to bring with you prescribed mediation like an EpiPen, in case you are stung. If your lips are swollen, or you have trouble breathing, have someone call 911 immediately so you can get help right away.



A tick bite resembling a "bull's eye" may indicate Lyme disease.

Many insect repellants are safe so long as they are used according to the instructions on the label. Choose products with DEET (less than 15%), Picaridin, oil of lemon eucalyptus, or other ingredients that are registered with the U.S. Environmental Protection Agency.

### Preventing Acetaminophen Poisoning

The New Jersey Poison Control Center recently warned about the risk of taking too much acetaminophen, the active ingredient in Tylenol and other products.

"The consequences of taking too much acetaminophen can happen quickly and lead

to a life-threatening emergency like severe liver damage and liver failure, kidney failure and death," said Bruce Ruck, the managing director of the New Jersey Poison Control Center.

Even if you follow instructions on the bottle, you might be taking too much of the drug because other products such as nonprescription cough and cold medicines can also contain acetaminophen. Combining these medicines can increase the amount you end up taking.

"Most people don't realize they're at risk of overusing acetaminophen because they're unaware so many medicines contain this ingredient," said Dr. Diane Calello, medical director of the New Jersey Poison Control Center.

Calello says the medicine is safe and effective when used carefully and correctly, including not taking more than the maximum recommended daily limit of 4,000 milligrams of acetaminophen (eight 500 mg tablets or capsules.) Older patients may be advised by their doctors to take even less.

#### Calello advises:

- · Review the active ingredients, such as acetaminophen, in all the products you're using to avoid doubling on ingredients.
- Pay attention to how much acetaminophen you take from all sources in 24 hours and confirm with your own doctor what your maximum limit should be.
- Don't take more than one over-the-counter product containing acetaminophen at the same time or within a short period of time.

Be sure to check with your doctor at your next appointment about whether acetaminophen is the right pain reliever for you and how much you can safely take.

Francesca Kritz is a consumer and health policy reporter based in Jerusalem and Silver Spring, Md. For a decade, she was the health reporter for the New York Jewish Week and is a frequent contributor to NPR.org.









### **IMPORTANT NOTICE:**

#### 2025 Proof of Life Process

The 2025 Proof of Life process occurred during the first quarter of the year. Compensation payment recipients who have yet to complete the process by March 15 may still send in their Proof of Life, but there may be an interruption in their quarterly payment in April. Any missed payments will be disbursed with the next payment cycle once the life certificate process is completed.

#### **How to Complete the Proof of Life:**

**1. Digital Option:** Access Paneem with your registration number and date of birth by:

- Downloading the Paneem app from the Apple or Google App Store (search for "Paneem" to find it).
- Visiting https://paneem.claimscon.org on a computer, laptop, or smartphone with a camera.
- **2. Paper Option:** If preferred, request a paper Proof of Life form and return the signed and certified document to our office.

Once the Proof of Life is approved, payments will continue without interruption for the rest of the year.

### ВАЖНОЕ СООБЩЕНИЕ:

### Процесс подтверждения нахождения в живых за 2025 год

Процесс подтверждения нахождения в живых за 2025 год состоялся в течение первого квартала года. Получатели компенсаций, которые еще не завершили процесс к 15 марта, могут отправить свое доказательство жизни, но не исключена задержка их ежеквартальной выплаты в апреле. Любые пропущенные платежи будут выплачены в следующем цикле платежей после завершения процесса подтверждения нахождения в живых.

- 1. **Цифровой Вариант:** Зайдите в PANEEM с вашим регистрационным номером и датой рождения. Это можно сделать:
- Загрузив приложения PANEEM из магазинов приложений Apple или Google (поиск " PANEEM " для его поиска).

- Посетив https://paneem.claimscon.org на компьютере, ноутбуке или смартфоне с камерой.
- 2. Бумажный Вариант: если вы предпочитаете, то вы можете запросить бумажную форму "Подтверждение нахождения в живых" и вернуть в наш офис подписанный и заверенный документ.

После того, как подтверждение нахождения в живых будет получено и утверждено, выплаты будут продолжаться без перерыва в течение оставшегося года.







### Planting the Seeds of Better Health

Getting your hands dirty in a garden has physical, cognitive and social benefits.



William Kent – known by some as the father of modern gardening – advised people "garden as though you will live forever."

Increasingly, science shows there might be a sliver of truth to what Kent was saying – people can reap great health benefits from even small forms of garden.

"As human beings, we have a natural affinity for the color green," said Ilona Toth Robinson, a horticultural therapist at Bergen New Bridge Medical Center in Paramus, New Jersey. "It lowers your blood pressure and your stress. It calms your mind down."

The benefits include low-impact exercise that is gentle on the body and mental stimulation that helps cognitive function, Toth Robinson said. Plus, gardening offers gardeners a sense of purpose and accomplishment as well as social opportunities to talk with other gardeners.

## Here's a look at some of the benefits of gardening:

**Physical benefits:** Having plants in your home will help clean the air you breathe. Plants are well-known for filtering pollutants out of the air and breaking them down to basic elements, Toth Robinson said.

And while people should check with their doctors before adopting a new physical activity,

gardening can be adapted to anyone's capability, Toth Robinson said.

Cognitive benefits: Gardening requires focus, attention to detail, and problem-solving, all of which can contribute to improved cognitive

function. The act of planning a garden, choosing plants and observing their growth provides mental stimulation and keeps the mind sharp.

Gardening can also help bring back happy memories of interacting with nature, said Toth Robinson.

**Social and emotional benefits:** Gardening can provide a sense of purpose, boost self-esteem and create a positive sense of achievement. "It is very gratifying to see something grow that you have helped along from a seed," Toth Robinson said.

Gardening also can be a social outlet, Toth Robinson said. Communities often have garden clubs, or one could be set up at a senior center. A good resource to find a local club is National Garden Clubs, which is online at www.gardenclub.org.

Toth Robinson suggested the following plants, which are easy to maintain even for beginners:

- · Succulents.
- Snake plants.
- Pothos.
- · Spider plants.
- · Peace Lilv.

Toth Robinson also reminded people that if their plants die, just try again.

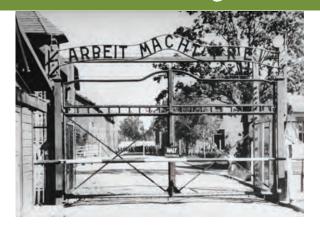


Snake plant

"It's like getting a haircut. Your hair will grow back," she said. "If your plant dies, you can always plant a new one."



### Please Never Forget Me



80<sup>th</sup> Anniversary of the liberation of

Auschwitz

#REMEMBERTHIS

Auschwitz-Birkenau, the largest and deadliest Nazi concentration and extermination camp, was liberated 80 years ago on Jan. 27, 1945. Only about 1,000 Auschwitz survivors are still alive today worldwide.

The Claims Conference asked Auschwitz survivors to share their memories - individual. personal and specific – that they want to the world to remember for the 80th anniversary of the Soviet army liberating Auschwitz. Many of these remembrances are of the family they lost; the lives that had before the Holocaust; and the unimaginable experiences they lived. Below, we capture a few of those responses. You can view all responses to the digital campaign, "I Survived Auschwitz: Remember This," at www.claimscon.org/rememberthis.



### Aron Krell

Aron Krell is 97 and lives in New York City. Aron has shared his Holocaust testimony many times to help educate the public. His words about his brother, Zvi, who died from starvation after a year in the Lodz ghetto, helped inspire this campaign. Aron remembered Zvi – the second of three boys in their family – as a great soccer player. But the lack of food, grueling forced labor and dearth of medical treatment left Zvi emaciated. Aron recalled the last words Zvi told him before passing, "Please never forget me."

In his testimony, Aron said, "I lost not only Zvi but mv brother Moshe and mv mother Esther in the Holocaust. I survived five concentration camps and ghettos - including Auschwitz. I know many people can't fathom what I have endured. But you can understand loving a brother like I loved Zvi, can imagine the unbearable pain that comes with losing one, and, hopefully, agree that the lessons of the Holocaust must always be remembered."



### Ella Blumenthal

Ella Blumenthal is 103 years old and lives in South Africa today. She wanted the world to remember she never gave up hope in Auschwitz despite losing 23 members of her immediate family. She and her niece, Roma, survived.

"She begged me to end our suffering by throwing ourselves onto the electrified fence because she said the only way out of Auschwitz was through the chimney. I convinced her to wait one more day - and then again, another day - because I wasn't ready to die. I wanted to live."

After liberation, Ella traveled back to Poland in search of family. She lived in Paris and Tel Aviv before marrying a South African and moving to Johannesburg. She lives in Cape Town and has four children, eleven grandchildren and nine great-grandchildren.

Ella said that hope – and the belief that tomorrow will be better than the previous day – is a message that has stayed with her throughout her life.



### Jona Laks

Jona Laks, 94, of Israel, is a twin who survived Mengele's experiments. In August 1944, Jona, her twin sister Miriam, and their older sister were sent to Auschwitz. Initially, Jona was directed toward the gas chambers, but when her older sister informed Josef Mengele that Jona was a twin, she and Miriam were sent to Mengele's laboratory for twins' experiments. On January 27, 1945, with the evacuation of Auschwitz, Jona and Miriam endured a death march to Ravensbrück and were later imprisoned in Malchow. They were liberated near Leipzig on May 8, 1945.

"I remember that day, at that same moment when we were left alone on the death march, I vowed that I would dedicate all my energy, all my time, everything, to telling, documenting, conveying to people and telling what happened. Because it is impossible for such a dark period to disappear from people's knowledge and not enter history."

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### Lili Friedman

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Lili Friedman, 86, lives in Canada today.

Lili and her family were moved into the Łódź ghetto and deported to Auschwitz once the ghetto was liquidated. As a toddler, Lili spent three days in Auschwitz. In her video, Lili recalled someone giving her a wafer when she arrived in Auschwitz. She went to her mother with the wafer and said she wanted to break it in three parts to share with her parents.

"The one thing I want people to know is that the cruelty of the Germans was unbelievable and to this day I don't really understand how I really survived," she said. "It was pure luck."

She and her mother were then sent to the Stutthof concentration camp, Dresden and finally on a death march to Theresienstadt. Her father died on the death march three days before they reached the camp.

### Your Health **Questions Answered!**

The team behind L'Chaim works hard to find relevant and interesting health news for each edition. We want to make sure we are meeting your expectations and would love your feedback. Are there health topics you'd like us to feature or health questions you want answered? Let us know! Send your questions or comments by email to susanne.cervenka@claimscon.org.



### Ответы на ваши вопросы о здоровье!

Команда, стоящая за L'Chaim, прилагает все усилия для того, чтобы найти актуальные и интересные новости по вопросам здоровья для каждого издания. Мы хотим убедиться, что мы отвечаем вашим ожиданиям и будем рады получить ваши отзывы. Есть ли определенные темы здоровья, которые вы бы хотели, чтобы мы освещали и есть ли у вас вопросы о здоровье, на которые вам нужны ответы? Дайте нам знать! Отправьте ваши вопросы или комментарии по электронной почте susanne.cervenka@claimscon.org.

### Almond Joy on Passover

Mandel cookies make for a sweet and nutritious holiday snack.

In Israel, the almond trees are the first to bloom, heralding the arrival of spring. Native to the land, they also produce lovely, distinctive and fragrant flowers.

For many cultures, almonds are a symbol of hope and renewal. In Yiddish, the word for almond is mandel; in Hebrew, the word is shakeid, which also means watchful, and is symbolic of God watching over. Almonds are mentioned many times in the Torah.

At Passover time, almonds are a common food, used widely in baking. Perhaps the most popular almond pastry is the macaroon, with its soft,

chewy center, made without leavening. Many cuisines feature their own version of almond cookies or biscuits.

These Passover Mandel Cookies are crisp, very easy to prepare and delicious, with only three ingredients. And they are made with very little sugar. Almonds are a nutritious snack, as they include protein, dietary fiber, vitamin E and magnesium. The cookies are great for Passover and all year round.

### Passover Mandel Cookies (makes 20 cookies)

#### **Ingredients**

- 2 tablespoons sugar
- 1 large egg
- 1 1/4 cups sliced almonds (blanched or unblanched)



#### Instructions

- 1. Preheat the oven to 325° F. Line two baking sheets with parchment.
- 2. Whisk the sugar and egg together in a bowl for one minute, until well blended. Add the almonds and continue mixing until they are evenly coated with the mixture.
- 3. As soon as the batter is mixed, scoop about 2 teaspoons of batter onto the baking sheets to form cookies, with about 2 inches of space between. Then flatten the mounds of batter with the back of a fork.
- 4. Place the two cookie sheets in the oven. If you place them on different shelves, rotate them after 10 minutes. Bake for about 20 minutes all together, whether you move the pans or not. The cookies should be slightly toasted on top, dry and crisp.
- 5. Remove the baking sheets to racks and let the cookies cool for about 10 minutes. With care, use a spatula to lift them and place on a plate to cool. Store in a tin.





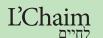




### If you are a Holocaust survivor who needs help, please call one of the numbers below.

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

| 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. For a full list of Claims Conference funded agencies, please refer to the website at https://www.claimscon.org/survivor-services/helpcenters/ |  |  |  |  |
|---|--|--|--|--|
| UNITED STATES ARIZONA   | FLORIDA Ruth & Norman Rales Jewish Family Services   | MASSACHUSETTS Jewish Family and Children's Service of Greater Boston                       |  |  |
| Jewish Family & Children's Service  | Boca Raton(561) 852-3333   | Waltham (781) 647-5327   |  |  |
| Phoenix (602) 762-7319  | Gulf Coast Jewish Family & Community Services  | MICHIGAN Jewish Family Service of  |  |  |
| Jewish Family & Children's Services of Southern Arizona   | Clearwater (727) 479-1800  | <b>Metropolitan Detroit</b> Detroit(248) 592-2313  |  |  |
| Tucson (520) 795-0300   | Jewish Family & Community Services   | , ,  |  |  |
| CALIFORNIA  | Jacksonville(904) 448-1933   | MINNESOTA Jewish Family and Children's   |  |  |
| Jewish Family & Community<br>Services of East Bay<br>Berkeley (510) 704-7475 ext. 275   | Jewish Community Services of<br>South Florida<br>Miami(305) 576-6550                         | <b>Service</b> Minneapolis (952) 546-0616  |  |  |
| Jewish Family and Children's Service Long Beach (562) 427-7916  | Goodman Jewish Family Services of Broward County Davie(954) 909-0800                         | NEW JERSEY Jewish Family & Children's Service of Monmouth County Asbury Park(732) 774-6886 |  |  |
| Jewish Family Service Los Angeles Location-based San Fernando Valley (818) 984-1380 West Hollywood (323) 851-8202   | Ferd & Gladys Alpert Jewish<br>Family & Children's Service<br>West Palm Beach (561) 684-1991 | Samost Jewish Family and Children's Service of Southern NJ Cherry Hill (856) 424-1333      |  |  |
| City of Los Angeles (323) 937-5900  | GEORGIA Jewish Family and Career   | Jewish Family Service & Children's Center  |  |  |
| Jewish Family Services of Silicon Valley  | <b>Services</b> Atlanta (770) 677-9300   | Clifton/Passaic (973) 777-7638   |  |  |
| Los Gatos (408) 556-0600  | ILLINOIS   | Jewish Family Service of Central<br>New Jersey   |  |  |
| Jewish Family Services San Diego(858) 637-3210  | Jewish United Fund of<br>Metropolitan Chicago  | Elizabeth(908) 352-8375  |  |  |
| Jewish Family and Children's Services   | Chicago (773) 508-1004   | Jewish Family Services of Metrowest Florham Park (973) 765-9050                            |  |  |
| San Francisco (415) 449-3700  | INDIANA Jewish Federation of Greater   | Jewish Family & Children's   |  |  |
| COLORADO Jewish Family Service of Colorado  | Indianapolis (317) 536-1476  | Service of Ocean County Lakewood(732) 363-8010   |  |  |
| o o i o i di di di  |  |  |  |  |



CONNECTICUT

**Greater Hartford** 

Jewish Family Services of

Denver ..... (303) 597-5000

West Hartford ...... (860) 236-1927



**MARYLAND** 

**Jewish Community Services** 

Jewish Social Service Agency

Baltimore .....(410)-843-7456

Rockville ..... (301) 816-2657



Margate City ...... (609) 822-1108

Jewish Family Service of

Jewish Family & Vocational

**Atlantic County** 

| Jewish Family & Children's Service of Greater Mercer County Princeton (609) 987-8100             | Westchester Jewish Community<br>Services<br>White Plains(914) 761-0600    | ADDITIONAL R<br>The Blue Card                       |
|--|---|---|
| , ,  |   | CANADA  |
| Jewish Family Service of<br>Somerset, Hunterdon & Warren<br>Counties<br>Somerville(908) 725-7799 | OHIO Jewish Family Service of Greater Cincinnati Cincinnati(513) 469-1188 | Jewish Family Se                                    |
| Jewish Family & Children's<br>Services of Northern New<br>Jersey<br>Teaneck(201) 837-9090        | Jewish Family Service Association Cleveland(216) 292-3999                 | Jewish Family Se<br>Edmonton<br>Atlantic Jewish (   |
| Tearleck (201) 637-9090  | or (216) 504-2600   | Halifax (902) 4                                     |
| NEVADA Jewish Family Service Agency Las Vegas (702) 732-0304                                     | Jewish Family Services Columbus (614) 559-0379                            | Hamilton Jewish<br>Services<br>Hamilton (905)       |
| NEW YORK Edith and Carl Marks Jewish Community House of  | OREGON Jewish Family and Child Service Portland(503) 226-7079             | Cummings Jewis<br>Seniors<br>Montreal               |
| <b>Bensonhurst</b> Brooklyn (718) 331-6800   | PENNSYLVANIA Jewish Family and Children's Service of Greater Philadelphia | Jewish Family Se<br>Ottawa                          |
| Guardians of the Sick /<br>Bikur Cholim Hesed  | Philadelphia(866) 532-7669  | Ottawa (613) 7                                      |
| <b>Organization</b> Brooklyn (718) 438-2020  | Jewish Family and Community Services (412) 402, 7000                      | Circle of Care<br>Toronto (416) 6                   |
| Jewish Community Council of<br>Greater Coney Island  | Pittsburgh (412) 422-7200   | or (416) 6  |
| Brooklyn (718) 449-5000  | TEXAS Jewish Family Service of  | Jewish Family & Toronto                             |
| United Jewish Organizations of Williamsburg Brooklyn(718) 643-9700                               | <b>Greater Dallas</b> Dallas(972) 437-9950                                | Jewish Family Se                                    |
| . ,  | Jewish Family Service of<br>Houston                                       | Jewish Family Se                                    |
| The Marion and Aaron Gural JCC Cedarhurst(516) 569-6733  | Houston(713) 667-9336   | Vancouver Island                                    |
| Selfhelp Community Services Manhattan  | WASHINGTON Jewish Family Service Seattle(206) 461-3240                    | The Windsor Jew<br>and Community<br>Windsor (519) 9 |
| Queens   | WISCONSIN   | Jewish Family & Winnipeg                            |
| Washington Heights and Bronx (212) 781-7200 Nassau County (516) 481-1865                         | Jewish Family Service Milwaukee(414) 390-5800                             | ·······pog ············                             |
| Bikur Cholim of Rockland County<br>Monsey(845) 425-7877  |   |   |
| Community Improvement Council  | If you live in the United States or please call the Claims Conference     | e for assistance (6                                 |
| New Square(845) 354-4100   | PO Box 1215 New York, NY 1011   | 3   Email: info@cla                                 |

RESOURCE .... (212) 239-2251 ervice .... (403) 287-3510 Services .... (780) 454-1194 Counsel 422-7491 ext. 226 h Family 627-9922 ext .26 ish Centre for .... (514) 343-3514 Services of 722-2225 ext. 311 ..... or 313

> 635-2860 ext. 247 635-2900 ext. 247

> **Child Service** .... (416) 638-7800

ervices .... (604) 558-5719

Services ... (778) 405-3300

wish Federation Centre 973-1772 ext. 225

**Child Service** .... (204) 477-7430

he listed areas, 646) 536-9100 PO Box 1215 New York, NY 10113 | Email: info@claimscon.org | Web: www.claimscon.org | Facebook: /claimsconference | Phone: 646-536-9100



Rockland Jewish Family Service

West Nyack ..... (845) 354-2121



### **Attention Holocaust Survivors**

If you are a Holocaust survivor who has not received any compensation payment (either from the Claims Conference or German or Austrian governments), please call us immediately. You may be entitled to receive compensation.

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

#### HARDSHIP FUND – SUPPLEMENTAL PAYMENT

Jewish Nazi victims eligible for the Hardship Fund may be eligible for annual Supplemental Payments through 2027. If you already received a Hardship Fund Supplemental Payment, you do not need to apply again. You will only need to provide Proof of Life. You may either complete the proof of life process electronically using PANEEM (you will need to register with PANEEM every year through 2027) or by submitting a paper proof of life. You will hear from us when to validate via PANEEM. If you have moved, or do not hear from us, please contact us. If you have never applied, the deadline for the specific year in which you are applying is December 31, of that year.

Holocaust survivors who, in the past, were ineligible to receive any Hardship Fund-related payment because they had received one-time German government payments (for example from Länderhärtefonds) are eligible to apply for the Hardship Fund Supplemental payment.

Survivors who receive a German or Austrian pension for persecution during the Holocaust – BEG, Article 2 Fund, Regional Specific Program (RSP), Austrian Victims Pension (Opferausweis) – are not eligible to receive the Hardship Supplemental Fund Payment.

For detailed information about the Hardship Fund Supplemental payments, please see https://www.claimscon.org/hfs.

#### **NEWLY APPROVED OPEN GHETTOS:**

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

- In Romania. survivors persecuted Bucharest, Adjud, Beiuş, Blai, Caracal, Dumbrăveni, Făgăraș, Haţeg, Luduş, Mediaş, Nălaţ-Vad, Oraviţa, Păclişa, Piteşti, Şărmaşu, Sighișoara, Târnăveni, Tinca, Turnu Severin, Arad, Braila, Brasov, Buhusi, Călărași, Deva, Dorohoi, Fălticeni, Huşi, Ilia, Lugoj, Ploești, Podul Iloaiei, Sibiu, Suceava, Târgu Frumos, Timisoara, Turda, Alba Iulia, BaCau. Barlad, Botosani, Buzau, Costanta, Craiova, Focasni, Galatz, Harlau, Iasi, Pascani, Piatra Neamt, Roman, Romanicu Sarat, Stefanesti, Targu Mures, Tarqu Neamt, Tecuci, and Vaslui, between August 1941 and August 1944;
- In Bulgaria, survivors persecuted in Dobrich, Kazanlük, Kürdzhali, Lovech, Nevrokop (a.k.a. Gotse Delchev), Nikopol, Plovdiv, Popovo, Preslav, Provadiya, Turgovishte, and Yambol (Jambol), between September 1942 and September 1944. 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.

**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. Please contact a German embassy or consulate near you or https://www.germany.info/us-en/service/07-Pension/ghetto-financial-compensation/920638

## REGION-SPECIFIC PERSECUTION (RSP) PENSION

A pension program was created for survivors, who currently do not receive pensions who were, for at least three months in: (i) the Leningrad Siege (ii) persecuted in Romania or (iii) hiding in France. Income/Asset criteria of the Article 2/ CEE Funds apply. Meeting the RSP persecution criteria shall entitle a survivor to a payment from the Child Survivor Fund if the age criteria is met (born in or after 1928).

For more information, contact: CLAIMS CONFERENCE P.O. Box 1215

> New York, NY 10113 Tel: 646-536-9100

Email: info@claimscon.org https://www.claimscon.org/zrbgapply

### PAYMENT TO SPOUSES OF DECEASED ARTICLE 2/CEE/REGION-SPECIFIC PERSECUTION FUND BENEFICIARIES

The Claims Conference will provide payments to eligible spouses of deceased recipients of the Article 2 Central and Eastern European (CEE) and Region-specific Persecution (RSP) Funds. A spouse of an Article 2/CEE/RSP Fund recipient may, upon the death of the Article 2/CEE/RSP Fund recipient, be entitled to receive payments 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
- The spouse was married to the Article 2/ CEE/RSP Fund recipient at the time of death of the Article 2/CEE/RSP Fund recipient; and

3. The Article 2/CEE/RSP 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: https://www.claimscon.org/apply

The German government established a similar program for surviving spouses of monthly Holocaust compensation pensions made under German Federal Indemnification Law, other German federal compensation laws or governmental programs, (sometimes referred to as Wiedergutmachung), for Holocaust survivors who passed away January 1st, 2020, or later. For more information, please check with the BADV or download the application from the BADV website at https://www.badv.bund.de/DE/OffeneVermoegensfragen/UebergangsleistungenEhegattenNSOpfer/antrag.html.



### ВНИМАНИЮ ПЕРЕЖИВШИХ ХОЛОКОСТ

Если вы пережили Холокост и не получили компенсацию ни от Клеймс Конференс, ни от правительств Германии и Австрии, то, пожалуйста, позвоните нам не откладывая - возможно вам полагается компенсация.

Клеймс Конференс добилась следующего смягчения критериев для фондов компенсаций на переговорах с правительством Германии.

#### ДОПОЛНИТЕЛЬНАЯ ВЫПЛАТА ИЗ ФОНДА HARDSHIP FUND

Жертвы нацизма еврейского происхождения, которымполагается выплата из фонда HARDSHIP FUND, могут получить ежегодную дополнительную выплату до 2027 года. Если вы уже получали дополнительную выплату из фонда HARDSHIP FUND, вам не нужно снова подавать заявление. Вам просто нужно будет предоставить Клеймс Конференс подтверждение о нахождении в живых. Вы можете либо подтвердить нахождение в живых через PANEEM (вам придется регистрироваться PANEEM В каждый год вплоть до 2027 года), либо прислать нам бумажное подтверждение жизни. Мы сообщим вам, когда вам нужно будет воспользоваться PANEEM. вы переехали, или не получили от нас корреспонденцию, пожалуйста, свяжитесь с нами. Если вы никогда не подавали заявление, то это можно сделать до 31-го декабря того года, в который вы подаете заявление.

Пережившие Холокост, которые ранее могли подавать заявление не на дополнительную выплату из фонда HARDSHIP FUND в силу того, что получили одноразовую выплату прошлом правительства Германии (например компенсационных фондов федеральных земель Länderhärtefonds), теперь могут это сделать.

Пережившие Холокост, которые получают пенсию за преследование во время

Холокоста от Германии и Австрии (BEG, Article 2 Fund, Regional Specific Program (RSP), Austrian Victims Pension (Opferausweis), не вправе получать дополнительную выплату из фонда HARDSHIP FUND.

Подробную имформацию о дополнительной выплате из фонда Hardship Fund можно найти по адресу: https://www.claimscon.org/hfs.

#### НЕДАВНО ПРИЗНАННЫЕ ОТКРЫТЫЕ ГЕТТО

Жертвы нацизма еврейского происхождения, которые подвергались преследованиям в открытых гетто, перечисленных ниже, не меньше трех месяцев, могут теперь претендовать на пенсию из фонда А2 или СЕЕF:

- Румыния: пережившие преследование в городах Бухарест, Аджуд, Беюш, Блаж, Каракал, Думбрэвены, Фэгэраш, Хацег, Лудуш, Медиаш, Нэлат-Вад, Оравита, Пэклиша, Питешты, Сэрмашу, Сигишоара, Тырнэвени, Тинка, Турну Северин, Арад, Брэйла, Брашов, Бухуши, Кэлэраши, Дева, Дорохой, Фэлтичены, Хуси, Илия, Лудош, Плоэшты, Поду Илоаей, Сибиу, Сучава, Тыргу-Фрумос, Тимишоара, Турда, Алба Юлия, Бакау, Барлад, Ботошани, Бузэу, Констанца, Крайова, Фокшаны, Галац, Хырлэу, Яссы, Пашкани, Пьятра-Нямц, Рымнику-Сэрат, Стефанешты, Роман, Тыргу-Муреш, Тыргу-Нямц, Текуч Васлуй в промежутке между августом 1941 и августом 1944 года;
- Болгария: пережившие преследование в городах Добрич, Казанлык, Кырджали, Ловеч, Неврокоп (также Гоце-Дельчев), Никополь, Пловдив, Преслав, Провадия, Тырговиште и Ямболь в промежутке между сентябрем 1942 и сентябрем 1944 года. В дополнение, все получатели пенсии, которые подвергались преследованию







в одном из вышеназванных открытых гетто Румынии и Болгарии, и которые родились после 1 января 1928 года, могут претендовать на одноразовую выплату из фонда Дети Холокоста, находится в ведении Клеймс Конференс.

Обратите внимание: жертвы нацизма еврейского происхождения открытых гетто в Румынии и Болгарии могут претендовать на пенсию от ZRBG (Ghetto Pension). Обработкой этих заявлений Клеймс Конференс не занимается. Пожалуйста, свяжитесь с ближайшим к вам посольством или консульством Германии или зайдите https://www.germany.info/usсайт на en/service/07-Pension/ghetto-financialcompensation/920638

#### ПЕНСИЯ ЖЕРТВАМ ОСОБО ЖЕСТОКОГО ПРЕСЛЕДОВАНИЯ В ОТДЕЛЬНЫХ РЕГИОНАХ (RSP)

Эта новая программа выплаты пенсий предназначена для переживших Холокост людей, не получающих в настоящее время пенсию, но которые как минимум три месяца: (і) находились в Блокадном Ленинграде (іі) подвергались гонениям в Румынии или (iii) прятались во Франции. Ваш доход/личные активы должны соответствовать критериям получения выплат из фонда ARTICLE 2 и Фонда Центральной и Восточной Европы (CEE FUND). Пережившие Холокост, которые соответствуют условиям получения пенсии RSP, могут также претендовать на выплату из Фонда Дети Холокоста (Child Survivor Fund) при соответствии возрастному критерию (дата рождения после 1928 года включительно).

> Для получения более подробной информации свяжитесь:

> > **CLAIMS CONFERENCE** P.O. Box 1215 New York, NY 10113 Tel: 646-536-9100

Email: info@claimscon.org https://www.claimscon.org/zrbgapply

### ВЫПЛАТЫ СУПРУГАМ УМЕРШИХ ПОЛУЧАТЕЛЕЙ ПЕНСИИ ИЗ ФОНДОВ ARTICLE 2/CEEF/RSP:

Клеймс Конференс произведёт выплаты имеющим право на получение супругам умерших получателей пенсии из фондов Article 2, Центрально-европейского фонда (CEEF) и фонда RSP.

Супруг/а получателя пенсии из фондов Article 2, Центрально-европейского фонда (CEEF) и фонда RSP, после смерти получателя пенсии из фондов Article 2, Центральноевропейского фонда (CEEF) и фонда RSP, может претендовать на получение выплат в течение срока до 9 месяцев, выплачиваемых три раза поквартально, если:

- 1. Супруг/а был/а жив/а на момент получения выплаты; и
- 2. Супруг/а состоял/а в браке с получателем пенсии из фондов Article 2, Центральноевропейского фонда (CEEF) и фонда RSP на момент его/её смерти; и
- 3. Получатель/ница пенсии из фондов Article 2, Центрально-европейского фонда (СЕЕГ) и фонда RSP умер/ла в любой момент после получения пенсии из этих программ.

Супруг/а пережившего Холокост должен/ на быть жив/а на момент получения каждой выплаты. Другие наследники, включая детей, не имеют права на получение этих выплат. Скачать заявление с нашей интернет страницы можно здесь: www.claimscon.org/apply

Правительство Германии начало похожую программу ДЛЯ супругов получателей ежемесячных компенсационных пенсий, выплачеваемых на основании федерального закона Германии о компенсациях (иногда называемого Wiedergutmachung), также немецких федеральных других о компенсациях или правительственных программ - для переживших Холокост, которые умерли после 1ого января 2020 года. Для получения более подробной информации свяжитесь, пожалуйста, с BADV или скачайте сайта BADV: https://www. заявление С badv.bund.de/DE/OffeneVermoegensfragen/ UebergangsleistungenEhegattenNSOpfer/ antrag.html.







### Claims Conference

PO Box 1215, New York, NY 10113

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