

# INSIDE

SUPPORTING ISRAEL

AT EVERY AGE



**YAD  
SARAH**  
FALL 2023



**FRIENDS OF  
YAD SARAH**

[FriendsOfYadSarah.org](http://FriendsOfYadSarah.org)

# INSIDE **YAD SARAH**

## FALL 2023



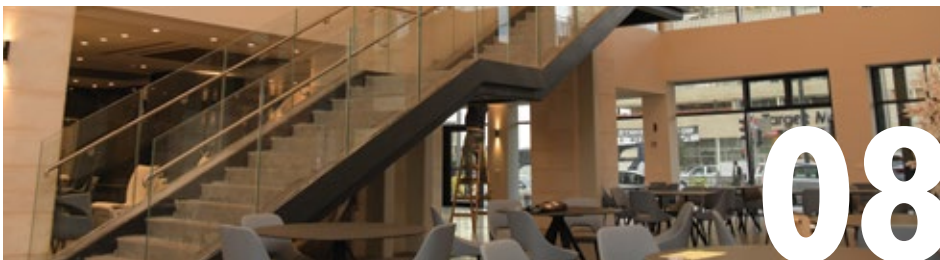
### **Branching Out**

Meet the managers of our newest Yad Sarah branch, dedicated in loving memory to their fathers, and get to know two attorneys who assist in our Yad Riva pro bono legal services division.



### **Branch Spotlight: Shamir Medical Center**

Peek inside a busy Yad Sarah branch in the heart of a bustling hospital just outside Tel Aviv and see what it takes for volunteers to put their best feet forward when helping individuals dealing with serious needs.



### **Stillbirth Center**

No one should be alone through perinatal trauma — and now Yad Sarah is here to fill the gap. Our Stillbirth Center offers clients a healing home for a few days, with therapy and relaxation sessions, to begin recovery.



### **Caring for the Caregivers**

"Yad Latomech" means "a helping hand," and that's exactly what caregivers get at this Yad Sarah program — support and counseling that help family members who care for their loved ones at home.

Yad Sarah's impact is wide-ranging, from providing basic and vital health supplies to those living in the periphery to helping elderly and disabled people access medical care. This rating is confirmation that Friends of Yad Sarah supports those services with purpose, trust, and integrity, and demonstrates strong financial health and commitment to accountability and transparency.



**Bringing help and hope to the people of Israel.**

# EXECUTIVE DIRECTOR'S LETTER

FROM ADELE GOLDBERG



In past issues, we've taken you to Israel's periphery, up north and down south. Today, we focus on Tel Aviv and Jerusalem. Yet even here are hidden gems.

Many people have heard of Shamir Medical Center, for example, but did you know a small but mighty Yad Sarah branch is tucked inside?

Tirat Yehuda is a town right near Ben Gurion International Airport, but its population hovers at only 1,000 residents. But we have a branch there, since Yad Sarah's goal is to "bring help and hope to the people of Israel," and that means ALL the people of Israel.

Out of a tiny office in Yad Sarah House, we run a program with huge impact: supporting family caregivers. According to the National Institute of Health, "Caregiving fits the formula for chronic stress so well that it is used as a model for studying the health effects" of that condition. To mitigate stress, Yad Sarah works with family caregivers to share their burdens and remind them they are not alone.



We're also moving into new territory with our Stillbirth Center in Jerusalem — a first-of-its-kind healing environment for women who have experienced perinatal and stillbirth trauma.

I know what we are doing at Yad Sarah is special. To me, the people of Israel are the most remarkable in the world. Yad Sarah is proof of it. And I am endlessly proud that together, as the Friends of Yad Sarah, we are a part of it.

A handwritten signature in black ink that reads "Adele Goldberg".

**Adele Goldberg**



Visit [FriendsOfYadSarah.org/Planned-Giving](https://www.FriendsOfYadSarah.org/Planned-Giving) to learn about a wide range of options for including Yad Sarah in your will or trust and about establishing a **Friends of Yad Sarah Charitable Gift Annuity**.

# BRANCHING OUT

**Y**ad Sarah's 120+ branches impact or help almost every family in Israel. Each branch is managed and operated entirely by volunteers.

Zoom in to the Tirat Yehuda and Jerusalem branches and learn about the men and women volunteering their time to provide compassionate care to the people of Israel.



## YONIT AND YAAKOV ZAFARIR

*Tirat Yehuda*

In early July 2023, the doors officially opened to Yad Sarah's 124th branch, located in Tirat Yehuda in central Israel. This branch is incredibly important to the volunteer managers, Yonit and Yaakov Zafarir, as it was founded in honor of their respective fathers, Aharon Zafarir and Reuven Schmerling.

"Our fathers' legacy was one of love for mankind and bringing a smile to people's faces," shared Yaakov. "They inspire us to accept and love every person for who they are."

The Tirat Yehuda branch of Yad Sarah now provides a wide range of equipment lending services — from rehabilitation to respiratory to postnatal care. In addition, individuals can receive Yad Sarah's emergency button and fall sensor services from the branch.

But Yonit and Yaakov go far beyond lending what they have on hand.

One member of the community came in requesting something to help his father, who was suffering from bed sores. Yaakov recommended a specially designed mattress, dubbed the "Eitan" within Yad Sarah since Eitan Dahari, director of logistics, sourced it. The man's father improved, but found he still suffered from bed sores on his legs. This time, Yaakov called Eitan Dahari directly, and Eitan recommended special boots. He

shipped them directly to the family.

Another time, about an hour before Shabbat, Yaakov and Yonit's son received a phone call from a woman he knows from his youth movement. She told him that her family had invited an acquaintance of theirs, a lonely elderly man with cancer, to a Friday night dinner at their house. The man refused the invite because their house was a bit far from the synagogue and he didn't use a car on Shabbat. Yaakov and his son immediately took a wheelchair from the branch and brought it to this man, and then personally wheeled him to the synagogue and then to the host's home. They also joined the Shabbat meal and then wheeled the man back to his house.

These stories are in addition to the "regular" ways Yaakov and Yonit help the community through the Yad Sarah branch — like providing equipment for Martin, an 80-year-old retiree, who was walking in the botanical garden in Jerusalem and tripped over the branch of a tree, breaking his ankle. The hospital would only let him go home if he had an electric scooter and a wheelchair waiting for



Yonit and Yaakov.

him, and Yaakov and Yonit made it happen. Martin used the scooter and wheelchair for about a month. When the orthopedist saw that the fracture was healing, Martin returned the equipment to Yad Sarah and took an air-cast boot instead.

Yonit and Yaakov know that their fathers would be proud of the Yad Sarah brand of compassion and care that extends to all the people of Israel.

## **ATTORNEY HAIM KARMINYAN**

*Yad Riva, Jerusalem*

Haim Karminyan, a former manager of a large bank branch in Jerusalem, helps elderly Yad Sarah clients with monetary issues as part of Yad Riva, the organization's legal aid bureau.

Miriam, a 78-year-old retiree, turned to Yad Riva and Haim after her bank account was foreclosed, execution proceedings were initiated, and a warning notice was posted on her front door.

Months earlier, Miriam had taken out a loan for her son and signed on as a guarantor for additional loans in her son's name. A retiree with an income that barely got her by, Miriam could not make the loan payments. As a result, the bank promptly transferred the case to its legal department.

Haim was able to help Miriam by contacting the bank manager directly, explaining the situation, and consolidating all the loans and debts with a payment plan that both Miriam and her son could financially handle. The execution proceedings and foreclosures were canceled.

## **ATTORNEY OREN PERETZ**

*Yad Riva, Jerusalem*

Attorney Oren Peretz was born in Jerusalem, completed his military service in the intelligence unit, was an officer in the Israeli Police Force, and is a certified mediator and arbitrator. Now, he volunteers at Yad Sarah's Yad Riva.

Yad Riva handles many cases, but Oren often manages those related to financial matters.



Attorney Oren Peretz in conversation with a client.

For example, Oren recently assisted Geula, a woman in her mid-seventies, who was considering divorce and approached Yad Riva to inquire about her financial rights. Her husband, Nissim, failed to provide Geula access to her finances — no bank account in her name or joint account with her husband. Nissim would give her cash when he needed her to buy something for the children or pay bills for the house.

Over time, she realized that this was not a normal situation. But, upon noticing that Geula was considering filing for divorce, Nissim claimed that there would be no division of assets, since, for all these years, he was the only one who supported the family financially.

Oren explained to Geula what her rights were, and she was shocked to discover that she was entitled to receive half of the value of their shared apartment. However, after many years of financial abuse, she did not know how to manage her own finances and was afraid of getting a divorce from Nissim.

"I don't even know how to withdraw money from an ATM," she explained. "I've never done that."

Seeing Geula's distress, Oren sent her to counseling at Yad Sarah's Family Center and referred her for psychological treatment. All the while, he focused on managing the financial aspect of the divorce. Oren and the Yad Sarah family empowered Geula financially and emotionally to take control of her life. 🙏

# INTERVIEW: SHIMON PERESIKO

*Shamir Medical Center  
Branch Manager*

**T**he Yad Sarah branch at the Shamir Medical Center, outside of Tel Aviv, celebrated its first anniversary in September 2023. The branch was established in collaboration with hospital management to provide equipment to patients ready to be discharged, yet still requiring assistance.

Since the opening of the branch, the demand for Yad Sarah's services has steadily increased, and every month it assists hundreds of hospitalized and newly-discharged patients and their family caregivers.

Yad Sarah interviewed branch manager Shimon Peresiko to find out more.

**YS: HI SHIMON, THANK YOU FOR MEETING WITH US! CAN YOU TELL ME ABOUT YOURSELF AND YOUR HISTORY WITH YAD SARAH?**

**SHIMON:** I'm a lawyer by training, but as I approached retirement, I was looking for a place that would allow me to give back. I was thrilled that Yad Sarah offered me the opportunity to manage the branch, which was in its infancy. I cannot think of a better place to channel my energy and passion for helping others during retirement. The experience of giving fills me with great satisfaction and true meaning in my life.

I am proud to see how the branch has grown. Due to increasing demand, we have extended operating hours and hope to continue providing more assistance, especially on weekends.

**YS: IN YOUR OPINION, WHAT IS THE GREATEST ASSET OF THE SHAMIR MEDICAL CENTER BRANCH?**



Branch manager Shimon Peresiko.

**SHIMON:** Being located within a medical center is an obvious advantage, but I think our greatest asset is our empathy. Often, customers arrive agitated and overwhelmed after having just received difficult news. They expect us to be there not only with solutions, but with an open heart. My role requires much attention on the human side — understanding the needs and challenges of families and patients. That is something special about the people who work at Yad Sarah: we enter with a passion to support those in need and make transitions easier.

Our branch provides medical and rehabilitation equipment, with an emphasis on rehabilitation. Additionally, we offer a wide range of Yad Sarah services to patients and their families, including transportation for the mobility-impaired, legal advice, support for family caregivers, and various other services tailored to each individual's needs.

**YS: DO YOU HAVE A SPECIFIC EXAMPLE OF A TIME YOU FELT INCREDIBLY PROUD OF THE SERVICE YOU PROVIDED?**

**SHIMON:** Once, after I finished my shift and had already closed the branch, I heard a sudden knocking on the window. I saw a young man who seemed distressed. His wife was currently in labor and felt a lot of anxiety. She thought she would feel calmer with a TENS (Transcutaneous Electrical Nerve Stimulation) unit — a machine that changes the perception of pain

and stimulates the body to release endorphins. I opened the branch and quickly provided the device for them. At that moment, I felt a fantastic sense of satisfaction in being there for them at the right time. Later, the couple came with their baby to the branch to personally thank me, a gesture that warmed my heart and reminded me of the impact I make as a volunteer with Yad Sarah.

**YS: DO MOST CLIENTS COME FROM THE TEL AVIV AREA? WHERE THE HOSPITAL IS LOCATED?**

**SHIMON:** Not at all! Because the Shamir Medical Center is so renowned, people come from across the country to be treated here. Recently, an Arab man from Nazareth, in the north, came all the way here to receive orthopedic surgery on his leg after a motorcycle accident. He came into the branch to borrow a wheelchair, and we presented him with several options. He was so happy with our service that he gave us a large donation! We were

also glad to hear that he knew of Yad Sarah and considered our services “holy work.”

**YS: WHAT MESSAGE WOULD YOU LIKE TO CONVEY TO OUR READERS ABOUT YOUR EXPERIENCE WITH YAD SARAH?**

**SHIMON:** Volunteering with Yad Sarah means joining a warm, embracing family of volunteers. Volunteering comes with numerous benefits, such as a stronger sense of belonging to the community and a warm and proud feeling of improving other people’s lives. I could not have gained these unique and special relationships and moments had I not chosen to begin volunteering with Yad Sarah. Thankfully, our branch has managed to recruit a high-quality volunteer team that wholeheartedly provides services to every visitor. Each one contributes to the pleasant atmosphere at the branch and the collaboration among volunteers. We are always open to welcoming more volunteers that would support us in this vision. 🙏

## TEN YEARS OF TRIPS

Music filled the concert hall near Rishon Letzion. Children sang, beautiful and pure, while others accompanied them on instruments. But this concert was different — all the performers had special needs. And there would have been no musical score if not for Yad Sarah.

The musicians were all from Tsad Kadima, a non-profit in Israel founded by parents of children with cerebral palsy, and professionals in the field. The organization — which means “A Step Forward” in Hebrew — aims to empower individuals with physical disabilities with skills to live actively and independently. And for the past 10 years, they've partnered with Yad Sarah's wheelchair-accessible vans to pick up clients and transport them to activities and field trips.

“Without Yad Sarah vans, we would not be able to take our clients on as many life-enriching field trips — each of which is so important for a child’s confidence and social skills,” said Avi Kolodner from Tsad Kadima. “I can’t picture our work without Yad Sarah’s vans.” 🙏



Tsad Kadima clients getting on Yad Sarah’s wheelchair-accessible vans

View from one of the Center's rooms.



Dr. Chana Katan

# A PLACE TO SEEK SOLACE AFTER STILLBIRTH

**M**ore women who experience pregnancy loss are diagnosed with PTSD than war veterans. But now Yad Sarah is here to help.

The first-of-its-kind wellness center in Israel focuses on the needs of women who recently suffered a stillbirth or perinatal loss. It is open to everyone in Israel — religious, secular, Jewish and Arab — and the costs are significantly subsidized. Dr. Chana Katan, a gynecologist for 35 years, reviews patients' hospital discharge papers and oversees clinical and medical needs.

The women who come to the center usually arrive emotionally shattered. They are embraced with understanding and attentive listening, followed by supportive conversations.

Since its opening, the center received hundreds of inquiries, and 20 women booked rooms, each for an average of three nights.

Each woman receives a quiet and soothing environment designed for recovery from trauma. They have access to support groups, therapy, a private dining room, dedicated rooms for activities and enrichment, and free access to the facility's spa services.

Patients are also allowed to come as a couple if they wish. Recently, one woman staying at the Center, who experienced a stillbirth with her first pregnancy, came with her husband but still refused to leave

her room, even in his company. Slowly, though, she began to interact with some of the other clients and spent more time in the common areas. Staff helped her to understand that her husband wants to support

**“Our goal is to help women who have gone through a stillbirth find the strength to continue, cope and heal.”**



her, and that he, too, is experiencing loss. When they left the facility after their four-day stay, they left as a united couple.

The center is a project in conjunction with Nitzotzot Inbar, an organization that educates hospital staff about pregnancy loss. Its name, "Sparks of Inbar," is named after the founder's daughter, who died in utero at nine months gestation.

Nitzotzot Inbar has been interested in a project like this for many years — and they are not the only ones.

One woman called to see if a room was available. "When was your perinatal incident?" the Yad Sarah volunteer on the phone asked gently. "It was 25 years ago," the woman said. "I've just been waiting for something like this since then!"

"Our goal is to help women who have gone through a stillbirth find the strength to continue, cope and heal," said Moshe Cohen, CEO of Yad Sarah.

The center is in Yad Sarah's new Yermiyahu 33 Hotel, which provides crucial recuperation for people to continue their recovery from surgery, strokes, heart attacks, car accidents, and other serious episodes.

But what it offers is very different. While some medical support is available, the main goal is to provide space for women's mental and emotional



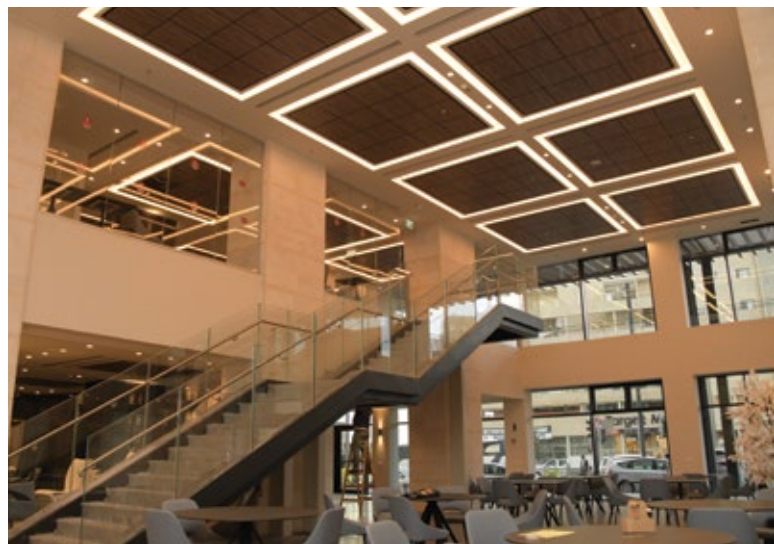
One of the Center's rooms.

recovery, to spare women the rough immediate integration back into home life after a stillbirth.

That's why Dr. Katan's leadership is invaluable, too: in addition to her professional experience, she herself experienced a stillbirth, and so did her daughter. Dr. Katan drew on the pain to dedicate herself to her field, as well as teach and write. In 2021, she was awarded the prestigious Jerusalem Prize for outstanding accomplishments in her field.

One of the women who stayed at the center was finally able to confront her loss after the most recent of four stillbirths. Through counseling and support, she realized she wasn't alone: She met other women in similar situations and understood she had a place to open up and cope. When she returned home, she noted that she felt a "void in her heart had been filled."

This woman's experience is replicated again and again.



Yad Sarah's Yermiyahu 33 Hotel.

Last week, five women staying at the facility gathered for a group support session. Without any instructions, they began to share their experience and how they are coping after going through stillbirth. The bulk of their conversation was focused on supporting the older children in their families. But as a beautiful and touching dynamic formed, the conversation veered away from the topic of stillbirth. The women simply enjoyed each other's company. At the end of the session, some of them confessed that, for a few moments, they had forgotten the reason they were at the center. 🧡

# DENTISTRY THAT COMES TO YOU

**S**arit, a 70-year-old woman from Haifa, has full-body paralysis and uses a wheelchair. When she found out that she needed dentures, she was overwhelmed by the thought of arranging visits to a dental clinic for several weeks in a row to complete the treatment. She also didn't want to leave her husband, who has dementia, alone in the apartment. When Sarit found out that Yad Sarah's Mobile Dental Clinic would come to her, she breathed a deep sigh of relief. Today, she is smiling from ear to ear — new dentures and all.

For many of us, the pain of a toothache is a mere inconvenience. After all, relief is just a visit to the dentist away. But imagine an individual who is homebound, confined to their bed due to health difficulties — and suddenly, the picture gets much more complicated. Thousands of people a year

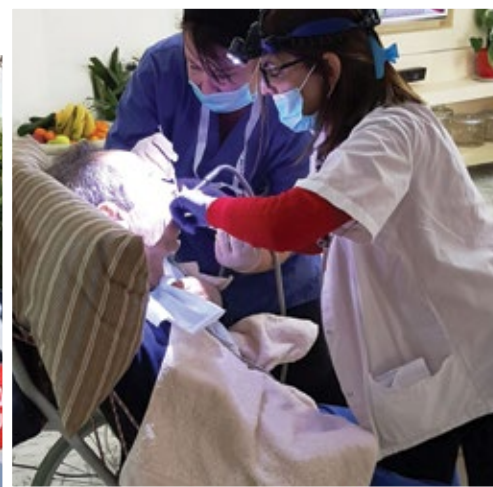


A Yad Sarah Mobile Dental Clinic van.

in Israel forgo dental treatment due to the lack of access, leading to severe toothaches, infections, difficulty eating, and reduced quality of life.

With Yad Sarah's Mobile Dental Clinic, homebound individuals of any age can receive quality dental care right where they are. Yad Sarah's dedicated volunteers set up a fully equipped and advanced treatment room — complete with a portable X-ray machine — wherever there's room in the patient's apartment. Dental professionals then provide treatment on the spot.

Kindness, a warm bedside manner, and personalized treatment plans address the patient's dental and overall medical conditions. This valuable service is available throughout the country to ensure dental care reaches every corner of Israel. 🇮🇱



A Yad Sarah dentist at work.

# CARING FOR THE CAREGIVERS



**T**here are more than 250 million family caregivers worldwide, according to the International Alliance of Caregiver Organizations. They provide an estimated \$470 billion in free labor each year in the U.S. alone — but often, with the great weight of caring for others comes the crushing sense of isolation and depression.

A beacon of hope is found at Yad Sarah through its program Yad Latomech, "A Helping Hand."

Yad Latomech is a support and counseling service for family members who care for their loved ones.

Yad Sarah volunteer Ariela Hendler, who oversees the five Yad Latomech branches, says the support she provides most often is to caregivers of family members with Alzheimer's.

"Alzheimer's is hard because it's not necessarily linearly degenerative. It can stop and progress," says Ariela. "When someone calls my office I invite them into our branch to assess and determine if they need group or 1-on-1 support. We try to find the right fit, because family caregivers can benefit from emotional, social and practical support."

**"A beacon of hope is found at Yad Sarah through its program Yad Latomech, "A Helping Hand."**

One caregiver who appreciates the program is Michelle Karmazin-Comet, a long time Yad Sarah client, who has borrowed equipment in the past for her father-in-law and nephew. Now, Michelle's husband is suffering from

Alzheimer's, and she has turned to Yad Sarah's Yad Latomech to support her own mental and emotional health.

Michelle attends support groups for caregivers



Director of Yad Sarah's Exhibition and Guidance Centers Shani Rosenfeld and social worker Leah Abromowitz, with client Michelle Karmazin-Comet.

of people with Alzheimer's run by award-winning geriatric social worker Leah Abromowitz. "Yad Sarah has saved my life," Michelle says, with tears in her eyes.

She also borrows and purchases equipment for her husband. "Whenever I've needed equipment Yad Sarah has come through — like a belt for the wheelchair so when my husband is eating, he's safely strapped in. The staff there is phenomenal and so accommodating."

**“The staff there is phenomenal and so accommodating.”**

Sheila Zimels, whose husband has been diagnosed with dementia, now feels the same way Michelle does about Yad Latomech — but she started out as a strong skeptic.

"I have a friend whose husband also had dementia and she told me about the group support services.

She said she'd never miss a session — she'd go even in the sleet and rain! I told her it's not for me. But she insisted, so I tried.... And I have to say, when you're with other like-minded people in similar situations, it feels natural. Just hearing other people talk about similar situations that you're dealing with is not only informative, but soothing. Also, the women who



Yad Sarah volunteer Ariela Hendler.

run the support group are incredibly caring, brilliant moderators.”

Ariela says this is exactly the goal.

“I’ve been volunteering for Yad Sarah 15 years,” says Ariela. “Volunteering at Yad Latomech gives me a sense of accomplishment. I know how hard it is because my brother-in-law was diagnosed with Alzheimer’s at 62.”

“Many caregivers find it hard to deal with the repetition that comes with Alzheimer’s — for example, asking over and over if it’s Shabbat on Saturday. I validate that challenge and I give them tips on handling their anger. I also remind them to be glad that their brains are functioning, and that of course the patient isn’t doing it on purpose. I feel that I help people and it’s very satisfying.”



Client Michelle Karmazin-Comet.

Right now, Yad Sarah offers Yad Latomech services in Jerusalem, Raanana, Rishon Letzion, Beersheva, and Maale Adumim, and the organization wants to expand.

When we feel unsteady, we lean on family. Yad Sarah is making sure families are supported, too. 🕎



## DR. ROBERTA EPSTEIN

is a retired psychologist who now volunteers at Yad Latomech. Here are some of her techniques:

- 1. WRITE** a letter to yourself to help confront the challenges of caring for a sick family member.
- 2. THINK** about “giving without giving too much” — without sacrificing everything. Place limits on responsibility. Do not feel obligated to do everything.
- 3. REMIND** clients that “life is full of choices,” and that small steps and small changes are still valuable.
- 4. DISCUSS** your feelings with a therapist. Dr. Epstein deals with issues of guilt, and old feelings, such as anger, from before a person became sick.

Right now, Dr. Epstein has a client who is trying to navigate between being present for her husband, who has dementia, while maintaining a life of her own. The woman’s husband has help but prefers his wife’s company and can be demanding. Dr. Epstein encourages her to find time to go out with a friend, so that she can have some space and rest — both for her own sake, and so that during this time, the husband and helper can develop a better relationship. It’s all about finding the right balance. 🕎

“It’s all about finding the right balance.”

# ALL ABOUT YAD SARAH

Thanks to your continued support, Yad Sarah provides a vital array of compassionate health and home services for people of all ages and backgrounds. As Israel's largest volunteer-staffed organization, Yad Sarah's 7,000+ members work around the clock to assist almost every family in Israel.

The people of Israel — and people with special needs traveling to Israel — rely on Yad Sarah to help them remain independent, healthy and at home.

## OUR PROGRAMS AND SERVICES INCLUDE:

**Medical Equipment Lending Centers:** An inventory of 361,914 items to be loaned out at no cost to the borrowers.

**Conversations with the Homebound:** Phone conversations to activate minds and raise morale of people isolated at home.

**Medical Equipment Repairs:** The medical equipment that Yad Sarah lends are repaired and renovated by skilled volunteers and people with disabilities.

**Day Rehabilitation Centers:** Physical and occupational therapy; computer, art, drama and gardening therapy; meals and social events for young and old recovering from strokes, surgery, illness, and injury.

**Emergency Alarm System:** Peace of mind for the elderly and homebound, 24 hours a day, with two-way transmitters connected to Yad Sarah's national computerized system.

**Transportation Services:** Wheelchair-accessible rides to work, school, medical appointments, and social occasions.

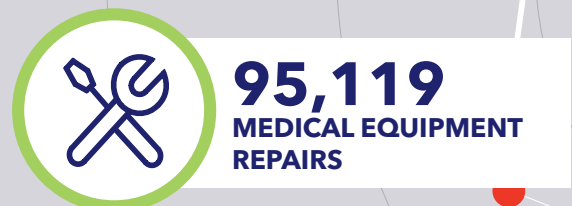
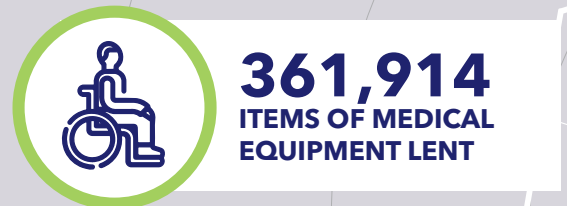
**The Family Center:** Professional therapy to individuals who have experienced trauma due to violence in the home.

**Emergency Medical Center:** Expert doctors in a variety of fields, highly qualified nurses, and top lab technicians provide a first-rate medical response to all.

**Yad Riva Legal Aid:** Legal services, legal counseling, legal representation, and social assistance for the elderly provided by volunteer lawyers.

**Mobile Dental Clinic:** A full range of specialized care for the homebound and elderly.

**Home Hospitalization Service:** Lending equipment to create a hospital room at home to allow recuperation among family, avoiding the discomforts and dangers of long-term hospital stays.





**14,383**  
VISITS TO THE DAY  
REHABILITATION CENTER



**15,077**  
LOANS OF HOME  
HOSPITAL UNITS



**3,629**  
EVACUATIONS BY  
AMBULANCE TO HOSPITAL



**2,280**  
GUESTS AT  
HOSPITALITY CENTER



**123,745**  
PHONE CONVERSATIONS WITH  
HOMEBOUND INDIVIDUALS



**2,282**  
SERVICE RECIPIENTS OF  
LEGAL AID FOR SENIORS



**4,800**  
TREATMENTS AT THE  
FAMILY CENTER FOR THE  
PREVENTION OF VIOLENCE



**12,558**  
VISITS TO THE EMERGENCY  
MEDICAL CENTER



**1,371**  
TREATMENTS AT HOME BY  
THE MOBILE DENTAL UNIT



**4,340**  
SERVICES TO HOMEBOUND  
INDIVIDUALS



**831**  
HOISTING DEVICES SENT  
TO ELDERLY PEOPLE WHO  
FELL AT HOME



**182,041**  
CALLS TO THE  
EMERGENCY HELPLINE



**23,226**  
TRIPS IN  
YAD SARAH VANS

# IF YOU'RE OVER 70 1/2, YOU CAN USE TAX-FREE FUNDS FROM YOUR IRA TO PURCHASE A GIFT ANNUITY.

Now that the Legacy IRA Act has been passed, IRAs can be used to establish gift annuities with no income tax charged on the IRA distributions. Rules Apply.



**FRIENDS OF  
YAD SARAH**

445 Park Avenue, Suite 1702  
New York, New York 10022

[www.friendsofyadsarah.org](http://www.friendsofyadsarah.org)

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Yad Sarah

## A YAD SARAH GIFT ANNUITY CAN BE FUNDED USING CASH, STOCKS, OR YOUR RMD.

A **Yad Sarah Gift Annuity** pays a high, fixed-rate, lifetime income for one or two individuals. May we calculate the annuity rate, tax deduction and **tax-free** income portion for you? For many individuals, a gift annuity is an especially valuable retirement planning vehicle.

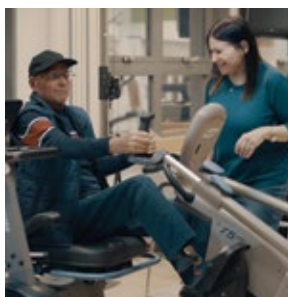
## A SAMPLE OF YAD SARAH'S HIGH GIFT ANNUITY RATES

Age	Rate	Tax Free*
70	6.5	63.3%
75	7.1	68.2%
80	8.0	72.4%
85	9.5	76.6%
90	11.3	78.1%

\*A final calculation of the tax-free portion will be made for the month of the gift, based on IRS rules.

## SUPPORTING YAD SARAH (AND YOURSELF) TODAY AND TOMORROW

Leaving a gift for Yad Sarah in the future — in your will, trust, or through other vehicles — can be quite meaningful to you as a generous donor and Yad Sarah as a grateful beneficiary. However, some long-time supporters of Yad Sarah would like to do this during their lifetime. Consider the capital you may contribute to Yad Sarah through your estate. Think also about how you would like Yad Sarah to use your contribution in the future to carry on its essential work of helping people in need in Israel. Would you like to have your gift recognized during your lifetime while continuing to receive income? Consider a **Yad Sarah Gift Annuity** or a **Yad Sarah Charitable Remainder Trust**. If you use stock to fund these, you will receive substantial tax savings, pay less — if any — in capital gains taxes, generate lifetime income, and be recognized as part of a valuable universe of individuals who make a difference **Today and Tomorrow**. Become a **Yad Sarah Partner**.



## TO BE A YAD SARAH PARTNER

Please contact Adele Goldberg, the Executive Director of Friends of Yad Sarah, at 1-866-YAD-SARAH or by email at [adele@friendsofyadsarah.org](mailto:adele@friendsofyadsarah.org).

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