



# Putting Bread on Their Table... Discreetly

*An interview with Rabbi Shamshon Krausz,  
founder and administrator of Eizer Lamuzen*

BY YITZCHOK DREZDNER

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*A little boy stands at the checkout counter in the grocery store, clutching a carton of milk, a bag of bread, and a can of baby formula. The funds on the food-stamp card he presents to the cashier have already been depleted, and the clerk asks the boy for his telephone number, which he then enters into the computer.*

*The cashier glances at the screen, where the words “Credit already above limit” are boldly displayed. “Go home, Yingele,” he tells the child, “and tell your Tatty to call me.”*

*Of course, his tatty sees no point in calling. The cashier will only tell him what he already knows — he owes the store more money than he can even think of repaying, considering that he’s been out of work for several months. Even though it hurts, he can’t blame the store for being unwilling to extend any more credit.*

*It is 7:30 in the morning and Mrs. Klein is*

*getting her children ready for school. Seeing that there is no more milk and that she’s run out of eggs, she decides to run to the corner store to fetch some staples. But she’s unaware that her husband did not take care of an overdue balance.*

*How could he, when his business is failing and he hasn’t taken home a salary check in months?*

*Mrs. Klein returns home with flaming cheeks and a heavy heart. The manager would not allow her to take the \$22 worth of groceries until a significant part of the balance was repaid. What would she tell her children?*

*Who can alleviate the plight of these children and mothers? Enter Eizer Lamuzen.*

*Hamodia spoke to Rabbi Shamshon Krausz, the man who founded and administrates Eizer Lamuzen. Rabbi Krausz shared with us what happens he has done to extend a helping hand.*

## How do people in the *chareidi* community tend to pay for their food?

For those who are unfamiliar with the *oifshreiben* (“put it on my bill”) system that exists in many *frum* communities, here is a small primer on an important economic lifeline in many *chareidi* neighborhoods. For many years, grocers have extended credit to families they know well, allowing them to take food items, including complete grocery orders, while keeping their account balances in a ledger.

This arrangement serves the well-to-do, the average earner who might occasionally be strapped for cash and, of course, the poor. Even those with the

ability to pay immediately find it very convenient since it enables a parent to send a young child to fetch milk and bread without having to give him money.

The accumulated debt in these ledgers can sometimes run into hundreds of thousands of dollars. Unfortunately, many families fall behind in their payments, causing extreme hardship to the businessman, creating a ripple effect for suppliers, and leading to rising costs for other customers. In order to prevent families from accumulating unmanageable debt, storekeepers have to institute credit cut-off limits.

In recent years, the old notebooks filled with scribbled numbers have been

replaced by electronic bookkeeping systems. When an account exceeds the credit limit set by the owner, an “over-the-limit” warning flashes on the cash register’s screen, which can be highly embarrassing for the hapless customer, especially when a child is involved.

Moreover, some grocery stores that offer lower prices as an incentive don’t extend any credit at all.

## What made you think the program that evolved into Eizer Lamuzen?

I grew up in Williamsburg, a community filled with *chessed*. This aspect of my upbringing had a great impact on me, and motivates me to help others.

The current economic crisis facing large *frum* families has reached critical proportions. Hundreds of families consistently find it extremely challenging to put food on the table, especially for Shabbos and Yom Tov.

Some parents find it too distressing to face the storekeeper to whom they owe so much, so they hope against hope that he will have the heart not to hurt a child and will let him take home the



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Shabbos order. But how many times can this tactic work?

On a Friday afternoon nine years ago, I happened to be standing in line behind a little girl at the grocery checkout counter when the cashier refused to let her take her purchases home because the family had already racked up considerable debt. About seven other people were standing in line, and the girl was deeply embarrassed. We all felt horrible witnessing her humiliation.

The storekeeper should not be blamed. We must be *dan l'kaf zechus* and assume that the owner could not afford to allow the debt to keep growing. He might even have received checks that bounced. We can't put the onus on the grocers of our community to put Shabbos food on the tables of families who can't make ends meet.

Then and there, I decided to establish Eizer Lamuzen.

### **How does Eizer Lamuzen work?**

Those who shop in a participating store and want to contribute can allow

\$5 a week to be charged to their account for the purpose of paying off the debts of needy families. We tested and re-tested the idea for more than half a year, ironing out all the kinks.

Others wishing to donate can register their credit card number with Eizer Lamuzen and have their account charged on a regular basis. Of course, they can suspend or end this arrangement at any time.

This system is available not just to those with in-store “accounts.” People shopping in large cash-and-carry superstores can also participate in this very worthy endeavor. With computerized registers used in every store, customers only need to provide their telephone number, and a prearranged donation charge will be automatically added to their weekly purchase.

These automatic donations eventually add up to a significant sum. Eizer Lamuzen's committee then decides to which accounts they will apply the funds.

Many people also make sporadic

donations to Eizer Lamuzen, such as before a Yom Tov or when they're celebrating a family *simchah*.

Every Rosh Chodesh I receive a list from all the stores telling me exactly how much money they have in their Eizer Lamuzen account. This money is divided into payments toward the bills of customers of that particular store who are unable to make payments themselves.

As a matter of policy, no money ever leaves the store where it is donated; it goes to beneficiaries who shop in that store. Eizer Lamuzen has its own inspectors auditing donors' accounts and the distribution of credit.

What's more, very often these needy people remain blissfully unaware of the origins of these payments. All they know is that the store manager is no longer hounding them for funds.

### **How does Eizer Lamuzen know who is in need of assistance?**

Usually it's a neighbor or acquaintance who calls and tells us about someone going through a hard

time who is unable to pay his food bills. People rarely call on their own behalf.

Occasionally, someone with a stable source of income might be in a temporary financial bind due to a medical emergency or other family crisis. A man once called and told me that his wife was ill and required special food. His monthly food-stamp card was depleted every

month just paying for those special foods, leaving over no money with which to buy food for the rest of the family.

Usually someone like that request sour financial assistance for a period of several weeks and then asks to be removed from our list.

I was once walking in Williamsburg when a man came over to me, handed me a \$1,000 donation, and told me the following story. About a year ago he had fallen on hard times and was unable to make ends meet. Eizer Lamuzen was apprised of the situation by a friend, and the man was added to our roster.

Throughout the year his wife kept telling him that the situation with their grocery account was somehow "too good to be true." She thought someone must be "tampering" with their account. Considering their dire financial straits, they had been loath to look into the matter since there was very little they

could do about it.

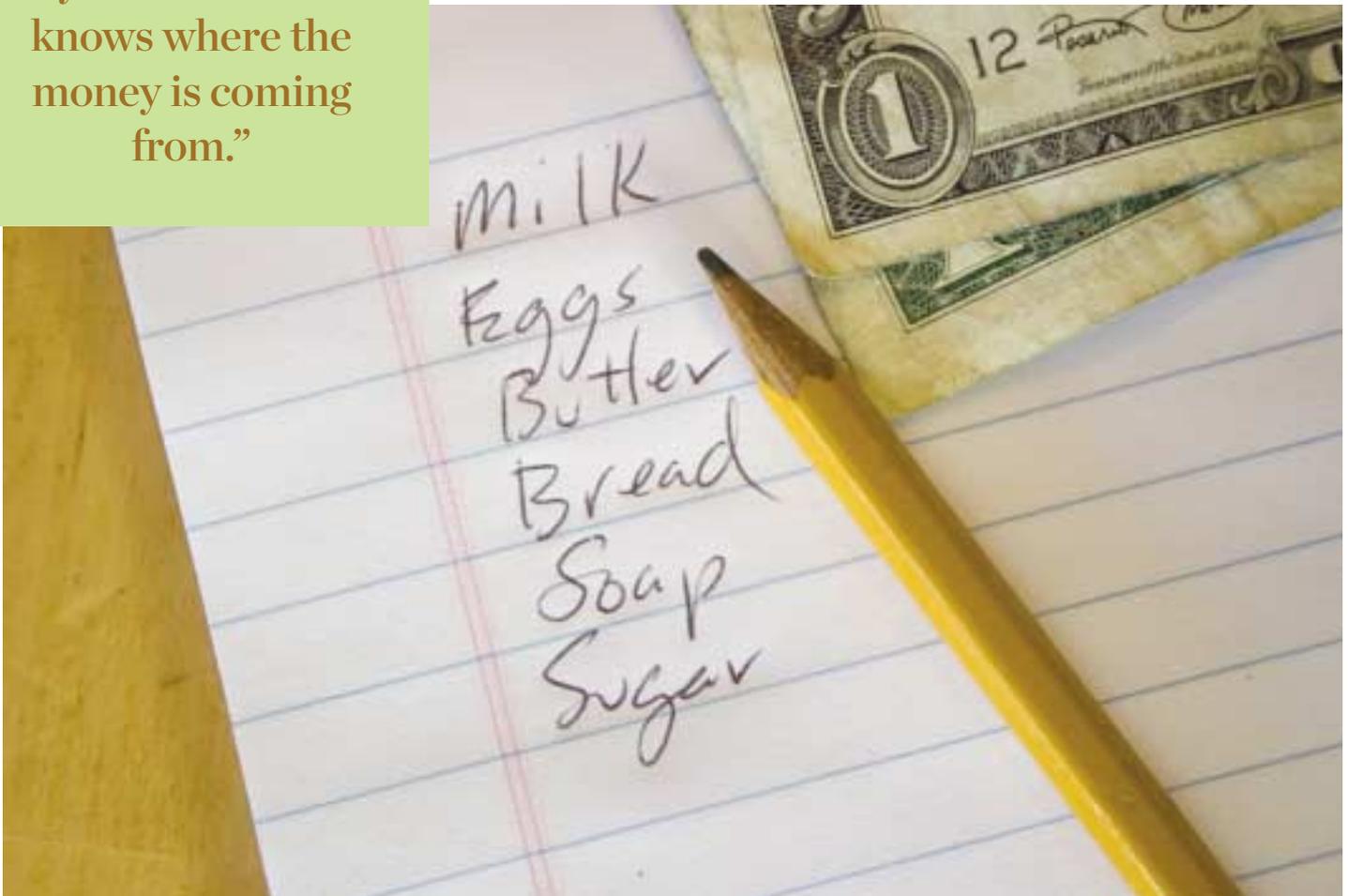
When his financial situation improved, he made it his business to find out what was going on. It didn't take much detective work for him to discover that Eizer Lemuzen was behind the "tampering."

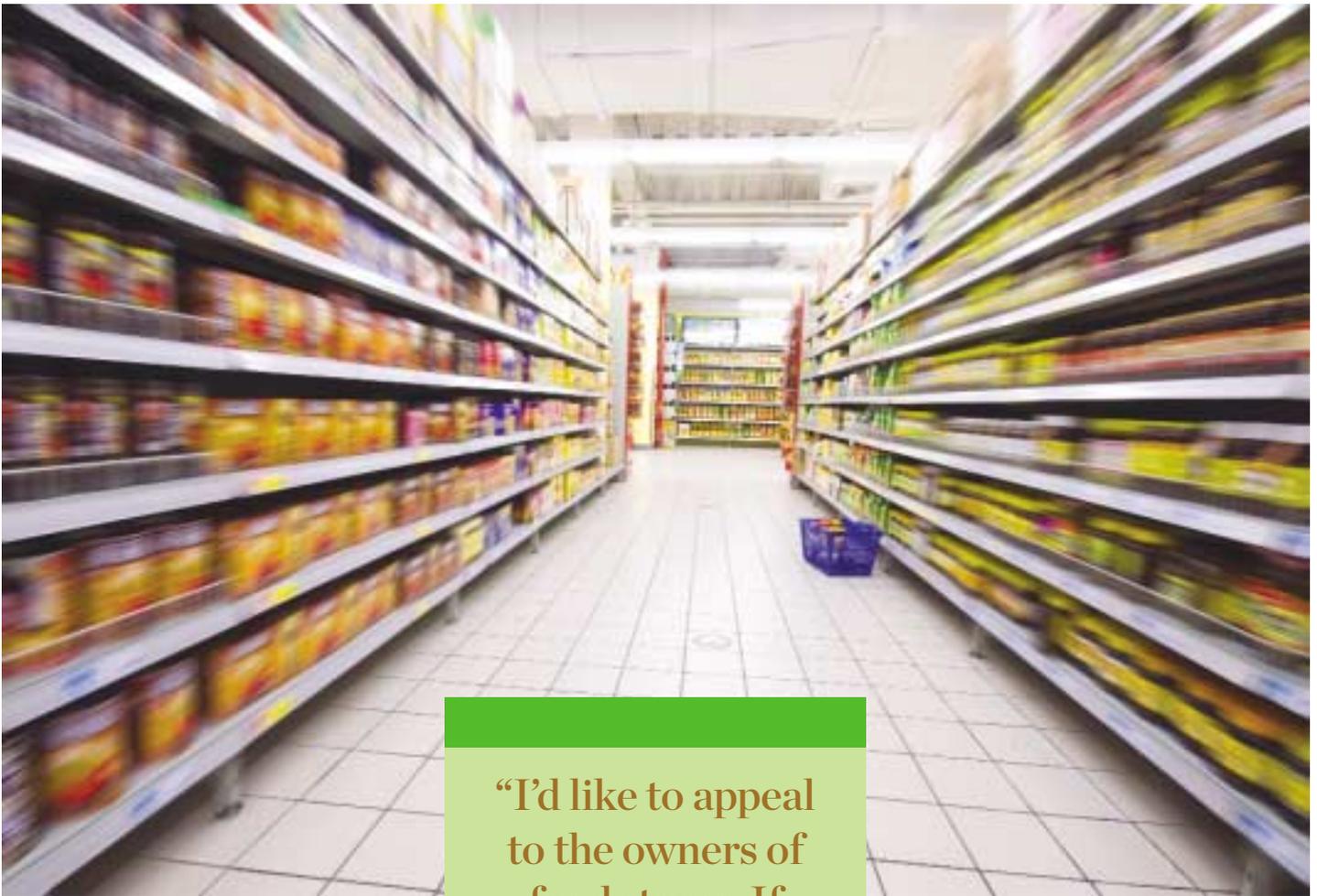
"Baruch Hashem, I now have *parnassah* and am self-sufficient," the man told me with emotion. "You have no idea what a great *mitzvah* you did in helping us in such a discreet manner. I now want to help others who are in a similar situation. Please accept my donation."

### **So a customer goes shopping and finds his account mysteriously paid up?**

Eizer Lamuzen's payments into the delinquent accounts are made discreetly and confidentially; only the store owner knows where the money is coming from. Even the cashiers are unaware of the

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money’s origin. It has happened, albeit rarely, that the beneficiary objects to our well-intentioned intervention, not wanting to be on the receiving end of charity.

Also, in instances where the husband takes care of paying the grocery bill, the wife is sometimes unsure what to expect when she reaches the checkout counter. Will the cashier ring up her purchases and let her through? If not, who might be standing in line behind her to witness her shame?

Sometimes people can be somewhat cavalier, expressing the notion that no one in America dies of hunger. And that might be true — but some of them endure much grief and inconvenience before leaving the store with their purchases as they agonize over whether their overdue balance has been paid up or worry about their check bouncing.

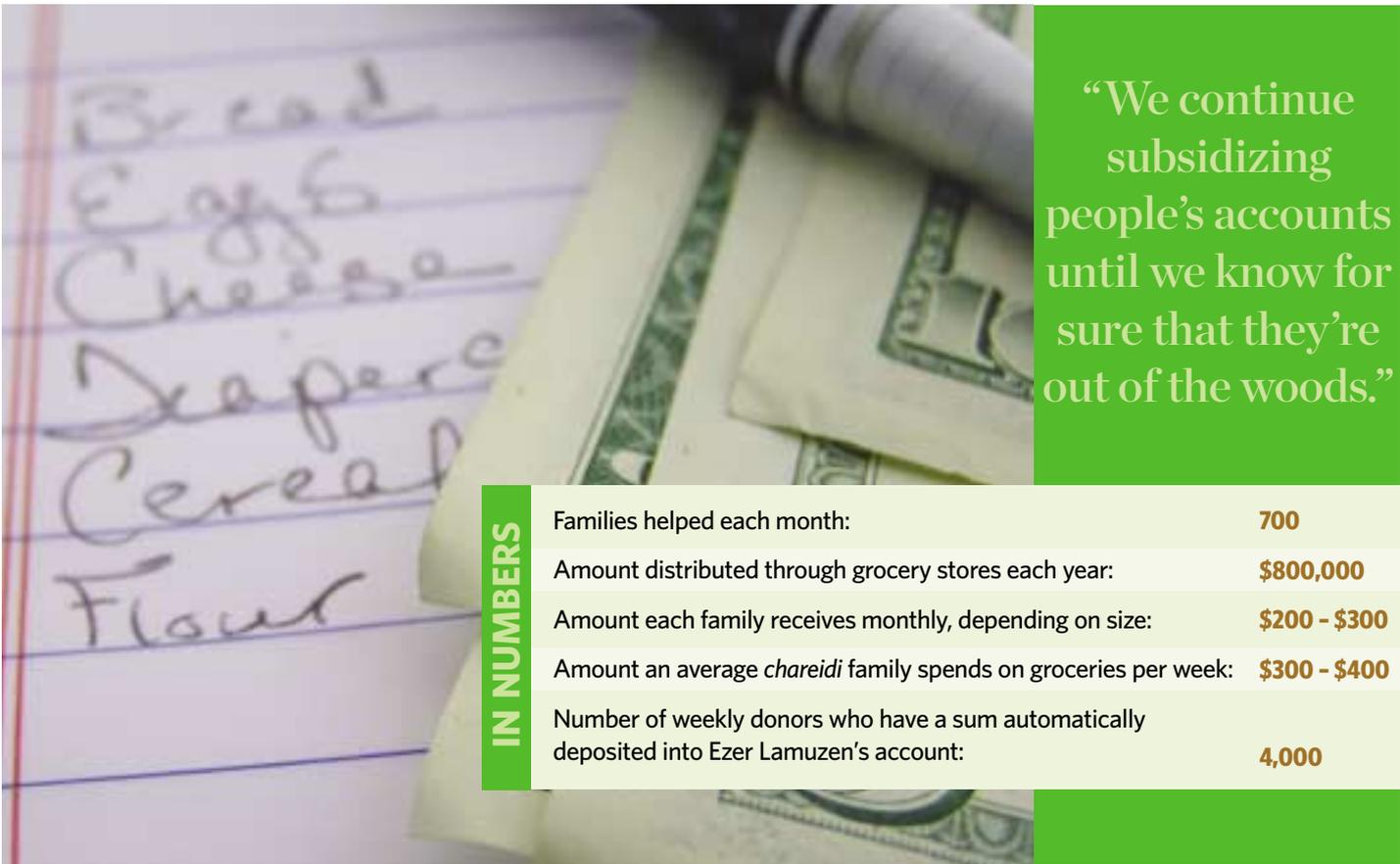
**Do you have any thoughts to share about the grocers’ end of the arrangement?**

I’d like to appeal to the owners of food stores. If someone’s credit is above the limit and you are determined not to extend any more, by all means call him and tell him so. Don’t wait for him to show up and then humiliate him in front of other people.

Once the customer is at the checkout counter with his order, don’t send him away empty-handed. This is what Eizer Lamuzen is here for.

Admittedly, it’s not so simple. In many instances, the cashier has been instructed unequivocally not to extend any more credit to certain customers, and he doesn’t have much leeway.

I know a woman who works as a cashier in a grocery store. When a mother



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**IN NUMBERS**

Families helped each month:	<b>700</b>
Amount distributed through grocery stores each year:	<b>\$800,000</b>
Amount each family receives monthly, depending on size:	<b>\$200 - \$300</b>
Amount an average <i>chareidi</i> family spends on groceries per week:	<b>\$300 - \$400</b>
Number of weekly donors who have a sum automatically deposited into Ezer Lamuzen’s account:	<b>4,000</b>

piled her purchases on the counter, the cashier rang them up and then noticed the menacing words on the screen: “Credit already above limit.”

The cashier hesitated ... but only briefly. Going against her manager’s explicit instructions, she followed her heart and allowed the mother to take the merchandise, adding it to the overdue balance.

What was the manager’s reaction when he found out? He simply deducted the amount from the cashier’s paycheck.

**Whom does Eizer Lamuzen help?**

Eizer Lamuzen helps all those who ask and anyone we know of who needs it. Notably, it is not necessarily an impoverished man who has accumulated a large grocery balance, nor is it necessarily the rich man who has no balance at all. Each case has to be reviewed individually.

We are primarily focused on helping those people who work and earn a living

but due to unforeseen circumstances are temporarily unable to make ends meet. Helping them through their difficulty, I feel, enables them to get their lives back on track.

Unfortunately, we cannot help families that have no way, ever, to cover their food budget. Eizer Lamuzen is intended to be a short-term solution.

And of course, it is a *zechus* to lend an occasional helping hand to those *chashuve yungeleit* who are learning in *kollel* — though this is not the objective of Eizer Lamuzen.

Apparently, Eizer Lamuzen has acquired quite a reputation in other communities as well. A woman in Passaic, New Jersey, experiencing a temporary problem, made a special trip to Williamsburg to shop in a grocery store where Eizer Lamuzen could contribute to her bill. The thank-you letter she subsequently sent speaks volumes.

Many of our “clients” call in to let us know that they no longer require our

assistance. We continue subsidizing people’s accounts until we know for sure that they’re out of the woods.

**Where does Eizer Lamuzen operate?**

Eizer Lamuzen currently serves the communities of Williamsburg, Kiryas Joel, and Montreal, as well as several participating groceries in Boro Park.

Our advisory board members, Mr. Reuven Wolf, Mr. Leizer Duvid Itzkowitz and Mr. Mordechai Herzog are preparing to expand our operation in Boro Park and Flatbush. With generous supporters, such as the Herzog family of Kedem Wines, who fully understand our mission, our rabbinical committee and advisory board look forward to achieving this goal in the near future. █

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*Translated and adapted by Ruchie March.*