

Check-Out Food Aid Coming to Your Community

"I grew up in Williamsburg, a community filled with *chessed*, and this aspect of my upbringing had a great impact on me — it brought me to help other people," says Rabbi Shamshon Krausz, the founder and administrator of Eizer Lamuzen. "I thank Hashem for having had the merit to apply those ideals to our charity in the most appropriate way.

"I am sure that those who examine Eizer Lamuzen's way of raising and distributing charity will agree that it achieves the highest standards in conforming to the *halachos of tzedakah*."

Rabbi Krausz recalls that nine years ago on a Friday afternoon, he saw a child standing in line at the grocery check-out counter, and the storekeeper refused to let the child take home his purchase because the family had already racked up considerable debt at the store. There were about seven people standing in line, and the child, who had been sent by his parents, was greatly embarrassed, his pain visible to everyone who observed it.

Rabbi Krausz explains that the storekeeper should not be blamed. "I assume that the storekeeper was hard pressed to allow the debt on the account to grow any further. He had probably even gotten a check that bounced. We can't put the onus on the grocers of our community to carry the burden of putting Shabbos food on the table for hungry families who can't make ends meet."

For those who are unfamiliar with the *oifshreiben* — or "write-up" — system that exists in many *frum* communities, here is a small primer on an important economic lifeline in many *chareidi* neighborhoods.

For many years there have been grocers, even small corner-store operators, who have extended credit to families they know well, allowing them to pick up items or orders and keeping their account balances in a ledger. This arrangement serves the well-off, the poor, and the average earner who might occasionally be strapped for cash. For those with the ability to pay, it is very convenient since a parent can send a young child to fetch milk and bread without having to give him money.

The accumulated debt in these ledgers can sometimes run to hundreds of thousands of dollars. Many families fall behind in their payments, causing extreme hardship to the small businessman, creating a ripple effect with suppliers and 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 notebook filled with scribbled numbers has been replaced by an electronic bookkeeping system.

ITEM	Qty/Wt.	PRICE	TOTAL
1 COTTAGE SM	1.00	2.59	2.59 NO
2 COTTAGE LOWFAT	1.00	4.19	4.19 NO
3 EGGS	1.00	1.99	1.99 NO
4 TUNA LT WTR	1.00	2.29	2.29
5 FARFEL	1.00	2.29	2.29
6 MILK LG	1.00	2.89	2.89 NO
7 MATZOH	1.00	3.39	3.39
8 BREAD	1.00	3.00	3.00
9 TOMATO SAUCE	1.00	0.59	0.59
10 EZER LAMUZAN	1.00	5.00	5.00 NO
28.22 TOTAL SALE			
30.00 CASH			
-1.78 CHANGE			

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September/20/12 4:13 pm			
LEE GARDENS SUPERMARKET CASH			

A check-out bill showing a pre-approved Eizer Lamuzen charge by a grocer in Williamsburg.

When an account passes the credit limit set by the owner, an "over-the-limit" warning flashes on the cash register screen — which can be highly embarrassing for the customer, especially when a child is involved.

The current economic crises facing *frum* families blessed with children has reached critical proportions. Hundreds of families are constantly in crisis and have extreme difficulty putting food on the table, especially on Yom Tov and Shabbos.

"Some parents are so distressed that they can't face the storekeeper and make another promise to pay up, so they hope against hope that the storekeeper will not have the heart to hurt a child and will let him take home the Shabbos order," Rabbi Krausz said. "But how many times can you use this idea? I

guess in the scene that I observed, the man felt he had no choice."

That was nine years ago, and Rabbi Krausz decided on the spot to create the Eizer Lamuzen system. "The idea was that anyone who buys at a participating store can have \$5 a week extra charged to their account, for the purpose of paying off the debts of others. We tested and retested our idea for six months, ironing out all the kinks. We created this special \$5 charge called 'Account 120,' which appears on the check-out bill of participating *tzedakah* partners. Those wishing to donate can sign up through Eizer Lamuzen and have their account charged on a regular basis, but they are free to end the charge at any time."

The system is available not

only to those with store accounts. "With electronic registers, even in large cash-and-carry superstores, customers need only provide their telephone number, and a pre-arranged 'Account 120' charge will be added automatically to their weekly purchase," Rabbi Krausz explains.

These check-out donations eventually turn into significant sums. The Vaad of Eizer Lamuzen then decides which delinquent accounts will receive funds.

Why the Name "Account 120?"

Most charities publicize the names of their donors and offer them public thanks. But Eizer Lamuzen's budget is based almost entirely based on these \$5 donations. No plaques are awarded, and some donors even forget that they signed up years ago to have the charge added to their accounts.

"We wish each other to live to 120," Rabbi Krausz says. "After we pass 120 and go up to *Shamayim*, we are confronted with an accounting of our deeds. Eizer Lamuzen supporters will be pleasantly surprised on the *Yom Hadin* when they see the *tzedakah* totals they have accumulated. It is a great *zechus* to have."

Rabbi Krausz recalls that he was once walking in Williamsburg when a man came over to him, handed him a \$1,000 donation, and asked him to listen to his story. Eizer Lamuzen had received information from this man's friends and family about his dire situation, and the family's account was added to Eizer Lamuzen for one year.

"He told me that during this difficult period, his wife told him that somebody was tampering with their account at the grocery. He told her not to inquire any further since he was in no position to pay up anyway. But after a year, *baruch Hashem*, things improved. He asked the store owner who the generous benefactor was, and he was told that it was Eizer Lamuzen.

"He told me, '*Baruch Hashem*, I now have *parnassah* and am self-sufficient,'" Rabbi Krausz continued. "You have no idea what a great *mitzvah* you had in helping my family in an honorable way. Now that I am no longer on Eizer Lamuzen's list, I feel the need to help others in a similar situation. Please accept my donation."

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

Planned Expansion

Eizer Lamuzen currently serves the communities of

Kiryas Joel, Montreal and Williamsburg, plus several participating grocers in Boro Park. According to Rabbi Krausz, Eizer Lamuzen raised \$720,000 in 5772, adding to a total of \$3.3 million since its establishment — all a result of regular \$5 donations. Currently about 550 families receive aid through this system.

Eizer Lamuzen is now preparing to expand its operation in Boro Park. It operates under a rabbinical committee and an advisory board, which sets policy and distributes the funds to families in crisis.

Eizer Lamuzen considers its main mission to help families that do have *parnassah* but face temporary difficulty making ends meet. Often, when a breadwinner loses a job or another unforeseen situation arises, a normally self-sufficient family stumbles suddenly into economic crisis.

"Eizer Lemuzen is not geared toward supporting people on a continuous basis," Rabbi Krausz explains. "We have many people calling and thanking us but requesting that they be removed from our roster, and that is really our goal."

The organization was recently approached by members of the Herzog family, of Kedem and Gefen renown, who offered significant help with Eizer Lamuzen's operations and assistance expanding this simple but brilliant concept to all *chareidi* communities, including Boro Park.

"The Herzog family made a commitment to helping us with our operating and publicity expenses. We were invited to meet with them first in their home and later with the entire board at Kedem headquarters in Bayonne, N.J.," said Rabbi Krausz.

Motty Herzog, son of Reb Shmuel, agreed to join the Vaad of Eizer Lamuzen, along with Reb Reuven Wolf and Reb Eliezer Dovid Itzkowitz of KRM Supermarket. "We hope, *b'ezras Hashem*, that together we can expand our reach to virtually all communities," Rabbi Krausz said.

Eizer Lamuzen hopes that other wholesale producers and distributors will be inspired by the Herzog family and join in its efforts to establish this system in all communities.

"After all," said Motty Herzog, "both the givers and receivers are our customers. It will be a great opportunity to give back and show our appreciation to our loyal customer base. I urge all our partners to join us in establishing the infrastructure needs of Eizer Lamuzen."

Expansion of the "Account 120" system in Boro Park is expected to go into full gear following Sukkos.

Eizer Lamuzen can be reached at: samk@eizerlamuzen.org