

בעצהש"ת

KEREN

Almunahs V'Yesomim

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Annual Pamphlet

**Essential guidelines and
practical information for the
convenience of the families
benefiting from the Keren**

A brief translation from the Yiddish letter that
was mailed by הרב אברהם לויפער שליט"א to all
Almanahs, including those who don't benefit
from the Keren.

Please also refer to the Yiddish version, for
those heartwarming דברים היוצאים מן הלב was
hard for us to translate.

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**Eighth Edition - Revised and improved
May 2025**

בעז"ה"ת

The issuing of this handbook and
all it entails shall be l'Zchus one
of the big supporters of Keren
Almones V'Yesomim

**Yosef Arye Ben Sarah Chaya
And Blimah Bas Miriam
And all their family**

לבריאת נפש זהגוף
ולרפואה שלימה
ולהצלחה בכל ענינים

בס"ד

Please put the pamphlet in a place where you
can find it throughout the year, so that when
you have a question about the rulls of the keren,
you will find the answer in the pamphlet.

If you change your address,
please notify the office
718-782-5349 ext. 3 and then 2

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Introduction

To Our Dear Families,

Enclosed is our annual pamphlet with detailed information regarding using the Keren.

The pamphlet contains essential and helpful information and guidelines compiled from years of experience with some updated information.

We ask all our esteemed families to take the time to read the entire pamphlet to understand our system and use it with comfort, calm, and clarity. It will also save us the time to answer many questions coming into our office throughout the year regarding various details. Please read it even if you have read it in the past since we added important updates and improvements. By understanding how the Keren works, you will enable us to continue successfully with סייעתא דשמיא.

Thank You
The Administration

Part 1

The Founding & Goal of the Keren

Expression of Gratitude

Our gratitude to Hashem is boundless, for He enables us to maintain the vast chesed endeavors initiated by my highly esteemed father, **Rabbi Shulem Laufer zt"l**, beloved emissary of the **Satmar Rebbe zt"l** for over forty years. The Rebbe Zy"א entrusted my father with the mission of providing fish for families every week Lekovod Shabbos and distributing large food packages for Pesach.

Baruch Hashem, this tzedaka project has been operating beautifully for the past seventy years and continues to grow successfully in the merit of the Satmar Rebbe Zy"א, who was passionately involved in our activities.

I specifically thank Hashem for the opportunity to assist my father in this vast undertaking for more than thirty years. He provided us with guidance every step of the way in bringing relief to yiddishe homes with dignity. Additionally, I take the opportunity to mention my dear mother, Rebbetzin Henya A"ח, who assisted my father with great dedication and mesiras nefesh in all his chesed endeavors. Her greatest desire was to help yidden in need, and she ran a large hachnosas orchim operation feeding people for over sixty years. She served meals to numerous guests daily and on Shabbos and Yom Tov

when she often had ten or more guests at her table. She continued in this manner until her final days. In their older years, my mother took a more significant role in assisting and encouraging my father, overseeing every detail of his activities. It is only in their zechus that Hashem has helped us and continues to help us throughout the years.

Hope for the Future

We daven to Hashem that the merit of the Satmar Rebbe Zy"l, a pillar of chesed in his generation, and of my parents Z"l, should enable us to perpetuate their tzedaka and chesed, especially in bringing joy and relief to almanos and yesomim.

Founding the Keren Almanos V'yesomim

In 5785, we once again thank Hashem for another year of operating the world-renowned Keren Almanos V'yesomim, founded nine years ago in Iyar of 5776. Words are insufficient to express our gratitude for the opportunity to expand and include many Jewish communities throughout the United States and Canada. The Keren supports families of widows and orphans in continuing to manage their homes with serenity and abundance. We are currently serving **3,080 families**.

מצוה גוררת מצוה

For many decades, we've distributed large food packages for Pesach to thousands of grateful families. After Pesach of 5776, we've heard from families that

although there was plenty of food over Yom Tov, they struggled to put food on their tables throughout the year.

The reports from some of these homes were too painful to hear. Not only did they lose the head of their household, but they now constantly worried about having enough food for their families. They also wanted to invite married children, who would bring joy and comfort to them, and they were waiting for that more than before, but they were concerned about the larger quantity of food this necessitated.

Thus, we established the Keren Almanos V'Yesomim to allow these families to shop for fish, meat, and poultry plentifully so they could continue running their homes with abundance and dignity all year round.

Meals Throughout the Week

The main goal of the Keren is for families to have an ample amount of Chicken - Turkey for the entire week, according to their family size.

Honoring the Shabbos & Yom Tov

More importantly, we've established the Keren to enable families to celebrate Shabbos and Yom Tov comfortably, with enough food for their children at home and their married children when visiting.

Our seforim teach us about the holiness of Shabbos, which is the source of blessings and life for the whole week.

The Rambam teaches that Yom Tov is so fundamental; without Yom Tov, Klal Yisroel would not survive the tribulations and difficulties of the galus years. Shabbos and Yom Tov infuse us with simcha and emunah in Hashem, Who has not abandoned us and remains with us until we merit the ultimate geulah with Mashiach tzidkeinu, Amen.

Thank You Notes

The large number of thank you letters we receive from families encourages us greatly. It brings us tremendous satisfaction to hear about the difference the Keren makes to these families, specifically the system with which the Keren operates.

We did not comprehend the level of relief we provided until we started receiving letters from families, each in their own way explaining how the Keren enables them to run their homes with dignity, serenity, and abundance. These letters motivate us to continue our efforts with Hashem's help and expand and assist as many families as possible. We daven for continued success until the coming of Moshiach soon in our days.

Part 2

The System of the Accounts

An Ordinary Customer

We have set up a system where families can purchase meat in the most dignified manner.

You can purchase in person or by phone and give the salesperson your account number, just like every customer. The salesperson has no details regarding your account and should serve you as a standard customer.

Delivery

Families can receive whatever delivery services the butcher provides. Understandable, since our families are treated as ordinary customers, they are expected to abide by their store's policies regarding minimum orders for delivery or any other rules and guidelines set by your store.

Please do not ask for exceptions since this places undue hardship on the stores.

Steady fish orders

As many families, you can also submit a steady fish order to be delivered every Wednesday or Thursday,

If you anticipate guests, you can call your fish store and add to your steady order as much as you need.

Your Bill and Balance

Your store should include your receipt with every purchase, and you will see your purchases and balance.

You can rest assured that you have a gold standard of credit, and we pay your bills on time.

Review receipts as though you paid the bill

As the Keren pays the bills every three months. Upon reviewing receipts, we noticed that several accounts were significantly higher than usual. It turned out that there were billing errors that went unnoticed.

Since the Keren pays these bills, customers do not usually review them.

Mistakes can happen in stores during checkout or packing orders.

We discussed this with our vendors, and they say that generally, customers who notice an error on their receipt will call the store and ask for credit.

Beneficiaries of the Keren, however, do not always review their receipts and are unaware of possible mistakes. We cannot review orders to determine that they were filled correctly, and the Keren pays for billing and packing errors.

Therefore, we ask our families to review their receipts and ensure their account is billed accurately, as you would if you were paying the bills.

If a specific item wasn't delivered, some people assume the Keren doesn't cover it, when in reality, it was a simple error. If there is a mistake or an item was billed for but wasn't delivered, please call your store immediately and ask them to correct it.

We have requested that our vendors include receipts with every order to prevent billing errors.

Payment Schedule

Since we serve so many families, we have set up a system to pay the vendors every three months. Payments are made as follows:

1. Rosh Chodesh Cheshvan (ר"ח חשוון)
2. Rosh Chodesh Shevat (ר"ח שבט)
3. Rosh Chodesh Iyar (ר"ח אייר)
4. Rosh Chodesh Av (ר"ח אב)

Our vendors are pleased with this arrangement and would happily have all their customers paying up every three months.

No Concerns Regarding Balance

Most stores send their customers a statement annually or several times a year. We sometimes get phone calls from concerned almanos who think we have stopped paying. These statements are sent out routinely, as you are an ordinary customer, and you don't have to worry about them.

Your bill will continue getting paid every three months. If you see your bill wasn't paid two weeks after the payment date or you have any additional concerns, **please call our office.**

Part 3

Approved Purchases

Chicken - Turkey - For Daily Use, Shabbos and Yomtov

Like any regular family, customers can purchase from the entire selection of chicken bottoms, cutlets, liver, ground chicken, turkey, etc., as much as they need to serve their families comfortably.

Cold Cuts

Since many families, especially with young children at home, are used to purchasing cold cuts, we have set up the Keren to include the purchase of cold cuts. Due to there being a large variety of costly cold cuts, we ask you to buy only prepackaged cold cuts used for a quick and easy supper as of the following varieties:

1. Chicken salami

4. Beef franks

2. Beef salami

5. Turkey roll

3. Chicken franks

6. Turkey pastrami

Please do not buy any other cold cuts on our account, the same as you can't buy takeout items on the account.

Due to many requests, we must clarify that this refers only to the prepackaged cold cuts and does NOT include cold-cut platters.

Fish for Shabbos and Yom Tov

We have set that you can purchase the fish for Shabbos and Yom Tov at your fish store Like any regular family,

Approved Types of Fish

you can buy fish for Shabbos and Yomtov from the following:

- | | |
|---------------------|------------------------------|
| 1. Salmon | 3. Carp |
| 2. Whitefish | 4. Gefilte fish rolls |

When purchasing your fish for Shabbos, buy with a plentiful mindset. My father A”H, used to say that we need to distribute the fish for Shabbos, plentiful as there should be also some leftover after Shabbos.

Meat for Shabbos and Yomtov

The Keren covers the purchase of meat for Shabbos and Yomtov to accommodate families for whom it is standard to use meat for these occasions.

Standard Meat Purchases in Well-to-do Families

Since meat is expensive, we can only cover it with clear guidelines regarding how much to buy.

When you place your weekly order, up to 50% of the order can consist of meat. If your order totals \$100, you can include Around \$50 worth of chicken or turkey and Around \$50 worth of meat. According to the information provided by butchers, this amount is an accepted standard even among well-to-do families.

In previous years, the standard was that only 1/3 of the order could consist of meat. But after a few years of the Keren, we arranged to increase the amount to 50% to provide more abundant food for our families.

Imported Meats

Some butchers sell imported meats, which are good quality and are purchased by many regular and well-to-do families. There is no difference in taste, and these meats are significantly cheaper. Although you can buy whatever you prefer, we mention this since you can get a larger quantity from the imported meats without overspending.

Improved Guidelines for Meat Purchases

Many families question how much meat they can purchase since meat is costly. They're not sure how to determine their needs or how to know when they've reached the 50% limit, especially when placing phone orders. These concerns caused them to refrain from buying.

We, therefore, created an additional system to make meat purchasing easier. Instead of checking prices, you can buy according to the number of packages you usually buy.

Weekday Meals

Chicken and turkey, as much as you need for your family.

Shabbos

Chicken/turkey and meat according to your needs.

You can buy standard packages of meat that generally cost \$15-25 per package to match the number of packages of chicken/turkey you buy for Shabbos. (For example, two packages of chicken/turkey and two packages of meat.)

Families using less meat and prefer only meat for Shabbos can purchase one or two packages of standard beef (\$15-25 per package.)

Yomtov

You may purchase your Yomtov needs from chicken/turkey and meat varieties, following the above guidelines. (For example, three packages of chicken/turkey and three packages of meat. If you place a large order in advance, you can do the same: 10 packages of chicken/turkey and 10 of meat of the standard varieties, costing \$15-25 per package.)

If you buy a more expensive cut of meat (around \$100), you can count it as five packages of the lower-cost meats and get five packages of chicken or turkey accordingly (witch will be used for yom tov).

If you abide by these guidelines, you will have plenty of food for Yomtov, and you can rest assured you are buying within the limits of the Keren without any concerns about exceeding the 50% maximum.

Part 4

Purchases NOT Covered by the Keren

Takeout

Many butchers have added a takeout section with a full, ready-to-eat selection. These items are very costly, and the Keren cannot cover them under any circumstances.

Ready to Cook Items

Stores sell various meats and chicken with spices, sauces, etc., as 'Ready to Cook/Bake.' These items are much more expensive than regular fish and chicken and are not covered by the Keren.

The same applies to fish stores that sell all types of cooked or smoked fish and have a whole appetizing department. We ask that you purchase only raw fish for Shabbos and Yomtov on our account.

While we truly understand that this would be a convenient option for many families, our system cannot accommodate such purchases due to the concept of "too much oil extinguishing the candle." **Therefore, we have set our policy that you cannot buy takeout or ready-to-cook items on our account.**

Do Not Ask Stores to Charge These Items to Your Account

To ensure the dignity of our families, the salespeople ringing up your purchases do not know who pays your

bills. When you ask if they can charge takeout or ready-to-cook items to your account, they do not understand the question and will gladly allow it. Why not? You are a good customer! Therefore, we again ask you not to purchase these items on our account.

For those who asked about liver – **roasted liver** is not included in takeout and may be purchased on our account.

For families who depend on outside sources for ready meals, other incredible organizations, such as Bikur Cholim, provide ready meals for those in need.

Please Do Not Call to Request an Exception

We are grateful for the opportunity to engage in this holy – yet not always easy – endeavor. Therefore, we beg you not to ask us for exceptions to the takeout rule. It is difficult to turn down such requests, but we cannot make any exceptions.

We are happy to report that when reviewing the accounts, most families use the Keren appropriately according to all our guidelines. This level of success brings us great satisfaction, and we gladly pay the bills, even on larger orders.

We ask all families to continue using the Keren within the abovementioned guidelines, enabling us to maintain and expand our sacred mission.

Part 5

Goal of the Keren – Providing Abundantly for the Mother to Run Her Home

Understanding the Purpose of Your Unlimited Account

Many store owners and families have asked why we set up a system with regular accounts instead of giving a predetermined amount to each family weekly or monthly, which they can spend at their discretion. Standard accounts have more potential for misuse, such as buying takeout, too much meat, or purchasing for married children. In contrast, a predetermined amount of money would prevent this misuse.

The answer is that the Keren is unlike other organizations that hand out a fixed amount for any expense. The Keren has a unique and targeted mission: for families of almanos and yesomim to have an abundance of food in the house throughout the week, **specifically for Shabbos and Yom Tov.**

The needs and sizes of every family vary greatly. Some have young children at home, and others use larger quantities of food for Shabbos and Yom Tov when married children visit. Therefore, giving equal amounts of money to all families is not feasible. We instituted a system where families can shop like most regular people, who use poultry during the week and reserve meat for

Shabbos, Yom Tov, and special occasions. This system has consistently enabled us to achieve our goal.

Purchase Plenty According to Your Needs

It has come to our attention that some families purchase less than their needs because they are concerned about overburdening the Keren.

Although their concerns are admirable, we take this opportunity to clarify that we want everyone to purchase plentifully, according to their household size. Not wasting money is an important value. However, it should not come at the expense of having enough food to feed your family comfortably.

When the Rebbe zy"va initiated the weekly distribution of fish and the annual Pesach packages, his fundamental idea was to provide ample food for the recipients and the children to feel that their mother could provide for all their needs.

I will mention a short anecdote. The Rebbe zy"va once called my father z"l. He said that he heard about a family (and mentioned their name) whose refrigerator is empty, and he wants the house to be filled with food before Yom Tov. My father followed the Rebbe's directive and made arrangements for the family as he did for many others.

It is interesting to note the Rebbe's fundamental guidance; he explicitly asked to make sure their house shouldn't be empty, and it should be full.

We, therefore, remind you once again that the goal of the Keren is to provide plenty. **If fish and meat are abundant in the homes of almanos, there will be an abundance of parnassah in the homes of our wealthy supporters.**

Preventing Waste

It is self-understood that all purchasing should be done responsibly, according to the family's needs, so there shouldn't be any food going to waste.

I recall my father's aggravation when he noticed that a specific family threw out significant portions of their Pesach package and treated it cheaply.

We ask you to treat these accounts like your own and purchase with the same level of responsibility; there should be plenty of food but without causing unnecessary waste.

Guest for Shabbos – Married Children

You can always feel free to invite your married children or other relatives for Shabbos or Yomtov. As mentioned, we aim for you to run your home with plenty of food for all family members, including those visiting your home. You can purchase as much as necessary to have an authentic Oneg Shabbos for the entire family.

On Yomtov, when married children usually look forward to being invited by their parents, you can purchase whatever you need to accommodate your guests and enjoy a simchas Yomtov.

These purchases should be made consistent with all the abovementioned guidelines.

Making a Simcha

If you are making a simcha such as a vachnacht or sheva brachos in your home, you can order as much fish and chicken as you need to prepare for the simcha.

Chicken for Simchas

When making a simcha at home, we ask that you serve chicken. Many elegant chicken portions are served even at simchas of more well-to-do families. Please do not buy meat or cold-cut platters on our account.

Yurtzeit Seuda

When making a “yurtzeit seuda” or a “shloshim seuda,” fish and chicken can be purchased on our account as needed.

No Purchases for Married Children

We established the Keren to help the mother run her home abundantly.

Although parents often want to help their children who are struggling financially, we ask you to refrain from ordering fish or chicken for your married children on our accounts. Again, this goes under the same category of too much oil extinguishing the flame, so we cannot allow buying for the extended family.

When a Mother Goes to Her Child for Shabbos / Yomtov

The goal of the Keren is to help the mother run her home. When she goes to her child, that is not the same as when she is at home, and the child cannot place an order on the mother's account.

However, if the mother is cooking some of the food to take along, she may purchase that on our account.

This follows the rule that whatever the mother cooks at home, she can buy on our account, but she cannot buy for her children to cook in their homes.

Families with Children Going Away for Shabbos

Families who still have young children at home and are going away for Shabbos can place an order and deliver to whoever will be hosting them.

A Child Urgently Needs a Package of Chicken

A mother called and explained that her daughter urgently needed to borrow one package of chicken and wanted to know if she should pay for it. This situation does not fall under the abovementioned category. It is standard for a mother to give to her child in such cases, and she can provide on our account.

The guideline of not buying for married children is general and not for one-time occurrences.

Married Children in Need of Assistance

A mother naturally takes responsibility for helping her married child, such as when there is a newborn, a patient, etc. The mother can purchase to cook suppers or Shabbos meals for her child on our account. Such cooking is under the standard responsibilities of the mother, and she may buy and cook adequately for her children in these situations.

Cooking for a Neighbor/Relative/Friend in Need

The same applies when cooking suppers or Shabbos meals for neighbors, friends, or relatives who need assistance. The answer is that whatever is cooked at home can be purchased on our account.

Fundamental Rule: Whatever the Mother Cooks at Home can be Purchased on Account of the Keren

Since we often get phone calls with questions regarding various situations and what the Keren can be used for, we clarify once again **whatever the mother is cooking at home can be purchased on our account.**

Condensed Guidelines of using the Keren

1. Up to 50% of your weekly butcher order can be meat; the other 50% (or more) should be

chicken or turkey. (You can also shop per count of packages as outlined above.)

2. Meat should be bought only for Shabbos and Yomtov.
3. Fish should be bought only for Shabbos and Yomtov. You can cook plenty to have some left over for after Shabbos.
4. Fish should be bought only from the following:
 1. White fish
 2. Salmon
 3. Carp
 4. Gefilte fish
5. You cannot purchase takeout or ready-to-cook items on our account.
6. You cannot place orders of fish, meat, or chicken for your married children.

Part 6

Additional Important Details

Honorable & Trustworthy Families

We want to take this opportunity to express our admiration for our esteemed families who use extreme caution when shopping on our account. Most families strictly adhere to our guidelines and will often call if they have any doubts or questions. This booklet will make it easier to shop and avoid the necessity of calling with questions.

Gold Standard of Credit – Like the Wealthiest Customer

We've heard from people who are occasionally treated impatiently by a store employee. It made them wonder whether they were deliberately getting second-class treatment.

We want to clarify that store employees are unaware of who pays the bills. If you ever have a bad experience, the employee may have had a hard day. It is not personal, and you can expect to be treated as a regular, paying customer.

Your account has excellent credit and is paid every three months, as mentioned above.

Refraining from Buying

We have had several distressing episodes, of which we'll share one here. A woman called her butcher to place an order. The salesperson couldn't locate her phone number and said no such account existed. She hung up and assumed that she was no longer eligible to benefit from the Keren for some reason.

We had no idea she wasn't buying at this butcher for several weeks. Finally, she called our office and inquired about any change to her account. We called the store, and the employee hadn't entered her number correctly. Her account was open and valid all along.

There is no reason for a customer to accept such a mistake. Insist that they check again, just like you would if you paid for your purchases. If you suspect a problem, please do not hesitate to call our office immediately to prevent further aggravation.

We want you to feel confident that you have an account with good credit and can buy whatever you need.

Notifying about a Problem

When families stop using their accounts due to problems, misunderstandings, or mistreatment, we usually don't know about them since they directly deal with the stores. Regretfully, it may take several weeks until we notice a problem. These issues can occur in any store with any customer and are never related to the Keren.

We, therefore, recommend that you deal with any store-related issue as you would in any store, at any time, like a regular customer. If there is an issue you cannot resolve, please get in touch with our office for assistance.

If, for any reason, you want to switch to another butcher or fish store, please do not attempt to do it on your own, even if you know we have accounts at that store. You can call our office, and we will switch your account.

Call the Office Number Only

For any questions or comments, please call the office number 718-782-5349 Ext—3 from 11:00 AM to 5:00 PM. If there is no answer, please leave a message, and we will return your call.

We Encourage Criticism, Comments, and Encouragement/Inspiration

Occasionally, we hear about a problem and wonder how many other families are dealing with the same problem, and we are unaware.

We rely on an intriguing concept we heard many years ago from R' Yidel Rosenberg Z"l, who ran the Satmar summer camps with an enrollment of thousands of children. R' Yidel would say that when a thousand children are happy, ten of their parents will write a thank you note or otherwise notify the camp. But when a hundred children are unhappy, he will hear complaints from ninety parents. Such is human nature.

Since we rarely deal with complaints, we assume that the system works and our families are happy. However, thank you notes provide us with the necessary encouragement and motivation to invest the effort in maintaining the system and expanding to serve additional families. The same goes for any comments or ideas for implementing improvements.

This Pamphlet was Sent to all Families

We sent this pamphlet to all families, including those not benefiting from the Keren. Although some families insist they do not need our services, situations often change, and we offer them the opportunity to reconsider if necessary. You can always call our office directly at 718-782-5349 Ext. 3 or have someone call on your behalf, and we will open accounts for you.

We greatly appreciate your blessings, But Please do not call us for it

Many of you want to call us to express your appreciation and blessings. This is extremely important to us. We value the Bracha of an almana with a close connection to Hashem, and your kind words make our hard work worthwhile.

However, time does not allow us to respond to so many phone calls and messages, and we do not want you to feel ignored or slighted in any way due to our time constraints.

Therefore, **we appeal to you not to call me personally.** Instead, your sincere Kapitel Tehillim on behalf of **אברהם בן העניא** for continued siyata d'shmaya and success will be greatly appreciated. Additionally, please daven on behalf of all our supporters for continued health, success, and prosperity, and that we should be able to cover all our expenses easily and abundantly.

We appreciate your davening for us since the tefillos of every yid, especially widows and orphans, are priceless to Hashem and extremely powerful.

If you want to express your blessings and gratitude, we would appreciate a thank you note in whichever language you prefer. Again, we ask you not to call us to convey your appreciation. We do not have sufficient staff or time to handle the phone calls.

We also ask that you always remember us in your tefillos for success in all our charitable projects **אברהם בן העניא, וזוג' שרה בת מרים, וכל משפחתו** May Hashem grant all of us the strength to continue our endeavors with *Hatzlucha*, *Syata d'Shmaya*, and good health.

May Hakadosh Baruch Hu bless all who assist us in our holy work with good health, continued success, and prosperity. We should hear good news and merit the coming of Moshiach soon, Amen.