



**For further information contact:**

**North West London Address:**

Areivim, C/O 8 Danescroft Gardens,  
London NW4 2ND

**North London Address:**

Areivim, C/O 78 Wellington Avenue,  
London N15 6BB

**Email:** info@Areivim.co.uk

**Phone:** 020 3137 6575

<b>S Cymerman</b>	07976 563 592
<b>M Mann</b>	07813 065 323
<b>H Last</b>	07836 764 954
<b>S M Friedman</b>	07974 244 445
<b>D Z Bineth</b>	07779 143 422
<b>N Sheinfeld</b>	07976 823 746

***Vaad HoRabbonim:***

Rabbi Ch Ehrentreu שליט"א

Rabbi Y Padwa שליט"א

Rabbi A D Dunner שליט"א

Rabbi S Winegarten שליט"א

Rabbi Ch Halpern שליט"א

Rabbi Y B Wosner שליט"א

***What is Areivim?  
How does it Work?  
Who is Areivim?***

# AREIVIM in the UK

## MISSION STATEMENT

Areivim's mission is to ensure the dignity and self respect of every Jewish widow, widower and unmarried orphan who *ישמר תורה ומצוות*.

Areivim's aim is to have a minimum of 2000 families in order to guarantee a £30,000 fund for every unmarried orphan in the group

Areivim's mission is to help a family suffering from the loss of a parent R"L from being subjected to financial ruin as well.

Areivim's mission is to help the grieving family avoid having to resort to lengthy, expensive, humiliating, and often unsuccessful fund raising campaigns.

Areivim will aim to keep the enrollment process simple, free and practical.

The Areivim concept makes 100% sense, and the time has come for all *ישמרי תורה ומצוות* to realize the benefit of joining Areivim!

£15 per orphan paid for by 2000 members = a £30,000.00 Fund

***IT IS SIMPLE. IT IS BRILLIANT. IT IS THE AREIVIM PLAN!***

We are all hurt when we see the all-too-familiar brochures advertising *tzedakah* appeals for widows and orphans. In addition to the pain of their loss, these families suffer the indignity of having their relatives and acquaintances trying to raise enormous sums of money.

Due to the unfortunate frequency with which these appeals appear, the public's response has been waning, and the target sums are often not raised.

*Askonim* in England have therefore decided to establish the Areivim plan to establish funds for widows and unmarried orphans in an affordable, respectable and dignified manner.

Areivim plans have been running successfully in Eretz Yisroel, the USA and Belgium for a number of years, and *Gedolei Yisroel* and *Askonim* of major *tzedakah* organizations have given their support and blessings, and many of them have become members.

# A clear and simple explanation of the Areivim plan

## 1. 2000 families (or more) join to form a group.

A minimum of 2000 families form the Areivim Group and jointly enter the Areivim project.

Enrollment is FREE.

## 2. Each family signs a commitment to make a one-off contribution of £15.00 per unmarried orphan and £15.00 for the Almon/Almono, should a tragedy occur and if one of the families in the group loses a parent. This amount will אי"ה be reduced if more than 2000 members join.

In the case of the untimely passing if of a parent in one of the families in the group, if there are unmarried orphans (up to the age of 35), £15 per unmarried orphan will be collected from all Areivim members, and a further £15.00 for the surviving parent (where applicable). For example, if a mother passes away leaving behind 2 unmarried orphans each family in the group will make a contribution of £45.00.

This amount will be reduced if there are more than 2000 members.

Example 1: if there are 2000 members it will be £15.00 per survivor.  $£30,000 \div 2000 \text{ members} = £15.00$ .

Example 2: if there are 2100 members it will be £14.29 per survivor.  $£30,000 \div 2100 \text{ members} = £14.29$ .

Example 3: if there are 2800 members it will be

£10.71 per survivor.  $£30,000 \div 2800 \text{ members} = £10.71$ .

This commitment is made by completing and signing the Areivim Declaration and a Direct Debit Mandate.

## 3. The maximum amount to be collected from each member shall not exceed £30.00 per month.

In order to minimize the burden on members, Areivim will not collect more than £30.00 from each member in any given month.

In the event that there are more unmarried orphans, the collection will be spread over a couple of months. (Example 1: if if a tragedy occurs where there are 4 orphans, and the total collection will be £75.00 per member, it will be collected over 3 months, £30.00 in the 1<sup>st</sup> and 2<sup>nd</sup> months and £15.00 in the 3<sup>rd</sup> month).

It must be stressed that there is **NO MONTHLY FEE** or regular collection. Money is collected **ONLY** when a tragedy has occurred. If no tragedy has occurred there will be no collection.

## 4. As a result, a fund of £30,000 will be set up for each unmarried orphan and an additional £30,000 fund for the surviving parent.

As a result, every unmarried orphan up to 35 years of age will receive a fund of £30,000 which will be placed in a designated bank account until the time

of their wedding, and will not be invested elsewhere.

Where there are more than 2 unmarried orphans up to the age of 35, a £30,000 fund will also be established for the surviving parent. (a family with 1 or 2 children can also apply to the Vaad HoRabbonim for this fund)

### **5. The Areivim project is a tzedokah plan.**

100% of the collection will go for the needs of the family and orphans and all administration and collection expenses will be covered by sponsors. It is considered *tzedokah* and can therefore be paid for from *Maaser* funds. **Please note, this project is not a recognized charity in UK law.**

### **6. Areivim calls on everyone to join even if they do not require the fund themselves.**

*Ba'alei Batim* and people who financially wouldn't need the support of Areivim but wish to contribute to Areivim as a means of helping to alleviate the plight of orphans in our community can and should also join and be *Zoche* to receive the tremendous merits that this unique form of *tzedokah* provides. It is available to all those who seek unique and meaningful *tzedokah* opportunities. Members of this plan merit supporting widows and orphans in a respectable manner.

Grandparents can also sign up a membership for their grandchildren, and friends can sign up membership for others who cannot afford to join.

**They too will benefit from this plan as it might cost them far less compared to a fund raising campaign following a**

**tragedy ל"רח"ל**).

### **7. The project is guided by the Vaad Horabbonim**

A respected *Vaad HoRabbonim* from North and North West London who have seen the benefit and the big *Zechus* of this project will be actively involved in the organization, issuing guidance and deciding on any halachic questions that may arise.

## **Frequently Asked Question**

### **Q1. Who joins this arrangement?**

**A.** - Parents who are concerned for the welfare and security of their family in case of a tragedy.

- Grandparents who are concerned about the welfare of their grandchildren and the security of their future in case of a tragedy.

- People who do not have children to marry off and wish to assist others when tragedy strikes, even people who have firm *emunah* and *bitachon* that they will merit longevity.

- Anyone who wants to donate to a worthy *tzedokah* for orphans and widows so that they can receive assistance without suffering humiliation or extra distress.

### **Q2. Is Areivim a type of life insurance and could life insurance be more beneficial for me?**

**A.** Areivim and life insurance are not two mutually exclusive alternatives. They are intrinsically different as explained below.

With life insurance you pay every month whether or not a tragedy happens, you are paying for the benefit of your own family, premiums vary according to the desired pay-out on a death and on the individual circumstances of the insured, there are circumstances in which the insurance company will not pay, the premiums payable are not deemed to be tzedakah payments and, thus, cannot be paid from 'maaser' money.

However, with the Areivim plan, you only pay after a tragedy *r"l* occurs, you only pay to help someone else who is in need, the payments to Areivim and the pay-outs from Areivim are fixed, Areivim will always pay out and the contributions do qualify as *tzedakah*.

From a purely financial perspective, there are some families who may be better off with life insurance but, even for them, the benefits of Areivim described above, the *Chessed* and *Tzedakah* that is being provided and the *Brochah* that will inevitably follow should combine to make the Areivim plan the far more attractive option.

### **Q3. What do the Gedolim say about Areivim?**

**A.** The ruling of *Hagaon Harav Chaim Kanievsky Shlit"a* is that Areivim is purely *tzedakah* and *tzedakah* rescues from death. *That's* the only insurance that really helps.

*Hagaon Harav Shmuel Wosner Shlit"a*

also noted that the *Achdus* of this project has the power to provide a special *Zechus* to reduce the number of tragedies *ר"ל*. A large number of *Gedolei Hador*, *Rebbes*, *Rabbonim* and *Roshei Yeshivos Shlit"a* in *Eretz Yisroel*, *America*, *Belgium* and here in the *UK* have announced their support for *Areivim* and have become members themselves.

### **Q4. How much will be collected from each member if *n"n* a number of families need assistance during the same period of time?**

**A.** No matter what, *Areivim* will not collect more than £30 in one month! *Areivim* is accompanied by the *tefilos* of the *Gedolei Hador* that the program be implemented sparingly and hopefully never at all.

In the event of (*n"n*) a large number of deaths among members (as a result of a war, an earthquake, epidemic etc), the *Vaad HoRabbonim* will decide on proper procedures.

### **Q5. How much do the monthly membership fees amount to?**

**A.** There is **NO** monthly membership fee! We do not charge members of *Areivim* anything beyond the specified sum per tragedy. This is not an insurance plan with profitable elements. *Areivim* will try to find donors to cover the administrative costs so that the money collected from members goes directly to the funds for the orphans in its entirety.

## Q6. Who is in charge of overseeing the funds that are established and what they are used for?

A. The money collected from the members of Areivim will be placed in special, designated accounts for the family and the orphans. Local Rabbonim, trustees and representatives of the family will be signatories for the account.

### Trustees:

Mr J Pearlman,  
Mr J Baumgarten,  
Mr Y N Schreiber,  
Mr I Moskowitz  
and Mr S Cymerman.

## Q7. What is the role of the Vaad HoRabbonim who supervise the Areivim project?

A. A respected *Vaad HoRabbonim* from North and North West London are directing the organization, issuing guidance and deciding on any Halachic questions that may arise.

## *Areivim Aim and Policy Document*

1. Areivim's goal is to assist families in which a parent has ל"ח" passed away and there are unmarried children left to struggle financially, without the need for the mass fundraising campaigns which are commonly used in these situation, in which the bereaved families were subject to humiliation as their plight was publicized and of which the costs, which included advertising, printing, and mailing, were prohibitive.
2. Areivim was established under the guidance of *Gedolei Hador* with their fervent blessing and support.
3. Areivim will only begin operating once 2000 members have signed up.
4. In the event of the death of a member of Areivim or their spouse ר"ל, Areivim will collect from each member £15.00 for every eligible orphan of the bereaved family, plus £15.00 for the surviving parent. **This amount will be reduced once membership exceeds 2000.** If no deaths occur among members, there will be no collection.
5. Areivim will not collect more than £30.00 from each member in any given month. Notice will be given to all members if this cap must be revised in the future. Example: if ל"ח a tragedy occurs where there are 4 orphans and the total collection is £75.00 per member, this will be collected over 3 months, £30.00 in the 1<sup>st</sup> and 2<sup>nd</sup> month and £15.00 in the 3<sup>rd</sup> month.
6. A fund of £30,000 will be established for each unmarried child in the bereaved family who is under 35 years of age. A fund of £30,000 will also be established for a surviving parent with 3 or more unmarried children. Where there is financial hardship, a surviving parent with 1 or 2 such children can apply to the *Vaad HoRabbonim* for consideration. A surviving spouse with no unmarried children is not entitled to any benefit.
7. If funds have already been set up for the family through Areivim upon the passing of one of the parents, they will not be able to receive funds again, should the surviving parent pass away ר"ל. Areivim will only make a single collection for each orphan.
8. The funds are placed into accounts where they are held upon a discretionary trust (up to the age of 35) for the child's wedding expenses. The fund for the surviving parent will also be held upon trust for that parent in order to assist him/her in his/her day to day expenses during the first 2-3 years following his/her loss. The trustees of the funds will include a family representative, a *Rav* of the *Vaad HoRabbonim*, and an Areivim trustee. Any interest or other income earned will remain in that account.
9. In the event of (ל"ח) a large number of deaths among



members (as a result of a war, an earthquake, epidemic or any other reason), the *Vaad HoRabbonim* will decide on proper procedures.

**10.** In all cases of dispute between members or beneficiaries and Areivim's trustees/administrators, the *Vaad HoRabbonim* will serve as arbitrators and their decision will be accepted as final.

**11.** Members relinquish all rights to sue or submit legal claims against the decisions of Areivim or the *Vaad HoRabbonim*.

**12.** Eligibility to enroll in Areivim is based on the family's commitment to *Shmiras Torah U'Mitzvos*. (this includes Singles, Widows, Widowers and Divorcees).

**13.** All families wishing to apply for membership must complete and sign the Areivim Declaration and a Direct Debit Mandate. **There is no sign-up or membership fee to join Areivim.** Payments are only collected if a member of the Areivim Group passes away *l"n*.

**14.** Each family is considered one unit. Both the husband and the wife in the family are covered.

**15. Acceptance will be conditional upon the members declaring that they and their spouse have not been diagnosed with any life threatening conditions. If it is unclear whether such a condition exists The Vaad HoRabbonim may consider a special request and will decide on each individual case based on medical advice and on its own merit. Their decision whether to accept those applications into Areivim will be final.**

**16.** Members will receive a personal membership number. If you have not received this confirmation within a month of applying, you must contact the Areivim office immediately. Failure to do so may result in your remaining unregistered.

**17.** After the launch, enrollment will be open at specified times of the year only. No registration will be possible at other times.

**18.** Membership may be acquired for others as long as it is specified in advance. For example, one can also sign up a membership for their extended family or friends and others who cannot afford to join. All details must be stated

at the time of enrollment.

**19.** Membership in Areivim is non transferable and may not be passed on through inheritance.

**20.** If Direct Debit charges are denied or the Direct Debit Mandate is cancelled for any reason, members will be required to make up the payment plus costs and renew the Direct Debit within a period of 14 days. Membership rights may be withdrawn at any time if payment schedules are not adhered to.

**21.** In the event of a collection, members will be notified by Areivim, in accordance with the rules of the Direct Debit Scheme. **These notifications will be sent to the contact details supplied at the time of registration, any changes must be sent to Areivim in writing for the record to be updated.**

**22.** The amount of £30,000.00 per survivor is based on an assumed membership of 2000 families. In the event that a member's death occurs and there are less than 2000 members, Areivim reserves the right to adjust the amount of the funds accordingly.

**23.** The *Vaad HoRabbonim* has the right to reject applicants. Their decisions will be final.

**24.** Applicants commit themselves to all terms and conditions of membership in Areivim by signing this form. Areivim reserve the rights to make changes to these terms at any time.

**25.** *Ba'alei Batim* and people who financially wouldn't need the support of Areivim but wish to contribute to Areivim as a means of helping to alleviate the plight of orphans in our community can and should also join and be *Zoche* to receive the tremendous merits that this unique form of *zedakah* provides. It is available to all those *שומרי תורה ומצוות* who seek unique and meaningful *zedakah* opportunities. Members of this plan merit supporting widows and orphans in a respectable manner.

One can also sign up a membership for extended family or friends and others who cannot afford to join. **They too will benefit from this plan as it might cost them far less compared to a fund raising campaign following a tragedy (ארה"ל).**

**26.** Collections can be paid for with *Maaser Money*. **Please note: this project is not recognized as a Charity in UK law.**

