



**Readers' Forum Page A72  
January 26, 2005**

## **The Gift a Recipient Should Never Have to Use**

**Dr. Yitzchok Levine  
Department of Mathematical Sciences  
Stevens Institute of Technology  
Hoboken, NJ 07030  
[llevine@stevens.edu](mailto:llevine@stevens.edu)**

Recently the Hamodia was kind enough to publish a letter that I wrote regarding the need for life insurance. In this letter I wrote in part the following:

With all too much frequency we read of this or that tragedy in which a relatively young parent dies and leaves a large family of young children. There then follows a concerted effort on the part of friends and relatives to raise money to support the family of the person who has passed away. Ads are placed in Jewish publications and appeals are made in shuls for funds to support those orphaned.

I think that we need an international organization that is devoted to assuring that every family with young children that cannot afford sufficient life insurance has it. It seems to me that this is a high priority concern that must be dealt with as soon as possible.

Shortly after my letter appeared, I was contacted by Mr. Albert (Noson) Kahn, who informed me of the efforts that he and Mr. Jeff (Yochanan) Kirschblum have made in recent years to heighten the awareness of members of the Orthodox community regarding this topic. It should be kept in mind that neither of these gentlemen sells life insurance nor has any connection with any company that does. Indeed, they have used considerable sums of their own money for advertisements. Their involvement in this is simply because they feel that it is an issue of crucial importance in our community.

The efforts of Messrs. Kahn and Kirschblum include but are not limited to : (1) Taking out a series of ads in publications such as the Hamodia (The last ad appeared on 1/12/05); (2) Contacting yeshivas and encouraging them to participate in a program that will insure that each of their rebbeim has at least \$250,000 worth of life insurance (More than 35 yeshivas have implemented such a program.); (3) Organizing campaigns in shuls to raise funds so that members who cannot afford life insurance are able to purchase policies; (4) Enlisting the support of well-known rabbonim both here and in Israel to endorse their efforts

(The list is now quite long and available upon request by calling 845-369-1280.); (5) Approaching Orthodox organizations and encouraging them to make life insurance a key issue for their members at their conventions and other gatherings; (6) Asking rabbonim to discuss the need for life insurance with kallahs and chassons; (7) Requesting that chosson and kallah classes deal with this issue (They should be made aware of the fact that for less than about \$200 a year total they can each have a quarter of a million dollar life insurance policy.).

While they have had some success, Mr. Kahn told me that there are still literally thousands of Orthodox adults who do not have life insurance or who are under insured. Many more yeshivas and shuls need to implement programs like the ones mentioned above. Those who can afford life insurance should purchase it as soon as possible. This includes both men and women, because if, G-d forbid, either parent passes away the resulting financial needs have to be addressed. Every Orthodox adult with dependents or who will soon have dependents should have a minimum of \$250,000 worth of life insurance.

Mr. Kahn suggested to me that people consider giving life insurance as a chasuna present. (The premiums for people in their twenties are very low and, since the health of the overwhelming majority of young people is excellent, they will easily qualify.) The giver would notify the chosson and kallah of his or her intentions, ask them to pick the company that they want to purchase insurance from, and then pay the first year's premium for both the chosson and the kallah. Of course, it is a gift that the giver hopes will never be used. However, can you think of a more important and appropriate gift for those who will be building a bayis ne'eman? I cannot!

Further information may be obtained by contacting Mr. Kahn at 347-203-4712 or Mr. Kirschblum at 845-369-1280.