

HEBREW FREE LOAN ASSOCIATION

ASSOCIATION HÉBRAÏQUE DE PRÊTS BÉNÉVOLES

OFFICERS • DIRIGEANTS



Heather Adelson
President
Présidente



Jack Dworkind
1st Vice President
1^{er} Vice-président



Daniel Zolov
2nd Vice President
2^e Vice-président



Ariel Dayan-Medalsy
Treasurer
Trésorière



Stacy Gurman
Secretary
Secrétaire



Sharron Schwartz
Chairman of the Board
Présidente du conseil

DIRECTORS • ADMINISTRATEURS



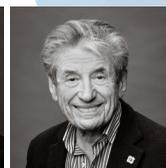
Iris Aaron
Director
Administratrice



Kathy Cohen
Director
Administratrice



Rena Gornitsky
Past President
Ancien présidente
Director
Administratrice



Andrew Koenig
Director
Administrateur



Marc Mintzberg
Past President
Ancien président
Director
Administrateur



Frank Leboff
FCPA, FCA
Past President
Ancien président
Director
Administrateur



Jack Noodelman
Past President
Ancien président
Director
Administrateur



Murray Steinberg
Director
Administrateur



Gerald Tabak
Director
Administrateur



Ron Wigdor
Director
Administrateur

PAST PRESIDENTS • ANCIENS PRÉSIDENTS

Zigmond Fineberg*
Founder and Organizer
Fondateur et organisateur
1911-1917

Moses Albert*
1918-1921

Nathaniel S. Fineberg,*
M. A. K. C.
1921-1949

William Levy*
1949-1970

Joseph Guttman*
1970-1974

Joseph Schreter*
1974-1977

Louis B. Magil*
1977-1980

David Kaufman*
1980-1983

Joshua I. Ronn*
1983-1987

Arthur Levitt
1987-1989

Bernard Richler*
1989-1991

Moses Salzberg
1991-1993

David A. Stein, FCPA, FCA
1993-1996

Morrie M. Cohen
1996-2000
2010-2012

Mark N. Kraminer
2000-2001

Jack Noodelman
2001-2005

Charles Benisty, CPA, CGA*
2005-2006

Rena Gornitsky
2006-2010

Frank Leboff, FCPA, FCA
2012-2015

Marc Mintzberg
2015-2018

David J. Cohen
2018-2019

Sharron Schwartz
2019-2021

STAFF • PERSONNEL

Nicky Madoff, Myriam Amar, Laura Chait

* Deceased/Décédé

2021
BOARD OF DIRECTORS
CONSEIL D'ADMINISTRATION

President's Report



Woohoo!

Over the past year I have had the privilege of serving as President for Hebrew Free Loan Association of Montreal. Thank you for the opportunity!

This year we witnessed the passion of our volunteers and our Board of Directors. It has been a whirlwind of activity which began under the stewardship of the Past President Sharron Schwartz and we are continuing to ride the wave with no end in sight! It is exciting and exhilarating. We are in the midst of bringing our 111 year organization into the 21st century!

We have updated our logo. If you look closely you will see arrows (representing direction, looking into the future). The arrows form the shape of a Jewish star. The Jewish star is imprinted in a circle, representing life. The colours incorporate the colours of Israel, brightness of the future and recycling, which is how we keep helping others without having to raise capital!

Through our vision of our volunteers we have started a marketing strategy which has enabled us to reach out to thousands of our community members. We have leveraged the Federation Combined Jewish Appeal to help us get the word out!

We have changed our loan categories to represent the needs of our people. We are learning every day and tweaking our approach. Always having the goal in mind that Hebrew Free Loans changes lives, one loan at a time.

We have seen the impact in our loans, thirty years after the fact, a borrower became the developer of our new website. This drills in the fact that although it might not be verbalized to us, we are making a difference, we are appreciated and we are needed in the community.

Our loans given out in 2021 have increased by 25% over the previous year. We have helped over 400 families and individuals. The trend will continue as we hone into our community needs. We are continuously reaching out to new areas in order to find those in need.

For the first time in HFLA history we have assembled a fundraising cabinet, made up of past presidents and volunteers for a Capital Campaign in order to raise money to meet the needs of our community. We never want to refuse a loan because we don't have the money!

We are on the go! We will challenge ourselves to continuously be innovative and give out all our money! As we think out of the box to figure out how we can reach those who haven't heard of us - we ask you to help. Spread the word! Interest-free loans from HFLA have their doors wide open.

Special thanks to Nicky who has given his all! Though the past 25 years he has never witnessed nor been a part of such an awesome transition. With him at the helm we have been able to make the changes necessary to become "current" and "visible."

Please join us in making a difference, one loan at a time!!

With gratitude,

Heather Adelson

Heather Adelson
President
Hebrew Free Loan Association of Montreal

Rapport de la présidente



Wowhoo!

Au cours de la dernière année, j'ai eu le privilège d'assurer la présidence de l'Association hébraïque de prêts bénévoles (AHPB) de Montréal. Merci, la vie, de m'avoir offert cette possibilité!

Cette année, nous avons été témoins de la passion de nos bénévoles et de notre conseil d'administration. Il y a eu tout un tourbillon d'activités, qui a commencé sous la direction de la présidente sortante, Sharron Schwartz; nous continuons à surfer sur la vague et nous ne prévoyons pas nous arrêter de sitôt! C'est à la fois enthousiasmant et exaltant! Nous nous apprêtons à faire entrer dans le XXI^e siècle notre organisme, qui a 111 ans d'histoire!

Nous avons fait subir une cure de jeunesse à notre logo. Si vous le regardez attentivement, vous allez voir des flèches (elles représentent notre orientation; elles sont tournées vers l'avenir). Ces flèches forment une étoile de David et sont disposées en cercle, ce qui représente la vie. Notre logo reprend les couleurs d'Israël. Il a aussi la brillance de l'avenir et symbolise le recyclage; en effet, c'est ainsi que nous aidons les autres, sans avoir à collecter de fonds!

Grâce à la vision de nos bénévoles, nous avons mis en œuvre une stratégie de marketing qui nous a permis de joindre des milliers de membres de notre communauté. Nous avons misé sur la Federation Combined Jewish Appeal (Federation CJA) pour nous aider à faire passer le mot!

Nous avons modifié nos catégories de prêts, afin qu'ils répondent aux besoins de notre communauté. Nous apprenons tous les jours et nous raffinons sans cesse notre approche. Cependant, nous n'oublions jamais que l'AHPB change des vies, un prêt à la fois.

Nous avons pu constater les retombées de nos activités; par exemple, trente ans après avoir contracté un prêt, l'un de nos emprunteurs est devenu le développeur de notre nouveau site Web. Ce fait nous rappelle que, bien qu'on ne nous le dise pas toujours, nous faisons une différence, nous sommes appréciés, et la communauté a besoin de nous.

La somme des prêts consentis en 2021 a augmenté de 25% comparativement à l'année précédente. Nous avons aidé plus de 400 familles et particuliers. Cette tendance va s'accroître, alors que nous nous concentrons sur les besoins de notre communauté. Nous élargissons toujours notre rayon d'action, afin de joindre les personnes dans le besoin.

Pour la première fois de l'histoire de l'AHPB, nous avons constitué un cabinet de campagne, composé d'anciens présidents et de bénévoles. L'objectif de cette campagne de capitalisation était de recueillir des fonds pour répondre aux besoins de notre communauté. Nous ne voulons pas avoir à refuser un prêt parce que nous ne disposons pas des fonds nécessaires!

Nous avons l'ère d'aller! Nous nous mettons au défi de continuellement faire preuve d'innovation et de prêter tous les fonds dont nous disposons! Nous sortons des sentiers battus pour trouver des moyens de joindre les personnes qui ne connaissent pas encore notre existence; c'est pourquoi nous sollicitons votre aide. Passez le mot! L'AHPB attend à bras ouverts les personnes qui ont besoin d'un prêt sans intérêts!

Nous tenons à dire un merci tout spécial à Nicky Madoff, qui s'est pleinement investi dans notre cause! Bien qu'il soit avec nous depuis les 25 dernières années, il n'a jamais assisté ou participé à une transformation aussi impressionnante de notre organisme. Avec lui aux commandes, nous avons pu effectuer les changements nécessaires pour que notre association soit « au goût du jour » et devienne « visible ».

Joignez-vous à nous pour faire une différence, un prêt à la fois!!

Avec toute notre gratitude,

La présidente

Heather Adelson

Heather Adelson

Treasurer's Report • Rapport de la trésorière

It is my pleasure to give the Treasurer's Report for the year ended December 31, 2021 for the Hebrew Free Loan Association of Montreal.

I draw your attention to the Audited Financial Statements for the year ending December 31, 2021, which follows this report.

This Auditor's Report is in standard form and states that the financial statements present fairly the financial position of the Association as at December 31, 2021, with the standard qualification that applies to charitable organizations. The Association uses Canadian Accounting Standards for Not-for-Profit Organizations (ASNFPPO).

Please refer to the Statement of Revenues and Expenditures in the audited financial statements. This statement includes net fair value adjustment to loans receivable (Note 8) that the Association grants under compliance with ASNFPPO. The Statement of Revenues and Expenditures shows a deficiency of \$56,853. We would like to bring to your attention that if we remove the net fair value adjustments to loans receivable, which has no cash impact, the Statement of Revenues and Expenditures would show a deficiency of \$70,789.

In our Statement of Cash Flows you will notice that loan advances during the year is \$2,028,855 for 2021, up \$466,355 from \$1,562,500 for 2020. The loan repayments during the year is \$2,221,322 for 2021, down \$287,396 from \$2,508,718 for 2020.

Referring to our Statement of Financial Position or Balance Sheet, you will note that our adjusted total assets is \$4,687,847 as at December 31, 2021. Included in these assets are loans receivable of \$2,267,411 (Note 3) which is discounted under ASNFPPO. The actual amount of the loans outstanding before discounting is \$2,847,081 (Note 3).

J'ai le plaisir de vous présenter le Rapport de la trésorière clôturant l'année fiscale au 31 décembre 2021, pour l'Association hébraïque de prêts bénévoles de Montréal.

J'attire votre attention sur les états financiers vérifiés pour l'exercice se terminant le 31 décembre 2021, qui suivent ce rapport.

Ce rapport du vérificateur aux comptes est présenté sous forme standard et indique que les états financiers reflètent fidèlement la situation financière de l'Association au 31 décembre 2021, selon les normes applicables aux organismes de bienfaisance. L'Association utilise le modèle du Canadian Accounting Standards for Not-for-Profit Organizations (ASNFPPO).

Veuillez vous référer à l'état des revenus et des dépenses présenté dans les états financiers dûment vérifiés. Cet état comprend les ajustements nets de la juste valeur sur les prêts à recevoir (Note 8) que l'Association accorde en conformité avec l'ASNFPPO. L'état des revenus et des dépenses montre un découvert de 56 853 \$. Nous aimerions attirer votre attention sur le fait que si nous supprimions les ajustements net de la juste valeur sur les prêts à recevoir, qui n'ont aucun effet sur la trésorerie, l'état des revenus et des dépenses montrerait un découvert de 70 789 \$.

Dans notre état des cash flows, vous remarquerez que les avances de prêts au cours de l'exercice sont de 2 028 855 \$ pour 2021, en haut de 466 355 \$, par rapport à 2 508 718 \$ pour 2020. Les montant des remboursements de prêts s'élève à 2 221 322 \$ pour 2021, soit 287 396 \$ de moins par rapport à 2020 dont le montant était de 2 508 718 \$.

En ce qui concerne notre état financier ou notre bilan, vous constaterez que notre actif total ajusté s'élève à 4 687 847 \$ au 31 décembre 2021. Parmi ces actifs figurent des prêts à recevoir de 2 267 411 \$ (Note 3) qui sont actualisés dans l'ASNFPPO. Le montant réel des prêts en circulation avant l'actualisation est de 2 847 081 \$ (Note 3).

Respectfully submitted / Respectueusement soumis,



Ariel Dayan-Medalsy
Treasurer / Trésorière

Auditor's Report

KVB

CPA INC.
COMPANY OF CHARTERED PROFESSIONAL ACCOUNTANTS
SOCIÉTÉ DE COMPTABLES PROFESSIONNELS AGRÉÉS

INDEPENDENT AUDITOR'S REPORT

To the Directors of Hebrew Free Loan Association of Montreal

Qualified Opinion

We have audited the financial statements of Hebrew Free Loan Association of Montreal (the Association), which comprise the statement of financial position as at December 31, 2021, and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the *Basis for Qualified Opinion* section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at December 31, 2021, and the results of its operations and cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-profit Organizations (ASNPO)

Basis for Qualified Opinion

In common with many charitable organizations, the Association derives revenue from fundraising activities the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Association and we were not able to determine whether any adjustments might be necessary to contributions, excess of revenues over expenses, current assets and net assets.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Association in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Association's financial reporting
(continues)



CPA
CHARTERED
PROFESSIONAL
ACCOUNTANTS

3100 BOUL. DE LA CÔTE-VERTU, BUREAU/SUITE 280, SAINT-LAURENT, QUÉBEC H4R 2J8
TEL (514) 375 2299 · FAX (514) 419 1666

Auditor's Report

Independent Auditor's Report to the Directors of Hebrew Free Loan Association of Montreal (continued) process.

Auditor's Responsibilities for the Audit of the Financial Statements

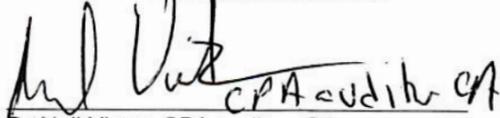
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.


KVB CPA Inc.
Chartered Professional Accountants


By Neil Victor, CPA auditor, CA

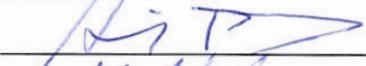
St-Laurent, Quebec
May 10, 2022

Auditor's Report

Hebrew Free Loan Association of Montreal Statement of Financial Position December 31, 2021

	2021	2020
Assets		
Current		
Cash	\$ 200,563	\$ 1,066,687
Sales taxes receivable	5,662	4,817
Current portion of loans receivable (Note 3)	1,553,578	1,501,090
Investments (Note 4)	1,863,221	1,041,205
	3,623,024	3,613,799
Loans receivable (Note 3)	713,833	946,659
Investments (Note 4)	350,990	215,580
	\$ 4,687,847	\$ 4,776,038
Liabilities and Net Assets		
Current		
Current portion of long term debt (Note 5)	\$ 81,811	\$ 122,287
Long-term debt (Note 5)	53,101	43,963
	134,912	166,250
Net assets		
General fund	4,552,935	4,609,788
	\$ 4,687,847	\$ 4,776,038

On behalf of the Board

 Director
 Director

Auditor's Report

Hebrew Free Loan Association of Montreal Statement of Revenues and Expenditures Year Ended December 31, 2021

	2021	2020
Revenues		
Donations - General	\$ 8,568	\$ 25,889
Donations - Life fund	12,165	12,674
Donations - Mitzvah fund	37,854	23,976
Donations - Memorial fund	23,977	54,171
Donations - Legacies/Bequests	-	36,499
Subscriptions	52,704	45,595
Advertising	11,080	13,375
Service charge recovery	2,819	4,054
Investment income (Note 7)	65,081	25,464
Net fair value adjustment to loans receivable (Note 8)	13,936	77,827
	228,184	319,524
Expenditures		
Salaries and benefits	186,201	185,338
Rent	43,678	40,699
Marketing	3,138	-
Office	39,150	36,532
Interest and bank charges	7,737	8,378
Investment fees	2,124	-
Annual report	1,202	660
Bad debts (recovery)	1,807	(169)
	285,037	271,438
(Deficiency) excess of revenues over expenditures from operations	(56,853)	48,086
Other income		
Government assistance	-	28,943
(Deficiency) excess of revenues over expenditures for the year	\$ (56,853)	\$ 77,029

Hebrew Free Loan Association of Montreal Statement of Changes in Net Assets Year Ended December 31, 2021

	2021	2020
Net assets - beginning of year	\$ 4,609,788	\$ 4,532,759
(Deficiency) excess of revenues over expenditures	(56,853)	77,029
Net assets - end of year	\$ 4,552,935	\$ 4,609,788

Auditor's Report

Hebrew Free Loan Association of Montreal Statement of Cash Flows Year Ended December 31, 2021

	2021	2020
Operating activities		
Excess (deficiency) of revenues over expenditures	\$ (56,853)	\$ 77,029
Items not affecting cash:		
Unrealized losses (gains) on investments	(3,226)	1,515
(Gain) loss on disposal of investments	(25,597)	886
Bad debts (recovery)	1,807	(169)
Net fair value adjustment to loans receivable	(13,936)	(77,827)
	(97,805)	1,434
Change in non-cash working capital:		
Sales taxes receivable	(845)	6
Cash flow (used by) from operating activities	(98,650)	1,440
Investing activities		
Purchase of bonds	(300,705)	(920,961)
Disposition (purchase) of securities and pooled investment fund	(627,898)	804,433
Loan advances	(2,028,855)	(1,562,500)
Loan repayments	2,221,322	2,508,718
Cash flow from (used by) investing activities	(736,136)	829,690
Financing activity		
Long-term debt	(31,338)	166,250
Cash flow from (used by) financing activity	(31,338)	166,250
Increase (decrease) in cash flow	(866,124)	997,380
Cash - beginning of year	1,066,687	69,307
Cash - end of year	\$ 200,563	\$ 1,066,687

Auditor's Report

Hebrew Free Loan Association of Montreal Notes to Financial Statements Year Ended December 31, 2021

1. Purpose of the organization

Hebrew Free Loan Association is a Montreal-based organization providing interest-free loans to individuals satisfying specific borrowing criteria. The Association is a not-for-profit organization and is a registered charity under the Federal Income Tax Act.

2. Significant accounting policies

Basis of presentation

The financial statements were prepared in accordance with Canadian Accounting Standards for Not-for-profit Organizations (ASNFPPO).

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Financial assets measured at fair value includes investments in equity instruments with publicly quoted share values and loans receivable.

Financial assets measured at amortized cost include cash and fixed income investments.

Measurement uncertainty

The preparation of financial statements in conformity with Canadian Accounting Standards for Not-for-profit Organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates. Significant estimates include those used when accounting for loans receivable.

Impaired loans and allowance for bad debts

The Association maintains an allowance for bad debts, which reduces the carrying value of these loans to their estimated realizable amounts. The carrying amount of these loans is measured by discounting the expected future cash flows at the market rate. The amount initially recognized as an impaired loan together with any subsequent change is included in the allowance as an adjustment.

Investments

Short term investments consist primarily of guaranteed investment certificates with maturity dates of greater than three months and less than twelve months and are carried at amortized cost.

(continues)

Auditor's Report

Hebrew Free Loan Association of Montreal Notes to Financial Statements Year Ended December 31, 2021

2. Significant accounting policies (continued)

Revenue recognition

Hebrew Free Loan Association of Montreal follows the deferral method of accounting for contributions.

Contributions and subscription fees are recognized as revenue when received.

Advertising income is recognized when the amounts are measurable and collectable.

Donated services

The work of the Association is dependent on the voluntary services of many members. Since these are not paid for by the Association, and due to the difficulty of determining the fair value, donated services are not recognized in these statements.

Capital assets

Capital assets are expensed in the period in which they are acquired. In accordance with Canadian Accounting Standards for Not-for-profit Organizations, capital assets do not require capitalization if annual revenues are below \$500,000. The Association excludes the notional fair value interest income from total revenues when applying this exemption. During the year, the Association acquired capital assets of \$0 (2020 - \$0).

3. Loans receivable

The Association grants personal and business loans on an interest-free basis to qualified applicants to a maximum of \$15,000, with varying terms and conditions. Market rate is defined by Canadian Accounting Standards for Private Enterprises as the rate applicable on a similar financial instrument incorporating a risk premium that a third party would charge for a financial instrument of comparable credit quality. Loans of this nature at comparable credit quality normally carry a risk premium above the Bank of Canada's Prime rate ("Prime"). Management has chosen a discount rate equal to Prime + 2.0% as at the loan origination date, to reflect a low risk of default resulting from the Association's requirement that most loans be secured by up to two endorsers.

	2021	2020
Loans receivable	\$ 2,847,081	\$ 3,039,549
Less: Adjustment for fair value discounting	(517,226)	(531,162)
Less: Allowance for bad debts	(62,444)	(60,638)
	<u>2,267,411</u>	<u>2,447,749</u>
Less: Current portion	(1,553,578)	(1,501,090)
	<u>\$ 713,833</u>	<u>\$ 946,659</u>

Auditor's Report

Hebrew Free Loan Association of Montreal Notes to Financial Statements Year Ended December 31, 2021

4. Investments

	2021	2020
Measured at amortized cost		
Canadian fixed income	\$ -	\$ 1,041,205
State of Israel bonds	350,990	50,285
	<u>350,990</u>	<u>1,091,490</u>
The interest rate on State of Israel bonds range from 1.11% to 3.47%, with maturity dates ranging from 17 months to 4 years.		
Measured at fair value		
Preferred shares	-	165,139
Pooled investment fund	1,863,221	-
Common shares	-	156
	<u>1,863,221</u>	<u>165,295</u>
Grand total	\$ 2,214,211	\$ 1,256,785

Investments in equity instruments and fixed income investments with a maturity of greater than one year are classified as long-term. All other fixed income investments maturing within a year are classified as current:

	2021	2020
Current		
Canadian fixed income	\$ -	\$ 1,041,205
Pooled investment fund	1,863,221	-
	<u>1,863,221</u>	<u>1,041,205</u>
Long-term		
Shares	-	165,295
State of Israel bonds	350,990	50,285
	<u>350,990</u>	<u>215,580</u>
Grand total	\$ 2,214,211	\$ 1,256,785

Auditor's Report

Hebrew Free Loan Association of Montreal Notes to Financial Statements Year Ended December 31, 2021

5. Long term debt

	2021	2020
Long term debt- The Jewish Community Small Business Emergency Loan Program	\$ 134,912	\$ 166,250
	<u>134,912</u>	<u>166,250</u>
Amounts payable within one year	(81,811)	(122,287)
	<u>\$ 53,101</u>	<u>\$ 43,963</u>
The long term debt is non-interest bearing, repayable at the end of each year based on program collections during that year. The program is a joint project between Hebrew Free Loan Association, The Jewish Community Foundation of Montreal and Federation CJA. HFLA and JCF agreed to each fund half the program.		
Principal repayment terms are approximately:		
	2022	\$ 81,811
	2023	53,101
		<u>\$ 134,912</u>

6. Financial instruments

The Association is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Association's risk exposure and concentration as of December 31, 2021.

Credit risk

Credit risk arises from the potential that loan applicants may default on their financial obligations such that the Association might incur a financial loss. The credit risk associated with outstanding loans receivable is reduced through the use of loan guarantees provided by the debtor's endorser on all loans (except for loans granted from the Mitzvah fund). An allowance for doubtful accounts is established on a per-loan basis after stringent efforts have been made to collect outstanding balances.

Market risk

Market Risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The Association is exposed to market risk through its investment in quoted shares and bonds. The Association invests its cash primarily in fixed income products to minimize market risk and in multiple financial institutions, minimizing concentration of risk.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The Association is exposed to interest rate risk on its fixed interest rate financial instruments, which subjects the Association to a fair value risk. In seeking to minimize the risks from interest rate fluctuations, the Association manages exposure through its normal operating and financing activities. The Association is exposed to interest rate risk through its fixed-rate bond investments and portfolio of loans and notes receivable.

Auditor's Report

Hebrew Free Loan Association of Montreal

Notes to Financial Statements

Year Ended December 31, 2021

7. Investment income

Investment income is composed of the following items:

	2021	2020
Interest and pooled investment fund income	\$ 33,241	\$ 27,865
Dividends	3,017	-
Realized gain (loss) on disposal of marketable securities	25,597	(886)
Unrealized gain (loss) on marketable securities	3,226	(1,515)
	\$ 65,081	\$ 25,464

8. Net fair value adjustment to loans receivable

	2021	2020
Interest income - fair value adjustment	\$ 158,155	\$ 206,821
Interest expense - fair value adjustment	(144,219)	(128,994)
	\$ 13,936	\$ 77,827

The interest expense - fair value adjustment to the loans receivable represents the difference between the face value of the loans advanced and the present value of the loans at the time of the disbursements. The interest income - fair value adjustment represents the accretion of the fair value adjustment, based on the time that has elapsed from the date of the disbursements of the loans until year-end.

9. Lease commitment

The Association has a commitment under an operating lease for a five year term expiring on December 31, 2022. The aggregate minimum rental payments over the next three years are as follows:

Lease commitment schedule:

2022	\$ 42,185
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Loan Record • Dossier de prêts 1911 - 2021

THIS YEAR AT A GLANCE / CETTE ANNÉE EN RÉSUMÉ

LOAN PRÊT	LOANS GRANTED PRÊTS ACCORDÉS	AMOUNT GRANTED MONTANT ACCORDÉ
\$1,000 or less	110	\$86,880
\$1,001 - \$3,000	81	\$230,100
\$3,001 - \$6,000	63	\$287,700
\$6,001 - \$10,000	145	\$1,424,175
TOTAL	399	\$2,028,855

LOAN COMMITTEE MEETINGS - 24 / RÉUNIONS DU COMITÉ DE PRÊTS - 24

Year An	Loans issued Prêts émis	\$ Amount Montant \$	Year An	Loans issued Prêts émis	\$ Amount Montant \$	Year An	Loans issued Prêts émis	\$ Amount Montant \$
1911	254	\$12,359	1949	1,016	\$354,865	1987	826	\$2,313,475
1912	612	\$31,039	1950	958	\$341,745	1988	811	\$2,547,197
1913	1,173	\$42,030	1951	1,146	\$423,426	1989	803	\$2,870,010
1914	988	\$29,810	1952	1,262	\$462,837	1990	896	\$3,008,670
1915	951	\$33,199	1953	1,184	\$470,358	1991	836	\$2,736,100
1916	872	\$39,029	1954	1,122	\$444,670	1992	779	\$2,705,388
1917	941	\$44,968	1955	1,102	\$473,931	1993	779	\$2,831,313
1918	922	\$48,971	1956	967	\$470,911	1994	783	\$2,724,275
1919	839	\$58,105	1957	1,155	\$581,984	1995	855	\$3,153,800
1920	861	\$66,716	1958	1,202	\$640,758	1996	925	\$3,297,025
1921	1,164	\$87,028	1959	1,217	\$658,300	1997	874	\$3,097,967
1922	1,309	\$91,203	1960	1,177	\$688,875	1998	838	\$3,032,520
1923	1,181	\$93,119	1961	1,076	\$661,793	1999	812	\$2,892,120
1924	1,222	\$88,446	1962	1,087	\$727,305	2000	764	\$2,890,130
1925	1,194	\$88,133	1963	1,038	\$760,355	2001	788	\$3,176,282
1926	759	\$59,127	1964	1,122	\$843,398	2002	697	\$2,882,350
1927	1,045	\$91,420	1965	1,074	\$958,901	2003	715	\$2,740,900
1928	957	\$106,314	1966	1,089	\$1,158,491	2004	680	\$2,677,982
1929	998	\$128,263	1967	1,067	\$1,110,934	2005	713	\$2,938,715
1930	1,035	\$127,179	1968	1,179	\$1,175,142	2006	622	\$2,619,450
1931	963	\$115,816	1969	1,085	\$1,251,351	2007	613	\$2,550,290
1932	960	\$105,277	1970	952	\$1,101,366	2008	657	\$2,643,425
1933	846	\$88,980	1971	1,001	\$1,109,647	2009	616	\$2,693,863
1934	1,004	\$114,965	1972	988	\$1,134,208	2010	651	\$2,773,960
1935	1,122	\$130,104	1973	929	\$1,194,261	2011	641	\$2,909,420
1936	1,205	\$150,081	1974	921	\$1,288,826	2012	626	\$2,831,273
1937	1,222	\$166,933	1975	911	\$1,345,125	2013	642	\$2,933,755
1938	1,427	\$192,890	1976	945	\$1,483,069	2014	592	\$2,890,775
1939	1,499	\$198,178	1977	838	\$1,536,043	2015	558	\$2,702,520
1940	1,356	\$191,270	1978	731	\$1,512,040	2016	511	\$2,520,330
1941	1,257	\$190,572	1979	762	\$1,712,212	2017	475	\$2,459,895
1942	1,070	\$177,565	1980	844	\$1,741,072	2018	495	\$2,470,315
1943	915	\$155,175	1981	901	\$1,871,446	2019	501	\$2,860,725
1944	837	\$149,950	1982	884	\$1,783,325	2020	319	\$1,562,500
1945	699	\$142,795	1983	816	\$1,912,022	2021	399	\$2,028,855
1946	704	\$175,655	1984	866	\$2,239,302	Total	100,377	\$142,448,268
1947	737	\$214,260	1985	838	\$2,298,843			
1948	914	\$295,022	1986	819	\$2,235,615			

Charts

NEW LOANS GRANTED IN 2021 399 LOANS - \$2,028,855

Purpose of Loans	\$Amount Granted	Number of Loans Granted
Debts & Living Expenses	\$895,095	205
Home Repairs, Furniture & Appliances	\$441,750	60
Dental & Medical Expenses	\$106,460	36
Business	\$222,000	28
Car Purchase & Repairs	\$115,700	27
Education	\$105,350	26
Life Cycle Events	\$136,000	15
Miscellaneous	\$6,500	2
Total	\$2,028,855	399

Loan Repayments for 2021 - \$2,221,322

DONATIONS & ADVERTISING INCOME FOR 2021 \$146,348

Subscriptions	\$52,704	37%
Mitzvah Donations	\$37,854	26%
Memorial Donations	\$23,977	17%
Life Donations	\$12,165	9%
Advertising	\$11,080	8%
General Donations	\$8,568	6%
Total Donations & Advertising	\$146,348	

Capital Donations • Dons de capital

CAPITAL DONATIONS RECEIVED DURING 2021 DONS DE CAPITAL REÇUS EN 2021

DIRECTORS MITZVAH FUND FONDS MITZVAH DES ADMINISTRATEURS

Nathan Schachter Family Fund – Lawrence and Carla Schachter Stein, Hershie and Bea Schachter, Gittie and Ruby Cobrin	\$10,000	Nezri, Joseph Zolov, Daniel	\$1,250 \$1,074
Koenig, Andrew	\$8,800	Adelson, Heather	\$1,000
Labour Zionist Association of Montreal	\$5,000	Zimmerman, Mark	\$1,000
Gross, Stephen	\$2,600	Anonymous	\$580
Fish, Wally	\$2,000	Gurman, Stacy	\$500
In Loving Memory of Bessie and Alexander Rosman	\$1,800	Kaufmann, The Henry & Berenice, Foundation	\$500
Cohen, Kathryne and Wiseman, Gerald	\$1,500	Konigsberg, Vivian	\$180
		Mintzberg, Marc	\$70

GENERAL DONATIONS DONS GÉNÉRAUX

Delon Laboratories (1990) Inc.	\$3,000	Blank, Howard	\$116
Butler, Deidre	\$1,800	Sedbon, Joseph	\$110
Saad, Moussa.	\$1,000	Fernandez, Adolfo Arturo	\$100
Urena de Sandoval, Berquis	\$1,000	Kobernick, Sandra	\$100
Anonymous	\$480	Rosenberg, Constance	\$75
Buxton, Francesca	\$216	Veres, Peter	\$54
Tiferetorganic.com	\$216	Turgel, Sarah	\$50
Anonymous	\$180		

LIFE DONATIONS DONS À VIE

Pinafore Corporation	\$4,000	Stendel, Maya	\$1,000
Anonymous	\$2,500	Leboff, Frank, FCPA, FCA & Ellie	\$629
Fruchter, Morty	\$2,000	Schwartz, Sharron	\$536
Mendelson, Mark	\$1,500		

MEMORIAL DONATIONS DONS COMMÉMORATIFS

Feldman, Miriam & Leib Reuvan	\$5,400	Wolf, Michael	\$118
Ronn, Joe & Ronn, Naomi	\$5,000	Bohbot, Madelaine	\$100
Mrejen-Shakin, Dr. Karen	\$4,791	Chaki, Violette	\$100
Benhaim, Laurent	\$2,000	Dahan, Viviane	\$100
Dahan, Julio, CPA, CA	\$1,000	Dworkind, Michael	\$100
Dworkind, Jack	\$1,000	Nirewberg, Leonard	\$100
Berggrun, Ivan	\$600	Singer, Barbara	\$100
Rabinovitch, Dr. Mark & Cohen, Peggi	\$500	Block, John L.	\$50
Dahan, Michel	\$500	Cohen, Kathryne & Gerald	\$50
Dahan, Danna & Solomon, Stephen	\$500	Randolph, Brenda	\$50
Mintzberg, Marc	\$441	Rosenbloom, Lynda	\$50
Dayan-Medalsy, Ariel Wiseman	\$432		
Parnass, Kathy	\$300		
Dayan-Medalsy, Stephane	\$200		
Gutherz, Jill	\$172		

* Deceased/Décédé

Directors Mitzvah Fund • Fonds mitzvah des administrateurs

2002-2021

RECOGNITION is extended to those individuals who have generously contributed to the MITZVAH FUND.

This fund provides the means to enable the Association to grant loans of up to \$750 without guarantee for worthwhile purposes to borrowers who, for one reason or another, are unable to provide guarantors for their loan. The effect of the fund is thus to expand the reach of the Association's activities, enabling the Association to provide assistance in cases which, and to borrowers who, otherwise would have been considered ineligible.

Nous remercions sincèrement les personnes qui ont généreusement contribué au FONDS MITZVAH.

Le Fonds permet à l'Association d'accorder des prêts sans garantie, jusqu'à concurrence de 750 \$, à des emprunteurs méritoires qui, pour quelque raison que ce soit, ne sont pas en mesure de fournir une garantie sur leur prêt. Le Fonds aide ainsi l'Association à étendre son champ d'action et à venir en aide aux emprunteurs autrement considérés inadmissibles.

Anonymous	\$230,001	Myer* & Dianne Richler	\$5,000	Stephen* & Lillian Vineberg.....	\$1,500
Andrew & Yvonne Koenig.....	\$47,100	Abraham & Esther Goldberger.....	\$4,000	Vivian Konigsberg.....	\$1,410
Arthur Dalfen.....	\$36,000	In Memory of J.A. Jacobs		Daniel Zolov.....	\$1,400
Aaron* & Wally Fish.....	\$32,875	Founder, Hebrew Free Loan Association		William Solomon Cohen	
Bruce & Lianne Leboff.....	\$26,000	Paul Lowenstein, Grandson	\$4,000	Born August 24, 2009	
Nussia & Andre Aisenstadt		In Honour of Morrie M. Cohen's		Grandson of Morrie & Diane Cohen....	\$1,280
Foundation.....	\$18,000	70th Birthday.....	\$3,710	Marion & Arthur Levitt.....	\$1,280
Saryl & Stephen Gross	\$17,500	Milan Bratin.....	\$3,500	Ron Wigdor	\$1,280
Betty & Joseph Nezri.....	\$15,250	Reuben & Fran Croll.....	\$3,000	Daniel Meyer Ouaknine.....	\$1,252
The Browns Charitable		Morris Shamis.....	\$3,000	Brahm & JoJo Gelfand	\$1,250
Foundation.....	\$11,750	Gary & Sheila Trestan.....	\$3,000	Daniel W. Kaufman*.....	\$1,250
The Henry & Berenice Kaufmann		Dr. Boris & Arlene Yufe	\$3,000	Murray & Hainya Wiseman.....	\$1,250
Foundation.....	\$11,500	Irwin Miller	\$2,800	In Honour of Ellie Leboff's	
Anonymous	\$10,590	Beryl Goldman	\$2,500	Special Birthday	\$1,163
Anonymous	\$10,010	Gerald Sheiner	\$2,125	Anonymous	\$1,125
Donald Berman Foundation	\$10,000	Jack & Leba Cooperstone.....	\$2,000	Lawrence & Claire Bordoff.....	\$1,124
Nathan Schachter Family Fund –		Copoloff Insurance Agencies Inc.	\$2,000	Elaine Cappel	\$1,104
Lawrence and Carla Schachter Stein,		Eldee Foundation		Benjamin Nissim Cohen	
Hershe and Bea Schachter, Gittie		The Bloomfield & Schachter		Born August 22, 2008	
and Ruby Cobrin	\$10,000	Families	\$2,000	Grandson of Morrie & Diane Cohen ...	\$1,100
Mireille & Murray Steinberg		Rena & Mervyn Gornitsky	\$2,000	Frank & Ellie Leboff.....	\$1,100
In Honour of Their Son Marc		Joel & Marlene King.....	\$2,000	Marc & Jeanine Mintzberg.....	\$1,070
Steinberg's 40th Birthday.....	\$10,000	Stephen & Irene Lipper	\$2,000	Steven Goldberg & Allyson Kassie	\$1,020
In Honour of		Irving & Charlotte Lubin.....	\$2,000	Gabriel James Alter	
Stephen, Ariela, Chiara & Samuel	\$9,000	Ronald & Lucinda Kogan	\$2,000	Born October 3, 2008	
Aaron Fish		Gary E. Polachek	\$2,000	Grandson of Morrie & Diane Cohen....	\$1,000
In Honour of		Michael* & April Rosenfeld.....	\$2,000	Nathaniel Joseph Cohen	
Morrie Cohen.....	\$8,500	Harold Schiff	\$2,000	Born April 18, 2014	
Heather Adelson.....	\$8,200	Morris Shiveck.....	\$2,000	Grandson of Morrie & Diane Cohen....	\$1,000
Felicia & Arnold Aaron		Norman Zavalkoff.....	\$2,000	Anonymous	\$1,000
Foundation.....	\$8,000	Michael Zunenshine.....	\$2,000	Anonymous	\$1,000
Labour Zionist Association		Aaron & Wally Fish		Victor Assouline.....	\$1,000
of Montreal.....	\$7,400	In Honour of Their Granddaughter		Bill & Dana Bell.....	\$1,000
Dr. David J. Azrieli*.....	\$7,000	Leyla Rose Ciecha	\$1,800	Charles Benisty, CPA, CGA.*	\$1,000
Linda & Mark Zimmerman.....	\$7,000	Judith & John Lechter	\$1,800	Aimé et Liliane Bensoussan.....	\$1,000
Bob Auerbach.....	\$6,000	In Loving Memory of Bessie and		Richard Bergman.....	\$1,000
Sheldon Mintzberg.....	\$6,000	Alexander Rosman.....	\$1,800	Jonathan Besner.....	\$1,000
Sol & Anna Zuckerman	\$6,000	Gerald Segal	\$1,800	Irwin Beutel*.....	\$1,000
Douglas & Joanne Cohen.....	\$5,500	Kathryne Cohen & Gerald Wiseman...\$1,500		Gad Bitton & Sandra Benlolo	\$1,000
Morrie M. & Diane Cohen.....	\$5,000	Stacy Gurman	\$1,500	Harvey Blatt*.....	\$1,000
Gary Hutman.....	\$5,000	Irwin Adelson*	\$1,500		

* Deceased/Décédé

Directors Mitzvah Fund • Fonds mitzvah des administrateurs

2002-2021

Rickey Blatt.....	\$1,000	Victor & Edna Mashaal	\$1,000
Joan & Hy Bloom	\$1,000	Eunice & Alexander (Bob)* Mayers...\$1,000	
Perry Britton.....	\$1,000	Mark & Bonnie Merson.....	\$1,000
Evelyn & Martin Brook.....	\$1,000	Joe Miller*	\$1,000
In Honour of		Esther Mintz	\$1,000
The Chaiton Family	\$1,000	Avrum Morrow*	\$1,000
Don & Cathy Cherry	\$1,000	Morrie Neiss	\$1,000
Caroline R. Cohen.....	\$1,000	Jack Noodelman	\$1,000
David J. Cohen	\$1,000	The Paperman Family.....	\$1,000
Robyn Cohen.....	\$1,000	Dr. Stanley Pappelbaum	\$1,000
Joseph S. Drazin.....	\$1,000	Harry Pinker*	\$1,000
Samuel Fayer	\$1,000	Joel & Brenda Pollack	\$1,000
Barry & Ruthie Feinstein.....	\$1,000	Daniel Rapp.....	\$1,000
Harry K. Field*	\$1,000	Dr. Sabina Ratner	\$1,000
Michael & Naomi Finkelstien.....	\$1,000	Moshe Reiss	\$1,000
Lou Flam*	\$1,000	Aaron Remer.....	\$1,000
David Fleming*	\$1,000	Jack Richer.....	\$1,000
In Memory of		Bernard Richler*	\$1,000
Stephen Fleming	\$1,000	Eugene & Sara Riesman	\$1,000
Daniel Freedman*	\$1,000	Abraham Rogozinsky	\$1,000
Irwin Fruchter	\$1,000	Lilly* & Joshua* Ronn	\$1,000
Henry Garber, CPA, CGA.	\$1,000	Joe Ronn.....	\$1,000
Eleazer & Connie Gelber	\$1,000	Stanley S. Rosen	\$1,000
Geoffrey J. Gelber.....	\$1,000	Moses Salzberg	\$1,000
Dr. Harry & Linda Glick	\$1,000	Sheila Schouela.....	\$1,000
Pinchas & Nechama Gniwisch.....	\$1,000	Louis Schreiber.....	\$1,000
Samuel Gniwisch.....	\$1,000	Joseph Schreter*	\$1,000
Rosalind* & Morris Goodman	\$1,000	Peter Schreter.....	\$1,000
Dr. Phil* & Rosalie Gordon.....	\$1,000	Allan & Joyce Schwartz.....	\$1,000
David B. Granofsky.....	\$1,000	Sharron Schwartz	\$1,000
Philip & Tamara Greenberg.....	\$1,000	Gabriel Sebag	\$1,000
Phil & Sandra Guthertz	\$1,000	Herschel Segal.....	\$1,000
Walter* & Edith Haas.....	\$1,000	Jack & Frances Shore.....	\$1,000
Ms. J.J. Jacobs	\$1,000	Bernard Shuster	\$1,000
Gabor Jellinek	\$1,000	Allen Spector	\$1,000
The Josephson Family.....	\$1,000	Norman Spector.....	\$1,000
Karper Family Foundation	\$1,000	Harvey & Sabina Sternthal	\$1,000
Ruth & Sam Karpman.....	\$1,000	Gerald Tabak	\$1,000
Michael Kastner.....	\$1,000	Charles & Marlene Taran.....	\$1,000
David Keeb*	\$1,000	Danny Taran	\$1,000
Lawrence Kessler.....	\$1,000	In Memory of	
Jack Kivenko.....	\$1,000	Rose & Philip Tasgal	\$1,000
Jack Klam.....	\$1,000	Freddy Twik	\$1,000
Sam & Batia Kloda.....	\$1,000	Barbara & Edward Victor.....	\$1,000
Steven Korda	\$1,000	Robert & Rhoda Vineberg	\$1,000
Robert & Lisa Kunstlinger	\$1,000	Allan Vosko & Family.....	\$1,000
Lawrence Laing	\$1,000	Reginald Weiser	\$1,000
Mildred B. Lande, C.M.*	\$1,000	Dr. Abraham Wexler.....	\$1,000
Laxer Family	\$1,000	Dr. Edward J. Winant*.....	\$1,000
Dr. Mortimer Lechter	\$1,000	Robert, David, Howard Wiseman.....	\$1,000
Jean-Claude Levy.....	\$1,000	Merle Wolofsky	\$1,000
Elliot Lifson	\$1,000	Zentner Family	\$1,000
Louis B. Magil*	\$1,000	Ziv Tzedkah Foundation.....	\$1,000
Dorothy Martin.....	\$1,000	Jacques Znaty	\$1,000

Life Funds • Fonds à vie

1911-2021

GRATEFUL ACKNOWLEDGMENT is made of the generosity of men and women who, during their lifetime, by their substantial contribution to our CAPITAL FUNDS, have manifested their deep interest in and enthusiastic endorsement of our laudable activities.

THESE BENEFACTORS, in a very significant way, enable us to render and extend our unique and humanitarian service. They help immeasurably to dispel economic darkness into which many unfortunate persons are involuntarily cast.

Nous REMERCIONS SINCÈREMENT les hommes et les femmes qui ont généreusement contribué de leur vivant à notre FONDS DE CAPITAL, témoignant ainsi leur intérêt soutenu et leur appui enthousiaste envers nos activités philanthropiques.

Ces BIENFAITEURS nous ont sensiblement aidé à assurer et à élargir notre service unique et humanitaire. Leur acte de générosité a permis à nombre de démunis de sortir du marasme économique dans lequel ils ont été involontairement entraînés.

Aaron* & Wally Fish.....	\$34,000	Pinafore Corporation	\$4,000	Mr. & Mrs. Sol Kalmich.....	\$1,250
David J. Cohen	\$21,700	Mr. & Mrs. Mark Routtenberg	\$3,600	Maurice Gross Foundation.....	\$1,200
Ethel & Morty Fruchter	\$19,000	Heather Adelson.....	\$3,600	Mrs. E. Goldie Fainer-Cons	\$1,100
The Rauch Family	\$15,500	Pfeiffer Family.....	\$3,500	Mr.* & Mrs. William Magil.....	\$1,100
Mr. & Mrs. Martin Prosserman	\$15,000	Sharron Schwartz	\$3,496	Dr. & Mrs. André Aisenstadt.....	\$1,000
Aaron Remer.....	\$13,105	Mr. & Mrs. Michael Zunenshine.....	\$3,425	Samuel S.* & Anna Albert	\$1,000
Bernard & Freda Goldstein.....	\$12,500	Susan & David A. Stein, FCPA, FCA.....	\$3,079	Harry & Ida Allister	\$1,000
Shirley & David J. Shapiro.....	\$12,285	Mr. & Mrs. Abel Feldman.....	\$3,000	Mr. & Mrs. Jack Anavy.....	\$1,000
Mr. & Mrs. Joseph Shapiro	\$11,000	Mr.* & Mrs. Ike Klein	\$3,000	Bob Auerbach	\$1,000
Reginald Weiser	\$11,000	Mr. & Mrs. Myer Mendelsohn.....	\$3,000	Mr. & Mrs.* Hyman Auerback	\$1,000
Mr. & Mrs. Arthur Levitt	\$10,930	Mr. & Mrs. Moses Salzberg.....	\$3,000	Dr. & Mrs. David J. Azrieli.....	\$1,000
Mr.* & Mrs.* Simon Kirsch.....	\$10,000	Mr.* & Mrs. Jack Steinberg & Son.....	\$3,000	Charles B. Baker.....	\$1,000
Manya & David* Stendel	\$9,000	Mr. Mark N. Kraminer.....	\$2,915	Mr.* & Mrs. Manuel Barskey	\$1,000
Mr.* & Mrs. Otto Steinberg.....	\$8,000	Mrs. Rona Schneiderman	\$2,902	Mr.* & Mrs. Haskell Beloff	\$1,000
Mr.* & Mrs. Rudy Corber	\$7,720	Anonymous	\$2,500	Mr. & Mrs. Joseph Berman.....	\$1,000
Mr.* & Mrs. Isin Ivanier.....	\$7,500	Mr. & Mrs. Louis Drazin	\$2,500	Mr. & Mrs. Steve Bernard.....	\$1,000
Mr.* & Mrs. Lewis Rosenfeld.....	\$7,500	Doris & Louis Engelberg.....	\$2,500	Herbert Black	\$1,000
Judith & John Lechter	\$7,290	Beryl Goldman.....	\$2,500	Mr.* & Mrs. Gerald Bronfman.....	\$1,000
Frank & Ellie Leboff.....	\$6,812	Mr.* & Mrs. Samuel Grover.....	\$2,500	Mr.* & Mrs. Maurice Browns.....	\$1,000
Mr. & Mrs. Morrie M. Cohen.....	\$6,560	Mr. & Mrs. Minel Kupferberg	\$2,500	Mr.* & Mrs. Hyman Busgang	\$1,000
Grover Fund.....	\$6,400	Mr. & Mrs. Saul Josephson.....	\$2,401	Mr. & Mrs. Samuel Caplan	\$1,000
Mark & Edna Mendelson.....	\$6,154	Mr.* & Mrs. Samuel Guttman.....	\$2,250	In Honour of The Chaiton Family.....	\$1,000
Mr.* & Mrs. David Applebaum	\$6,000	The Davek Society	\$2,234	Mr.* & Mrs. Baruch Cleman.....	\$1,000
Mr. & Mrs. David Fleming	\$6,000	Boris* & Alexander Elias	\$2,200	Mr. & Mrs. Bert Cohen	\$1,000
Abraham & Esther Goldberger.....	\$6,000	Mr. & Mrs.* Oscar Luger	\$2,200	Mr. & Mrs. I.R. Cohen	\$1,000
Brenda & Jack Noodelman.....	\$5,600	Mr. & Mrs. Marc Bailey.....	\$2,180	Mr. & Mrs. Nathan Cohen	\$1,000
Mr.* & Mrs. Frank Cobrin.....	\$5,500	Mr. & Mrs. Ichok Gniwisch.....	\$2,000	Mr. & Mrs. Sam Constantine	\$1,000
Mr. Jonah Goldstein	\$5,500	Mr. & Mrs. Maxwell M. Kalman	\$2,000	Joe Dalfen.....	\$1,000
Mr. Avie Shattah.....	\$5,250	E. Leo Kolber.....	\$2,000	Mr. & Mrs. Manuel Dalfen.....	\$1,000
Roslyn & Harry* Pinker.....	\$5,200	Mr.* & Mrs. Sidney H. Levy.....	\$2,000	Moses Deitcher.....	\$1,000
Stanley & Suky Weinstein.....	\$5,050	Dr.* & Mrs. Hirsh Rosenfeld	\$2,000	Louis Edward Dettner	\$1,000
Dr. Samuel Aber & Family Fund		Mr. Allan Sorffer	\$2,000	Mr. & Mrs. Moses Dubin	\$1,000
from Estate of Late Joseph Aber.....	\$5,000	Mr. & Mrs. Hyman T. Rubin.....	\$2,000	Mr.* & Mrs. Emanuel Epstein.....	\$1,000
Mr.* & Mrs. Morris Dalfen.....	\$5,000	Mr.* & Mrs. Nathan Scott	\$2,000	Dr. Toby Fainsilber &	
Mitch Garber & Anne-Marie Boucher	\$5,000	Mr. & Mrs. Idels Maier Segals.....	\$2,000	Dr. Andrew Ryder	\$1,000
Mr.* & Mrs. Yoine Goldstein.....	\$5,000	Mr. & Mrs. Harry Simone	\$2,000	Mr.* & Mrs. Harry Feinstein.....	\$1,000
Mr. & Mrs. David B. Granofsky.....	\$5,000	Dr. & Mrs. Lawrence Stein	\$2,000	Mr.* & Mrs. Isaac Fishbien	\$1,000
Mr.* & Mrs. Sydney M. Lassner	\$5,000	Mr.* & Mrs. Moric Treitel	\$2,000	Mr.* & Mrs.* Seymour Frank.....	\$1,000
Mr. & Mrs. Daniel Miller.....	\$5,000	Freda & Irwin Browns.....	\$1,911	Hirsch N. Friedman	\$1,000
Irving Paul (Miami)	\$5,000	Mr. & Mrs. Nathan Feifer.....	\$1,800	Garfield Transportation Systems	\$1,000
Eva & Jacob Raby.....	\$5,000	Mr. & Mrs. Melach Lehman	\$1,800	B.A. Garson	\$1,000
Treitel Frankel Foundation.....	\$5,000	Elias Brantz.....	\$1,600	Mr. & Mrs. Nahum Gelber.....	\$1,000
Mr. & Mrs. Rubin Zimmerman	\$5,000	Mr.* & Mrs. Morley M. Cohen.....	\$1,500	Mr. & Mrs. Stephen Gerle	\$1,000
Mr. & Mrs. David Zunenshine	\$4,425	Myer & Roslyn Joseph	\$1,500	Mr. & Mrs. Dave Gillick	\$1,000
Mrs. Martha Bolder	\$4,000	Mr. & Mrs. Abie Lukofsky	\$1,500	Mr.* & Mrs. Marck Gillick.....	\$1,000
Dr. & Mrs. Solomon Gottfried.....	\$4,000	Mr.* & Mrs. Paul D. Waxman.....	\$1,500	Mr.* & Mrs. Abraham Godel.....	\$1,000

* Deceased/Décédé

Life Funds • Fonds à vie

1911-2021

Mr. & Mrs. Abraham Gordon.....	\$1,000	Mr. & Mrs. Harvey Sarkin	\$1,000
Mr. & Mrs. Sam Hersh	\$1,000	Messrs. Aaron & Bernard Schachter.....	\$1,000
Mr. & Mrs. Fred Hochstadter.....	\$1,000	Meyer* & Chana Schechter	\$1,000
Mr. & Mrs. Michael Hornstein.....	\$1,000	William Schechter.....	\$1,000
Mr.* & Mrs. Abraham Kamber.....	\$1,000	Sheldon Marshall Schreter	\$1,000
Mr. & Mrs. Gershon Kaplan.....	\$1,000	Mr. & Mrs. Haskell Schrier	\$1,000
Mr.* & Mrs. Marcel Karp	\$1,000	Israel Segal	\$1,000
Mr.* & Mrs. Ernest Kert.....	\$1,000	Moses & Philip* Segal	\$1,000
Mr.* & Mrs. Herbert S. Lang.....	\$1,000	Mr.* & Mrs. Mitchel Seidenfeld.....	\$1,000
Bruce Levitt	\$1,000	Mr.* & Mrs. Solomon Shiff.....	\$1,000
Davis Howard Levy.....	\$1,000	Mrs. Annie (Moses) Simon	\$1,000
Eric Peter Levy	\$1,000	Mr. & Mrs. Jack Slomovic	\$1,000
Gerald Elliot Levy	\$1,000	Mr. & Mrs. Roman Abraham Stieglitz.....	\$1,000
Mr.* & Mrs. Nathaniel L. Levy	\$1,000	Mr.* & Mrs. Sam (Leah) Stotland	\$1,000
Mr. & Mrs. Philip Levy	\$1,000	Mr. & Mrs. Sam Swirsky.....	\$1,000
Mr. & Mrs. Richard Gordon Levy.....	\$1,000	Mr. & Mrs. Gerald Tabak.....	\$1,000
Mr. & Mrs. Steven D. Levy.....	\$1,000	Mr.* & Mrs. Nathan Takefman.....	\$1,000
Mr. & Mrs.* Jacob M. Lowy	\$1,000	Mr. & Mrs. Benjamin Usheroff	\$1,000
Mr. & Mrs. Boruch Lubell.....	\$1,000	Fred Waechter.....	\$1,000
Mr. & Mrs. Herbert Lukofsky.....	\$1,000	Dr. & Mrs. Hyman Weiner	\$1,000
Mr. & Mrs. David Malka.....	\$1,000	Mr. & Mrs. Bernard Weissbourd.....	\$1,000
Mr. & Mrs. Lionel M. Maron.....	\$1,000	Mr.* & Mrs. Percy Weissman.....	\$1,000
Jeffrey Brian Mendel	\$1,000	Mr. & Mrs. Louis U. Wiseman.....	\$1,000
Mr.* & Mrs. Nathan Mendelssohn.....	\$1,000		
Mr. & Mrs. Samuel Mendelssohn	\$1,000		
Henry Lawrence Moscovitch	\$1,000		
Mr. & Mrs. Joseph Moscovitch	\$1,000		
Marlene Moscovitch	\$1,000		
Mr.* & Mrs. Morris I. Moscovitch	\$1,000		
David* & Rivka Myerson	\$1,000		
Mr. & Mrs. Allan Nadler.....	\$1,000		
Mr.* & Mrs. Isidore Namerow	\$1,000		
Mr.* & Mrs. Morris Namerow.....	\$1,000		
Betty & Joseph Nezi.....	\$1,000		
Mr. & Mrs. Herbert Paperman	\$1,000		
Joseph & Ross Paperman	\$1,000		
Mr. & Mrs. Laurence Paperman.....	\$1,000		
Noah, Joshua & Daniel Paperman.....	\$1,000		
Mr. & Mrs. Norman Pedvis	\$1,000		
Mr. & Mrs. David Pik.....	\$1,000		
Mr. & Mrs. Sol Polatshek	\$1,000		
Mr. & Mrs. Lawrence Popliger	\$1,000		
Abraham Rabinovitch	\$1,000		
Mr. & Mrs. Joseph Rapoport	\$1,000		
Mr. & Mrs. Leizar Rapoport.....	\$1,000		
Mr. & Mrs. Isaac Rawas.....	\$1,000		
Mr.* & Mrs. Elo Remer	\$1,000		
Mr.* & Mrs. Lionel Richler	\$1,000		
Mr. & Mrs. Eugene Riesman	\$1,000		
Max & Rose Rosen.....	\$1,000		
Mr. & Mrs. Max Rosen	\$1,000		
Mr. Abe Rosenberg	\$1,000		
Mr. & Mrs. Moses Rosenstone.....	\$1,000		
Mr. & Mrs. David Rothenberg	\$1,000		
Bernard & Alan Rudner.....	\$1,000		
Linda & Jay* Saks	\$1,000		

Educational Fund • Fonds éducatif 2021

Through the generosity of the Joseph Remer Educational Fund many of the 26 students who borrowed \$105,350 were assisted with tuition fees and related scholastic expenses

Grâce à la générosité du Fonds éducatif Joseph Remer, des prêts de 105,350 \$ ont été accordés à 26 étudiants qui ont ainsi pu bénéficier d'aide pour leurs études.

Business Fund • Fonds d'affaires 2021

Through the generosity of the Aron Abecassis Business Loan Fund a number of the 28 entrepreneurs who borrowed \$222,000 were helped with expenses related to the operation of their businesses. This fund is a collaborative project with the Communauté sépharade unifiée du Québec.

Grâce à la générosité du Fonds d'affaires Aron Abecassis, des prêts de 222,000 \$ ont été accordés à 28 entrepreneurs qui ont ainsi pu bénéficier d'aide pour leurs entreprises. Ce fonds est un projet mené en collaboration avec la Communauté sépharade unifiée du Québec.

Annual Subscribers • Membres donateurs annuels 2021

It is only through the most appreciated continued annual support of the following subscribers, whether they be Life Members, Benefactors, Patrons, Governors, Contributors and Supporters, that the Association can endeavour to cover its limited operating costs.

C'est grâce à l'appui annuel des donateurs suivants, qu'il s'agisse de nos membres à vie, de nos bienfaiteurs, de nos commanditaires, de nos gouverneurs, de nos donateurs ou de nos adhérents, que l'Association peut couvrir ses frais limités d'exploitation.

LIFE MEMBERS MEMBRES À VIE \$1,000 and up 1 000 \$ et plus

Afilalo, Armand.
Cummings, Maxwell, Family Foundation
Gornitsky, Rena
Hart, Jeffrey & Hart, Nina
Nezri, Betty & Joseph
Renaud, Richard J., FCPA
Tabak, Gerald

BENEFACTORS BIENFAITEURS \$500 - \$999

Berner, Dr. Mark
Divco Foundation
Fraiberg, The Honorable Mr. Justice William
Gewurz, Family Foundation
Goodman, Morris & Rosalind, Family Foundation
Herman, Harvey
Joseph, Roslyn
King, Joel
Nirvana Management Consultants Ltd.
Polachek, Sol J.
Roland, Miriam

* Deceased/Décédé

Schreter, Peter
Schwartz, Sharron
Steinberg, Murray
Tauben, Irwin
Trestan, Gary
Vineberg, Lillian
Waxlax, John

PATRONS COMMANDITAIRES \$250 - \$499

Anonymous
Axwood Enterprises
Bilek, Shoshana & Danny (In memory of Mania Grajcar)
Bloom, Hyman
Cohen, Leonard & Alice, Family Foundation
Cohen, Norman
Corber, Marvin, CM, FCPA, FCA
Dalfen, Murray
Gelber, Geoffrey J.
Granofsky, David B.
Grinberg, Adrian
Grunbaum, Dr. David
Grunberger, Eugene Edel
Hillrose Holdings
Hutman, Gary
Kirsch, Irving M.

Kivenko, Jack
Levine, Elliot
Mendel, Beverly
Minz, Gabriel
Novick, Arthur
Ouaknine, Daniel Meyer
Polachek, Gary E.
Rapps, Stephen
Riff, Ivar* & Donald (Riff's)
Rosenbloom Family Foundation
Rosenblum, Linda
Rossdeutscher, Judith
Rossdeutscher, Simon
RSW, CPA, CA
S.B.I. Holdings
Segal, Dr. Eli
Shiller, Brahm, CPA, CA
Stein, David A., FCPA, FCA
Sternthal, Norman
Suissa, Moshe
Tanner, Marvin
UHY Victor, CPA, CA
Weinstein, Stanley
Weitzman, Abe

Annual Subscribers • Membres donateurs annuels 2021

GOVERNORS GOUVERNEURS \$125 - \$249

Afilalo, Dr. Marc
Bassel, Bob
Bedzow, Charles
Benjamin, Charles
Bismuth, Claude C., FCPA, FCA
Bukhsbaum, Harvey
Canadian Paper & Packaging
Cansew
Cohen, Gabriel
Cohen, Ruben
Constantine, Helen
Cooperstone, Jack
Dalfen, Manuel
Diament, Stewart P.
Dobrin, Mitzi & Mel, Family Foundation
Echenberg, Gordon
Friedlieb, Michael
Garfinkle, Jack
Gaty, Andrew
Gelfand, Brahm M.
Gliserman, Rosalind
Godel, Elliot
Goldstein, Stanley
Grunstein, Leo
Grzywacz, William, CPA, CA
Isaif, Martin, CPA, CA
Jacobs, Peter
Kaplansky, Leonard J.
Kirshenblatt, Harriet
Korda, Steven
Kramer, Rabbi Leib, Scholarship Fund
Kroo, Ira
Krychman, Muriel & Paul
Lazarus, Morden
Levenson, Harvey
Levitt, Allan
Levitt, Arthur
Levitt, Joseph
Ludmer, Family Foundation
Minzberg, Samuel
Nachshen, Larry
Nadler, Martin
Neumann, Miklos
Nirenberg, Leonard
Noodelman, Jack
Ouaknine, Annie
Rapp, Daniel

Reitman, Dorothy
Routtenberg, Mark
Samberg, Seymour
Segel, Jeff
Shapiro, Bernard & Lois
Sheiner, Gerald
Shiller, Bryant
Simon, Karyn
Techno-Lith Ltd.
Teitelbaum, Irving
Vineberg, Richard, FCPA, FCA
Vineberg, Howard I.
Wiltzer, Edward
Zakuta, Ken

CONTRIBUTORS DONATEURS \$50 - \$124

Abenhaim, Jacob
Berggrun, Ivan
Block Bindings & Interlinings
Bouhadana, Dr. Anne
Brownstein, Harold
Brownstein, Irwin M.
Burack, Dr. Jacob
Charto, Marvin
Dahan, Josef
Dalfen Sales Agency
Dankoff, Zangwill
Empire Clothing
Engels, Sam Memorial Fund
Felder, Jacob
Fineberg, Joseph
Gasco, Feige
Gradinger, Matthew, CPA, CA
Green, Marvin, CPA, CA
Greenfeld, Helen
Hemmerick, Kenneth
Kagan, Frank
Kattan, Donald N.
Kaufman, Hon. Judge Fred, CM, QC
Kraus, Aron
Kucer, Stephen
Ludwick, Arnold M.
Mandelcorn, Tzudyk
Moss, Mitchell
Neuwirth, Robert
Pisarevsky, David
Presser, Gustave
Robinson, Ira

Roskies, Arthur
Shizgal, Harry
Sigal, Goldie
Spira, Dr. Alex
Sputz, Shulamith
Suissa, Yossi Joseph, CPA, CA
Tauben Family Foundation
Vineberg, Sally
Waxman, Leonard
Wimisner, Shelah
Yudelson, Eileen
Zavalkoff, Norman
Znaty, Jacques
Zoldan, Andre

Memorial Funds • Fonds commémoratifs

1911-2021

Abie Miller
July 26, 1983

Morris Waldman
November 1, 1987
\$748,413

Joe Nitkin
November 27, 2004
\$486,579

Rita Dobrofsky
May 18, 1994
\$449,278

Florenz Steinberg Bernstein
David Bernstein
November 3, 1996
August 22, 1980
\$368,363

Roman Konigsberg
October 14, 1993
\$263,673

Bessie Jassby-Barnett
December 30, 1982
\$251,541

Joseph Schreter
Goldie Schreter
January 5, 2005
October 19, 1984
\$109,301

Peisach Rabinowicz
Lina Rabinowicz
January 18, 1984
July 9, 2005
\$97,650

Joseph Moscovitch
Frances Moscovitch
Isaac Moscovitch
November 16, 1975
\$89,695

Abe Stern
Itza Stern
September 23, 1998
September 17, 1979
\$86,000

Joseph Remer
Irene Remer
September 12, 1986
April 28, 2013
\$85,512

Simon Rothenberg
September 4, 1989
\$80,714

Leo Freudberg
October 23, 1991
\$78,739

Sam Solomon
August 5, 1989

Harold Goodman
Margaret Presunka Goodman
October 25, 2015
June 20, 2009
\$67,996

Joshua I. Ronn
Lilly Ronn
August 17, 2015
April 7, 2015
\$59,800

Louis B. Magil
Mildred (Mila) Magil
March 13, 2011
November 29, 1992
\$54,355

Jacob Mrejen
10 avril 2008
\$41,613

Harris Wetstein
Anne Seixas Wetstein
November 24, 1993
June 23, 1978
\$40,000

Sam Berggrun
Edith Berggrun
March 11, 1987
June 20, 2018
\$35,215

Jack Rabow
Zina Rabow
August 14, 1987
September 26, 1997
\$34,705

Erich Glaser
March 8, 1984
\$33,591

Evelyn Borek
April 10, 2017
\$31,499

Simon Flegg
Ethel Flegg
May 29, 2001
July 18, 1999
\$31,000

Stanley A. Vineberg
November 16, 1975
\$30,000

William H. Richter
April 16, 1977
\$29,403

Lazar Simon
Rifkah Leah Simon
August 21, 1937
March 3, 1931
\$26,000

Arthur Finestone
Fanny Finestone
July 5, 1964
December 1, 1969
\$25,928

Betty Mendelssohn Kalmanasch
August 15, 2006
\$25,000

Gertrude W. Vineberg
December 2, 1996
\$25,000

Jacob Isaac Kraminer
Ida Kraminer
September 2, 1993
March 27, 2001
\$24,235

In Honour of the Grandparents of the Feldman/Daniels Families
\$22,114

Esther Lea Simon
February 23, 1963
\$21,092

Benjamin H. Lechter
Bella Lechter
March 7, 1999
November 13, 1998
\$20,604

Hyman Druckman
November 2, 1997
\$19,508

Joseph Guttman
Lena Guttman
October 29, 1991
May 17, 1981
\$18,220

Irwin Beutel
August 19, 2014
\$18,125

Harry Miller
May 30, 1948
\$17,000

Mary Miller
September 29, 1970
\$17,000

Norbert Rand
October 13, 2002
\$17,000

David Kaufman
Sheila Kaufman
November 23, 1995
September 12, 2000
\$15,259

Bernard Richler
Miriam Richler
May 22, 2017
September 3, 2007
\$13,737

Harry Gasco
Celia Gasco
November 10, 1988
May 31, 1957
\$13,071

Jack Rosenblatt
March 24, 1989
\$11,000

Rose Freedman
Daniel Freedman
November 22, 2001
November 14, 2011
\$10,500

Hon. Judge Joseph A. Mendelson, Q.C.
Anita Mendelson
January 16, 2005
August 7, 2005
\$10,011

Zodak Isaac Benjamin
Sarah Malca Benjamin
February 13, 1923
April 13, 1947
\$10,000

Bella Cohen
February 12, 2009
\$10,000

Adolf Egett
February 12, 1988
\$10,000

Moses Feigenbaum
May 9, 1979
\$10,000

Paulette Bosch Gross
December 18, 1997
\$10,000

Maurice Pollack
Rifka Pollack
December 16, 1968
March 5, 1970
\$10,000

Joe Raymer
Goldie Raymer
January 5, 1992
October 8, 2012
\$10,000

Max Routtenberg
Racene Routtenberg
October 3, 1998
February 17, 1984
\$10,000

Sally Cohen Standard
Martin Standard
September 23, 2014
May 18, 1981
\$10,000

Max Bluestone
December 25, 1968
\$9,553

Moses Feldman
Lessie Feldman
December 26, 1967
July 7, 1974
\$9,500

Rose Rockstein
April 4, 1986
\$9,200

Louis Muhlstock
August 26, 2001
\$8,500

Esther Glassman (Gerstenfeld)
Asher Gerstenfeld
November 28, 2010
July 18, 1970
\$8,470

Sarah Zlotnick
Judith Zlotnick
January 20, 1984
November 1, 1961
\$7,500

Samuel C. Aronoff
November 28, 1970
\$7,400

Esther Kaufman
Samuel Kaufman
May 22, 2002
March 10, 1984
\$7,350

Anne Cohen
Alex Cohen
November 13, 2005
February 24, 2013
\$6,750

Sam Lotansky
Freda Lotansky
March 12, 1976
November 4, 1994
\$6,400

Abraham Cutler
Sonia Cutler
November 12, 2008
March 6, 2005
\$6,200

Benjamin Beutel, C.M.
Rachel Beutel
April 19, 1985
May 14, 1999
\$6,015

Mr. and Mrs. Charles Clark
\$6,000

Gershon Goldberg
June 14, 2010
\$6,000

Lazare Steinberg
Sophie Steinberg
December 4, 1968
October 19, 1971
\$6,000

Benjamin M. Weiner
Jennie Epstein Weiner
February 28, 1980 • 11 Adar 5740
March 31, 1999 • 15 Nisan 5759
\$6,000

Arthur Saffron
September 20, 2011
\$5,905

Isak Aspler
Mini Aspler
April 18, 1991
January 7, 1983
\$5,900

Annie Rose Lauterman
March 29, 1966
\$5,890

Harry Sessenwein
January 16, 1948
\$5,813

Abraham Albert
Miriam Albert
May 15, 1965
January 20, 1980
\$5,650

Borris Wigdor
Rebecca Wigdor
February 19, 1974
January 19, 1976
\$5,560

Rac Beckow Albert
April 16, 1963
\$5,375

Morris Katz
August 2, 1955
\$5,365

Harry K. Field
January 27, 2005
\$5,300

Daniel J. Albert
January 6, 1987
\$5,000

Sadie Batist Aronoff
Samuel Aronoff
January 8, 2001
November 28, 1970
\$5,000

Leba Benjamin
February 6, 1966
\$5,000

Leonard Berall
July 3, 2018
\$5,000

Jennye Zeriff Borkowitz
April 27, 1974
\$5,000

Nathan Brecher
June 21, 1979
\$5,000

Abe Bronfman
Sophie Bronfman
March 16, 1968
September 2, 1967
\$5,000

Samuel S. Drazin
January 15, 1961
\$5,000

Agnes Fineberg (Roberts)
July 10, 1935
\$5,000

Juda Leib Gewurz
February 11, 1978
\$5,000

Douglas W. Gold
November 7, 1998
\$5,000

Ben Goldman
Helen Goldman
January 7, 1986
March 18, 1975
\$5,000

Chil Grynwald
January 17, 2005
\$5,000

Moe Gussman
April 25, 1986
\$5,000

Dr. Herta Ann Guttman
Dr. Frank Myron Guttman
Dec. 1, 1933 – May 15, 2018
Feb. 24, 1931 – August 26, 2020
\$5,000

Frances (Fanny) Hartman
March 21, 1983
\$5,000

Charles Cyril Hershorn
February 8, 1980
\$5,000

Edward Jakubowicz
Edytha Dudelczyk Jakubowicz
July 4, 2004
September 1, 2009
\$5,000

Baris Kaplan
January 5, 1976
\$5,000

Bubi Berl Katz
Paula Ghelman Katz
October 17, 2006
August 29, 2014
\$5,000

Henry Miller
January 1, 1976
\$5,000

Matthew Miller
Helena Rubenstein Miller
Dec. 24, 1916 - Nov. 12, 1991
Nov. 21, 1918 - Mar. 17, 2014
\$5,000

Sam Reitman
Ruth Reitman
November 14, 1982
May 13, 1970
\$5,000

Louis Richler
Sophie Richler
December 17, 2000
December 20, 2004
\$5,000

Max Rubinstein
October 12, 1986
\$5,000

Emanuel Solomon
July 10, 1935
\$5,000

Thomas D. Spitzer
December 28, 1997
\$5,000

Moses Sternthal
August 1, 1949
\$5,000

Jack Teller
May 28, 1988
\$5,000

Harry Moses Zelikovsky
Eva Zelikovsky
March 11, 1962
June 22, 1962
\$5,000

Jacob Harry Storfer
Rose Storfer
November 1, 1975
July 2, 1977
\$4,700

Ben B. Cohen
October 18, 1992
\$4,500

In Loving Memory of Esther Fineberg
Lewis Fineberg
April 27, 1996
January 11, 2006
\$4,485

Simon Kirsch
Rose Kirsch
June 8, 1981
October 4, 1992
October 4, 2002
\$4,460

Clara Miller Segal
December 5, 1965
\$4,300

Lazarus Goldstein
Sarah R. Goldstein
September 29, 1933
January 29, 1935
\$4,230

Constance Garber
November 11, 1974
\$4,000

Avrom Aaron Hartman
June 8, 1961
\$4,000

The Simon Fund
\$4,000

Hyman Shiller
August 27, 1975
\$3,750

Michael Samuelson
June 16, 2018
\$3,700

Sam Reinblatt
Sonia Reinblatt
February 17, 1983
February 24, 2004
\$3,656

Israel Spector
April 3, 1957
\$3,650

Harry Brooks
June 2, 1945
\$3,625

Abraham Charness
Ray Charness
August 23, 1974
May 7, 1977
\$3,560

Benny Caplan
March 17, 1961
\$3,500

Nathaniel S. Fineberg
President from 1921 to his Death
March 17, 1949
\$3,500

Zigmond Fineberg
Founder & President to his Death
November 22, 1917
\$3,500

Israel Stober
November 26, 1949
\$3,436

Sam Shulman
Molly Shulman
May 28, 1970
June 13, 1978
\$3,400

Meir Charto
Henia Charto
June 8, 1981
July 26, 1996
\$3,300

Aaron Cohen
Pauline Cohen
May 8, 1990
June 22, 1982
\$3,000

Harry Ushia Cohen
February 24, 1943
\$3,000

Morris Dalfen
Rosh Chodesh Sivan 5758
\$3,000

Shaindel Basha Dimend
June 18, 1971
\$3,000

Szaine Glazers
September 4, 1989
\$3,000

Isidore Godinsky
April 13, 1988
\$3,000

Hadassa Hartman
December 27, 1942
\$3,000

Joseph Hopmeyer
Elsa Hopmeyer
June 27, 1969
September 26, 1999
\$3,000

Moses S. Lazarus
March 31, 1982
\$3,000

Samuel Mendelssohn
Abraham Mendelssohn
Lillian Mendelssohn
October 9, 1950
\$3,000

Joe Miller
Bessie Korzenstone Miller
July 5, 2011 • 3 Tammuz 5771
December 27, 1999 • 18 Tevet 5760
\$3,000

Maurice Moidel
Bessie Moidel
April 24, 1965
April 20, 1991
\$3,000

Marla Rappaport
January 31, 1999
\$3,000

Arthur Rohrllich
July 10, 1984
\$3,000

Israel Sheinart
July 5, 1979
\$3,000

Dr. John Jacob Sigal
August 12, 2012
\$3,000

Laurie Weiner
December 6, 1988
\$3,000

Sam Tabak
Frieda Tabak
October 18, 1985
August 2, 2017
\$2,800

Abraham Raginsky
Rena Raginsky
January 4, 1942
March 28, 1923
\$2,600

Solomon Getter
October 16, 2006
\$2,554

Maurice Assh
\$2,500

Annie Bass
June 30, 1973
\$2,500

Louis Bass
January 20, 1992
\$2,500

Rudy Corber
February 18, 1993
\$2,500

Zohra Dahan Zrihen
Meyer Dahan
8 Avril 2016 = 29th of Adar 11, 5776
19 Avril 1988 = 2nd of Iyyar, 5748
\$2,500

Yetta Druckman Gasco
September 2, 1995
\$2,500

Jack Horn
January 30, 1969
\$2,500

Peter Kleinmann
February 8, 2002
\$2,500

S.L. "Bosty" Mendelssohn
March 19, 1996
\$2,500

Morris Mendelson
Rose Nahamovitch Mendelson
December 13, 1964
October 7, 1947
\$2,500

Harry Mendelson
February 9, 1996
\$2,500

Fanny Mergler Mendelson
March 28, 1976
\$2,500

Yakov Pisarevsky
February 15, 2020
\$2,500

Joel Sternthal
Sarah Sternthal
September 4, 1979
March 24, 1988
\$2,500

Harry Rothenberg
\$2,452

Memorial Funds • Fonds commémoratifs

1911-2021

Sam Tabak
Frieda Tabak
October 18, 1985
August 2, 2017
\$2,800

Abraham Raginsky
Rena Raginsky
January 4, 1942
March 28, 1923
\$2,600

Solomon Getter
October 16, 2006
\$2,554

Maurice Assh
\$2,500

Annie Bass
June 30, 1973
\$2,500

Louis Bass
January 20, 1992
\$2,500

Rudy Corber
February 18, 1993
\$2,500

Zohra Dahan Zrihen
Meyer Dahan
8 Avril 2016 = 29th of Adar 11, 5776
19 Avril 1988 = 2nd of Iyyar, 5748
\$2,500

Yetta Druckman Gasco
September 2, 1995
\$2,500

Jack Horn
January 30, 1969
\$2,500

Peter Kleinmann
February 8, 2002
\$2,500

S.L. "Bosty" Mendelssohn
March 19, 1996
\$2,500

Morris Mendelson
Rose Nahamovitch Mendelson
December 13, 1964
October 7, 1947
\$2,500

Harry Mendelson
February 9, 1996
\$2,500

Fanny Mergler Mendelson
March 28, 1976
\$2,500

Yakov Pisarevsky
February 15, 2020
\$2,500

Joel Sternthal
Sarah Sternthal
September 4, 1979
March 24, 1988
\$2,500

Harry Rothenberg
\$2,452

Memorial Funds • Fonds commémoratifs

1911-2021

Aaron Schechter
Sarah Schechter
December 30, 1943
March 22, 1960
\$2,400

Saul Kugler
Dorothy Kugler
May 18, 1962
March 10, 2011
\$2,296

Ben Mintz
Esther Mintz
December 7, 1982
January 13, 2013
\$2,250

Maurice Greenblatt
July 30, 1968
\$2,207

Max Wolofsky
Frieda Wolofsky
October 8, 1998
April 19, 1989
\$2,100

Anna Pauline Albert
December 28, 1984
\$2,000

Simon Albert
Bella Albert
January 21, 1941
April 17, 1929
\$2,000

Annie Topkins Aronoff
December 7, 1945
\$2,000

Marcus H. Axelrad
Toby Axelrad
October 11, 1957
October 17, 1945
\$2,000

Anne G. Bailey
April 6, 1999
\$2,000

Samuel Ballon
Charlotte Ballon
September 16, 1942
March 15, 1942
\$2,000

Joseph Alter Besner
Bertha Charlotte Besner
May 26, 1970
February 16, 1967
\$2,000

John Julius Block
Dorothy Kellert Block
March 4, 1966
\$2,000

Max Borkowitz
December 2, 1966
\$2,000

Joseph Brodtkin
Anna Brodtkin
June 6, 1970
August 12, 1971
\$2,000

Max Budd
Gertie Budd
October 31, 2008
June 8, 1993
\$2,000

Abraham Cohen
Bessie Cohen
September 10, 1925
April 23, 1951
\$2,000

Tillie Engelstein
July 13, 1990
\$2,000

Harry B. Fried
Beatrice Fried
March 5, 1968
January 22, 1974
\$2,000

Myer Gameroff
November 13, 1985
\$2,000

Tobias Glickman
Rachel Glickman
October 25, 1968
April 5, 1943
\$2,000

Chaskel Mendel Goldberg
January 15, 1989
\$2,000

Leah Goldstein
March 16, 1984
\$2,000

Joseph Goodson
April 21, 1965
\$2,000

Harry Gordon
September 21, 1972
\$2,000

Solomon Gruber
Dora Gruber
August 15, 1957
October 8, 1957
\$2,000

Louis Hendelman
Rose Hendelman
July 30, 1964
October 9, 1970
\$2,000

Moses Herman
December 4, 1991
\$2,000

Louis Hershorn
Rose Hershorn
March 19, 1948
March 6, 1935
\$2,000

Joseph Kaufman
June 5, 1950
\$2,000

Israel A. Kaufmann
Celia Kaufmann
May 28, 1972
December 17, 1972
\$2,000

Joseph Klein
June 11, 1981
\$2,000
Beryl Mosha Kleinberg
June 17, 1956
\$2,000

Peter Kooperstock
Gittel Kooperstock
January 1, 1974
October 3, 1962
\$2,000

William R. Labow
Mabel Labow
March 22, 1998
September 9, 1996
\$2,000

Jacob Latt
Esther Chaia Latt
October 16, 1971
September 27, 1962
\$2,000

Abraham Leibovitch
Lizzie Leibovitch
April 3, 1975
August 3, 1970
\$2,000

Hyman H. Levitt
October 8, 1961
\$2,000
Zave Levinson
March 5, 1975
\$2,000

Francine Boucher Levy
Joseph Levy
19 juillet 2019
25 avril 2020
\$2,000

Sally Lippman
Moe Lippman
October 11, 2001
October 31, 1974
\$2,000

Myer Mendelsohn
March 31, 1990
\$2,000
Tillie Mendelson
August 27, 1983
\$2,000

Lillian Moscovitch
September 29, 1965
\$2,000
Morris Moscovitch
November 6, 1962
\$2,000

Mildred Niren
April 30, 2014
\$2,000
Joseph Rosenzveig
Amelia Rosenzveig
April 3, 1961
January 30, 1993
\$2,000

John L. Sabbath
April 9, 1954
\$2,000

Joseph Salomon
Jennie Salomon
March 6, 1958
March 30, 1974
\$2,000

Elis (Alex) Schneiderman
November 21, 1977
\$2,000

Abraham Schwartz
Jennifer Schwartz
January 10, 1987
April 12, 1991
\$2,000

Haren Scott
Sarah Scott
December 23, 1946
June 11, 1949
\$2,000

Jacob Seeman
Fanny Seeman
May 7, 1990
April 22, 1985
\$2,000

Benjamin M. Shiller
Doba Shiller
June 10, 1938
September 25, 1943
\$2,000

Rabbi Zvi Hersh
Sochatzewsky
September 15, 1951
\$2,000

Yechiel (Charles) Stern
Chana Leah (Anne) Stern
March 18, 1988 • 29 Adar 5748
June 9, 1990 • 16 Sivan 5750
\$2,000

Theodore A. Vineberg
October 17, 1970
\$2,000
Hyman Zalkind
January 2, 1984
\$2,000

David Zuckerman
November 24, 1984
\$2,000
Hyman Zunenshine
December 10, 1973
\$2,000

Michael Kace
August 3, 1977
\$1,850
Abraham Klar
February 16, 1988
\$1,800

Hyman Miller
Mollie (Malcha) Miller
March 8, 1971
February 2, 1978
\$1,800

Rev. Lipa Zryl
Toby Zryl
September 27, 1976
March 8, 1992
\$1,800

Saul C. Rynd
November 24, 2003
\$1,701

Sam Witenoff
July 27, 1979
\$1,685

Jacob B. Rubinovich
Esie H. Rubinovich
October 23, 1925
December 10, 1928
\$1,600

David Becker
May 2, 1993
\$1,560

Henry Nathanson
Minnie Nathanson
November 15, 1980
June 15, 1960
\$1,550

Nathan Roskies
Sally Roskies
January 21, 2002
March 11, 1995
\$1,526

Jacob Fishbien
Raizel Fishbien
July 24, 1968
June 4, 1942
\$1,500

Benjamin Leibof
Sheina Leibof
Miss Bella Leibof
Anna Rosen
October 1, 1932
October 1, 1932
December 17, 1934
January 17, 1931
\$1,500

Osias Ornstein
Rose Ornstein
April 15, 1941
August 3, 1956
\$1,500

Adolph Pesner
June 19, 1973
\$1,500

Herman Reitman
Sarah Reitman
December 2, 1941
February 19, 1950
\$1,500

Benny Schwartz
Rose Schwartz
August 29, 1950
August 11, 1966
\$1,500

Esther Spiro Sholzberg
June 21, 1972
\$1,500

Jack Star
Ruth Heinisch
September 28, 1992
November 17, 1990
\$1,500

Samuel Wigdor
Doba Wigdor
October 23, 1921
November 28, 1943
\$1,500

Jacob B. Wiselberg
Yetta Wiselberg
November 14, 1947
August 8, 1914
\$1,500

Ruth Wolfe
November 23, 1979
\$1,500
Arthur Tabac
Yetta Haimovitch
October 10, 1984
September 13, 2010
\$1,313

Leibel Kirsch
Chava Blema Kirsch
March 15, 1940
March 15, 1949
\$1,300

Baruch Weinrauch
Anna Weinrauch
June 1, 1959
March 10, 1934
\$1,300

Irving Zaritzky
March 4, 1981
\$1,300

Harry Rosenfeld
Esther Rosenfeld
June 17, 1956
April 17, 1962
\$1,250

Shlomo Shattah
November 1, 1986
\$1,250

Simon Silverheart
Serafina Silverheart
November 9, 1940
December 29, 1961
\$1,250

Mark Workman
November 1, 1936
\$1,250

Miriam Pouran Goel
May 1, 2000
\$1,208

Max Nemtin
July 13, 1979
\$1,200

Fanny Segal
December 17, 1974
\$1,196

Sydney I. Isaacs
January 21, 1980
\$1,181

Jach H. Birnbom
January 30, 1979
\$1,125

Clara Pencer
December 31, 1971
\$1,100

Eli Shragie
April 6, 1962
\$1,100

In Loving Memory of
My Parents
Sol Pinchuk
Irene Pinchuk
1920-2009
1920-2014

Melvin Ezra Sorffler
November 20, 1994
Kislev 17, 5755
\$1,025

Herbert S. Jablon
27 Tevet 5770
1920-2014
\$1,020

Israel Cohen
Eva Cohen
July 2, 1958
August 17, 1958
\$1,010

W. Harry Aber
David P. Aber
November 30, 1981
December 16, 1986
\$1,000

Morris H. Aber
Gertrude H. Aber
July 26, 1954
August 25, 1958
\$1,000

Sarah Aber
Etta Aber Schleifer
May 1, 1927
November 10, 1954
\$1,000

Anne Aber Isaacson
Sylvia Aber Cohen
April 27, 1962
January 25, 1964
\$1,000

Dr. Samuel Aber
November 26, 1992
\$1,000

Joseph Aber
April 13, 2000
\$1,000

Arnold Albert
Bertha Albert
October 11, 1942
April 29, 1950
\$1,000

Donald John Albert
August 6, 1975
\$1,000

Joseph J. Albert
Jenny Albert
April 12, 1957
June 28, 1959
\$1,000

Dr. Saul Albert
August 27, 1961
\$1,000

David Applebaum
August 14, 1986
\$1,000

Leon Aranoff
Rachel Aranoff
September 8, 1922
December 20, 1939
\$1,000

Max Avriith
April 29, 1977
\$1,000

Lewis Azeff
December 12, 1958
\$1,000

Rabbi Haim Azerrad
Myriam Azerrad
19 Tammuz, July 15, 2006
28 Shevat, January 29, 1995
\$1,000

Abraham Bacal
January 13, 1952
\$1,000

Malca Baittle
October 10, 1928
\$1,000

Hersh Barkoff
Rebecca Barkoff
February 2, 1944
\$1,000

Stanley Barkun
July 2, 1963
\$1,000

Solomon Bass
April 2, 1953
\$1,000

Jacob Batist
Ada Batist
May 4, 1942
April 22, 1945
\$1,000

Jack Baum
November 1, 1994
\$1,000

Alice Rudnikoff Becker
August 9, 1944
\$1,000

Barnett Becker
Jennie Becker
July 19, 1953
July 7, 1948
\$1,000

Jacob B. Becker
August 6, 1975
\$1,000

Adolf Charles Benjamin
April 23, 1969
\$1,000

Harry Bercovitz
April 9, 1941
\$1,000

Joseph Bercovitz
Sophie Bercovitz
July 14, 1966
October 20, 1968
\$1,000

Myer (Babe) Besner
July 31, 1979
\$1,000

Sam Besser
October 24, 1962
\$1,000

Nathan Bierbrier
August 18, 1990
\$1,000

Saul Bierbrier
September 10, 1951
\$1,000

Taube Bietler
January 23, 1954
\$1,000

Ernest Bolder
July 2, 1983
\$1,000

Ekiel Bronfman
Mindel Bronfman
December 24, 1919
November 10, 1918
\$1,000

Morris Brott
Rose Brott
March 14, 1955
August 10, 1956
\$1,000

Moses Busgang
Jenny Busgang
June 2, 1973
May 26, 1963
\$1,000

Joseph C. Caplan
April 29, 1973
\$1,000

Myer Caplan
July 3, 1965
\$1,000

Nathan Charness
Leah Charness
June 14, 1927
April 20, 1930
\$1,000

Samuel Cheyfitz
April 17, 1983
\$1,000

Sarah Cobrin
Frank Cobrin
April 25, 1968
April 25, 1993
\$1,000

Bencion Cohen
Miriam Cohen
October 28, 1948
February 6, 1946
\$1,000

David B. Cohen
Jennie M. Cohen
November 2, 1957
February 23, 1953
\$1,000

Israel Chaim Cohen
Yecheved Cohen
December 3, 1942
November 22, 1944
\$1,000

Joseph Cohen, Q.C.
Bella Cohen
September 24, 1973
October 9, 1974
\$1,000

Saul Cohen
Dorothy Cohen
January 18, 1978
December 30, 1974
\$1,000

Leah Cohen
January 22, 1954
\$1,000

Philip Cohen
Pauline Cohen
February 14, 1976
June 18, 1965
\$1,000

Solomon Cohen
Minnie Cohen
January 31, 1954
July 24, 1914
\$1,000

Leah Prupas Covshoff
July 7, 1965
\$1,000

Hyman Deckelbaum
February 25, 1974
\$1,000

Sossia Deckelbaum
February 13, 1920
\$1,000

Louis Deitcher
July 27, 1959
\$1,000

Nochum Dov-Ber Denberg
Chaya R. Denberg
January 18, 1953
June 25, 1935
\$1,000

Jack Dolberg
27 Sivan 5739
\$1,000

Pearl Drobetzky
March 13, 1949
\$1,000

Rev. Joshua Dubitsky
December 20, 1940
\$1,000

Memorial Funds • Fonds commémoratifs

1911-2021

Memorial Funds • Fonds commémoratifs

1911-2021

Ely Chaim Elias
February 5, 1951
\$1,000

Solon Eliasoph
October 16, 1935
\$1,000

Saul Victor Eliosoff
July 20, 1978
\$1,000

Bessie (Bernice) Epstein
August 31, 1962
\$1,000

Harry Moses Epstein
January 19, 1951
\$1,000

Sarah Leah (Shirley) Epstein
April 29, 1964
\$1,000

Maurice Faerman
Devorah Faerman
April 9, 1940
December 18, 1925
\$1,000

B.I. Fainer
August 9, 1975
\$1,000

Archie Fallis
Molly Fallis
August 20, 1987
September 6, 2004
\$1,000

Shylem Fallis
Pola Riva Fallis
September 23, 1968
December 16, 1987
\$1,000

Bernard Feen
Lena Feen
September 22, 1946
May 7, 1974
\$1,000

Morris Feinstein
Riva Feinstein
April 7, 1991
August 18, 1987
\$1,000

Sarah Feinstein
October 17, 1958
\$1,000

Abraham Feldman
July 29, 1947
\$1,000

Rubin Feldman
May 22, 1955
\$1,000

Solomon Feldman
December 16, 1942
\$1,000

Solomon Feldman
Sophie Feldman
March 9, 1929
July 25, 1946
\$1,000

Jacob Feller
\$1,000

Max Fenster
Anna Fenster
December 30, 1965
December 31, 1945
\$1,000

Philip Fine
Deborah Fine
June 16, 1942
June 6, 1937
\$1,000

Elic Fineberg
February 26, 1952
\$1,000

Jennie Fineberg
September 14, 1926
\$1,000

Joseph Fineberg
June 6, 1952
\$1,000

Harry Fineman
November 16, 1969
\$1,000

Lillian Finkelstein
July 2, 1968
\$1,000

Nochem Finkelstein
Reizel Finkelstein
March 10, 1944
March 17, 1947
\$1,000

Samuel Fisher
October 23, 1942
\$1,000

Abraham Fleisher
Hilda Fleisher
November 24, 1936
October 1, 1951
\$1,000

Abraham Fleming
January 4, 1977
\$1,000

Charles Fogel
August 1, 1998
\$1,000

Sam Fragman
January 20, 1979
\$1,000

Maurice Frank
Eva Frank
June 22, 1924
December 28, 1949
\$1,000

Louis Frank
February 11, 1993
\$1,000

Fannie Freedman
January 11, 1978
\$1,000

Hyman Freedman
August 28, 1955
\$1,000

Leah Freedman
December 22, 1964
\$1,000

Leonard Freedman
December 9, 1981
\$1,000

Olga Fried
May 26, 1976
\$1,000

Max Gameroff
Rosa Gameroff
November 6, 1933
May 10, 1940
\$1,000

Samuel David Gameroff
November 10, 1959
\$1,000

Maurice Garfinkle
October 10, 1977
\$1,000

Leon Yehuda Garzon
May 31, 2003 • 29 Iyar 5763
\$1,000

Archie Gasco
September 19, 1996
\$1,000

Ethel Klein Gasco
January 14, 1941
\$1,000

Gershon David Gasco
Leah Gasco
November 20, 1968
September 27, 1967
\$1,000

Meyer Gasco
Mary Gasco
July 26, 1960
May 4, 1969
\$1,000

Pearl Katz Gasco
April 28, 1977
\$1,000

Samuel Gasco
August 25, 1966
\$1,000

Abraham Gelbart
June 29, 1978
\$1,000

Joseph Gersovitz
Ray Gersovitz
October 13, 1951
August 4, 1960
\$1,000

Abraham Gewertz
Milka Gewertz
October 22, 1924
September 18, 1942
\$1,000

Joseph Gilbert
Jennie Gilbert
January 18, 1951
March 15, 1962
\$1,000

Ephraim Gillman
Bessie Leah Gillman
April 25, 1947
November 18, 1940
\$1,000

William Gittes
January 8, 1991
\$1,000

Moses Godel
Esther Bella Godel
July 13, 1939
April 20, 1923
\$1,000

Ely Godjinsky
June 21, 1937
\$1,000

Isaac Gold
March 15, 1949
\$1,000

Morris Gold
December 23, 1981
\$1,000

Louis Goldfine
January 30, 1955
\$1,000

Max Goldin
April 4, 1964
\$1,000

Chaya Gitel Goldstein
December 22, 1955
\$1,000

Renee Grun Goldstein
Ionel Goldstein
March 31, 2021
July 21, 1981
\$1,000

Sandor Goldstein
Sarah Mariam Goldstein
February 1, 1948
February 27, 1943
\$1,000

Michael Goodman
Fanny Phillips Goodman
November 1, 1944
May 11, 1941
\$1,000

Fanny Gordon
December 6, 1971
\$1,000

Kivi Gordon
January 3, 1961
\$1,000

Moses Gordon
March 15, 1928
\$1,000

Samuel Gordon
Fanny Gordon
May 5, 1948
January 2, 1960
\$1,000

Samuel Ernest Gordon
November 15, 1954
\$1,000

Moses I. Gorelick
July 26, 1959
\$1,000

Solomon Gorodetsky
Molly Gorodetsky
April 14, 1975
August 16, 1972
\$1,000

Lila Gottheil
April 6, 2017
\$1,000

Henry Gottlieb
January 5, 1948
\$1,000

Norman Greenspon
July 18, 2001
\$1,000

Nellie Greenspoon
July 1, 1961
\$1,000

Moses Hersh Groper
Elka Groper
September 29, 1937
November 5, 1948
\$1,000

Abraham Gross
Miriam Gross
December 28, 1942
January 20, 1936
\$1,000

Joseph H. Gross
September 13, 1990
\$1,000

Hyman Grover
September 26, 1967
\$1,000

Rev. Nuchim Baer Grover
December 26, 1928
\$1,000

Max Gruber
January 28, 1985
\$1,000

Abraham Guttman
Miriam Guttman
October 6, 1944
March 23, 1946
\$1,000

Israel Guttman
July 29, 1988
\$1,000

Leib Guttman
Liba Guttman
May 19, 1958
August 30, 1959
\$1,000

Abraham Hahamovitch
January 6, 1946
\$1,000

Samuel H. Harvey
September 26, 1973
\$1,000

Henry Herman
June 26, 1998
\$1,000

Louis Herman
July 13, 1965
\$1,000

Joseph Herscovici
Goldina Herscovici
June 17, 1951
November 2, 1938
\$1,000

Yossef Chaim
Ben-Yochanan Herzog
10 Adar 11 5744
\$1,000

Sarah Herzog
June 12, 1969
\$1,000

Ernest Hofmann
Elizabeth (Lisl) Hofmann
January 23, 1957
August 9, 1978
\$1,000

Seymour L. Hollander
September 19, 2009
\$1,000

George Hollinger
November 21, 1978
\$1,000

Louis Holstein
July 27, 1942
\$1,000

David Hopmeyer
August 30, 1968
\$1,000

Harry Hopmeyer
Rosa Hopmeyer
February 7, 1937
June 9, 1957
\$1,000

Solomon Kahan
Doba Kahan
September 5, 1954
February 25, 1974
\$1,000

E. Mildred Kanigsberg
January 30, 1994
\$1,000

Benjamin Kantor
October 16, 1996
\$1,000

Berel Kahn
Esther Kahn
May 23, 1979
December 10, 1982
\$1,000

Samuel Kantor
October 22, 1987
\$1,000

Rachel Kapla
May 2, 1965
\$1,000

David Jacob Kaufman
April 15, 1968
\$1,000

Hyman Kendall
October 15, 1980
\$1,000

Moishe Kirsch
Solomon Kirsch
March 27, 1992
January 20, 1992
\$1,000

Abraham Kirschberg
Cirila Kirschberg
August 3, 1902
March 11, 1926
\$1,000

Samuel Klein
July 2, 1943
\$1,000

Hyman Knobovitch
Gertrude Knobovitch
April 17, 1986
August 3, 2005
\$1,000

Jack Kolodny
April 6, 1970
\$1,000

David Sheldon Korman
December 14, 1967
\$1,000

Solomon Kraminer
Anna Kraminer
May 18, 1915
October 16, 1928
\$1,000

Jacob Krasnow
June 6, 1956
\$1,000

Karl Kussner
March 14, 1962
\$1,000

Ethel Lande
April 9, 1964
\$1,000

Isaac Lande
October 3, 1948
\$1,000

Nathan Lande
July 9, 1931
\$1,000

Ray Freiman Lande
July 19, 1958
\$1,000

Rev. Shepsel Lande
July 10, 1969
\$1,000

Annie Landsman
May 7, 1944
\$1,000

Sgt. Arthur Joseph Lassner
July 1, 1941
\$1,000

Harry Lassner
April 16, 1949
\$1,000

Jennie Schore Lassner
March 2, 1965
\$1,000

Benn Charles Lassner
August 28, 1970
\$1,000

Sydney Martin Lassner
September 7, 1986
\$1,000

Hersch Laster
Freida Laster
August 1, 1937
June 1, 1941
\$1,000

David Latt
Baila Latt
July 30, 1942
August 26, 1943
\$1,000

Moses Bernard Lauterman
Jessica Lauterman
March 7, 1916
June 24, 1938
\$1,000

Hyman Isaac Lavut
Rose Lavut
December 19, 1963
December 19, 1961
\$1,000

Menasseh Lavut
December 14, 1931
\$1,000

Simon Lazar
September 9, 1958
\$1,000

Emile Lazar
February 1, 1957
\$1,000

Kalman ben Mordechai Lebinger
Rivka bat Avrohom Chaim Lebinger
11 Sivan 5749
21 Tevet 5764
\$1,000

Meyer Lefcort
Mollie Lefcort
February 20, 1945
November 26, 1909
\$1,000

Joseph Leibof
September 27, 1970
\$1,000

Benny Leibovitch
January 28, 1978
\$1,000

Nathan Leibovitz
August 23, 1963
\$1,000

Joseph Samuel Leo
Emma Leo
October 25, 1941
September 9, 1942
\$1,000

Samuel Leopold
December 19, 1948
\$1,000

Abe Liverant
April 24, 1972
\$1,000

Don London
February 26, 1994
\$1,000

Anabel Louis
Benjamin Louis
December 8, 1990
March 25, 1994
\$1,000

Clara Lowy
January 2, 2014
2 Shevat 5774
\$1,000

Lillian Lubov
January 13, 1979
\$1,000

Minnie Shaikevitch
Ludmer
January 18, 1941
\$1,000

Ethel Luks
June 14, 1976
\$1,000

Bluma Magil
December 17, 1973
\$1,000

Irving Magil
February 8, 1976
\$1,000

Joseph Michael Magil
April 15, 1955
\$1,000

Sarah Magil
October 19, 1963
\$1,000

Morris Mallin
May 1, 1951
\$1,000

Finnie Mandelcorn
22 Tevet 5760
\$1,000

Miriam Marcovitch
October 25, 1915
\$1,000

Max Margolis
July 28, 1975
\$1,000

Moses Matlin
Rachel Matlin
October 12, 1953
December 8, 1952
\$1,000

Benjamin Mendel
Ida Mendel
September 9, 1953
July 20, 1954
\$1,000

Beatrice Mendelman
May 2, 1976
\$1,000

Berl Mendelovitch
Hannah Mendelovitch
July 6, 1922
March 13, 1903
\$1,000

Dudley N. Mendels
September 8, 1990
\$1,000

Memorial Funds • Fonds commémoratifs

1911-2021

Memorial Funds • Fonds commémoratifs

1911-2021

Mordecai I. Mendelsohn February 18, 1974 \$1,000	Myer Moscovitch April 10, 1942 \$1,000	Esther Percher December 7, 1943 \$1,000	Morris Rapp March 5, 1919 \$1,000	Abraham Rosenberg February 7, 1944 \$1,000
Harry Mendelson Annie Mendelson February 8, 1957 August 30, 1956 \$1,000	Abraham Wolf Muhlstok November 5, 1949 \$1,000	Ela Kalmich Perera Moric Perera February 28, 1978 1945 \$1,000	Anne Elka Rappaport June 29, 1965 \$1,000	Maurice Rosenberg Pearl Rosenberg July 9, 1945 October 8, 1960 \$1,000
Myer Mendelson Katie Mendelson February 21, 1998 November 11, 1994 \$1,000	Freda Muhlstok August 12, 1972 \$1,000	Joseph Peritz July 30, 1948 \$1,000	N.L. Rappaport, Q.C. December 24, 1995 \$1,000	Jack Rosenbloom March 4, 1969 \$1,000
Dr. Hyman I. Mendelson December 31, 1993 \$1,000	Nochem Myerson Sonia Myerson September 7, 1966 May 17, 1966 \$1,000	Max Perlman Zelda Perlman February 21, 1967 September 5, 1966 \$1,000	Bernard Reinblatt March 22, 1985 \$1,000	Philip Rosengarten Sophia Rosengarten June 1919 August 1952 \$1,000
Sarah Mendelson Esther Mendelson Levy November 15, 1975 September 4, 1993 \$1,000	Joe Nadler March 7, 1977 \$1,000	Harry Reinblatt October 15, 1989 \$1,000	Gertie Rosenstein March 14, 1956 \$1,000	Joseph Saxe Rachel Saxe October 17, 2003 September 7, 2001 \$1,000
Esther Mendelson Levy November 15, 1975 September 4, 1993 \$1,000	Samuel Lyon Nathanson March 27, 1927 \$1,000	Bertha Remer June 11, 1970 \$1,000	Aron Schachter Rebecca Schachter November 6, 1952 September 1, 1971 \$1,000	Moses Joseph Schwartz Leah Schwartz September 21, 1965 September 30, 1977 \$1,000
Annette Merling July 29, 1985 \$1,000	Tina Nemtin June 13, 1970 \$1,000	Helen (Feuer) Remer Yom Hazmaout 1983 \$1,000	Miriam K. Schapiro Bella Kirschberg August 6, 1942 June 25, 1910 \$1,000	Simon Schwartz Rachel Schwartz June 26, 1943 October 21, 1948 \$1,000
Sam Mestel May 12, 1978 \$1,000	Aaron Nirenberg July 15, 1965 \$1,000	Esack Rosenzweig October 17, 1952 \$1,000	Joseph Schecter June 19, 1980 \$1,000	Dr. B.W. Segal April 16, 1953 \$1,000
Philip Meyerovitch October 20, 1991 \$1,000	Leib Nirenberg Malca Nirenberg 1942 February 1, 1910 \$1,000	Edgar Ross February 4, 1950 \$1,000	Meyer Schechter August 31, 1997 \$1,000	Max Segal February 4, 1976 \$1,000
David Migicovsky December 5, 1954 \$1,000	George Pollack March 31, 1947 \$1,000	Simon Rothman Sophie Rothman-Afrin July 6, 1947 January 15, 1995 \$1,000	Rebecca Segal November 26, 1973 \$1,000	David Z. Shock December 27, 1997 \$1,000
Joseph Migicovsky Messa Migicovsky May 15, 1955 May 1, 1961 \$1,000	Prof. Frances Friedman-Popliger March 9, 1991 \$1,000	William Rubin Pauline Rubin August 24, 1916 March 9, 1921 \$1,000	Fischel Segall Craina Segall September 25, 1950 July 2, 1952 \$1,000	Frank N. Shore June 6, 1954 \$1,000
Welvel Migicovsky December 19, 1932 \$1,000	Phillip Popliger Jennie Popliger May 11, 1957 September 13, 1958 \$1,000	Harry Rubinger Anne Rubinger December 8, 1997 September 12, 1983 \$1,000	Max Seigler Anna Seigler October 14, 1971 October 17, 1971 \$1,000	Sam Silver October 21, 1987 \$1,000
Joseph Miller Lizza Miller November 23, 1947 August 31, 1958 \$1,000	Irving Richman Sophie Veroff Richman June 12, 1983 June 29, 1995 \$1,000	Ruth Schecter April 22, 1962 \$1,000	Saul Scitz Ida Jaslow Scitz September 18, 2003 April 27, 1991 \$1,000	Tillie Siminovitch March 15, 1956 \$1,000
Nathan Miller Dubbie Miller May 9, 1947 October 23, 1946 \$1,000	Shmaryahu Richler Esther Richler April 17, 1947 December 31, 1976 \$1,000	Gitel Schikiransky April 24, 1963 \$1,000	Ben Zion Shaikovitch Chinka Shaikovitch March 29, 1926 July 7, 1965 \$1,000	David Faivish Simon December 10, 1942 \$1,000
Samuel Monk Bella Monk August 23, 1957 October 24, 1937 \$1,000	Irwin Joseph Roberts Agnes Finberg Roberts April 30, 1964 March 16, 1963 \$1,000	Moses Schikiransky December 23, 1978 \$1,000	Saul Scitz Ida Jaslow Scitz September 18, 2003 April 27, 1991 \$1,000	Elihu Yehuda Simon Reisel Simon November 1933 December 7 \$1,000
Abraham Moscovitch February 1, 1953 \$1,000	Morris Robinson September 26, 1947 \$1,000	Sally Ann Rudnikoff October 24, 1966 \$1,000	Ben Zion Shaikovitch Chinka Shaikovitch March 29, 1926 July 7, 1965 \$1,000	Moses Simon October 2, 1947 \$1,000
Heim Leib Moscovitch Tzipra Moscovitch October 19, 1938 February 26, 1950 \$1,000	Samuel Robinson September 2, 1973 \$1,000	Abraham Rudolph February 7, 1952 \$1,000	Abraham Shalinsky Rebecca Shalinsky December 17, 1956 December 23, 1964 \$1,000	Adolph Singer December 22, 1953 \$1,000
	Chemia Rochwerg January 31, 1979 \$1,000	Moses Rudolph May 2, 1968 \$1,000	Bertha (Brina) Shapiro March 8, 1935 \$1,000	Charles Singer March 23, 1952 \$1,000
	Albert H. Rabin September 14, 1966 \$1,000	Rose Kert Sabbath November 6, 1943 \$1,000	Eli Shapiro March 12, 1965 \$1,000	Dr. John W. Singer September 20, 1950 \$1,000
	Alexander Oscar Raginsky March 15, 1942 \$1,000	Max Sacharen May 18, 1992 \$1,000	Samuel Sheiner January 16, 1991 \$1,000	Isidore (Issie) Singerman December 11, 1967 \$1,000
	Harry Raginsky January 15, 1978 \$1,000	Joseph Salz Faigi Malli Salz January 4, 1965 World War II \$1,000		
	Jack Raich October 30, 1980 \$1,000			
	Louis Raich August 31, 1937 \$1,000			
	Alexander Rajskey May 18, 1957 \$1,000			

Memorial Funds • Fonds commémoratifs

1911-2021

Dorothy Blumenthal Samit Hirschel Samit February 16, 2002 June 2, 1984 \$1,000	Margaret Rose Schreter Fox September 6, 1972 \$1,000	Rev. Hirsh Sheraga Sossy Sheraga September 8, 1941 June 2, 1929 \$1,000	Israel-Nota Solomon Zivia Solomon December 9, 1914 September 22, 1914 \$1,000	Regina Taiblum March 21, 1952 \$1,000
Samuel Samuelson November 3, 1975 \$1,000	Martin Schreter Leah Schreter June 1944 \$1,000	Lily Kutzin Sherman May 19, 1986 \$1,000	Jennie Sorffer (Miller) November 6, 1992 10 Cheshvan 5753 \$1,000	David Tenenhouse February 8, 1972 \$1,000
Mayer Sand May 19, 1989 \$1,000	Raphael Schuchat Rebecca Schuchat July 6, 1935 June 23, 1918 \$1,000	Louis Shiff October 26, 1967 \$1,000	Louis Sorffer Jack Sorffer August 22, 1955 March 11, 1982 \$1,000	Harry Timmerman January 10, 1959 \$1,000
Joseph Saxe Rachel Saxe October 17, 2003 September 7, 2001 \$1,000	Moses Joseph Schwartz Leah Schwartz September 21, 1965 September 30, 1977 \$1,000	Alec Shiller Eve Shiller January 8, 1989 June 29, 1979 \$1,000	Miriam Schechter Spiegel March 17, 1979 \$1,000	Philip Toulch October 4, 1970 \$1,000
Aron Schachter Rebecca Schachter November 6, 1952 September 1, 1971 \$1,000	Simon Schwartz Rachel Schwartz June 26, 1943 October 21, 1948 \$1,000	Nathan Ship Frima Ship June 8, 1948 December 24, 1950 \$1,000	Harry Star Sera Star Dr. Marcus Star February 4, 1953 February 25, 1963 February 10, 1978 \$1,000	Sima Allerhand Türkler Harry Wolfe Hollinger March 4, 1968 April 26, 1980 \$1,000
Miriam K. Schapiro Bella Kirschberg August 6, 1942 June 25, 1910 \$1,000	Dr. B.W. Segal April 16, 1953 \$1,000	Idel (Yehuda) Shivilenko Rifka Shivilenko September 29, 1993 August 5, 1976 \$1,000	Miriam Schechter Spiegel March 17, 1979 \$1,000	Nettie Allerhand Türkler August 13, 1950 \$1,000
Joseph Schecter June 19, 1980 \$1,000	Max Segal February 4, 1976 \$1,000	Uria Shmuclovitz Chana Feiga Shmuclovitz 1921 \$1,000	Hyman Star Mae Star Diamond February 15, 1983 May 4, 1984 \$1,000	Berel Udashkin Shayna Gutta Udashkin January 8, 1956 January 30, 1948 \$1,000
Meyer Schechter August 31, 1997 \$1,000	Rebecca Segal November 26, 1973 \$1,000	David Z. Shock December 27, 1997 \$1,000	Jack Udashkin June 22, 1977 \$1,000	Joseph Usheroff Sarah Usheroff January 28, 1947 November 28, 1964 \$1,000
Moses Schecter Rachel Leah Schecter January 30, 1951 October 17, 1945 \$1,000	Fischel Segall Craina Segall September 25, 1950 July 2, 1952 \$1,000	William Steinberg Ida Steinberg May 19, 1947 April 4, 1942 \$1,000	Joseph Usheroff Sarah Usheroff January 28, 1947 November 28, 1964 \$1,000	Philip F. Vineberg, Q.C. November 24, 1987 \$1,000
Ruth Schecter April 22, 1962 \$1,000	Max Seigler Anna Seigler October 14, 1971 October 17, 1971 \$1,000	Sam Silver October 21, 1987 \$1,000	Samuel A. Vineberg Ruth Vineberg July 20, 1977 October 5, 1961 \$1,000	Samuel W. Weinberg January 27, 1964 \$1,000
Gitel Schikiransky April 24, 1963 \$1,000	Saul Scitz Ida Jaslow Scitz September 18, 2003 April 27, 1991 \$1,000	Tillie Siminovitch March 15, 1956 \$1,000	Berush Steinhouse September 20, 1932 \$1,000	Saladin Volkman January 13, 1974 \$1,000
Moses Schikiransky December 23, 1978 \$1,000	Ben Zion Shaikovitch Chinka Shaikovitch March 29, 1926 July 7, 1965 \$1,000	David Faivish Simon December 10, 1942 \$1,000	Hyman Steinman Jennie R. Steinman November 14, 1924 December 25, 1952 \$1,000	Samuel W. Weinberg January 27, 1964 \$1,000
Polly Schneiderman August 14, 1967 \$1,000	Abraham Shalinsky Rebecca Shalinsky December 17, 1956 December 23, 1964 \$1,000	Elihu Yehuda Simon Reisel Simon November 1933 December 7 \$1,000	Ben Sternthal August 4, 1968 \$1,000	Benjamin Weiner February 28, 1980 \$1,000
Vera Schneiderman April 8, 1980 \$1,000	Shneur Zalman Schneirson Frima Schneirson April 13, 1968 July 6, 1957 \$1,000	Abraham Stockman September 29, 1959 \$1,000	Hyman Stilman September 3, 1976 \$1,000	Isidore Weiner Braná Weiner July 22, 1925 February 20, 1939 \$1,000
Ignacz Schreter January 4, 1965 \$1,000	Tikvah Schneirson April 10, 1945 \$1,000	Charles Straus July 18, 1954 \$1,000	Abraham Stockman September 29, 1959 \$1,000	Jack Weinstein January 5, 1967 \$1,000
	Max Sacharen May 18, 1992 \$1,000	Nathan Taback 17 Tamuz 5725 \$1,000	Moses Simon October 2, 1947 \$1,000	Harry Weintrub June 1, 1954 \$1,000
	Joseph Salz Faigi Malli Salz January 4, 1965 World War II \$1,000	Shifra Taback 17 Tevet 5751 \$1,000	Adolph Singer December 22, 1953 \$1,000	Toby Weintrub November 15, 1978 \$1,000

Memorial Funds • Fonds commémoratifs

1911-2021

- | | |
|--|---|
| <p>Isaac Weisberg
Rachel Z. Weisberg
April 15, 1952
July 14, 1954
\$1,000</p> | <p>Aron Zawalkow
Rose Zawalkow
October 11, 1954
October 12, 1953
\$1,000</p> |
| <p>Susman Charles Weisberg
August 20, 1961
\$1,000</p> | <p>Baruch Zimmerman
Vila Zimmerman
August 5, 1979
March 5, 1981
\$1,000</p> |
| <p>Samuel Weiser
Lea Weiser
July 23, 1942
June 8, 1973
\$1,000</p> | <p>Isaac Znaty
October 11, 1960 • 20 Tishrei
5721
\$1,000</p> |
| <p>David Weissman
February 26, 1952
\$1,000</p> | <p>Jack Zuckerman
January 21, 2002
\$1,000</p> |
| <p>Samuel & Gittel Weissman
\$1,000</p> | |
| <p>Maurice Wendman
William Wendman
May 16, 1964
June 18, 1961
\$1,000</p> | |
| <p>Samuel Wenger
October 9, 1978
\$1,000</p> | |
| <p>Moses Wetstein
Rose Wetstein
November 6, 1922
September 6, 1948
\$1,000</p> | |
| <p>Rose Wineck
July 26, 1969
\$1,000</p> | |
| <p>Max Wiseman
January 5, 1969
\$1,000</p> | |
| <p>Louis Wolfe
July 12, 1970
\$1,000</p> | |
| <p>Louis Wolfe
Dora Wolfe
February 28, 1949
March 20, 1970
\$1,000</p> | |
| <p>Murray Yanow
January 14, 1996
\$1,000</p> | |
| <p>Moses S. Yelin, Q.C.
April 3, 1977
\$1,000</p> | |
| <p>Samuel Goldwasser-Zanger
Stephanie Goldwasser-
Zanger
December 30, 1950
January 27, 1969
\$1,000</p> | |

Memorial Boards Donated by: Zigmund Fineberg, Founder and Organizer, 1st President, Sam and Freda Lotansky, Daniel J. Albert and Norman Spector in Memory of Abraham Albert, The Hopmeyer Family in Memory of Joseph Hopmeyer, The Beutel Family in Memory of Benjamin Beutel, C.M., Morrie M. and Diane Cohen in Memory of David and Rose Cohen, and Peter and Sheldon Schreter and their families in Memory of Joseph and Goldie Schreter.

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by supporting the Hebrew
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of Montreal.

La Fondation Azrieli
ouvre des portes vers
des opportunités en
soutenant l'Association
hébraïque de prêts
bénévoles de Montréal.



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One loan at a time.**

Thank you to all the volunteers and staff who continue to make a difference!

Heather Adelson



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Nezri Family**



The best way to support a community is to be part of it.

At the heart of every community, you'll find organizations fuelled by committed people who are passionate about building a better future for us all. We are inspired by our friends at **Hebrew Free Loan Association of Montreal** and their continuous efforts since 1911, to provide much needed support for our community.



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Le meilleur moyen d'appuyer l'a collectivité, c'est d'y participer

Au coeur de chaque collectivité se trouvent des organisations portées par des gens dévoués qui accordent la plus haute importance à la création d'un avenir meilleur. Par leurs efforts soutenus pour offrir un soutien essentiel à notre collectivité, nos amis de l'Association hébraïque de prêts bénévoles de Montréal nous inspirent.



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Pay it Forward is my family's motto regarding *Hebrew Free Loan!*

We were lucky recipients way back when and now delight in giving back!

Thank you dear uncle Judge Joe Mendelson z'li!

Yishar Koach to the outstanding team at HFL of lay leaders and staff!

Ahd mayah ve'esreem!

Mark and Edna Mendelson and Family

Nous sommes heureux de soutenir l'Association hébraïque de prêts bénévoles de Montréal.

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Excerpt From 1961 (50th Anniversary) Annual Report

“Let The Record Speak”

The Hebrew Free Loan Association prides itself that since 1911 it has helped with sympathy and dignity all classes in the community.

Borrowers have included workingmen, small manufacturers, storekeepers, widows, artisans, tailors, and merchants.

Others included doctors, lawyers, dentists, druggists, college students, teachers, shoachim, and salesmen.

Loans have been received for the necessities of life, illness, medical, dental and hospital services, education and rehabilitation for small businessmen in temporary difficulties. Loans have helped relatives in foreign countries, purchased agricultural equipment and livestock, paid property taxes and interest to prevent foreclosure and the loss of life's savings.

The Association has helped bridge unemployment, has alleviated temporary embarrassment and has helped reconstruct family life to stability with confidence and respect.

To the needy newcomers from all corners of the earth, we have given and continue to give every co-operation, directly, and together with other communal organizations.

HEBREW FREE LOAN ASSOCIATION BEQUEST

YES, THERE IS LIFE AFTER DEATH IF YOU WILL IT.

Provide in perpetuity for the disadvantaged by "helping a man to help himself." His loan will be repaid, and an endless chain of your fellow-men will, in turn, through your foresight, be enabled to help future generations to help themselves.

Your bequest to the Hebrew Free Loan Association will not diminish by one iota your present mode of life. A Memorial Fund established by your Will would indeed help immeasurably to improve the quality of life for our brethren, culturally and materially. We would be truly grateful to you for your generosity to this holy cause.

ASSOCIATION HÉBRAÏQUE DE PRÊTS BÉNÉVOLES LEGS

OUI, LA VIE APRÈS LA MORT EXISTE SI VOUS LA LÉGUER.

Vous pouvez pourvoir à perpétuité aux besoins des désavantagés "en aidant votre prochain à s'aider". Son prêt sera remboursé et une chaîne de concitoyens pourront à leur tour, grâce à votre clairvoyance, aider les générations à venir à s'aider.

Votre legs à l'Association hébraïque de prêts bénévoles ne diminuera en rien votre qualité de vie actuelle. Un Fonds commémoratif établi par votre testament contribuera énormément à améliorer la qualité de vie de nos coreligionnaires, sur le plan culturel et matériel. Nous vous serions reconnaissants de votre générosité envers cette cause louable.

Helping others help the community grow

For one hundred and nine years, the Hebrew Free Loan Association has been one of the foremost contributors to the growth and continuing good health of the Montreal Jewish community. Instead of maintaining less fortunate community members at a level of subsistence through charity, Hebrew Free Loan is devoted to helping them attain through their own efforts the levels they are capable of reaching. By making interest-free loans rather than giving handouts, the Association gives deserving recipients the chance to solve their own problems rather than turning them over to the public; and to launch projects that improve the quality of their lives rather than merely holding on to what they have.

Hebrew Free Loan also provides a less tangible revitalization. It has saved thousands of families from punishing and humiliating poverty. It has allowed thousands of individuals to turn their ambitions into reality. Through the Hebrew Free Loan Association, the community lifts up the destitute and the unlucky and fulfills the ancient commandment to do good for one's neighbour. The pride community members can take in their solidarity and humanness is the self-renewal which best prepares us for times of change.

The tradition of dignity

At the loan committee meetings of the Hebrew Free Loan Association, each prospective loan is carefully examined to ensure that the money is needed, that the project to be undertaken is worthwhile, and that the borrower will be able to repay it. Questions ensue about a loan guarantor's financial capacity to back a loan. The directors are committed to giving the borrower the benefit of the doubt in all cases. In its daily operation the Association never loses sight of the foundations of its work. Perhaps the most important operating principle is dignity.

Dignity, in being able to provide for oneself and one's family and be an equal member of the community, is what financial need takes from a person. Hebrew Free Loan tries to restore dignity to that person by enabling him or her to gain a status worthy of esteem and self-respect. Each step of the lending process is marked by concern for the dignity of the individual.

Aider les autres à faire croître notre communauté

Depuis cent-neuf ans, l'Association hébraïque de prêts bénévoles est l'un des participants les plus actifs à la croissance et à la santé continue de la communauté juive de Montréal. Au lieu de maintenir les démunis de notre communauté à un niveau de subsistance acceptable par le biais de charité, l'Association hébraïque de prêts bénévoles les aide à atteindre des niveaux de vie conformes à leurs capacités. En effet, l'Association offre aux bénéficiaires méritants la possibilité non seulement de régler leurs problèmes sans se tourner vers des oeuvres de charité publiques, mais de lancer des projets améliorant leur qualité de vie.

Outre les bienfaits d'ordre matériel, le secours apporté par l'Association hébraïque de prêts bénévoles a sauvé des milliers de familles de l'humiliation de la pauvreté et a permis à des milliers de personnes de concrétiser leurs ambitions. Grâce à l'Association hébraïque de prêts bénévoles, la communauté rehausse ses démunis et infortunés et remplit le commandement d'aimer son prochain. La satisfaction des membres de la communauté face à leur solidarité et leur humanité nous fortifiera, pour ainsi nous permettre d'affronter les changements futurs.

Le respect de la dignité d'autrui

Les membres du comité de prêt de l'Association hébraïque de prêts bénévoles étudient soigneusement chaque demande de prêt pour s'assurer de l'authenticité du besoin, de la viabilité du projet proposé et de la capacité de remboursement de l'emprunteur. Ensuite, ils vérifient la solvabilité du répondant du prêt. Dans toutes circonstances, les administrateurs accordent le bénéfice du doute à l'emprunteur, conformément aux principes directeurs de l'Association – respecter l'honneur d'autrui.

Se retrouver démuné – ne pas être capable de pourvoir aux besoins de sa famille et de soi-même et ne pas être considéré comme un membre à part entière de la communauté – sape la dignité de l'homme. L'Association, consciente de cet accablement, s'évertue à restituer l'honneur de ces personnes en leur permettant d'atteindre un statut digne d'estime et de respect de soi. Chaque étape du processus de prêt est fondé sur le respect de la dignité du candidat.

WITNESS, TUESDAY, May 30, 1911

FOR NEEDY JEWS

Hebrew Loan Society Inaugurated Yesterday

Formally launched at a meeting of prominent citizens held in the Baron de Hirsch Institute yesterday, the first Hebrew Free Loan Society is expected to be very useful to needy but deserving Jews, by enabling them to tide over bad times or make a fresh start. The objects of the Society have already been given, and it has now been announced that a sum of \$7000 is on hand as a start for the loan fund. This sum was subscribed by the less wealthy members of local Jewish Community and is expected to be considerably augmented when the rich Hebrew citizens are interested in the project.

A good deal of the credit for founding the society is due to Mr Zigmond Fineberg, on whom the burden of the organization work has fallen. Mr. Fineberg has been elected president, with Messrs. A. Jacobs and H. Fineberg as vice-presidents, Mr. T. Glickman as treasurer and Mr. M. Albert, secretary. A board of directors has also been appointed and a charter will be applied for at once.

Yesterday's meeting decided that the doors of the society be open to all who were anxious to help themselves, and can give security for the money borrowed either on their property or by the ordinary endorsed paper. The loans will be granted absolutely free of any charges whatsoever – no interest, notarial or banking charges will be made, and repayment will be made as far as possible to suit the convenience of the borrower. As fast as the repayment instalments come in they will be lent out again to others so that a dollar may do its good work several times and for several different persons each year.

The promoters say that wherever similar societies have been started they have been very successful, and though they lent money only to people who really need it to keep them afloat, the losses had not in any case averaged more than one-half of one per cent, and even this small loss was almost entirely caused by illness or death. The cost of maintenance will come out of the annual dues of the subscribers.

How the society can be of great practical benefit to those who may be temporarily distressed and to whom a loan would save the situation, as shown by the case of a Jewish farmer from Ste. Sophie who came before the meeting and explained that judgment had been secured against him for \$147 instalments due on a farm he had purchased and on which he had already paid \$300 besides a considerable sum spent on improvements. In default of payment he would be put out and he had no way of raising the money unless through the society such as that now being formed. He will probably be first to be accommodated by the Free Loan Society when it is definitely in working order.