

**RAPPORT ANNUEL
ANNUAL REPORT**

2023



**גמילות
חסדים**

**Association hébraïque
de prêts bénévoles**

**Hebrew Free Loan
Association**

MONTREAL 1911



WHO WE ARE

Changing Lives One Loan At A Time

For 113 years, the Hebrew Free Loan Association of Montreal has been a foremost contributor to the growth and continuing good health of the Montreal Jewish community.

HFL is devoted to helping those in need of assistance attain a better quality of life. The association gives recipients the opportunity to address their financial challenges in a dignified, compassionate and confidential manner. Our interest-free loans offer a hand up rather than a handout.

The HFL has assisted thousands of families in times of financial stress. It has allowed countless individuals to turn their ambitions into reality. Through the Hebrew Free Loan Association, the community lifts up those in financial need, and fulfils the ancient commandment to do good for one's neighbour.

OUR MISSION

- To provide interest-free loans to community members who demonstrate a merited need for financial assistance.

OUR VISION

- To help lighten the financial burden of those in need with compassion and discretion.

OUR VALUES

- *Gamilut Chasidim* – Acts of kindness respectful of the recipient
- Compassion
- Discretion
- Sensitivity

QUI NOUS SOMMES

Changer des vies un prêt à la fois

Au cours des 113 dernières années, l'Association hébraïque de prêts bénévoles a toujours été un acteur de premier plan de la croissance et de la santé financière de la communauté juive de Montréal.

L'Association hébraïque de prêts bénévoles offre aux plus démunis la possibilité d'améliorer leur qualité de vie. Elle donne aux bénéficiaires méritants la chance de résoudre leurs problèmes; par exemple, elle les aide à lancer le projet ou à amorcer le changement qui aura une incidence favorable sur leur santé financière. Ses prêts sans intérêts visent à offrir une assistance à moyen ou à long terme plutôt que de faire la charité de manière ponctuelle.

Notre association a aussi des retombées moins tangibles. Ses prêts ont également permis à des milliers de familles d'éviter l'humiliation éprouvante de la pauvreté et ont aidé d'innombrables personnes à réaliser leurs ambitions. L'Association hébraïque de prêts bénévoles tend la main aux plus démunis et aux personnes qui ont moins de chance, tout en répondant au commandement des temps anciens, qui demande d'aimer son prochain comme soi-même.

Mission

- Offrir des prêts sans intérêts aux membres de la communauté qui démontrent qu'ils ont vraiment besoin d'une aide financière.

Vision

- Aider, avec compassion et discrétion, à alléger le fardeau financier des personnes dans le besoin.

Valeurs

- *Gamilut Hassidim* – Actes de bonté dans le respect du bénéficiaire
- Compassion
- Discrétion
- Sensibilité

HEBREW FREE LOAN ASSOCIATION

ASSOCIATION HÉBRAÏQUE DE PRÊTS BÉNÉVOLES

OFFICERS • DIRIGEANTS



Jack Dworkind
President
Président



Daniel Zolov
1st Vice President
1^{er} Vice-président



Kathy Cohen
2nd Vice President
2^e Vice-présidente



Jack Noodelman
Treasurer
Trésorière



Stacy Gurman
Secretary
Secrétaire



Heather Adelson
Past President
Ancien présidente

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Director
Administratrice



Ariel Dayan-Medalsy
Director
Administratrice



Rena Gornitsky
Past President
Ancien présidente
Director
Administratrice



Andrew Koenig
Director
Administrateur



Frank Leboff
FCPA, FCA
Past President
Ancien président
Director
Administrateur



Nicky Madoff
Director
Administrateur



Marc Mintzberg
Past President
Ancien président
Director
Administrateur



Sharron Schwartz
Director
Administratrice



Murray Steinberg
Director
Administrateur
retired June 2023
Retraité Juin 2023



Gerald Tabak
Director
Administrateur
retired June 2023
Retraité Juin 2023



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

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

Heather Adelson
2021-2023

STAFF • PERSONNEL

Valerie Abitbol, Myriam Amar,
Bonnie Dworkind, Elisa Gross,

* Deceased/Décédé

2023

BOARD OF DIRECTORS CONSEIL D'ADMINISTRATION

Loan Record • Dossier de prêts 1911 – 2023

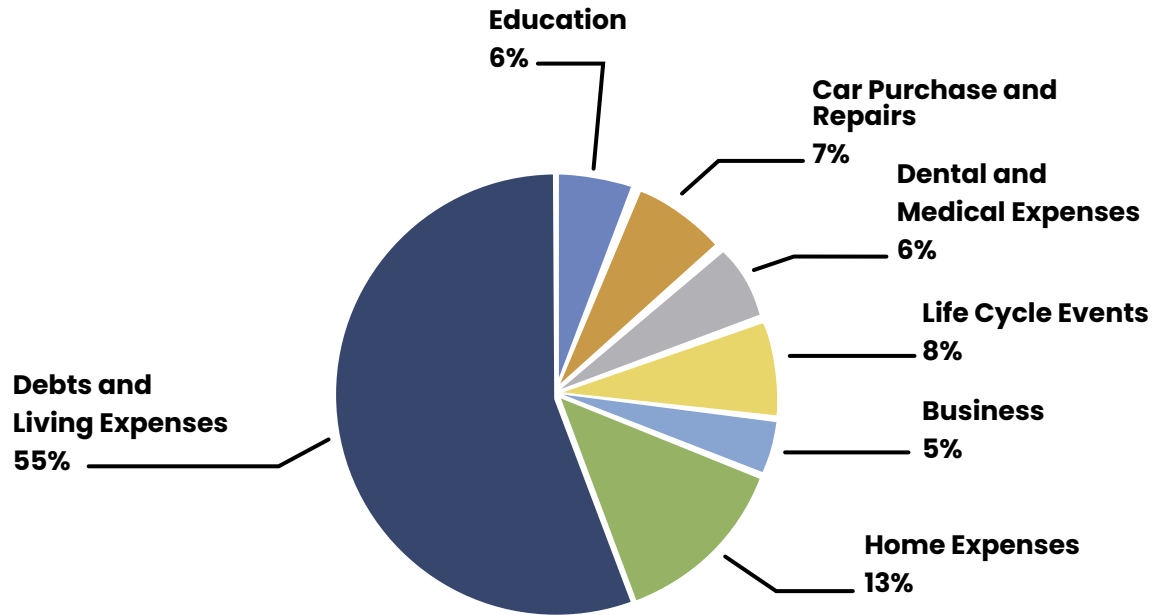
THIS YEAR AT A GLANCE / CETTE ANNÉE EN RÉSUMÉ

LOAN PRÊT	LOANS GRANTED PRÊTS ACCORDÉS	AMOUNT GRANTED MONTANT ACCORDÉ
\$1,000 or less	58	\$52,820
\$1,001 – \$3,000	237	\$621,530
\$3,001 – \$6,000	105	\$594,200
\$6,001 – \$10,000	267	\$2,631,890
\$25,000	6	\$150,000
TOTAL	673	\$4,050,440

LOAN COMMITTEE MEETINGS – 29 / RÉUNIONS DU COMITÉ DE PRÊTS – 29

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	2022	586	\$2,962,160
1947	737	\$214,260	1985	838	\$2,298,843	2023	673	\$4,050,440
1948	914	\$295,022	1986	819	\$2,235,615	Total	101,050	\$146,498,708

Impact 2023



DONATIONS & ADVERTISING INCOME FOR 2023

Subscriptions	\$13,691
Mitzvah Donations	\$14,548
Memorial Donations	\$106,835
Life Donations	\$18,370
Advertising	\$12,335
General Donations and Capital Campaign	\$431,273
Grants	\$17,500

Total Donations & Advertising \$614,552

2023 Donors

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Levine, Elliot	Pollack, Danielle	Sedbon, Joseph	Stotland, Ellen
Levine, Janis L.	Posluns, David	Segal, Alvin, Family Foundation	Suissa, Moshe
Levitt, Arthur	Presser, Gustave	Segel, Jeff	Suissa, CPA, CA, Yossi Joseph
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Liao MBA, Yan	Puccetti, Peter	Shapiro, Rosemary	Sutton Levy, Lynn-Beth
Lighter, Stephanie	Puterman, David	Sheiner, Gerald	Tabak, Gerald
Lipkus, Terry	Raby, Joel	Shelley, Ronni	Tanenbaum, Ken
Lober, Morty	Randolph, Brenda	Shemie, Ken	Taras, Sherri
Ludwick, Arnold M.	Rapp, Bernard	Shiff, Arthur	Tauben Family Foundation
Madoff, Nathan	Rapp, Daniel	Shiller, Bryant	Teitelbaum, Irving
Maislin, Anita	Rapps, Stephen	Shiller, Carole	Uditsky, Richard
March, Ethel	Reinitz, George	Shiller, CPA, CA, Brahm	Urbano, Sergio
Marcovitz, Alan	Reiss, Moshe	Shrier, Evelyn	Vaisman, Leonid
Marcovitz, Michael	Ritter, Danny	Sigal, Goldie	Victor, Neil, CPA, CA
Mashaal, Edna	Roland, Miriam	Silver, Adam	Victor, FCPA, FCA, Edward
Millan, B Jane	Ronn, Joe	Silverstein, Carol	Vineberg, FCPA, FCA, Richard
Mintzberg, Marc	Ronn, Naomi	Silverstein, Cheryl	Vineberg, Lillian
Minzberg, Samuel	Rose, Eric	Silvertown, Shirley-Ann	Voronoff, Deborah
Morris, Anita	Rosenbluth, Ellen	Simon, Karyn	Wasserman, Ali
Mrejen-Shakin, Karen	Roskies, Arthur	Singer, Beth	Weinberger, Usher
Nachshen, Larry	Rossdeutscher, Simon	Sipos, Gisela	Weisdorf, Risa
Nadler, Martin	Rothstein, Irving	Sirota, Anna	Wener, Jonathan
Nattel, Stanley	Rotstein, Marc David	Slan, Michael	Werner, Morris
Neumann, Miklos	Rusonik, Benjamin	Slutsky, Eric	Wiltzer, Edward
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Noodelman, Jack & Brenda	Sabbah, David	Sone, Elaine	Zakuta, Ken
Noodelman, Lisette	Safadi, Jack	Sone-Cooper, Lori	Zalter, Joseph
Nussbaum, Elaine	Samberg, Seymour	Soussana, Jeffrey	Zbar, Rachael
Nutkevitch, Pearl	Samuel, Jack	Soyka, Alex U.	Zimmerman, Mark
Oelbaum, Naomi	Sandler, Lorraine	Spira, Dr. Alex	Zimmerman, Shawn
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Pearlston, Maya	Schachter, Hershie	Steinberg, Sandor	
Pfeiffer, CPA, CA, Manfred	Schaefer, Stewart	Steinberg, Sharon	
Pietracupa, Roberto	Schneiderman, Allan	Steinberg, Tsyvia	
Pisarevsky, David	Schreter, Peter		
	Schreter, Steve		



THE DONATION THAT KEEPS ON GIVING.....

Donations to the Hebrew Free Loan Association are recycled in perpetuity as every time a dollar is repaid it is lent to the next person in need of an interest free loan.

- A \$100,000 donation will generate \$800,000 in loans over 20 years
- An \$18,000 donation will generate \$144,000 in loans over 20 years
- A \$5000 donation will generate \$40,000 over 20 years

There are many ways to donate. Please call us at **514-733-7128** or visit www.hflamtl.org

LE DON QUI CONTINUE DE DONNER.....

Les dons à l'Association hébraïque de prêts bénévoles sont recyclés à perpétuité car chaque fois qu'un dollar est remboursé, il est prêté à la prochaine personne ayant besoin d'un prêt sans intérêt.

- Un don de 100 000 \$ générera 800 000 \$ en prêts sur 20 ans
- Un don de 18 000 \$ générera 144 000 \$ en prêts sur 20 ans
- Un don de 5 000 \$ générera 40 000 \$ sur 20 ans

Il existe de nombreuses options pour faire un don. Contactez-nous au **514-733-7128** ou visitez www.hflamtl.org

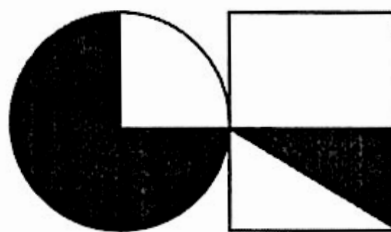


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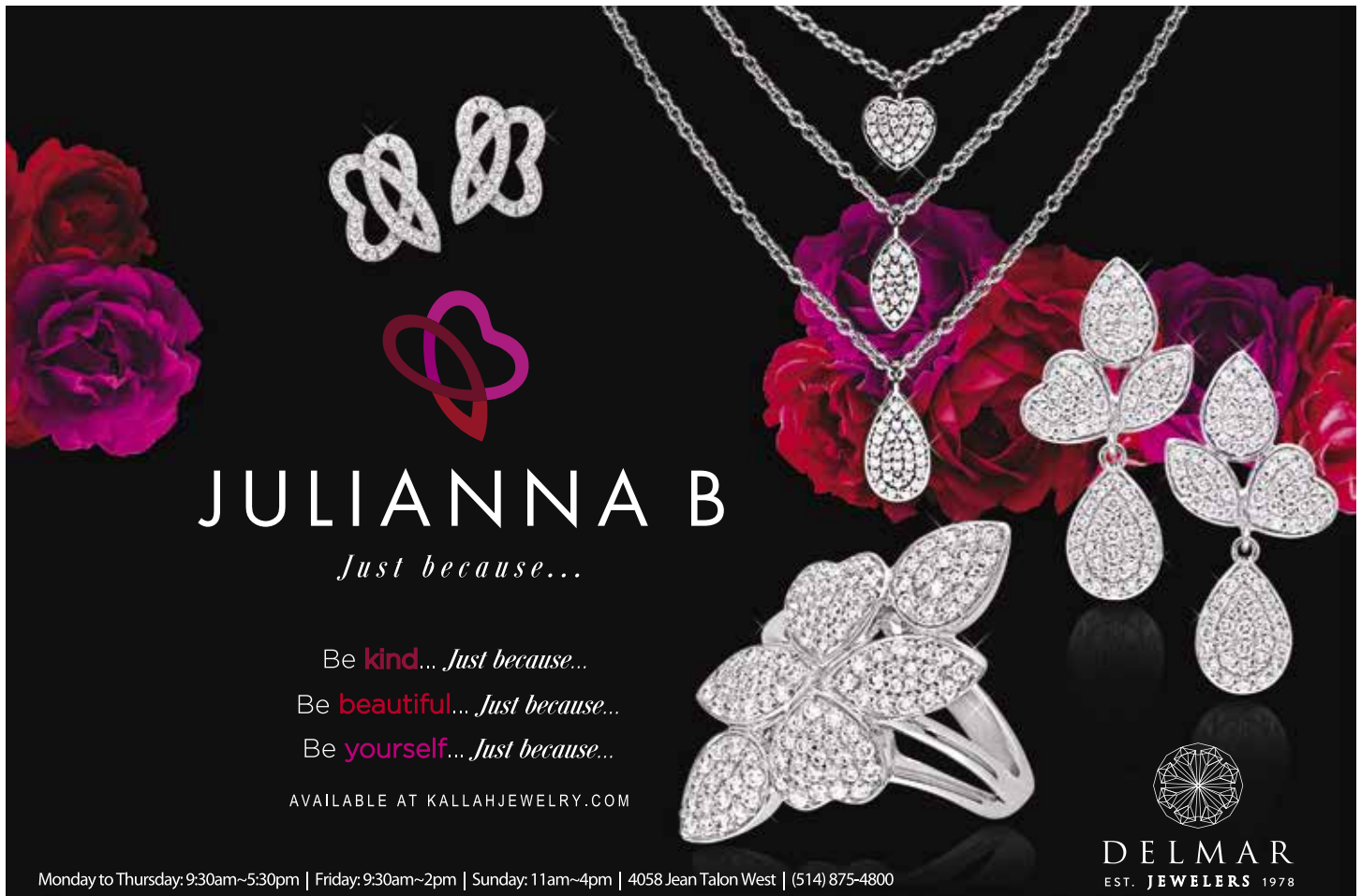
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Westmount, Québec H3Z 1P4
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Nous sommes heureux de soutenir l'Association hébraïque de prêts bénévoles de Montréal.
We are proud to support the Hebrew Free Loan Association of Montreal.



MARKETING & PROMOTIONS

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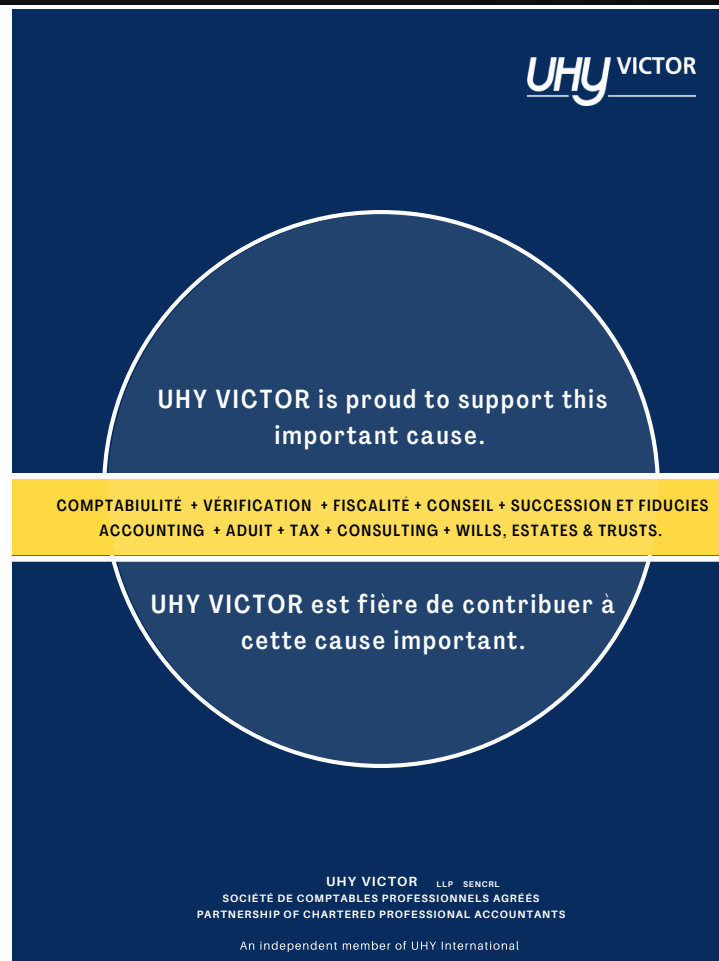
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 Be **yourself**... *Just because...*

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A collage of various graphic design projects, including a book cover with a woman's portrait, a poster with a woman's face, and a book cover with a woman's face. The collage is set against a dark background with a subtle pattern.

 **NICOLA
SLAVIK**
graphic designer

 nicolaslavik.com
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nicolaslavik@gmail.com



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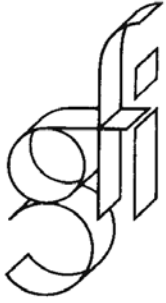
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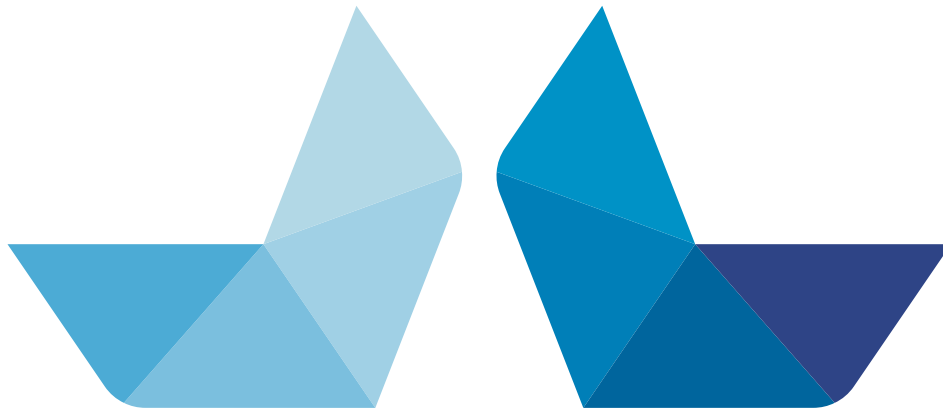
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**THE BEST WAY TO EXPRESS OUR THANKS TO YOU –
OUR DONORS, ENDORSERS, VOLUNTEERS AND STAFF –
IS THROUGH THE VOICES OF OUR CLIENTS**

“My husband and I find the back-to-school year extremely stressful. But last year, we felt relieved. We had decided to apply for a loan to help pay for school supplies and a new laptop for our eldest son. The monthly repayment process was easy to manage. We felt relieved to know we were able to manage our household expenses. We are grateful we got the extra help.” – Anonymous

“I was in a difficult financial situation. I needed help to pay for my Hydro and heating bills which amounted to thousands of dollars. I applied for a loan and had flexible repayment plans. This really helped me in a challenging time. I don’t typically like to ask for help, but I was glad I did. Thank you!” – Anonymous

The \$8,000 dollars I was loaned, helped me grow my practice. Today, I run and operate eight clinics with a team of over 70 employees. I would not be where I am today, if it weren’t for HFLA’s loan that propelled my career and helped me succeed in life. My best advice to anyone who is hesitant or uncomfortable to ask for a HFLA loan, is “don’t be hesitant, we are lucky to have an organization that is on a mission to alleviate people and families financially. Thank you HFLA!” ~ Sam Benamron

**WE REALLY DO CHANGE LIVES, ONE LOAN AT A TIME.
WITH OUR HEARTFELT APPRECIATION FOR YOUR SUPPORT,**

The board of directors of Hebrew Free Loan Association of Montreal





HEBREW FREE LOAN ASSOCIATION MITZVAH FUND

Offers those in need in our community a loan of up to \$1,000 with no endorsers.

Membership in the Mitzvah Fund is a one time donation of \$1,000 or more. Income tax receipts will be issued.

For those who are able, please join us.

If you require more information please call our offices at **514-733-7128**.

ASSOCIATION HÉBRAÏQUE DE PRÊTS BÉNÉVOLES FONDS MITZVAH

Offre aux personnes dans le besoin de notre communauté un prêt jusqu'à 1 000\$, sans endosseur.

L'adhésion au Fonds Mitzvah consiste en un don ponctuel de 1 000\$ ou plus; des reçus d'impôt seront émis.

Engagez-vous à notre œuvre importante.

Pour tout renseignement, appelez le bureau de l'Association au **514-733-7128**.

"We make a living by what we get. We make a life by what we give."

"On vit de ce que l'on obtient. On construit sa vie sur ce que l'on donne."

____Winston Churchill

Morrie M. Cohen
Founder and Chairman, Mitzvah Fund
Fondateur et président du Conseil du Fonds Mitzvah

