

Fall 2019
Rosh Hashana 5780



Jewish Free Loan Toronto



t z e d a k a h | c h a r i t y



t z e d e k | j u s t i c e

jewishfreeloan.ca | 416-635-1217



Marra Messinger
Executive Director

Tzedakah is the word most Jews use to refer to the voluntary act of giving charity. If the etymological origin of the word *tzedakah* is examined, however, we see that the word *tzedakah* actually comes from the Hebrew word *tzedek*, which literally translates to “justice”. This point is important, for it signifies that the Jewish concept of charity differs vastly from the Western concept. In Jewish tradition, *tzedakah* is more than a spontaneous act of voluntary giving. In Judaism, *tzedakah* is a moral imperative, a commandment to do what is right, what is “just”. Judaism holds that people in need have a right to food, clothing and shelter and that the more fortunate have a responsibility to help.

In his Mishneh Torah, the medieval Jewish scholar Maimonides conceived of an eight-level hierarchy of *tzedakah*. For Maimonides, the lowest form of *tzedakah* is when an individual gives a small amount of charity unwillingly. The highest form of *tzedakah*, above which there is no greater, is when a Jew supports another Jew by endowing him or her with a loan in order to strengthen their hand so that they will not be dependent upon others.

Maimonides’ highest form of *tzedakah* is Jewish Free Loan Toronto’s mandate. Our interest-free loans give those in need a hand-up on their route to financial independence and self-sufficiency.

With so many still in need, there can be no *tzedek* in our community without your *tzedakah*. This Rosh Hashanah, please give generously. The High Holy Day liturgy lists *tzedakah* alongside repentance and prayer as a human act capable of averting a negative divine decree. Indeed, according to one ancient sage, *tzedakah* is equal in importance to all the other commandments combined.

Shana Tova Oo’ Mevurachat,

Marra Messinger
Executive Director



You are cordially invited to Jewish Free Loan Toronto’s Annual General Meeting which will be held on **November 28, 2019 at 7:00 PM in the Lipa Green Building, 4600 Bathurst Street, Toronto, ON.**

Please RSVP by November 15th to 416 635 1217 or mmessinger@jewishfreeloan.ca



Sheldon Parker
President

Message from the President

As my two-year term winds down, I pause to reflect on how things have changed, and where we will be going in the future. There is no doubt that Jewish Free Loan Toronto has made huge steps forward not only in administrative and structural areas, but in terms of the number of loans given out, and the quality of loans granted. Following our mandate to give people a “hand up and not a hand out”, our revitalized and restructured loan committee, together with our Board of Directors and Executive have spent countless hours developing strategies to address the increasing need in our community.

Several years ago, a committee was tasked with forecasting our needs over the upcoming five years, essentially our “five-year plan”. We realized that in order to meet the increasing need within our Jewish community, we would have to raise sufficient funds to be able to increase our loan portfolio from under \$3 million to \$4 million by the year 2022. This is a tremendous challenge which has been met head on by our Executive Director Marra Messinger and our Board. But the bottom line is that we need you, our donors and supporters, to fund us generously if we are to meet this goal.

Remember that your donation does not go out only once. Once it is repaid, it is lent out again. And as we re-cycle many times over, your one-time assistance will in fact help numerous people over many decades. We encourage donors to consider Named Funds of \$18,000 or more. Generous donors who give accordingly will be properly recognized in our literature and honoured at our Annual General Meeting on November 28.

On behalf of my family, the Board and the members of the loan committee, I take this opportunity to wish you all a happy and healthy New Year 5780.

Sheldon Parker
President



“We need you, our donors and supporters, to fund us generously if we are to meet this goal. “

Many people have often asked how a \$1000 loan can truly help people get back on their feet.

Here are some examples:



1. Ronald had lost his job and was camping out in a motel. He knew his next stop would be a homeless shelter. Ron used his JFLT \$1000 loan to avoid this fate and to put down a deposit on a temporary housing unit. He now has a place from which he can look for work and permanent accommodations.

2. Aliza is a 27-year-old woman who was forced to leave an abusive marriage with a newborn child in hand. She used her \$1000 loan to enroll in a professional bookkeeping course. This course has enabled Aliza to work from home.

3. Samuel is a 75-year-old senior who supplemented his meagre pension income with telemarketing hours. When Sam's teeth began to hurt and fall out, he could not maintain his hours at the telemarketing job. Sam used the \$1000 loan to get the dental treatment he so desperately needed. He is now back telemarketing.

And here are some examples of how people used larger loans to get back to work.

1. Efim is a Russian immigrant who ran a fairly successful food delivery business. When his van broke down, Efim could no longer service his clients. Efim used his \$8000 loan to repair his van. His business is now back on track.

2. Rita is a 62-year-old immigrant who worked as a cosmetologist in Russia and Israel. Rita used her \$10,000 Educational Loan to get a medical aesthetics diploma. She is now gainfully employed.



Volunteers have always been the backbone of JFLT...

Every second Tuesday, they come out to interview clients and vote on whether to accept or reject a loan application. Some have been with the organization for decades. Others are new recruits.

If you would like to become a volunteer call Marra Messinger at 416 635 1217 ext 5269.

Why I Volunteer at JFLT

I volunteer at JFLT because I want to make sure that we are helping people get and stay on their feet. Just as important is making sure that those in need are aware of the help available to them. When my family immigrated to Toronto 40 years ago, they had no idea of the resources available through the generosity of the Jewish community. We could have benefitted greatly from organizations like JFLT, but simply were not aware. I'd like to ensure that we are able to transform the philanthropic spirit of the community into tangible help for those who are truly in need.

Patrick Erlich

Many of us are unaware that almost one quarter of our community lives at or below the poverty line. JFLT provides loans to families struggling to pay their rent, young people requiring assistance with their university tuition and budding entrepreneurs looking for a hand up. JFLT is positively changing lives in our community. Volunteering with JFLT allows me the opportunity to participate directly in a process that makes meaningful differences in peoples' lives.

Nolan Grubert

“Being able to have someone else achieve that path to recovery, accomplishment or unreachable goal is what all humans should do for others. It just feels right.”

Ingrid Camhi

Why I Volunteer at JFLT

I volunteer with Jewish Free Loan because it offers the chance to make an impact in the community and make a difference in someone's life. As an advocate for individuals and families in financial need, I am presented an opportunity to make the world a better place for Jewish residents of Toronto which is very meaningful. It gives me greater perspective and self-awareness for the choices I make in my personal life.

Daniel Prupas

There are many charities where one can contribute time or money to a worthy cause, but JFLT is different in that every month you get to meet one-on-one with the clients who come to the organization for help. Also, follow-ups let you see and understand how your contribution of time or money have changed their lives for the better.

Shelly Lazier



Here are my reasons

- 1. The opportunity to connect first hand with members of our community who need a helping hand. (very different from writing a cheque to a large organization....not that that's a bad thing)*
- 2. The opportunity to contribute to the loan decision-making process with other volunteers who often have different perspectives. I find this a fascinating part of our Jewish Free Loan meetings*
- 3. It is a constant reminder of how blessed I am in my own life and to never take financial security and good health for granted.*
- 4. The amazing staff at Jewish Free Loan are all great to work with!!*

Howard Kumer

JFLT fulfills a need in the community. And volunteering at JFLT fulfills a personal need in me. Each time that I interview clients, I am constantly struck by the struggles and challenges faced by members of our community. I have seen loans given to men who can't pay rent because they lost their jobs, single mothers who could no longer put off dental treatment they could not afford, elderly people who needed mattresses, people who did not have the money to travel to relatives' simchas, parents who wished to make a modest bar or bat mitzvah for their children and immigrants who could not afford to pay for the educational programs that would enable them to earn a better living.

Each time I am humbled. It could have been you or me. But if it isn't me, then I am proud to be among the volunteers of JFLT who play a role in considering and approving these vital interest-free loans.

Mitchell Brown

IN RESPONSE TO COMMUNITY NEED, **JFLT** INTRODUCES NEW JEWISH EDUCATION LOAN



Jewish Free Loan Toronto is pleased to announce that it has introduced a new **\$12,000 interest-free Jewish Education Loan.**

Designed to help parents pay for tuition costs at Jewish day and afternoon schools, this loan is open to parents who have children anywhere from preschool (18 months) to Grade 12.

Repayment is \$20.00 per month per \$1000 borrowed.

Only one guarantor is required.

THE *Mystery*

On an innocuous day in March, I was thumbing through the mail and came across a VERY LARGE donation cheque from the estate of Lucille Bahmann. Intrigued, I tried to find out who Lucille Bahmann was. As nobody from my regular sources had ever heard of her, I searched the internet for information. Google showed that Lucille has been married to a Henry Bahmann. But it also showed that neither of them had been Jewish. Digging deep into our donor data base, I next discovered that Henry Bahmann had been a small donor from 1997 to 2014 and that a Julian Bahmann had made a small donation in 2018. Realizing that both Lucille and Henry had passed, I called Julian Bahmann and gingerly asked him if Henry and Lucille had been his parents. He said yes and then added that he had absolutely no idea as to why they had bequeathed such a large amount to JFLT. He suggested that we contact Ed Richman, the man who had been his father's accountant for years.

MYSTERY *Solved*

I called Ed Richman and was shocked to learn not only that Ed was Jewish, but that he had actually been involved with JFLT in the early 2000's. Although he too had no idea as to why the Bahmanns had left so much money to JFLT, he said:

"Henry Bahmann was the finest client, friend and human being I have ever met. I was very taken with his sense of charity and benevolence towards others."

Wanting more information about this incredible couple, I asked their son Julian to send me some information about his parents.

Here is what he wrote:

Dr. Henry Bahmann immigrated to Canada from Germany in 1951 at the age of 21. After working as a labourer, he finally saved enough money to study Pharmacy at the U of T even though his lifelong dream had been to become a doctor. Lucille Bahmann, a registered nurse, arrived in Canada from Australia in 1953. She and Henry met in Toronto and married while Henry was in his first year of Pharmacy. After working as a pharmacist, Henry finally saved enough money to study Medicine and in 1959, was accepted into the Faculty.

In 1969, the newly-graduated Dr. Bahmann, his wife Lucille and their four children moved to Chelmsford, a small-town west of Sudbury. There, Dr. Bahmann, set up a family practice which served the surrounding areas.

While running his busy practice during the day, Dr. Bahmann made house calls in the evening, and worked night shifts in Emergency. From 1977-1987, he was on staff at the Moose Factory General Hospital and at Sudbury's Memorial Hospital Emergency Services. In 1987, he became Chief of Staff and Obstetrics in Inuvik.

In 2000, Henry and Lucille purchased a condo at Bathurst and Lawrence. This Toronto base, did not however, stop Henry from continuing to provide medical services to people in the Sudbury area. Every two weeks, he and Lucille drove the 1000 kilometers from Toronto to Cepreol and back in order to work in a clinic, do home visits and check on patients. Although Dr. Bahmann officially closed this clinic when he turned 81, he was still known to have made the odd house call after this, especially when a patient was in need.

Two years later, Dr. Bahmann passed away at the age of 83. Lucille passed away in Toronto, in October 2017 at the age of 91 with family by her side. Dr. Henry and Lucille are survived by their 4 children and 4 grandchildren.

The Bahmanns worked hard to provide a wonderful life for their children and were grateful for the opportunities afforded to them in their adopted country of Canada which they loved and travelled extensively. Canadian communities are very grateful to Dr. Bahmann for his 48 years of dedicated and compassionate service. Jewish Free Loan Toronto is very grateful to both Dr. Henry and Lucille Bahmann for the wonderful gift they bequeathed.



Above: Lucille Bahmann and Dr. Henry Bahmann at their wedding

Below: The Bahmann's on the steps of the Toronto church they were married at 50 years later.

A big *toda* goes out to all the generous donors

GENERAL

Fund

The Abraham (Algy) and Doris Bloom Memorial Fund
The Aminadav Fund
The Bill Glied Memorial Fund
The Fabricland Fund
The First Narayever Fund for Personal Emergencies
The Florence Minz Fund
The Dr. Henry and Lucille Bahmann Memorial Fund*
The Howard Gitter Memorial Fund
The Ira Gluskin and Maxine Granovsky- Gluskin Fund
The Irwin Beutel Memorial Fund
The Jewish Teen Board Fund
The Joe Dwek Fund
The Joseph Firestone Memorial Fund
The Koschitzky Family Fund
The Lake Baikal Fund
The Loftus Family Fund
The Marder Family Fund
The Minatan Fund
The Nathan and Lily Silver Foundation Fund*
The Ron and Sharon Baruch Fund
The Sydney and Florence Cooper and Family Fund
The Tikva Fund
The Wynn Family Charitable Foundation Fund*
The Z. Lambert Family Fund

*New

Donor

Paul Bloom
Anonymous
Michelle Glied Goldstein and Allan Goldstein
Warren and Debbie Kimel
First Narayever Social Action Committee
Florence Minz
Estate of Lucille Bahmann
Faye Gitter
Ira Gluskin and Maxine Granovsky Gluskin
Eric Beutel
Jewish Teen Board of Greater Toronto
Joe Dwek
Faye Firestone
David Koschitzky
Rochelle Reichert and Henry Wolfond
Vicki Loftus
Ira Marder and Family
Moti Jungreis
Shoel Silver
Ron and Sharon Baruch
Sydney Cooper z'l and Tobie and Edward Bekhor
Anonymous
The Wynn Family Charitable Foundation
Zahava Lambert

SPECIALIZED

Fund

The Barankin Fund in Memory of Froim Barankin
(For People born in the former USSR)
The Emmet Foundation Fund for Healthcare
and Critical Needs
The Friedman Smith Fund for 60+
The Goldie Feldman-JIAS Fund for New Immigrants
The Hacohen Fund for Educational and Fertility Loans
The Harry and Malka Employment Readiness Fund
The Hunt Family Foundation Fund for 60+
The Kora Fund for First and Last Months' Rent
The Larry and Judy Tanenbaum Fund for Seniors and
Special Needs Children
The Lewy Family Fund for Educational Loans and
Small Loans
The Mitchell and Susan Brown and Family Fund
for \$1000 Loans
The Sari and David Binder Fund for Dental Needs and
Abused Persons*
Special Operations Fund

*New

Donor

Dr. Ben Barankin

The Tylman Family

Steven Friedman and Cathie Smith-Friedman
Goldie Feldman
Erez and Eyal Hacohen
Harry and Malka Rosenbaum
Hunt Family Foundation
Helen Zukerman
Julie Albert, Lisa Gnat, Ken Tanenbaum

Jules Lewy

Mitchell and Susan Brown

Sari and David Binder

Dr. Ben Barankin

And as always, our deep gratitude goes out to the Azrieli Foundation for its incredibly generous five-year grant.

who have established Named Funds at JFLT.

EDUCATIONAL

Fund

The Alex and Annette Devon Educational Fund
The Borer Family Educational Fund
The Education Opportunity Fund
The Glina Tessler Fund for Study in Israel
The Goldberg Fund
The Wagner- Green Fund

Donor

Janet Durbin, Josh Devon, Michael Devon
Leonard Borer, Terry Borer and families
Jo-Ann Minden
Ed Glina and Debbie Tessler
Karen Goldberg
Daphne Wagner and David Green

REPLENISHED FUNDS

Replenished funds are the mainstay of JFLT. We would like to extend our deep appreciation to the following donors who understand how essential and sustaining these repeat annual donations are to the running of the organization.

Fund

The Emmet Foundation Fund
for Health Care and Critical Needs

The Glina-Tessler Fund for
Study in Israel

The Howard Gitter Memorial Fund

The Hunt Family Foundation
Fund for 60+

The Joe Dwek Fund

The Kora Fund for First
and Last Months' Rent

The Lewy Family Fund for
Educational Loans and Small
Personal Loans

The Minatan Fund

The Z. Lambert Family Fund

Donor

The Tylman Family

Ed Glina and Debbie Tessler

Faye Gitter

The Hunt Family Foundation

Joe Dwek

Helen Zukerman

Jules Lewy

Moti Jungreis

Zahava Lambert

Please remember that all donations to JFLT are gifts that keep on giving. Money donated today is recycled in perpetuity and helps people now and in years to come.



Through grants and donations, JFLT provides Jewish community members in Ontario with interest-free loans. These loans are used for medical and dental care, all types of living expenses, situations where cash-flow is tight, study in Canada and abroad, fertility treatments and new business ventures. In 2016, JFLT began funding loans for March of the Living and NCSY participants, thereby saving many Community stipend dollars.

With your ongoing support, we will continue to provide loans to Jewish residents of Ontario. If you would like to make a donation to JFLT, you can:

- 1. Send a cheque to JFLT, Krauss Family Suite, 340-4600 Bathurst Street, Toronto, ON M2R 3V3**
- 2. Call the office with your credit card number (416-635-1217)**
- 3. Give a gift of stocks, securities or life insurance**
- 4. Make an online donation by visiting www.jewishfreeloan.ca**



**Jewish
Free Loan
Toronto**

Krauss Family Suite, Sherman Campus
4600 Bathurst Street, Suite 340, Toronto, ON M2R 3V3
email: info@jewishfreeloan.ca

HOURS:

Monday – Thursday: 9:00am – 4:30pm
Friday: 9:00am – 2:00pm



Charity Registration # 108122417RR0001



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