

# Hebrew Free Loan Association of Washington State Annual Report 2020



# HFLA

Hebrew Free Loan Association  
of Washington State  
*Interest-free lending with dignity.*



## Message from Leadership



## HFLA Annual Report 2020



Thank you for inquiring about HFLA's 2020 Annual Report—a year in which the need for HFLA has never been stronger.

HFLA is a small Jewish agency dedicated to supporting the Jewish community with direct cash payments through interest-free loans designed to meet the community's financial needs. During the pandemic, the need has increased to new levels.

Although small, we are able to punch above our weight through the power of recycling funds from one borrower to the next—recirculating your donations from one person, one business, one student to the next generation of individuals, businesses and students.

For over 100 years, HFLA was managed by a dedicated group of volunteers who awarded loans to those in need. Less than three years ago, the board made a bold decision to hire its first Executive Director, Maura Roberts. The board is grateful for Maura's leadership and dedication.

Since the board made that forward looking move, HFLA has been able to do more for the Washington state Jewish community, and to prepare the agency to meet the unforeseen challenge imposed by the Covid-19 pandemic.

This Annual Report is a story about the work HFLA has done this year and is dedicated to everyone who has contributed to this effort—borrowers, guarantors, donors, board members, staff, friends, family, and those who have referred people to a safe haven in HFLA.

If you have any follow-up questions from our report, please reach out. Thank you for supporting HFLA and making our work possible.

Sincerely,

Maura Roberts  
Executive Director

Julia Abelev  
Board President





# Over 100 Years of Service



# HFLA Annual Report 2020

## Entrepreneur Abe Nelson received an HFLA Loan and built a successful business



Property of University of Washington Libraries, Special Collections Division.

**Elaine and Marshall Hartholz's children** made generous donations to HFLA in their parents' and grandfather Abe's memory.

Thank you Miriam Robbins, Charles Hartholz and Steven Hartholz.

## Russak and Nelson Motor Car Wrecking

This picture comes from the storeroom at Russak and Nelson Motor Car Wrecking, on E. Pike St. near Broadway, Seattle, Washington, approximately 1921-1923.

**Pictured Left:** Abe Nelson (right) received an HFLA loan to open his business with Harry Russak (left). Courtesy of the Wash St Jewish Historical Society.





## Covid-19 Relief    Student Access Fund (SAF)    Basic Needs Support

**Our mission is simple and effective:** To place funds into peoples' hands so they can move through a difficult time or access opportunity. HFLA trusts individuals to manage their own lives and respects each person's dignity.

**HFLA provides interest-free loans for a wide variety of circumstances:** To name a few examples: family emergencies, tuition assistance, rent and mortgage payments, medical and dental bills, divorce, car purchases & repairs, debt consolidation and life-cycle events (bar/bat mitzvah, wedding, funeral).

**Sometimes HFLA loans are a necessary bridge just to make ends meet:** With HFLA's help borrowers can overcome life emergencies, obtain the health care they need, nurture their families, maintain a roof over their heads, improve their long-term job prospects, ensure they have transportation, and pay for the basic services and utilities most of us take for granted.

**HFLA loans improves borrowers' lives and maintains  
their connection to the Jewish community**

What HFLA  
Accomplished in 2020



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**Current Assets Working for the Community**

\$300,000

**Funds Put Back into the Community**

\$131,000

**New Programs**

Covid Relief Emergency & College Education (SAF)

**Impact**

We helped over 30 individuals, families, small businesses and students

**New Partnerships**

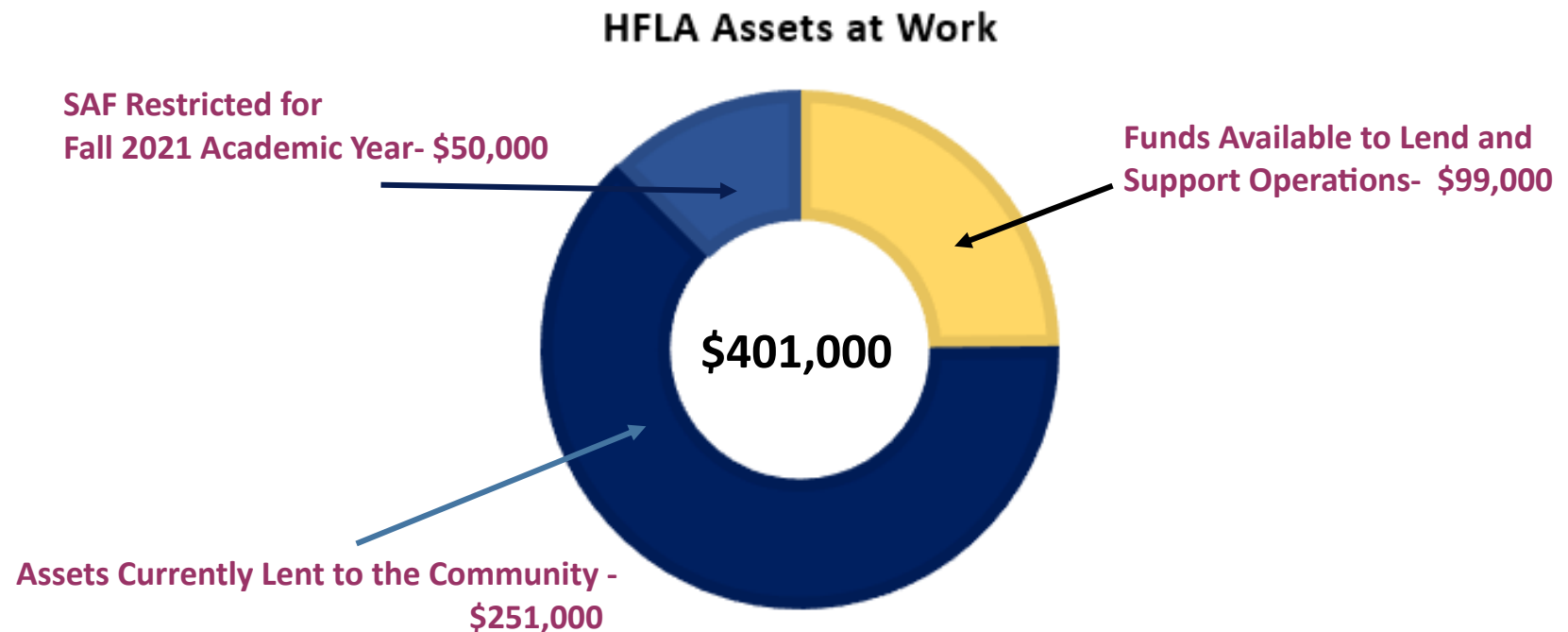
The JCC Early Child School—Hanukkah Cheer for borrower families  
Donors—provided laptops and grocery store gift certificates to families

## HFLA Assets At Work



## HFLA Annual Report 2020

**75% of HFLA assets are at work in the community**, including SAF funds that will be released to students for the 2021 academic year. Each month, assets fluctuate. Loans made reduce the endowment, and donor contributions and current borrowers' payments provide funding for new packages of financial support.



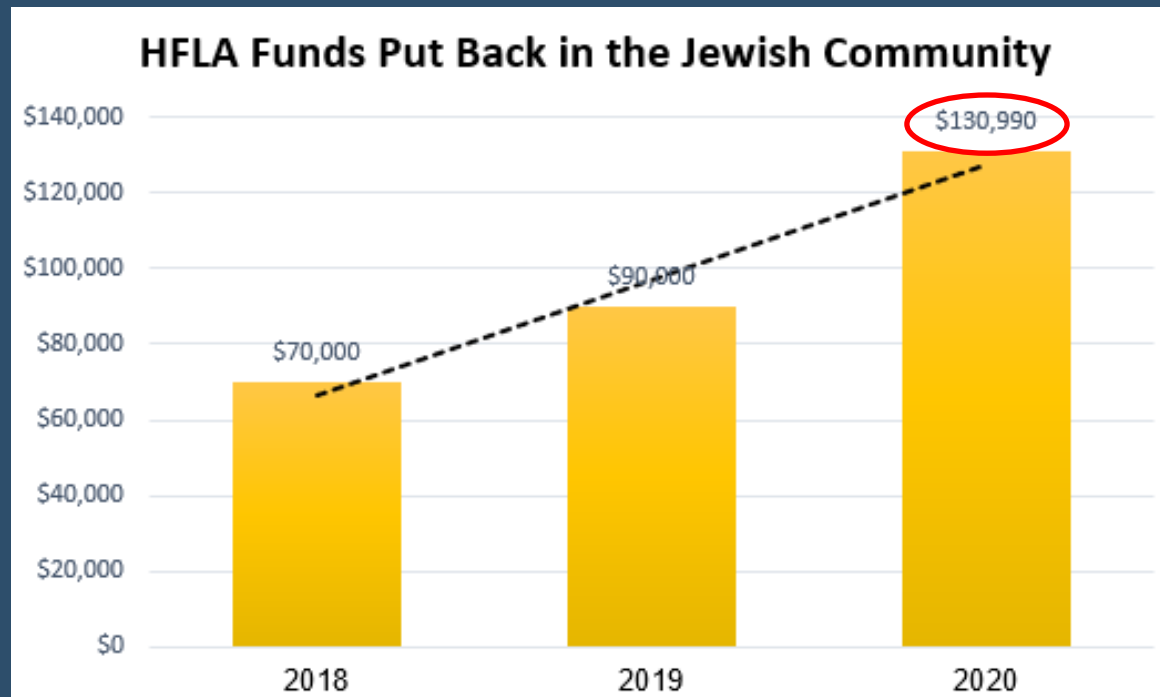
## Donors' Contributions Transformed into Help



## HFLA Annual Report 2020

### Who are HFLA borrowers?

Our borrowers come from all walks of life. They include those who are working and those between jobs; they are seniors and caregivers; they are young families and students. They all have the common thread of being self-sufficient and independent people who either hit a rough patch or are trying to access an opportunity that is just beyond their reach. HFLA provides them all a bridge to safety and access to opportunity.



Donors' Contributions  
Transformed into Help



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## Anatomy of an HFLA Loan







**Dr. Steven Windmueller**  
**Prof at Hebrew Union College**

“One of the most underreported components of the Jewish response to this pandemic has been the extraordinary contributions of the ... Jewish Free Loans ... these historic agencies, large and small, have made an essential difference in the lives of the thousands of families and individuals whom they have assisted over this past year.”



[Click here to read](#)

*Excerpt from Jan 12, 2021 article in eJewishPhilanthropy*

In their own words ...



## HFLA Annual Report 2020

### Donors

*"It is my honor to be able to ease a family's need in a time of difficulty."*

*Sandi*

*"I am donating my stimulus check money to those who need it. Thanks for putting it to good use."*

*Robin*

*"So proud to be part of this tradition of helping one another."*

*Joella*

### Borrowers



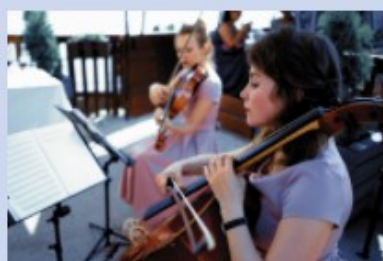
#### **Furloughed by Covid-19 closures**

A Jewish professional came to HFLA for help to supplement her reduced wages while being furloughed. We know this loan really helped this family.



#### **No work for substitute teachers**

As a substitute teacher, Joan wasn't eligible for unemployment benefits available to others during the pandemic. We are thankful to be able to help.



#### **Musicians need our help**

Their music business came to a sudden halt when Covid-19 hit. Although they have pivoted to virtual concerts, it's not the same. HFLA is tiding over this family.

## Borrowers, in their own words ...



## HFLA Annual Report 2020

*"Before Covid-19, I was working in hospitality.*

*Around Aug, I lost my job. I was struggling to pay my bills and even to put gas in my car. I had to swallow my pride and ask my parents for help.*

*But then, luckily a friend suggested I contact HFLA & very shortly after, I had a loan that has given me enough money to pay my bills while I look for another job."*

*"In February, I got a job at a small tech training company. During the 2nd week of COVID I was let go... It's a crazy time and I am so thankful for this amazing organization."*

**HFLA Answers:** *HFLA made a loan to help this individual meet their obligations and maintain their independence.*

*"I've lost some income because of current events (Covid); I teach at synagogues to supplement my income and those gigs are gone now.*

*Is it possible to renegotiate my monthly payment until my income recovers? Thank you for everything."*

**HFLA Answers:** *Yes of course, and deferred and reduced this individual's payments until circumstances improved.*

Helping Local  
Businesses



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## HFLA Supports Small Businesses

We have helped to launch new businesses, as well as support local businesses as they navigate the pandemic and PPP loans. Generous members of the community stood-up to support treasured businesses.

Our work is a team effort.

*Todah Guarantors!*

**WOLF & SPICE**

**DINGFELDER'S**  
DELICATESSEN

**Mental Health Therapists**

**Leasing Agents**

## Amounts Available for Loans



## HFLA Annual Report 2020

### How Much Can Be Borrowed?

Loan Types	Guarantors	Amount
Basic Needs	1	\$2,500
Basic Needs	2	\$5,000
Student Access fund (SAF)	2	\$7,500
Covid-19 Relief / Simple	0	\$750

**We continue to evaluate our loan amounts** as the cost of living in Washington increases and donors step up to make additional loans possible.

**HFLA provides unique support to families** that may otherwise be struggling to find enough money to cover their basic expenses.

**The need in the community for HFLA** is such that new donors and family foundations have sought out HFLA as a means of helping the community.





## The Student Access Fund (SAF)

A better way to fund college

The Student Access Fund (SAF) is a new, ambitious program to help our Jewish community's students afford university or vocational, technical, and community college studies. These loans have no-interest and no fees. SAF loans are designed to provide \$7,500 per student. This loan saves students and families thousands of dollars in unnecessary loan fees so they can use more of their earnings towards education expenses.

In 2020, HFLA provided **\$52,500** in financial aid to Jewish college students

“Ultimately, there’s one investment that supersedes all others:  
Invest in yourself.”

*Warren Buffett*



## Recipients of our community's SAF loans

### Meet Jack...



"We would like to sincerely thank the Hebrew Free Loan Association for their tremendous generosity in providing us with a loan for Jack's college tuition. This is giving Jack the opportunity to start off his college career at a great school, Oberlin College in Ohio. We are so grateful to have a local Jewish organization like the Hebrew Free Loan Association, willing and able to help students achieve their dreams of going to college."

Thank you very much!!



## Recipients of our community's SAF loans

### Meet Justin ... Syracuse University



Having this resource within the Jewish community has been a great addition to my financial aid, especially as I am starting it mid-Covid!

The entire process and all of the communication along the way has been incredibly kind and helpful.

I really appreciate the dedication that the HFLA has to both the fund and the recipients. The entire financial aid process is always wildly stressful, so this loan has been an amazing way to alleviate some of that stress.



## Recipients of our community's SAF loans



### Meet Binyamin ... University of Washington

"I'm in my Senior year at the UW, and I want to thank HFLA for helping me with my tuition.

In this time of uncertainty, the SAF loan from HFLA is making it possible for me to finish my education.

HFLA makes the process simple, and everyone of their staff were wonderful to interact with, I could not have received a loan from a better organization.

If you need funding for college, go to our Jewish HFLA. Get a SAF loan. They'll help you!"





### JCC Early Childhood School Shares Hanukkah Cheer

This year, many of the JCC Early Childhood School parents sent Hanukkah presents to HFLA borrowers who opted-in to participate in this kind effort.

The families were delighted to be the recipients of such chesed.

Hanukkah lights shone brighter in those homes.





### Thank you Bridge Families

HFLA would like to thank the Bridge family and Rabbi Weiner of Temple De Hirsch Sinai for donating laptops to HFLA borrowers navigating remote learning and for providing grocery gift cards for HFLA borrower families in great need.

These acts of tikkun olam were very appreciated by the HFLA community.

Laptops for Remote Learning



Grocery  
gift card





### HFLA Goals for 2021

- **Covid-19 Relief:** Continue providing cash assistance to those displaced by furloughs, layoffs, and reduced hours from ongoing financial impacts of the pandemic.
- **Basic Needs:** Increase awareness of HFLA and continue providing support to small businesses, families and individuals.
- **Education Assistance:** Grow the endowment to be able to make more SAF loans available to students.
- **New opportunities:** Monitor the community's ever changing needs, adapting programs to serve the community and provide a unique resource.

Thank Yous



## HFLA Annual Report 2020

Thank you to the many big-hearted individuals who contributed to creating a safety-net to meet the needs of the Jewish community. HFLA is the only agency of its kind in Washington. We are grateful for your support.

**Thank you to our Donors,** for your generosity during this challenging year.

**Thank you Board of Directors,** to the 12 members who prefer to remain anonymous so as not to dissuade anyone from seeking help at our doors, but who give effortlessly every month to the community through this agency.

**Thank you to our Rabbinic Advisory Committee,** Rabbi Jim Mirel, Rabbi Simon Benzaquen, Rabbi Daniel Weiner who serve as a learned sounding board and as mentors.

**Thank you to Graphic Designer Lauren Gold,** for designing the HFLA logo and the new SAF logos. You share so much talent with HFLA.

# L'dor v'dor Life & Legacy Members



# HFLA Annual Report 2020

## Thank you Life and Legacy Members, Your Gifts are HFLA's Future

Anonymous (8)	Judie Sherr
Aileen & Aaron Okrent	Judith Rosenfeld
Alan & Sandra Kipust	Kari Haas
Albert Feldman z"l	Keith Gormezano
Albert Harrison	Lou Berg
Andrea Reback	Lou Kotler & Phyllis Levy
Andy Kaplowitz	Marvin & Mary Lynne
Avinoam Shmueli	Reiner
David & Dina Leviten	Michelle Granaada
David Ross & Nancy Greer	Nathan Clarenburg
Elaine & Marshall Hartholz	Pamela Love
Florence Katz Burstein	Robert Weissman
Gabriel Scherzer & Nevet Basker	Ronald Pergamit
Grosvenor Anschell	Royce & Maura Roberts
Jeff Canin	Susan Weissman
Josh & Erica Nash	

# Donors, Sponsors - You make it all Possible!



# HFLA Annual Report 2020

## So many wonderful people ...

### **\$30,000 +**

Anonymous

### **\$29,999 - \$10,000**

Jewish Federation Ignition Grants

### **\$9,999 - \$5,000**

Abelev, Julia & Yaakov Cohen  
Brashem, Martin & Joan  
Erlitz, Joel  
David & Amy Fulton Family  
Foundation  
David & Cathy Habib Foundation  
Jewish Federation - NowGen Grant  
Jewish Federation - SAS Grant  
Mangel, Marc  
**Radix Financial**  
Edna C. Simon Memorial Foundation  
S. Zieve Family Foundation

### **\$4,999 - \$2,500**

Abelev, Rodney & Marina  
Hartholz, Charles  
Hartholz, Steven  
Kipust, Alan & Sandra  
Robbins, Miriam  
Roberts, Maura & Royce  
Scherzer, Gabriel & Nevet Basker

### **\$2,499 - \$1,000**

Bridge, Marilyn & Ted  
Bridge, Pam & Ed  
Chudnow, Yaffa  
Haas, Kari  
Isquith, Dr. Louis & Claudia  
Lowen, Howard & Cathy  
Merriman-Cohen, Jamie  
Reiner, Marvin & Mary-Lynne  
Ross, David & Nancy Greer  
Smith, Lynne & Brad  
Tacoma Jewish Communal Fund

### **\$999 - \$500**

#### **Alphagraphics**

Anonymous  
Boehm, Terri  
Brashem, Marv & Lisa  
Cohen, Jeff  
Colchamiro, Jeff & Dr. Ilyse  
Rosenberg  
Edelheit, Mr. & Mrs. Lewis  
Sara & Max Efron Memorial Fund  
Feldman, Michael & Trish  
Greschler, David & Paula White  
Horne, Shoshanah  
Kotler, Lou & Phyllis Levy  
Launer, Mollie

Lurie, Donna  
Mirsky, Edwin & Pnina  
Nash, Josh & Erica  
Sherr, Stan and Judie  
Wehl, Sharon & Hans

### **\$499 - \$250**

Anonymous (4)  
Aaron, Carol & Bruce Petersen  
Altose, Larry & Anita  
Behar, Lisa & Norman  
Berg, Lou  
Boden, Sarah  
Chertok, Merrill  
Constantine, Sharon  
Crocker, Shelly & Sandra Kibort  
Davis, Charles & Jonis  
Friedman, Leslie  
Greene, David & Jo Anne  
Harris, Marilyn & Dan  
Hitzroth, Stephanie  
Hochberg, William  
Kessler, Randy  
Kohn, Lily  
Leviten, David & Dina  
Minsk, Laurie & Jerry Dunietz  
Newby, Patti



Donors, Sponsors -  
You make it all Possible!



## HFLA Annual Report 2020

### So many wonderful people ...

#### **\$499 - \$250 (continued)**

Pergamit, Ronald  
Reichstein, Daryl  
Schwartz, Susan & Ethan Patashnik  
Silverstein, Barry & Tammy Cohen  
Stein, Dick & Carrie  
Stiefel, Mark & Sheryl  
Weissman, Susan  
Werlin, Joella  
Slonim, Marc

#### **\$249 - \$100**

Anonymous (8)  
Abrams, Tony & Cara  
Adatto, Larry & Sharon  
Basson, Ben  
Benoliel, David & Victoria  
Bloom, Susan  
Caplan, Bruce & Esther  
Clark, Robert  
Clifton, Linda  
Cohen, Yaffa  
Cohn, Steven  
Damm, David and Cynthia  
Dershowitz, William  
DiPeso, Jim  
Elkin, Rabbi Josh and Judy

Franco, Toby  
Godwin, Cliff & Cathy  
Goren, Barry  
Hartman, David & Sharron  
Jacobs, Carol & Philip  
Kaplan, Marlene  
Kapustin, Eugene  
Kranseler, Ken & Lisa  
Levin, Andrea and Arthur  
Levit, Barry and Jody  
Levy, Arlen & Ted  
Levy, Sanford  
Love, Pamela  
Maclaren, Darcy & Lee  
Okun, Wendy  
Goodwill  
Plotnik, Robin  
Post, Chaim  
Reynolds, Carol  
Ross, Donna  
Ruvinsky, Elysia & Brian Feldman  
Sassoon, Ruth  
Scheurich, Leslie  
Schwaber, Ross  
Shmueli, Avinoam & Andrea Reback  
Stempler, Chuck  
Stern, Marvin & Amy Wasser

Sylvester, Lisa & Ken  
Tannenbaum, Bernice  
Tregerman, Sue  
Walzer, Rob  
Young, Laurie  
Zimmerman, Rebecca

#### **\$99 - \$18**

Anonymous (8)  
Abrahms, Darryl  
Adatto, Joseph  
Amazon Smile  
Amitai, Ronit  
Amkraut, Robert and Polly  
Anschell, Grosvenor  
Archer, Mindy & Anthony  
Billik, Shoshana  
Blackbaud Giving Fund  
Bryan Leyton  
Bunin, Alan  
Carlin, Jayne & Wally Reid  
Cassirer, Ernest  
Chickering, Douglas & Dr. Bernstein  
Chivo, Julie  
Coe, Rose  
Cohn, Steven

# Donors, Sponsors - You make it all Possible!



# HFLA Annual Report 2020

## So many wonderful people ...

### \$99 - \$18

Elbling, Arthur  
Fawcett, Jake  
Flintjer, Kathryn  
Fordyce, Mary Anne  
Genauer, Eli & Eva  
Gotteiner, Matthew  
Granaada, Michele & Raymond  
Greensweig, Tobin  
Guttmann, Ilana  
Hirsch, Roger  
Holman, Jeffrey  
Huntman, Sheila & David  
Israel, Albert  
Jaffe, Fredda  
Jaffe, Lisa  
Kaufman, Stuart & Sheryl Begoun  
Kliger, Leah & C. Philip Sandifer  
Knowles, Bill  
Lambert, Rachel  
Levine, David  
Levy, Jessica  
Leyton, Bryan & Carol  
Madison Park Pushcart  
Maimon, Sally  
Morse, Nancy Highiet & Wayne

Nathanson, Neil  
Roberts, Maurice  
Rosenman, Rachel  
Rosner, Hallie  
Ross, Jeffrey  
Ruvinsky, Ilene & Jeffrey Ross  
Schefer, Amy  
Schiller, Bonnie  
Schiller, Rosalyn  
Schwaber, Linda  
Shaftel, Amy Dee  
Shumays, Alyson  
Slayton, Jeffrey & Anne Norris  
Slonim, Samuel  
Slonim, Sylvia  
Treiger, Louis and Bayla  
Weitz, Ronald  
Westerman, Martin & Eddie  
Wolf, Judith  
Wolff, Tami  
Wood, Jeremy  
Zarkin, Shirley

\* If we have inadvertently missed any of you, please accept our apologies, and let the office know.

## Thank you business Sponsors

*(radix)*financial



## Community Partners



Interest-free Lending  
With Dignity



HFLA Annual Report  
2020

**HFLA builds security** in the Jewish community by providing financial assistance through our interest-free, no fee loan program.

**Guided by our Jewish history and values,** we provide assistance to individuals and families so they can access opportunity and make it through difficult times.



**HFLA**

Hebrew Free Loan Association  
of Washington State  
*Interest-free lending with dignity.*

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