



Concerned

Without

INTEREST

by RABBI BINYOMIN ZEV KARMAN

As Harav Avraham Pam, *zt"l*, would begin his *shmues* for *Parashas Mishpatim*, he would relate that there had been a *minhag* in Europe that on this Shabbos, when the *parashah* of "*Im kessef talveh es ami*" would be read, the *gabba'im* of the local *gemach* (free loan society) would be honored with the week's *aliyos* and commemorate it with a special *kiddush*. Although this *minhag* is no longer in practice, Rav Pam would review some of the pertinent *halachos* of *gemilus chassadim* relating to lending money and impress upon his *talmidim* the importance of this esteemed *mitzvah*.

In particular, Rav Pam would mention what the Chofetz Chaim writes in his *Sefer Ahavas Chesed* (section 2, chapter 16, footnote 2). If a person contributes funds to a communal *gemach*, he has a portion in the loans given out by the fund, even if it surpasses the amount of his contribution. This is because of the concept of *shnayim she'asuhu* — if either person performing an act cannot do it alone, and it can be done only through the combination of both working in tandem, then it is considered as if each person is doing the action.

Similarly, rules the Chofetz Chaim, if each person alone could not lend the entire sum of money, and the loan can be given only if they pool their money, it is considered as if each contributor enacted the loan, and each individual receives a reward for the entire loan.

The Chofetz Chaim mentions that it was the accepted custom for each community to establish a *gemach* to lend money to those in need. Let us look at some samples of contemporary *gemachim* — how they were established, how they operate, and how they enhance the lives of those they help.

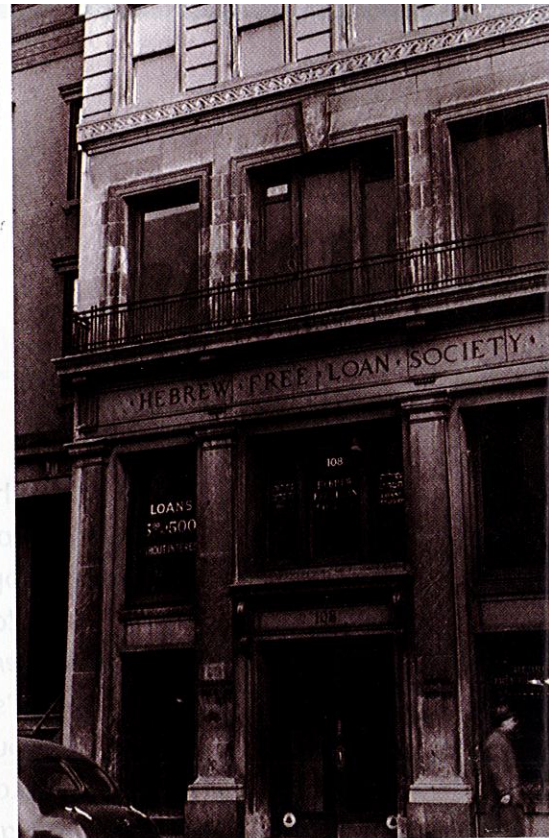
New York City's Century-Old Gemach

It began with a small group of 11 neighbors who originated from Vilna and settled on the Lower East Side. They pooled their resources to establish a *gemach* containing a total of \$95. Some documents mention that the *Rav Hakollel*, Harav Yaakov Yosef, *zt"l*, was involved in launching it. Regardless, the Hebrew Gemilath Chassodim Association of New York came into being in 1892 and assisted generations of immigrants and citizens in the area with managing through hard times or climbing the ladder to financial independence.

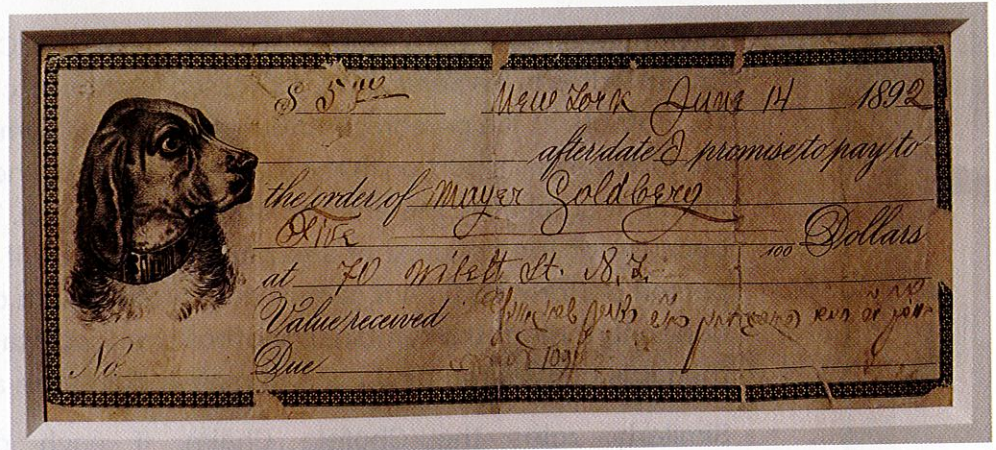
In its infancy, the Hebrew Free Loan Society (HFLS), as it came to be known, encouraged supporters to contribute an annual fee of \$3, payable in installments of 25 cents per month. Borrowers would sign a promissory note for the loan; \$10 could be used to purchase a license to operate a pushcart on the streets of Manhattan and a \$50 loan could enable the borrower to open a shop in a tenement. During the off-season, those temporarily out of work borrowed money to tide them over until the new season, when new employment came their way.

The HFLS grew and offices were opened in areas where Jews settled, including uptown Harlem, Brownsville and Brighton. The board of directors raised funds to cover the cost of running the operation, and they saw to it that the "customers" were treated with dignity and respect.

As the needs of the community changed and society transformed, HFLS adjusted its policies to adapt to the new reality. Along with increasing the amounts available for loans, the focus of the lending programs was altered as well. Today, HFLS lends money for needs never dreamed

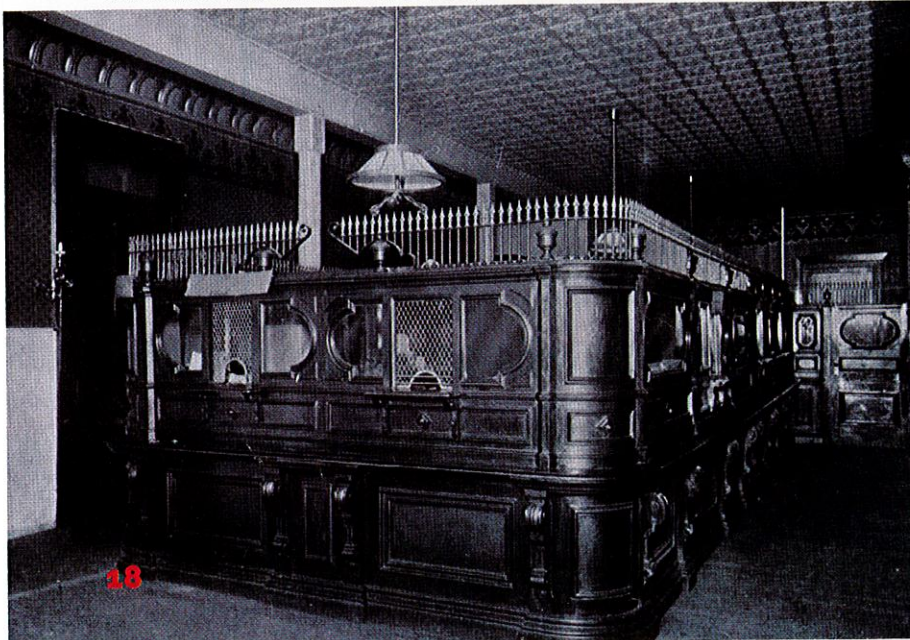


The HFLS building on 108 2nd Ave in NYC



A promissory note for \$5 from the first year of operation of HFLS, 1892.

The office of Hebrew Free Loan Society in its early days.



of when it was first organized over a century ago: families who are awaiting reimbursement from city agencies for tuition payments they are entitled to for special-needs education; couples with medical or legal expenses to begin a family; entrepreneurs seeking to launch new businesses; and individuals who reach the top of the waiting list of the Mitchell-Lama program and are eligible to purchase a co-op but need assistance with the down payment. And, as in the past, loans are still given simply to help people weather rough financial times.

Over the last 128 years, HFLS has lent out \$370 million, with a repayment rate

of over 99%. Currently, there are 2,400 outstanding loans and, on the average, they facilitate \$20 million worth of loans annually. Impressive as it may sound, they have embarked on a plan to double that amount in five years.

“Our hope is that we can continue helping people in need,” Rabbi David Rosenn, executive director of HFLS, tells *Inyan*, “and inspire others to create their own free loan programs to assist those in need.”



on posters hung in all shuls in the community.”

The terms of the loans are stable: €7,500 with a term of 30 months, repayable at the rate of €250 per month. Three cosigners are needed and the process takes about two weeks from start to finish.

Today, the new generation has taken responsibility for the *gemach*, as Reb Chaim Lemberger leads the six *gabbai'im* in overseeing its smooth running.

Chasdei Yitzchak of Antwerp

For two decades, his holy presence enlightened the Jewish community of Antwerp, Belgium, as he dispensed his *brachos* and advice to all segments of the city's Yidden. Suddenly, on Yom Kippur of 5737/1977, Harav Yitzchak Gewirtzman, *zy"l* (commonly known as Reb Itzikel of Pshevorsk), was *niftar*, leaving everyone bereft and in mourning. On the day of the *sheloshim*, a group of three people, Reb Yosef Rosenberg, Reb Mendel Yosef Neugrosal, *z"l* and *ybl"e* Reb Moshe Olech, decided to establish a *gemach* in his memory. After consulting with Harav Yaakov Leizer, *zy"l*, the son-in-law of Reb Itzikel who assumed the mantle of leadership, Chasdei Yitzchak was established to lend a hand to those in need of loans.

“Reb Yankele [as he was known] instructed us that the *gemach* was to be run by *baalei batim*, since it would be serving mostly other *baalei batim*, and they would know best how to deal with them,” Reb Moshe tells *Inyan*. “I was honored with making the first announcement at the *sheloshim seudah*. From that day on, people could donate funds and establish a *keren*, a capital fund, to memorialize someone who was *niftar*.

“At the beginning, the cost of dedicating a *keren* was 50,000 Belgian francs, which was around \$1,250. Today, there are several thousand of these *keranos*, and the *gemach* has approximately €2 million. Each year brings one, two or three new funds, which are publicized

Family Tradition of Gemachs

Reb Yitzchak Aharon Kramer, *z"l*, was a simple Yid with some not-so-simple accomplishments. Although he ran a modest fruit and vegetable business and had 13 children to support, he spent a good part of every morning dispensing loans from the three *gemachim* under his care: the Boyaner *gemach*, a personal *gemach*, and one more with which he had been entrusted.

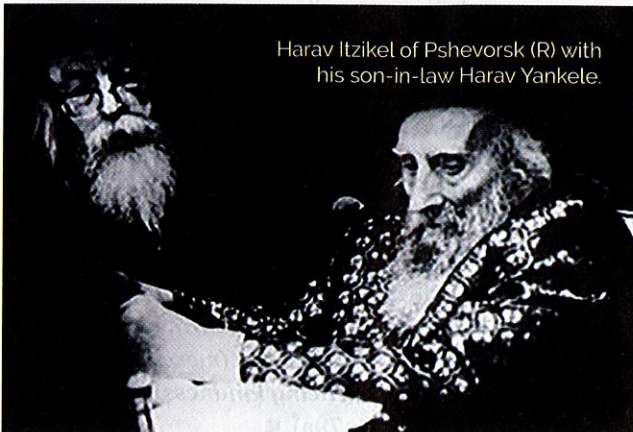
The Mirrer *minyán* of Williamsburg occupied the ground floor of the Boyaner *beis medrash*, and Mr. Kramer's office was located in the back of it. Each morning a line formed at the door, as Mr. Kramer gave dozens of people the funds they needed to help them through the day, week or month. A *Gadol* once told him, “You see these lines in front of your door? These lines will stand in your way and prevent you from entering *Gehinnom*.”

Due to the amount of time he spent each morning running the *gemachim*, he was often late for *davening*, and he would then *daven* in the *minyán* of the Satmar Rebbe, *zy"l*. One morning, the Rebbe told his trusted *gabbai*, Reb Yossele Ashkenazi, *z"l*, that he would wait until Mr. Kramer arrived before beginning the *davening*. “I sent him a lot of customers this morning,” the Rebbe said, “so he is late because of me. It would not be right for us to begin before he gets here.”

For many, the process repeated itself often, and they knew they could return for help as soon as their previous loan was paid up.

“I was told that my *zeide* was very particular about payments, and if someone was late, he would remind him that, according to the terms of the *gemach*, the loan had to be paid on time,” a grandson relates.

“Once, a fellow was late in payment, and my *zeide* reminded him that his loan was due. It took another two weeks until he was able to repay it, and during that period he avoided my *zeide*. After he paid up, my *zeide* met him on the street and asked him why he didn't return for another loan. He was surprised, and told him that he had just been late with his last loan. ‘Your loan had to be paid, but now that it is paid, there is no reason for you to avoid returning,’ was my *zeide's* reply. ‘Business is business, and I don't want

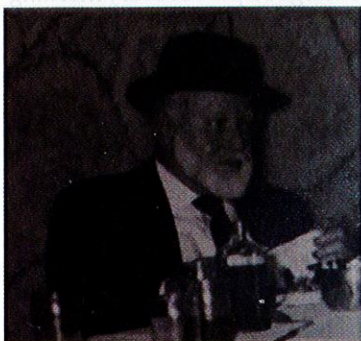


Harav Itzikel of Pshevorsk (R) with his son-in-law Harav Yankele.

to lose a customer!”

Another time, a *Maggid Shiur* in a local yeshivah needed a loan (quite common in those days), but he had not repaid his previous loan. He asked a colleague to borrow from Mr. Kramer and then he would borrow it from him. “I’d gladly help you,” the *Rebbi* answered, “but I must be in class in a short while, which doesn’t leave me with enough time to walk there and back.”

“In that case,” the *Maggid Shiur* said, “I’ll pay for a car



Reb Yitzchak Aharon Kramer

service drive you there and back, since I desperately need the money.”

True to his word, he ordered him a car service. When he arrived at Mr. Kramer’s office, the *Rebbi* asked the driver to wait while he ran in for the loan. Unfortunately for the *Rebbi*, Mr. Kramer was preoccupied and could not attend to him as quickly as he had hoped.

“I have a driver waiting for me outside,” the *Rebbi* said, hoping to speed things up.

“If you are that well-off that you have a driver, why would you need a loan?” asked Mr. Kramer with a twinkle in his eye.

Although he preoccupied thousands of *chassadim* in his office, Mr. Kramer was forever on the lookout to do even more. During World War II, he noticed

an immigrant walking by who looked distraught. Sensing there was something bothering him, he asked what might be the matter.

“I have no *parnassah*,” the man confided, “and I don’t know what to do about it.”

“Well, what did you do in Europe, before you came to America?” Mr. Kramer asked.

“I was a baker,” he replied.

“Then why not open a bakery here?”

“Who has money to open a bakery?” was the sad response.

Mr. Kramer immediately offered to loan him the funds necessary to open his own bakery, despite knowing that this new immigrant had no source of income. Today, the bakery financed by Mr. Kramer is one of the most well known in Brooklyn, as it provides thousands of people with their daily needs.

The Kramer family tradition continued with the next generations, as Reb Yitzchak Aharon’s son Michoel ran a *gemach* for many years. His son Aryeh Leib set up several *gemachim* in Eretz Yisrael in outlying areas where no others existed. Today, his grandson Binyomin runs a *gemach* as well.

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Some people entered the office to purchase binding tape. Others came to pay up a pledge for an *aliyah* they received on Shabbos or Yom Tov. Most, however, came to take out some money they had placed on their “page” that Rabbi Avraham Chaim Talansky, *z”l*, kept in his office.

Many were long overdrawn on their accounts, yet Rabbi Talansky would happily write out a check for the amount requested and enter the amount



Rabbi Avraham Chaim Talansky

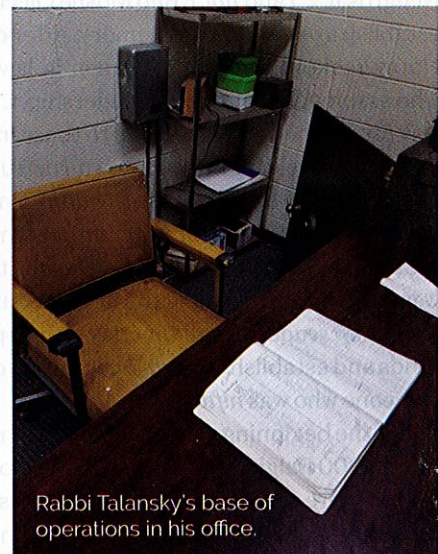
on the individual’s page. No cosigner, no signature. The people were neighborhood *bnai Torah* and he would allow them to “overdraw” their page balance until funds were available to bring it up to date.

In time, some wealthy patrons took notice and placed large sums at his disposal to allow him to continue his “page number *gemach*.” *Rebbeim* and *yungeleit*, who often received their checks late or were told to “hold them for a few days” (or more), knew they could drop in to Rabbi Talansky and exchange their IOUs for valid checks. So many were able to continue with their *avodas hakodesh* through the magnanimity of Rabbi Talansky. Indeed, before long, *yeshivos* and *kollelim* came to count on him to cover their payrolls whenever they hit a dry spell.

And, on a personal note, the neatly written checks were always handed over with his ever-present smile.

Rabbi Talansky operated his *gemach* for over 4 decades (circa 1970-2010), with thousands of people benefiting from his kindness. The last check he wrote was just before he entered the hospital, 10 days before he passed away.

There are three signs in this nation: they are *rachmanim* (merciful), *bayshanim* (bashful) and *gomlei chassadim* (practicing kindness)... Whoever has these three signs is fit to join them...(Yevamos 79a). ■



Rabbi Talansky’s base of operations in his office.