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HEBREW FREE LOAN ASSOCIATION
C L E V E L A N D

THE HEBREW FREE LOAN ASSOCIATION
CLEVELAND, OHIO
ONE HUNDRED YEARS: 1904 – 2003

Stanley Lasky, Ph.D., 2003

BACKGROUND

Palestine was always in an unfortunate place. At the crossroads of Africa, Asia and Europe and not powerful, Palestine was overrun and ruled by a succession of stronger entities. In the time period of almost three thousand years, ca. 1000 B.C. - 1948 A.D., the ruling entities were Assyria, Babylonia, Persia, the Greek world, the Roman Empire, Arabic Islam, Turkish Islam and England.

During the Roman period, the Jews unsuccessfully attempted several revolts with the last occurring 70 A.D. Following this defeat, Rome destroyed the Temple, decimated Jewish central authority and scattered most of the Jews by slavery and expulsion throughout the Roman Empire.

This Roman technique was an effective one. Not only was concentrated resistance ended by the scattering of the defeated among the many other groups in the Roman world, but the scattered group would eventually be assimilated within those groups, thus ending any possibility of resistance. This should have happened historically to the Jews but it obviously did not.

Literacy played a major role in this survival of Jewish identity. It has been a salient duty of each Jewish male to be literate, and the Jewish community's duty to ensure that literacy, so sacred writings could be read and worship could be performed. This literacy reinforced awareness of the Jews' history since much of the Torah is the history of the Hebrews. Along with a systematic and continual review of Hebrew history was the constant affirmation of one universal G-d instead of a regional or national diety. This allowed Jews wherever they were to retain their integrity.

As European groups converted from paganism to Christianity during the first thousand years after the Diaspora, the Jewish communities in Europe essentially remained intact. With this reinforcement of their heritage and belief system, Jews endured and survived attempts at conversion, anti-Semitism and persecution by the converted Christians.

In the 1200s, a number of Jews migrated to Eastern Europe, especially the Polish kingdom, from Western and Middle Europe to escape from violent persecution by religiously zealous Crusaders on their way to attempt wresting Palestine from Islamic control. In the 1300s, Polish landlords and nobility invited large numbers of literate Jewish merchants and traders into the Polish kingdom to help stimulate and manage newly emerging capitalistic ventures. By the 1700s, the greatest concentration of Jews worldwide was in the Polish kingdom.

This kingdom controlled a large stretch of Eastern Europe but in a series of annexations, the three stronger powers of Russia, Austria and Prussia absorbed Poland. By 1800 Poland ceased to exist as a political entity.

The majority of Polish Jews through these annexations came under the jurisdiction of Russia. All but a small number of them were excluded from residing in Russia proper but instead had to live in the newly acquired western area of the Russian empire called the "frontier settlements" or Pale of Settlement. The area comprised present day Lithuania, Western Ukraine, Belarus, Eastern Poland and Bessarabia -- an area about the size of Texas.

Almost all succeeding czars exercised in various ways the same prejudice, anti-Semitism and persecution of their Jewish subjects. There were forceful attempts to convert the Jews to Christianity, restrictions on movement with most Jews forced to live in *shtetls*, i.e., small towns, restrictions in occupations which could be practiced, denial of land ownership, quotas limiting university entrance to a very few and *pogroms*, i.e., government sanctioned attacks on Jewish communities.

After the assassination of the czar in 1881, a number of particularly violent pogroms occurred first in Ukraine and then in other Russian provinces; in 1882 a series of laws were decreed radically restricting further the daily functioning of the Jews which made economic, political and social conditions intolerable for many and the great emigration of Jews from Russia began. Between the 1880s and 1925, almost two and one-half million of Russia's four million Jewish subjects fled Russia. Most of them sought and received refuge in the United States.¹

I. CLEVELAND PRIOR TO THE HEBREW FREE LOAN ASSOCIATION

It is estimated that the Jewish population of Cleveland in the early 1880s was about 3,500 and by 1920 was 75,000² with most of that tremendous increase due to the migration from the Russian empire and Romania. While Cleveland had grown during that period five times from 160,000 to 800,000, its Jewish population had increased twenty-one times.

When the flood of immigration began, there were few Cleveland Jewish relief institutions to aid the immigrants. The earlier nineteenth century Jewish immigrants, mostly from Middle European German culture areas, were small in number and for various reasons had assimilated quickly and had basically succeeded economically in the community. As a consequence, there had been little need for communal relief institutions until that great wave of Eastern European immigration.

The most important Jewish relief organization that had been established prior to the 1880s was the Hebrew Relief Society.³ It functioned by investigating reports of purported destitute families, interviewing applicants at its office and granting doles when need was determined. Over decades it expanded its activity into general social services, became The Jewish Social Service Bureau in 1924 and then The Jewish Family Service Association in 1943.

There were some other charitable organizations prior to the Eastern European immigration but they functioned only in modest, very minor ways. When, however, the Jewish population did increase, those organizations along with a number of newly created ones played key roles aiding the many impoverished or needy immigrants.

The growth in the number of organizations giving aid and relief to the immigrants was a complex one. There were organizations created by the earlier settled German Jewish population, organizations created by newly arrived immigrant groups, religious institution affiliated organizations and secular independent based ones.

The largest number of aid and relief organizations were formed by women. As it was until a few decades ago, community institutions were created by and run by men with few if any women included. The social tradition dictated that women formed only organizations that had a homemaking focus or an aid and relief purpose.

Among the organizations formed by women to aid the immigrants were the Daughters of Charity, Daughters of Israel, Ladies Progressive Society, Ladies Charitable Society, Ladies Benevolent Society, Ladies Sewing Society and the Personal Service Society.⁴ A number of them such as the Ladies Auxillary Society, which taught housekeeping skills to immigrant women, amalgamated into the Cleveland chapter of The National Council of Jewish Women when the chapter was established in 1894.⁵ It is interesting to note that the Cleveland chapter's first president was a male, Rabbi Moses J. Gries of The Temple; however, following the Rabbi's term (1894 - 1896), all succeeding presidents have been women.

II. THE FREE LOAN CONCEPT AND STRUCTURE

Free loan institutions were not uniquely American institutions created to aid newly arrived immigrants. The tradition of interest-free loans can be traced to at least as early as the eighteenth century in Europe where synagogues and Jewish craft associations offered such loans to members based upon mitzvot and medieval talmudists' interpretations of those mitzvot. There is historical evidence of synagogues throughout Europe from England to the Russian empire exercising free loan activities.⁶

While there were immigrants who were helpless, chronically ill, aged or suffering from other circumstances which made them dependent on charitable organizations, most immigrants to North America did not need to avail themselves of aid from such organizations or did so for only short periods to weather a particular economic strain or condition. It was to meet the needs of capable and able persons who were in temporary distress that the free loan organizations emerged along with the charitable institutions in the early years of the Eastern European immigration.

Altruism and duty were the major motives in establishing free loan societies while the major motive in borrowing from them was the paucity of credit methods or institutions for the individual. Banks, as an example, had not discovered the lucrative service of personal loans and did not start offering them until late in the 1920s. Most immigrants had no checking accounts and credit cards for individuals were non-existent until the early 1960s. Except for borrowing from family, friends or the exploitive alternative of loan sharks, the free loan institution was almost the only venue available to a financially needy individual. Another motive in establishing free loan associations was to avoid what some in the Jewish community considered the *schandeh*, i.e., disgrace, of having the greater non-Jewish community think possibly that Jews were incapable of functioning without the aid of charity or relief.

The perceived emotional need for interest-free loans was expressed by a president of a free loan association. He stated "[it] does not help the helpless, the sick or the idle, but its main object is to help a class of people who toil and labor for their family's support, and to those who are willing to do so if they can obtain the necessary means. . . a class of people who think it beneath their dignity to receive charity."⁷ Jacob Schiff, the Jewish philanthropist and an important financial supporter of The Hebrew Free Loan Society of New York, paraphrased that view when he wrote that the free loans maintained "the dignity and self-respect of those it benefit[ed] by enabling them to become or remain self-supporting instead of becoming subjects for charitable relief."⁸ In summary, it was "lending dignity."⁹

The rationale for interest-free loans was based upon three mitzvot. The first is Exodus 22:24. "If you lend money to any of my people, to the poor among you, you shalt not be to him as a creditor, neither shalt you lay upon him interest." Leviticus 25:37 states, "Thou shalt not give him [your brother] thy money upon interest." The third is Deuteronomy 23:20. "Unto thy brother thou shalt not lend upon interest."

There were various types of free loan associations that developed in North America. Synagogue sponsored ones accounted for the majority, although their available funds were generally small. A lesser number were independent and secular, reflecting rising numbers of persons becoming non-synagogue affiliated or even non-observant. Within these two categories were associations founded

by recent immigrants and those founded by earlier settled assimilated Jews. There were also many fraternal groups and *landsmanschaften*, i.e., organizations of individuals from the same town in Europe, which provided free loans to their members although their loan funds, as with synagogue funds, were usually limited. Examples in Cleveland of some of the various categories of free loan organizations were the N'Vai Zedek Congregation (orthodox) Free Loan Association on Union and 119th Street¹⁰, Workmen's Circle and Mezricher Finance and Free Loan Society¹¹ (*landsmanschaft*).

In a 1927 study of the free loan associations in the United States published by the American Jewish Committee, it was found that 424 of the societies were synagogue affiliated while eighty-five were independent. In New York City alone in that year, 310 were affiliated while seven were independent. It was also found that more than forty percent of the 3,000 *landsmanschaften* and fraternal organizations surveyed provided free loans.¹²

In some Jewish communities, women organized and operated their own free loan societies which almost always provided loans to both genders. The first free loan association cited in Cleveland, in fact, was the Ladies' Free Loan Association which was founded in 1894.¹³ It met over the years into the 1960s in various places such as the Talmud Torah Hall on East 55th Street¹⁴ and the YABI (Yeshiva Adath B'nai Israel) school building on East 105th Street,¹⁵ and featured, at times, rabbinical speakers from orthodox or conservative congregations at its annual meetings.¹⁶ The proceeds from its fund raiser in 1936 were donated to its sister Hebrew free loan association in Safed, Palestine.¹⁷ There were also announcements in Cleveland Jewish weeklies in the 1920s and 1930s for the Chebath Jerusalem Ladies' Free Loan Association of Chebath Jerusalem Synagogue at 887 Parkwood Drive.¹⁸

A singular note was the anomaly of a woman serving as president of the male board of the Toledo Jewish Free Loan Association in the early year of 1908. That woman was Pauline Perlmutter Steinem, grandmother of feminist Gloria Steinem.¹⁹

The first independent, secular Hebrew free loan association in North America was founded in Pittsburgh in 1887.²⁰ It was quickly followed by others all over the United States. By 1900, twenty-two had been founded: Savannah, Georgia; Lowell, Massachusetts; New York City; Cincinnati; Detroit; San Francisco; Kansas City, Missouri; Newark and Waco were some of them.²¹ By the time Cleveland's had been founded in 1904, another fifteen had been established. Among them were Los Angeles; Boston; Minneapolis; Wilkes-Barre; Richmond, Virginia and Portland, Oregon.²² By the 1930s, eighty-five independent associations existed.

III. THE FOUNDING OF THE CLEVELAND HEBREW FREE LOAN ASSOCIATION

The key person who promoted the establishing of the Hebrew Free Loan Association in Cleveland was Daniel S. Wertheimer, editor and publisher of the weekly Jewish paper, the *Jewish Review and Observer*. Starting in 1899 after purchasing and consolidating the *Jewish Review* and the *Hebrew Observer*, Wertheimer wrote a number of editorials over the next five years vigorously championing the idea and urging the founding of a free loan association. In the text of the editorials was a consistently positive view and sympathy for the immigrants. Missing from the texts was the condescension and criticism of the immigrants which was expressed in some segments of the native

Cleveland Jewish population. His prodding and lobbying over the five years span proved successful by 1904.

Wertheimer was an enlightened, outspoken and ethically-minded editor. The following were some of his editorial positions in 1904, the year the Cleveland Hebrew Free Loan Association was founded: support and defense of the new immigrants, denunciation of the lynchings of African Americans and anti-African American attitudes, advocacy of free pews in temples for the poor, suggesting building low cost housing for the poor, arguing that wealthier reform temples should help support poor orthodox synagogues and encouraging women to lead fuller and more independent lives. He wrote, "It is a narrow conception of women's ability if we believe her capable of only one sphere of activity. Indeed, we believe it essential to her welfare that she have other things to think of besides her domestic duties. . . There are few women. . . who cannot, if they wish, devote some of their time to other than home duties." At his death in 1930, a move was made to establish an Association memorial fund in his name.²³

The Hebrew Free Loan Association of Cleveland was incorporated on September 7, 1904 as the *Gmilus Chassodim Society (Hebrew Free Loan Association)*. The signing trustees were Charles Ettinger, Nathan L. Holstein, Max Kolinsky, Joseph Morgenstern, Samuel Rocker, Louis E. Siegelstein and Isaac Spectorisky. (For brief profiles of each, see addendum "Hebrew Free Loan Association Charter Trustees.")

The Association's stated purpose in the charter was "the loan[ing] of small amounts of money to deserving persons to be repaid in convenient weekly installments." The Association reincorporated February 4, 1908 changing its purpose to "loan[ing] money without interest to worthy and deserving Israelites." The signing trustees in 1908 were Marcus Feder, Samuel Friedman, Max Goldsmith, Max E. Meisel and Herman Stern. (For brief profiles of each, see addendum "Hebrew Free Loan Association Charter Trustees.")

The change in purpose was both a conservative, protective move and, also, ironic. Taxation at that time was determined by property value and business profit, with benevolent and religious institutions exempted, so a prudent change in purpose cemented the "benevolent" (interest-free) and "religious" (Israelites) nature of the association into a tax-exempt status.

There was an ideological split among the associations regarding how to minimize the potential anti-Semitism which might be directed against Jewish loan associations. One position taken was that if loans were made in sectarian fashion to Jews only, the charge of clannishness and exclusivity would be leveled, while the opposing position stated that if loans were made in non-sectarian fashion to Jews and non-Jews, the Shylock, loan shark stereotype would be evoked. The irony is that although Cleveland's charter purpose wordage changed from "persons" to "Israelites", the Association's loan accounts, as even its earliest records indicate, contain a sprinkling of non-Jewish borrowers. The Association has always tended historically to be non-sectarian.

Discussion is recorded in 1921 regarding making the Association non-sectarian²⁴ and by the 1930s, the Association's printed material contained "regardless of religion, race, color or nationality." It is also ironic that the purpose in the 1908 charter has never been amended.

The extant records and the few histories of free loan associations in North America show that almost all the associations were founded by immigrants from Russia's Pale of Settlement in Eastern Europe. Two exceptions were Vancouver, British Columbia, founded by earlier settled German Jews²⁵, and the Cleveland association.

Cleveland's founding trustees were all male, Jewish and successful but they were also as varied in origin as the greater Jewish community. The founders represented native-born German Jews, immigrants from German culture areas, immigrants from areas of Poland which had been annexed by Russia, Austria and Prussia, and an immigrant from Romania. This combination of German Jews, Eastern European Jews, immigrant Jews and native-born Jews making up Cleveland's Association leadership is, perhaps, one of the earliest occurrences of the intermixing of various Jewish groupings within the United States Jewish population.

IV. The Early Years: 1904 - 1920

The Association began its work September 1904 with \$501 in capital donated by Morris A. Black, Charles Ettinger and Herman Stern.²⁶ Meetings and interviews of applicants were held two evenings a week in the volunteered law office of Benjamin Feniger and Morris Kastriner in the Society for Savings Building, Public Square.²⁷ (For a listing of subsequent HFLA addresses, see addendum "The Hebrew Free Loan Association Addresses, 1904 - 2003.")

At its first annual meeting in January 1905, the Association announced that in its four months of existence twenty-eight loans had been made. The loans ranged from ten to thirty-seven dollars without any loss to the Association; however, a number of applicants were refused because of a lack of Association funds.²⁸

In the immediate years that followed, the Association had to address two fundamental issues of operation. It had to ensure that the Jewish community was aware of its existence and purpose, and it had to find ways of enlarging its capital base for loans. In doing this, its relationship with the Federation of Jewish Charities (forerunner of the Jewish Community Federation of Cleveland) would come into play many times.

From the founding of the Association, the two Cleveland English language Jewish newspapers gave unswerving support and encouragement to the organization. There were frequent and thorough editorials by Maurice Weidenthal, editor and publisher of the *Jewish Independent*, and Daniel S. Wertheimer, already mentioned editor and publisher of the *Jewish Review and Observer*. They always emphasized that loans reinforced responsibility, encouraged independence and provided dignity for the borrower unlike paternalistically given doles of charity. Into the 1920s, the two newspapers gave full front page coverage to the annual meetings of major Cleveland Jewish organizations; the Association was included in that cluster. Coverage included the complete annual report of the president, the financial report and the listing of officers and board members.

As important as English language Jewish newspaper coverage was the coverage by the Yiddish press. Initially, of course, this was the immigrants' news source. It was fortuitous that Samuel Rocker, a founding trustee of the Association, was the publisher and editor of the Yiddish language papers in Cleveland. His coverage was as positive and as thorough as the English language papers.

Rocker published the *Jewish Daily Press*, "The Only Jewish Daily Between New York and Chicago," from mid 1908 until July 1913 when he began publishing the weekly *Yiddishe Velt* (Jewish World). One factor in a significant increase of loans granted in the years immediately subsequent to 1907 had to be the publicity and coverage of the Association in Rocker's papers.

Funding is the eternal preoccupation of the non-profit organization. The Association was not an exception nor is it today. In the early twentieth century, the standard sources for fund raising were bequests, gifts, memberships and the interest accrued from the investment from these sources. Within the Cleveland Jewish community, another source was the Federation of Jewish Charities; however, funding from the Federation included tradeoffs.

A one-time only source of money was the short-lived Immigrant Aid Society which had been organized in September 1906 but fused with the Association by January 1907, comingling its funds of \$249 with the Association's.²⁹ It further enriched the Association by the adding of its leaders Sigmund Shlessinger, Joseph Metzenbaum, Solomon E. Adelstein, George Laufman and Alfred A. Benesch to the Association's board.³⁰

A few years earlier in March 1905, the Association's president, Samuel Friedman, had applied to the disbanding Young Ladies' Charitable Association for its several hundred dollar treasury. The request was rejected accompanied by the statement, "We do not want to be instrumental in creating a three ball organization" (pawnshop).³¹ It was apparent in 1905 that publicity was needed to explain and promote the purpose and functioning of the Association.

The Association tripled its funds in 1910 with the establishment of the Caroline Weil Memorial Fund. (For brief profiles of each HFLA fund, see addendum "The Hebrew Free Loan Association Endowment Funds, 1910 - 2000.") The establishment of the Manuel Halle Fund in 1912 and the Jacob Mandelbaum Memorial Fund in 1916 increased the original starting money six-fold; however, the Association needed much more than that to provide its loan services to the growing number of deserving applicants.

Generous gifts helped but the consensus of the Association had always been that memberships were the vital foundation for successful operation. If a large enough membership base could be established, that money added to the existing funds would permit the Association to perform its service and remain independent.

Marcus Feder, a founding trustee, was undoubtedly the most energetic, enthusiastic and indefatigable board member during the years he served from 1904 until his death in 1942. With the call for increasing membership numbers in 1907, Feder single-handedly increased membership from 61 to 157³² and in 1908 increased it to 360.³³ Generating two hundred dues-paying members in one year was an absolutely gargantuan accomplishment.

Feder always served as temporary president during the organizational portion of the annual meeting, gave one of the major speeches at each of those meetings, served as treasurer from 1925 through 1928 and triggered discussion regarding proposals to make the Association officially non-sectarian and to have it help underwriters finance low-cost housing for the poor. Much of his energy in the

first thirty-five years of the Association was expended working to enlarge membership so the Association could be financially independent and lobbying the Association to have it sever all relationships with the Federation of Jewish Charities.

From the first full year of the Association's founding, support money was needed from the Federation in addition to the monies gathered from the other sources. That need continued into the 1920s. With the money received came attempts by the Federation to manage certain aspects of the Association which produced a frequently contentious relationship between the two organizations. This was not unique to Cleveland; the HFLA/Federation relationship was often tension-laden in other cities, also.³⁴

Federation of Jewish Charities Funds to the HFLA³⁵

1905 - \$500
1907 - \$633
1908 - \$800
1909 - \$500
1910 - \$1000
1911 - \$1000
1912 - \$1000
1914 - \$1500
1915 - \$1500
1916 - \$1500
1917 - \$1500
1922 - \$3000
1931 - \$5000 (HFLA requested loan)

In February 1905, the Association applied for affiliation with the Federation of Jewish Charities.³⁶ The application was tabled a number of times for reconsideration all through that year. When it was finally approved in December 1905, certain conditions were attached. The Association's books were to be periodically examined by Federation, the Association had to work with the Hebrew Relief Association, the Federation's funding of \$500 was to be a loan not an allocation and the Association had to "follow any other requirements made by Federation."³⁷ Although book examinations were required of all affiliated organizations and cooperatively working with the HRA was a sound strategy, the independence of the Association had been compromised and the contentious relationship with the Federation had been established.

The Association was the cause in 1907 of a move by Federation to amend its constitution. It was reported that the Association was soliciting the public for memberships which "defied the spirit of the Federation's constitution, Article 3, Section 4, 'No aid shall be extended to any organization which shall without consent in writing of the Board of Trustees give any ball, bazaar, fair or other entertainment for which tickets are offered for sale, or solicit advertisements or contributions, other than permanent endowments or membership fees, which latter shall not exceed \$3.00 per annum.' It was the opinion of the Board. . . an amendment should be offered. . . making any such violation of the spirit of the constitution impossible at any future time."³⁸

One reason Feder and other board members fought the Association's affiliation with the Federation was their concern with image and public relations. They did not want to link the word "charities" in the Federation title with the Association since charity was the antithesis of the philosophy of interest-free loans.³⁹ The Association always publicly stated it was not a charity. This point of concern remained into the 1920s.

The major cause of friction between the organizations centered around the funding that the Federation provided the Association. To the Federation, each year's transfer of money was a loan while the Association saw it as an allocation. To the Association it was offensive that it was the only affiliate singled out for loans not allocations. The Federation saw it as cautionary; it was not certain of the long-term viability of the Association.

In an exchange of correspondence in 1910, the Federation requested a promissory note "to cover the current and past apportionment of funds to the HFLA." In response, a motion was passed unanimously by the Association "to receive the current apportionment of \$1,000.00 as a contribution only." There was no mention of a note or previous monies from the Federation in the copy of the motion sent to the Federation.⁴⁰ Tempered thinking was exercised a few months later when the Association agreed to refund to the Federation "in the event of dissolution of the HFLA, an amount equal to the ratio of the appropriations of the Federation to the net remaining assets of the HFLA."⁴¹

It is interesting to note the long-term viability of the other seven Federation affiliated organizations of that time. Two of them no longer exist, one was absorbed into a later created organization, two changed their purposes and functions and two have maintained their viability.

By the mid-1930s, the issues between the two organizations were resolving. Funds built up by the Association generally were sufficient to handle the number of dollars requested in loans obviating the need for any Federation funding. The Federation of Jewish Charities name had evolved by 1926 into the Jewish Welfare Federation, and in 1951, it became the Jewish Community Federation. With the name change, "charity" as an issue faded. For the last seventy years, a strong positive working relationship between the two organizations has been maintained.

In its first full year of operation in 1905, the Association granted 136 loans. For the next dozen years, the number of loans increased each year; in 1917 over one thousand were made.

The number granted in 1908 was two and one-half times as many as in 1907. That significant jump from 195 to 502 reflected several major factors. One was the beginning in 1908 of the publishing of the Yiddish language *Jewish Daily Press* by Rucker which extended the name and purpose of the Association into the non-English reading Jewish community more effectively. At the same time, the two English language Jewish weeklies, the *Jewish Independent* and the *Jewish Review and Observer*, continued printing their extensive coverage of the Association's activities. Another factor was the vigorous and aggressive campaign led by Marcus Feder to increase membership in the Association to obtain much needed loan capital. So vigorous and aggressive was the soliciting, in fact, that the Federation, as stated, felt the need to amend its constitution.

Most loans made, generally in five dollar increments, were for twenty- five or fifty dollars with a few for one hundred after the ceiling was raised from fifty to one hundred dollars in 1909.⁴² Issuance of

the loan was made by check and repayment was almost always in cash paid weekly in the Association's office.

Although the percentage of repayment was outstanding, invariably ninety-nine percent or better, it took energy and effort to reach that figure, as it does today. In 1909, twenty-four lawsuits had to be initiated, twenty-one of which were settled with the endorsers paying in full on the balance due and any incurred court costs. That twenty-four represented just three percent of the total number of borrowers.⁴³ Actual loss of money, generally, was a portion of one percent of the monies loaned.

The majority of loans of twenty-five and fifty dollars gave borrowers significant help within the parameters of the cost-of-living of the early twentieth century. In a report by The Industrial Commission on Immigration issued in the early 1900s, it was estimated that fifty dollars were needed to open [but not necessarily completely stock] a clothing store.⁴⁴ In Cleveland, a man's shirt could be purchased for two dollars as could men's shoes, a suit could be obtained for fifteen and a six room house on the East side of the city could be rented for twenty-eight dollars a month.⁴⁵ The Chandler and Rudd grocery advertised bread for eight cents, cans of salmon for twenty cents, a jar of peanut butter for fifteen cents and a pound of "detanninated" coffee sold for forty cents.⁴⁶

The Association in Cleveland mirrored other free loan associations in North America in the distribution of borrowers by gender and the purposes for the loans. About three percent of borrowers were women. Almost all of them needed cash for private needs such as house rent, household supplies, education, insurance or divorce costs. About one-half of the women were married.⁴⁷

From sixty-five to eighty percent of the male borrowing was for business related reasons in the various associations in North America.

Purpose of Loan, HFLA, Cleveland, 1909 ⁴⁸

Peddling and huckstering*	288
Renting/purchasing horses and/or wagons	86
Supply stores or stands [pushcarts]	119
Start a business	42
Emigration purposes	62
Hire carpenters and/or painters	42
Tools for mechanics	18
Tuition for students of some professions	43
and other miscellaneous	

(*Peddling meant selling door-to-door while huckstering meant conducting business directly from a horse-drawn wagon.)

Over the years, especially post World War II, some categories of loans lessened in importance while others, minor in the earlier years of the Association, became prominent and sometimes dominant.

The assurance of loan repayment was, naturally, of concern to the Association. The Association began in 1904 with the standard protocol of the endorser or comaker. One was needed for up to a

fifty dollar loan, two were needed for loans of fifty to ninety-nine dollars and one hundred dollars required three endorsers.

In 1911 the Association began to accept collateral as a consequence of "industrial disturbances" [strike] in the clothing manufacturing industry in the city.⁴⁹ Cleveland in the last one-half of the nineteenth century through the first seventy years of the twentieth century was a leading manufacturing center of both men's and women's clothing and a large number of Jewish immigrants and other ethnic groups worked in all phases of the manufacturing process.

The strike, organized and led by the International Ladies' Garment Workers Union, was unsuccessful but the industry was disrupted for almost six months. Because of the sporadic work conditions, there was a large increase in the number of persons seeking loans. Unfortunately, not enough endorsers were available due to this increase. Further limiting this was the Association rule that an endorser could only cosign for one loan at a time. Some, needing financial aid with no other source of credit available, had to resort to pawnshops and loan sharks whose interest rates could be as high as four hundred percent. The rates were obscenely exorbitant and the condition was predatory.

There was immediate response to this situation by the Association. With no dissention or hesitancy, the Association's board granted loans in those urgent cases by accepting collateral. Most often the collateral was jewelry, usually a wedding ring. In the first year of accepting collateral, the Association lost seventy-three dollars or one-quarter of one percent of all capital loaned.⁵⁰ Collateral loans appear on occasion in the Association's records into the 1980s.⁵¹

A safe had been purchased by the Association in 1910 to hold cash repayments made during the Association's evening office hours. The cash would be deposited the next day. Starting in 1911, the safe was also used to hold the collateral.

This routine, mechanical process worked smoothly until the night of November 29, 1915, the night of "the burglary." The *Jewish Independent* reported that the HFLA's "safe in The Cleveland Hebrew School and Institute was robbed Monday, November 29, 1915 of nearly two thousand dollars in jewelry used as collateral. Much is covered by insurance."⁵² The safe had been insured against burglary for one thousand dollars for cash and five hundred dollars for collateral. Settlement was made promptly with those borrowers who had lost their jewelry but it left the Association in even greater need of capital for loans.

Since this time period was prior to the years of the relative sophistication of personal checking accounts, credit cards and electronic deposits, almost all transfers of money by borrowers were in cash. This produced, unfortunately, three other incidents, one of which was an attempted robbery and two were successful robberies.

On a business night of the Association's in January 1926, William Allwell, the custodian of the Cleveland Hebrew School and Institute, thwarted an attempted robbery of the Association's office. Following that attempt, Cleveland Police Chief, Jacob Graul, assigned a patrolman to the office every Wednesday night during the Association's business hours."⁵³

Marcus Feder was not as fortunate. In July 1929, he was robbed of sixty dollars in The Arcade office of the Association.⁵⁴ One other robbery occurred in December 1938. The secretary was requested by the board after the robbery to inquire if insurance could include loss of collateral when being carried to the appraiser or the bank in addition to loss through hold-ups.⁵⁵

Income and expense figures for 1909 were typical for those early years in the Association's history. Income was \$3,304 with \$2,804 from donations and dues and \$500 from the Federation. Seven hundred loans were made for \$20,000 with that money.⁵⁶

All tasks from interviewing applicants, investigating cosigners, cashiering during office hours, attempting to collect from "reluctant" loan recipients, etc. were volunteer work by board members. Expenses, consequently, were low and the Association was always sensitive that expenses had to remain low especially when loan demands came close to or exceeded capital available. Expense figures for 1910 were:

secretary's salary, \$500
printing and supplies, \$147
postage, \$139
security bond premiums, \$13
telephone, \$9
safe, \$66
marble memorial tablet, \$40
total expenditures, \$914⁵⁷

Rent was not a factor until The Arcade office was opened in 1928 since previous housing of the office was provided gratis.

V. 1920s - 1945

In 1917, the year of the United States entry into World War I, the number of loans granted by the Association was twenty-five percent less than in 1916, 840 as compared to 1,069. The number granted in 1918, 542, was the lowest in ten years.⁵⁸ An explanation for this was the war had temporarily ended European immigration to the United States. Coupled with that, millions of males entered the military and factories were at full wartime production which produced a consequent labor shortage. All of this dictated that fewer loans were needed.

These conditions changed by 1920. The United States experienced a severe recession as factories cut production drastically when government military contracts ended. There also was an immigration flow again from Eastern Europe as Jews fled the Russian civil war turmoil and anti-Semitic pogroms in the newly re-established Polish nation. It should be noted that, later in the 1920s, immigration would be radically reduced by federal laws setting restrictive quotas.

Although the number of loans granted during the recessionary period following World War I was smaller than during the war, the loans generally were for larger sums of up to three hundred dollars. This exhausted the available loan capital of about twenty thousand dollars fairly quickly, and since many of these loans were slow to be repaid, the Association once again had fund problems.

Temporarily, the Association reduced the maximum loan available to one hundred-fifty dollars. It did this late in 1920 and this remained the maximum until at least into 1922.⁵⁹ The Association received support from the Jewish newspapers in seeking funds during this period. Editorials in each paper strongly urged readers to subscribe to three dollar Association memberships. At that time, the Federation restricted individual memberships in affiliated organizations to a maximum of three dollars. Reluctantly, the Association in 1922, still in need of funds, sought a five thousand dollar allotment from the Federation.⁶⁰ The Federation granted three thousand.

<u>Year</u>	<u>Number of Loans Granted</u>
1917	840
1918	542
1919	512
1920	422
1921	530
1922	580
1923	494
1924	602
1925	567
1926	555
1927	505
1928	428
1929	316

So loyal and dedicated were many of the trustees of the Association that when funds were urgently needed in early 1929, it was decided not to ask the Federation but instead some trustees took out a fifteen hundred dollar bank loan on their own signatures. The six percent interest to the bank was paid out-of-pocket by the trustees.⁶¹

One approach taken to raise funds for the Association was mentioned in the Federation minutes in 1929. "The chairman reported that after several conferences with the Trustees of the Free Loan Association, it was found possible to somewhat curb the enthusiasm and activity of one of their members who without authority had taken it upon himself to solicit contributions other than membership dues for that organization."⁶² Marcus Feder was the enthusiast.

The pattern of raising or reducing the maximum limit of a loan being determined by demand and economic conditions was employed throughout the 1920s. In early 1927, the limit was set at one hundred dollars; by June 1928, it was once again three hundred dollars.⁶³

A donation was made in May 1925 which was unexpected and particularly heart-rending. Savel Pazol, a Russian Jewish immigrant with a modest income as a ragpicker, appeared in the Association office one day and said, "I want to donate one thousand dollars to your association. It has been helping a member of my family and it has done fine work. I am leaving for Palestine to spend the rest of my life in the Holy Land." He took seven hundred dollars in cash from a vest pocket, and from another pocket, a note for three hundred dollars payable in sixty days. He gave them to the Association. In 1926, while aboard ship sailing to Eretz Yisrael, Mr. Pazol died.⁶⁴

Women in the 1920s and 1930s continued playing marginal roles in the Association. Caroline Weil, who had died in 1897, was honored with a fund named in her memory in 1910, as previously written. A passive role was served by Mrs. Ernestine Friedman, the widow of former president Samuel Friedman, when she was made an honorary trustee in 1927.⁶⁵ Subordinate to the trustees, Minnie H. Markowitz functioned, starting in 1927, as the Association's first full time secretary.⁶⁶ In a peripheral position was the Ladies' Auxiliary Committee which was established in 1928 "to unite all temple and synagogue sisterhoods. . . to aid the HFLA secure new members and to help in funding efforts."⁶⁷ In actual accomplishment, the committee organized some subsequent Association annual banquets. The one proactive activity of a woman interacting with the Association was, unfortunately, adversarial. In 1937, a woman filed a civil suit against the Association claiming she used a ring as collateral for a loan in 1932 but when she tried four years later to pay the balance of the loan and reclaim her ring, she found it had been sold. The court decided in favor of the Association.⁶⁸

The depression years of the 1930s were extremely difficult for many individuals. Many had radical reductions in their wages, were intermittently employed or were jobless for long periods of time that often ran into years.

The Association found itself under intense financial pressure in the first half of the depression decade. An increased number of persons applied for loans but many could not be accommodated because the twenty thousand dollars of loan capital was constantly out and the number of delinquent accounts consistently stayed high. The Association, as did all Federation affiliated organizations and the Federation itself, also experienced the economic stress of significant losses in dues-paying membership and contributions.

For the first time in ten years, the Association had to ask the Federation for funds. In its letter to the Federation in September 1931, the Association stated that it estimated expenses for 1932 to be twenty-five hundred dollars while membership dues were projected to be eight hundred dollars for an anticipated deficit of seventeen hundred dollars. In that same letter, as part of the letterhead, was the clearly stated, somewhat sentimental, purpose of why the money was needed: ". . . [it] is the means of Saving a Despondent Silent Self-Respecting Family from Entering the Gates of Charity."⁶⁹

There were other indicators that economic conditions for the Association were strained. The Association lowered its loan ceiling to two hundred dollars in 1932 and the executive secretary, Anna Reder, agreed to a ten percent reduction in her salary in early 1933.

Aid was extended by the Federation in the form of a loan of five thousand dollars. That loan, historically, was the last funding requested of the Federation by the Association. Additional aid followed the Federation's loan. In January 1932, the Bernard M. Arnold Memorial Fund of two thousand dollars was established, followed the next year with another three thousand dollars from the Arnold estate. This money was designated as guarantee money for borrowers lacking a comaker. To celebrate his one-hundredth birthday in 1932, Manuel Halle donated two thousand dollars and his children donated five hundred to the Association.

This greater availability of loan capital was short-lived, however. Over four thousand dollars of the Association's funds, deposited in three banks, were impounded early 1933 during the Federal

government's imposed emergency "bank holiday." Those banks, subsequently, declared bankruptcy; it was not until 1938 that the Association was able to recover just under one-half of its deposits.

A musical chairs scenario emerged after the Federation's loan. The Jewish Social Service Bureau (forerunner of the Jewish Family Service Association), recipient of the largest Federation allotment, was the comaker for some loans granted by the Association, some of which became the Bureau's responsibility to repay because of borrower default. Numerous times the Federation requested that the Association repay its loan. The Association was able to pay back only one thousand dollars in late 1933, but stated that when the Bureau paid back the loans that it had guaranteed to the Association, money would then be available to the Association to pay back the remaining balance to the Federation. The whole interlocking dynamic among the three institutions was analogous to "robbing Pinkas to pay Saul." By 1935 the Association had paid the Federation in full.

There was a degree of economic recovery in the United States in the later 1930s which, with some regressions, continued into World War II. This was reflected in a number of actions by the Association. In 1936 the secretary's full salary was restored, Karl Slomovitz, a long-time board member, was hired by the Association as an investigator and collections person and the board was able to solicit five hundred dues-paying members. In 1938 attempts were made to widen the non-Jewish borrower base through publicity in churches and in 1939 an assistant to the secretary was hired which, among other things, allowed the office to remain open during the lunch hour.

At that time, the Association's office hours in The Arcade were nine-to-five during weekdays and nine-to-one on Saturdays. In 1941, the Federation requested that the Association close on Saturdays and on Jewish holidays in public deference to Jewish law and tradition. After much discussion by the Association's board, "the consensus was that it was a great convenience to our borrowers to have the office open Saturday morning; therefore, no change would be made from the present custom."⁷⁰

In the mid-1930s, a hundred years after the first wave of German Jewish immigrants arrived in the United States, a second wave began arriving. The earlier immigrants came for religious freedom and social and economic opportunities. This second wave left Europe for what those with prescience recognized: the impending Hitler disaster.

In April 1937, the Association and the Cleveland Coordinating Committee for Immigrants, a committee established to aid German Jewish refugees, reached an agreement that business loans would be made to immigrants recommended by the committee within the limits of available Association funds.⁷¹ In 1939 the agreement was refined with the addition of certain specifics: the funds for the immigrants would come from the Bernard M. Arnold Memorial Fund and would be matched by funds from the National Refugee Service in New York City.⁷²

Another agreement to grant loans was made in September 1938 with the Coordinating Committee for German Emigres.⁷³ During 1940, the Association made forty-five refugee loans of about ten thousand dollars.⁷⁴ By 1942 with the United States at war since Pearl Harbor, emigration from Europe was over. All together, two hundred refugee loans had been made.⁷⁵

At the annual meeting of the Association in February 1942, Marcus Feder, a still active founding trustee, was called upon to speak as he customarily was. "He asked for the continued cooperation of

those present in supporting the Free Loan and prayed for us to uphold the traditions of Judaism and for a speedy peace and winning of the war. Many present were moved to tears by the impassioned remarks."⁷⁶ Mr. Feder died a few months later at the age of eighty-nine. The passing of this quintessentially involved board member came just a few years before the most critical time in the Association's history: the post World War II period.

The war years of 1941 - 1945 saw a swift and dramatic drop in the number of loans granted each succeeding year by the Association. The sixty-nine loans made in 1945 were one-tenth of the 649 made in 1940. There were a number of months during the war when no loans were made at all and much of the thirty-five thousand dollars in loan capital lay in bank accounts or was invested in United States government war bonds. These Series E bonds were extremely well subscribed to, and it was considered a patriotic duty to invest in them to aid in the war effort. So sound and proper an investment were these bonds that the Association began accepting them as collateral in 1944.⁷⁷

The steady decline in the number of loans applied for concerned some Association board members. Other members saw it as a temporary and transitory condition caused by millions of men and women serving in the armed forces and factories producing for the war operating around the clock. This combination created full employment, and consequently, much less need for loans.

The officers of organizations which offered free loans were contacted in 1944 by the Association inquiring if any of the organizations wished to utilize backup loan service to be provided by the Association. The response indicated there was little or no need for Association support. In fact, many of the smaller synagogues and several branches of the Workmen's Circle stated they had discontinued free loan service to their members for the duration of the war.⁷⁸

There was a flurry of activity by the Association in 1945 because of the dearth of loan applicants. Some on the board, again, felt once the booming war economy settled back into a peacetime economy, applications would increase. Others felt that instead of waiting for that possibility, the Association should aggressively alter its structure, reach out for possible cooperative ventures with other organizations and plan for projected needs in a post-war society.

One suggestion was to remove the word "Hebrew" from the Association's name and seek new borrowers through churches.⁷⁹ The board rejected the suggestion stating that the Association stationary already contained the phrase "regardless of race or creed" but it did add the word "non-sectarian" on the office door.⁸⁰

In June 1945, the board conducted an open meeting with invited representatives from a number of Jewish congregations and organizations.⁸¹ Participants were from the Jewish Recreational Council, Yeshiva Adath B'nai Israel School, The Cleveland Hebrew Benevolent Association, Ohel Jacob Congregation, the Bikur Cholim Society (Ladies' Sick Aid Society), the Gates of Hope Congregation (Shaarey Tikvah), the Brisker and Grodner Benevolent Society, the Ladies' Auxiliary of the Jewish War Veterans, the American Hebrew Benevolent Society and Community Temple (Beth Am).

The meeting produced a Post War Planning Outline. It identified certain blocks of individuals to be focused upon as potential borrowers. The individuals identified were those who would be unemployed due to war production decline, those who would leave war work to go into business, returning service veterans and unemployed and unemployables due to illness or other handicaps.

During that same year, other changes were suggested and discussed. Charging interest on loans and establishing branch offices in the three neighborhood Council Educational Alliance (forerunner of the Jewish Community Center) buildings were rejected.⁸²

It also was recommended that the nominating committee add several women to the board. That recommendation was changed by the board to read "may add women to the Board." None were added. Later, in 1950, President Harold Glickman asked that consideration be given to placing women on the board.⁸³ That consideration would be a long consideration which extended into the 1970s.

VI. Post World War II

The number of loans granted in the immediate years following World War II did increase as some on the board had predicted. From a low of sixty-nine in 1945, the number of loans increased to 135 in 1946, peaked at 229 in 1949, then decreased into the one hundred to one hundred seventy-five range for the next ten years.

In those ten years, 1945 - 1954, the Association continued to explore ways of increasing the number of loans granted. Extensive publicity campaigns were attempted, letters were sent to small business owners, business agents of unions, employee groups, welfare agencies and former borrowers and comakers.⁸⁴ The Association cooperated with the Jewish Family Service Association and the Jewish Vocational Service in examining financial problems of recent refugees and reviewing cases referred to it by those agencies for loans.⁸⁵ The Association, again, contacted synagogues which provided free loans to offer assistance when the loans requested by the congregants exceeded the loan capital available. No synagogue was in any need. They, like the Association, had much of their capital not in use.⁸⁶

Virtually all free loan associations, whether synagogue-affiliated or *landsmanshaft*-sponsored or independent, experienced a downward trend in loans granted after World War II. All of the independent associations experimented with basically the same methods to increase their number of loans granted; all experienced the same results. The number of loans granted each year never came close to reaching the levels of the first half of the century.

All through the 1940s and 1950s, free loan organizations in the United States discussed curtailing loan operations or disbanding. By the end of the 1960s, most had disbanded while some had merged with or were absorbed by either the Federation or the Jewish Family Service Association. Of the eighty-five independent free loan associations in the United States cited in the 1927 American Jewish Committee study, about twenty-one of that group function today along with about fifteen more recently founded ones.⁸⁷

The Association in 1945 faced that critical issue and decision of maintaining itself or dissolving. A few board members felt the Association had outlived its charter's purpose but felt it still had a definite but changed role to play and should continue to function. One board member stated, ". . . a time will come when the Hebrew Free Loan will play a vital role again."⁸⁸ The Association, unlike the majority

of independent free loan associations, never thought of dissolving or being absorbed as a component of another communal organization. It saw itself challenged to uncover the unmet needs in the Jewish community and to serve those needs.

There was not just one cause for diminution of free loan associations, but rather a host of government, economic and demographic causes. The post World War II society was different in a number of ways from the society of the first half of the century.

The involvement and activism of the federal government under President Roosevelt in the 1930s through the enactment of such programs as Social Security and federally insured savings accounts was extended, among other areas, into veterans' affairs after the war. The Servicemen's Readjustment Act of 1944 (the GI Bill of Rights) was a very comprehensive government program. In addition to the traditional mustering out pay, it provided one year of unemployment payments, job reinstatement with no loss of seniority rights, home and business loans with low rates of interest and subsidies for higher education study and apprentice training programs to the twelve million military veterans.

A major impact of this act was that it helped sustain the strong economy and full employment the United States had experienced during the war for almost ten years following the war. During this time there was an explosion in sales of consumer items many of which had not been manufactured during the war; among them were automobiles and major home appliances. That same activity occurred in the building industry, creating from sparsely developed communities expansive suburban developments such as Mayfield Heights and Parma.

This federal economic safety net has expanded over the decades and become a multi-component complex instrument of aid. Paralleling this are the economic supports of both local and state governments which evolved concurrently with the federal safeguards.

Banks greatly expanded their home loan and personal loan activities after the war. With much greater funding resources than free loan associations, they offered larger loans for longer periods of time. Rates of interest both by the banking industry and those by the GI Bill were reasonable enough to ensure, among other things, the continuous new massive housing construction in suburbs.

The number of Jewish immigrants that entered the United States after the war was miniscule compared to the earlier Eastern European wave of the 1880s - 1920s. Correspondingly, that was reflected in the number of Jewish immigrants who settled in Cleveland after World War II. Three factors determined these smaller numbers: the United States had enacted laws in the 1920s drastically restricting immigration into the United States, Hitler destroyed so much of European Jewry and, of course, the State of Israel was established in 1948.

The demographic profile of the Jewish community also changed from the early part of the twentieth century to the latter half of the century. A perusal of all measurements shows, that by the 1950s, the Jewish population had shifted from a poor immigrant group to middle class status. Indicies also show that the children and grandchildren of the earlier century European Jewish immigrants had acculturated into the United States society with increasing numbers of them entering the professions.

The Association's Post War Planning Outline of 1945 proved to have been a poor forecaster of Cleveland's Jewish community's needs. There was no significant unemployment. Individuals who left factory war production to start a business could borrow from banks sums of money greater than the maximum possible from the Association. Returning military personnel benefited unprecedentedly from federal tax supported home and business loans and subsidies for higher education under the G.I. Bill.

In the 1950s, about one half, or thirty-five thousand dollars, of lending capital was in use by the Association. The twin concerns of increasing membership to provide operational funds and generating publicity to attract more applicants continued.

Reflecting the loan capital sitting idle and acknowledging inflation and the cost of living, the Association raised the maximum loan ceiling from one thousand to fifteen hundred dollars in 1956.⁸⁹ Other internal changes in the Association included merging in 1954 all named funds which, because of inflation over the fifty year life of the funds, had made them less significant sums of money. The exception was the most recently established Bernard M. Arnold Memorial Fund.⁹⁰ Also, in 1958, the term of president was limited to two years after which the retiring president became a permanent board member.⁹¹

An indication of the changing needs for loans in the community was the suggestion in 1958 that a fund be established for college undergraduates and medical interns. Although no action was taken then, it did demonstrate that the board was aware of the significant change occurring in the Jewish population regarding post-high school education and work choices. World War II and the GI Bill had radically accelerated the process of that change.

Also reflecting changes in the needs for loans was the 1959 application made by a recent refugee from communist Hungary. He requested four hundred dollars to start a business importing razors. The board deferred granting the loan until it could examine the product which apparently appeared salable since the loan was granted and renewed twice after that in both 1960 and 1962.⁹²

Far too often, the records of many institutions and organizations are either non-existent or incomplete. The Hebrew Free Loan Association, unfortunately, is part of that large fraternity. Minutes of the Association from 1960 through 1971 are missing. As a consequence, this history for that period is incomplete.

By 1964, the Association's largest loan category was educational loans, while business loans, the original base in the founding years of the Association, was about two-thirds the number of educational loans.

Purpose of Loan, Hebrew Free Loan Association, Cleveland, 1964⁹³

Education 24%
Automobile/home repair 21%
Business 15%
Household/living expense 12%
Miscellaneous 12%

Medical 9%
Emergency 7%

"This is apparently a time for soul-searching for Hebrew Free Loan Association organizations." So read the first line of a letter dated May 6, 1965 from the Association to the San Francisco Hebrew Free Loan Association in response to its letter of inquiry regarding the Association's programs and attempts to increase loan activity.⁹⁴ All remaining free loan associations were examining and evaluating their operation and goals attempting to find those unmet needs in their respective communities. This informal interaction and communication among the free loan associations sharing common concerns and disseminating data regarding creative programs to help each increase the number of loans granted eventually led in 1982 to the founding of the International Association of Hebrew Free Loans. Cleveland was a founding member through the efforts of former president Jerome C. Frankel, now an Honorary Life Trustee of the International Association.

In that same letter of 1965 was the summary of the Association's operation as had been requested by San Francisco. The office was listed as being open Monday through Friday. At some point, then, after the Federation's request in 1941 that the Association close on the Sabbath and the same request in 1955 by Young Israel, the Association by 1965 had acceded to those requests. It stated its staff was one "dedicated (slightly paid) individual" and that "approximately 42.85% of our loans are made to non-Jews" which was rather an exact approximation. That more than forty percent of loans granted then were to non-Jews can be explained by a perusal of the list of referring agencies for that year. Catholic Charities referred fifteen individuals, Lutheran Aid, ten, county relief agencies, forty, Jewish Family Service Association, eight and Jewish Vocational Service referred four persons. Many of the referrals from the non-Jewish agencies were particularly marginalized individuals. As a consequence, the Association rejected large numbers of them and a portion of those approved proved poor repayers.

In the mid-nineteen-sixties during the civil rights revolution in the United States, a number of African American ghettos in urban areas experienced rioting. Cleveland experienced the Hough riot in 1966 and the Glenville riot in 1968. In both of these, numerous white-owned stores were vandalized, looted or destroyed.

Following the Glenville riot, the Federation determined that about twenty Jewish shop keepers there sustained so much vandalism that they were without a source of income and, in many cases, had incurred substantial debts. The Federation approached the Association and proposed a partnership of the two to aid these merchants.

An agreement was reached establishing a special emergency interest-free loan fund which was expected to have no more than a three month existence with the Federation contributing thirty thousand dollars and the Association providing its twenty thousand dollars of unused loan capital. The Association's three thousand dollar ceiling did not apply to the Federation's portion of the emergency fund and the Federation acted as the guarantor of any loan where an acceptable comaker could not be obtained. The Association was responsible for processing all applications and for collections consistent with its regulations and practices. There are no data indicating how many loans were granted, if any.⁹⁵

This partnership between the Association and the Federation was the first between the two organizations. In the 1970s, more partnerships would be created with communal organizations which would extend beyond that decade and have impact within the Jewish community.

The civil rights movement of African Americans in the 1960s - 1970s was a catalyst for greater activism on the part of other rights movements. Women's rights, a movement well established in the nineteenth century, became a dominant activist force in the society. The Association, under President Jerome C. Frankel, influenced by this movement and the decades oft-stated suggestion of having women on the board, finally elected one to its board. In 1970 Barbara Sobel, a leader in Jewish communal organizations, including a past presidency of the Council of Jewish Women, became the Association's first woman board member.⁹⁶

In 1975 Mina Siegel became the second. Siegel, a past president of Suburban Temple, served into the 1990s in various officer roles in the Association.⁹⁷ In 1978 Naomi Adler began serving on the board. Adler, a member of the Taylor Road orthodox community, has served as an officer and is the granddaughter of Julius Dukas who was the long time president of the New York Hebrew Free Loan Society.⁹⁸ By 1982 five women were serving on the board. That number increased to nine by 1989 and ten by 2000.

In 1973, a problem which had arisen at least three times since the early 1930s finally appeared to have been resolved. The problem was the Internal Revenue Service finding the Association's tax exempt status unclear and, perhaps, even illegal. The agent assigned to the issue that year felt he had put finality on the subject: the Association was, indeed, a tax exempt organization. He judged that the problem which had occurred on occasion over the decades had been created by the Association's 1904 incorporation document where the Association's name appeared both in English and transliterated Hebrew causing confusion and error. He asked if the Association would amend the incorporation document and use the English name – Hebrew Free Loan Association - only. This he felt would end any confusion or error in the future.

The board expressed delight with the agent's ruling at its meeting. Perhaps the board was too delighted since at the following board meeting the "... minutes were read, Mr. Arthur Stern corrected same and requested that the portion of 'making friends with Mr. Robert Parker of the I.R.S.' be omitted."⁹⁹

The Jewish population in the Cleveland Heights and University Heights communities peaked by the mid 1960s. By the late 1960s and early 1970s, a precipitous loss of population was occurring as whites fled from African Americans moving into these eastern suburbs.

There were at that time seventeen Jewish congregations and secular organizations located in the Cleveland Heights area around Taylor Road. In an attempt to stem the Jewish population erosion, and maintain those seventeen institutions and a viable Jewish community, the Federation in 1971 established the Heights Area Project. The cornerstone of the Heights Area Project was its Mortgage Assistance Home Loan Program. Focusing on the streets south of Mayfield, west of Warrensville Center, north of Cedar and part of Silsby and east of Lee, the Federation offered, primarily to young Jewish couples, interest-free down payments or mortgage assistance if they purchased homes in that area. The Federation provided the funds.¹⁰⁰

The Federation asked the Association to join it again in a partnership and assume administrative responsibility for the loan program. The Federation would refer applicants to the Association, and the Association, using its loan standards, would approve or reject the loans and administer the approved loans. In 1980 the Association stopped reviewing the loan applications but continued to administrate Federation-approved loans.¹⁰¹ The assistance program ended in the 1990s.

By 1983 about two hundred and forty loans had been granted. A great many of them were to orthodox families. This helped stabilize, maintain and strengthen the orthodox community around its synagogues, institutions and shops.

The mortgage program, however, had not halted the exodus of non-orthodox Jews to suburbs farther east. In a 1981 study of the Jewish student population in the Cleveland Heights-University Heights Schools, the population, which at its peak in the mid 1960s was about fifty percent of the student enrollment, was down to eighteen percent and, in a follow-up study in 1988, was only eight percent.¹⁰²

Other evidence of this shrinkage was the loss in the area over the years of such institutions as Heights Temple, Community Temple and the Jewish Family Service Association. The dominant Jewish presence in the area was gone.

Concurrent with the start of the Heights Area Project was the beginning of some Soviet Jewish immigration into the United States. The late 1960s and the 1970s saw the attempt at detente between the United States and the then Soviet Union. With that attempt at lessening the Cold War, the Soviet Union during periods in those years allowed some emigration of Jews but it imposed numerous restrictions upon them.

Between 1971 and 1980, about two thousand Soviet Jews settled in Cleveland.¹⁰³ Many of the Jewish organizations extended aid of various kinds to the Soviets such as one year free memberships in congregations, English language classes at the Jewish Community Center and furniture and clothing.

The Federation in 1971 again asked the Association to join in partnership and administer the Federation's newly created Soviet Resettlement Program. That program continues today by providing Federation funds as loans to the anchor or sponsoring families of newly arrived Russian Jews. The loans help provide initial rent, furniture, food and cash for the immigrants.

The Association not only administrated the resettlement program but also extended its loan service to the immigrants. The number of loans granted rose dramatically compared to the year prior to any Soviet immigration. In the first year of Soviet borrowing, the number of loans rose to one hundred and twenty-two as opposed to eighty-nine in the previous year. This increased number fluctuated but in almost all of the 1970s remained well over one hundred each year.¹⁰⁴

While the largest number of loans granted by the Association before the Soviet resettlement usually was for tuition, in 1980 the largest number was to Soviet immigrants purchasing used cars for employment needs. Used cars continue to be an important category of borrowing.

Detente with the former Soviet Union collapsed in 1979 under President Carter and, with the confrontational strategy of President Reagan in the 1980s, many of the positive interfacing which were developing between the two powers ended. Emigration of Soviet Jews was one of them; very few Jews were allowed to emigrate during that period.

There were other cooperative loan efforts with institutions in the 1980s. In 1980 the Association agreed to administer loans funded by the Bureau of Jewish Education for student tour programs in Israel.¹⁰⁵ The Association was also the administrative agent for Federation loans to persons who attended The World Gathering of Holocaust Survivors in Israel that same summer.¹⁰⁶ Bet Sefer Mizrachi School [now Fuchs Bet Sefer Mizrachi School] requested in 1987 that the Association review applications for tuition loans and administer those loans granted with the school as comaker.¹⁰⁷

Allotting about twenty-five thousand dollars of its loan capital, the Association in 1985, in cooperation with the Society for the Blind's Sight Center, granted loans to blind students for training on certain electronic equipment for work-related activity. Each loan, with the Society as comaker, totaled between five thousand and seventy-five hundred dollars and covered the cost of purchasing the equipment if the student wished to do so after training.¹⁰⁸

Notwithstanding these cooperative programs engaged in by the Association, the end of detente in the 1980s meant the end of significant Soviet Jewish immigration and a related steady decline in the number of loan applicants each year. Compounding the problem of declining numbers was the rising percentage of poor risk applicants and comakers referred to the Association by the Cuyahoga county relief agencies and private charities. By the late 1980s, sixty percent of Association applicants were from those referring sources.

In 1988 the number of loans granted had sunk to the lowest in the Association's history, a scant thirty-four with much of the Association's lending capital lying idle and unproductive in bank accounts. Added to this problem was the historic concern of the need to generate funds for operating costs. At a board meeting, it was stated by some that if the membership drive being conducted then were to fail, an alternative was to "let them [The Federation] either help or take over the Association."¹⁰⁹

In the midst of this disquietude, a poultry shop owner who had borrowed five thousand dollars from the Association left Cleveland suddenly having made no payments on his loan. The Association had a lien placed on his equipment and was able to recoup fourteen hundred dollars from the equipment sale the next month. Unfortunately, frozen chickens had remained in the shop's freezers during the legal action. It was decided to donate the frozen chickens to a food bank or hunger center "with no warranties or representations as to their quality, if they are not spoiled."¹¹⁰ There were no indications from any source regarding food poisoning among the recipients which allowed the inference that the poultry had remained untainted, whatever "their quality."

There was great activity in those years on the part of the Association to attract a larger membership, enlarge its operating fund and attract more borrowers. A series of ads were placed in the *Cleveland Jewish News* targeted at potential borrowers, personalized letter appeals were made for new members and letters were sent to rabbis of congregations promoting Hebrew Free Loan Sabbath (Gamolos

Chesed) when the rabbis or Association board members spoke to the congregations about the Association and the mitzvot it performed. There were also suggestions to contact financial aid officers at parochial schools and local colleges.

In 1989 the number of loans granted rose significantly. The factor that influenced this, however, was not the activity of the Association but rather the internal changes which occurred after 1985 in the Soviet Union and Eastern Europe. Gorbachev became the Party leader and began radical reforms which provided a foundation for a nascent democracy. The liberalism evolving in the Soviet Union extended to emigration and numbers of Soviet Jews opted to emigrate for economic opportunities, to escape from feared anti-Semitic reactions and to join relatives who had migrated earlier in the 1970s.

The loans granted in 1989, the first year of impact of this second wave of Soviet Jewish immigration, were almost three times the low number of 1988. By August of the year, all new Association resettlement related applications for loans and applications for loans in the newly created student loan program were put in suspension since all available capital had been disbursed. In November of that year, the Federation initiated its second anchor family resettlement program with the Association as the administrator. At its annual meeting in 1990, President Roger Carran in his remarks summarizing the previous year stated, "Just two short years ago there were some questions about the need for the HFL to exist."¹¹¹

The number of Association granted loans since 1989 has remained generally in the sixty to ninety per year range. There is each month, usually, one or more Soviet Jewish loans granted. Although this increased loan activity has a direct causal relationship with the Soviet immigration, the increases could never reach the numbers seen in the late nineteenth-early twentieth century.

There were three reasons for fewer loans applied for by Soviet Jews. Firstly, by the early 1920s, at the end of the first wave of Eastern European immigration, Cleveland's Jewish population was about 70,000. In contrast to that, both waves of Soviet immigration to Cleveland amounted in total to about ten thousand persons. Secondly, while most of the early immigrants, generally literate in Hebrew and Yiddish, had no formal secular education, many of the Soviets were professionals in such fields as medicine and engineering. That formal education allowed many to assimilate relatively quickly into American economic life. To illustrate, one large component of Soviet borrowing was the education loans for the Kaplan Education Centers where Soviets prepared for various national professional board exams.

Lastly, the most weighted factor lessening the need for loans by the Soviets in contrast to earlier-century immigrants was the economic safety net that had its beginnings, as earlier stated, in the New Deal under President Roosevelt. As an example, Soviets who are of United States government-defined retirement age, or disabled, can qualify for the minimum Social Security monthly allowance, be granted Federal subsidized housing and receive food stamps and Medicaid. This presence of very significant public support is in pointed contrast to earlier Jewish migration.

The 1980s and the 1990s saw much activity and change in the internal workings of the Association, its lending practices, scope of operations, techniques in raising funds for operational needs and in its capital loan base. A number of board members played roles in these changes.

In the late 1980s, the feasibility of offering deferred student loans began to be studied. In 1991 the sum of twenty-five thousand dollars was allotted as seed money for student loans. The program proved so popular that more loan capital was shifted into it. Student loans, as of 2003, remain the largest category of loans granted by the Association.

The Association's sources of operating funds, as stated, had been annual memberships, contributions and the interest from loan capital accounts. Many non-profit organizations for numbers of years had added to their standard sources of operating funds by applying for grants from foundations and encouraging individuals to establish endowments. These possible new sources of capital were examined in the late 1980s and a fund-raising committee was established in 1990. Over that decade, the Association secured a number of grants from various foundations.

A plan, called the Maimonides Circle, was shaped in 1993 to help with the needed operating funds. Within this format, individuals pledged to the Association one thousand dollars pro-rated over a four year period. Sixty-two pledges were made by the late 1990s.

Almost at the point historically of having served the community one hundred years, the Association experienced a particularly eventful presidency during the tenure of Valera Bendersky, 1999 - 2001. Bendersky became the first president of the Association who was an immigrant from the former Soviet Union. He was, in fact, the first Soviet Jewish immigrant president of any indigenous Jewish communal organization in Cleveland.

In 2000, an ad hoc committee reviewed the lending policies of the Association regarding loan amounts and the geographical and political residency of applicants. The major recommendations made by the committee, and approved by the board, raised the limit on an individual loan to seven thousand five hundred dollars and expanded the acceptable residence of applicants for loans to the surrounding counties of Geauga, Lake, Lorain, Mahoning, Medina, Stark, Summit and Trumbull. With the approval of the Canton, Ohio Jewish Community Federation, the Association established a satellite in that city.

The Association received a bequest in 1999 from the Paula Valla Winky estate. This bequest doubled the loan capital capacity of the Association from two hundred and seventy-five thousand dollars to five hundred and forty thousand dollars.¹¹² In the next year, Newton Becker and his wife, Rochelle, established a graduate student loan fund with one hundred thousand dollars.¹¹³ By 2001, the Association had acquired the loaning capacity to function fully during any economic condition the United States might experience.

In 2002, the Association developed an ambitious endowment fund campaign targeting the Association's ongoing need for operational funding. The goal of the campaign is to raise, through pledges and grants, one million dollars to be prudently invested; the earnings from the endowment fund will be used solely for operational expenses. It is anticipated that this investment return, along with yearly contributions from supporters and board members of the HFLA, will allow the Association to function without the ever-present concern of seeking operating funds.

The Hebrew Free Loan Association completed its first one hundred years of service in 2003.

THE HEBREW FREE LOAN ASSOCIATION TODAY

In the one hundred years the Hebrew Free Loan Association has existed in Cleveland, it has granted over seven million dollars and close to twenty-seven thousand loans. The number of persons affected far exceeds the number of loans granted. Countless children, parents and others related to the borrowers have benefited in innumerable ways.

The Hebrew Free Loan Association has seen a number of changes in the economic needs of its borrowers during this century of its existence. The needs of the early immigrants centered overwhelmingly on small business. The great majority of loans were for capital to open a small retail shop or to rent a horse and wagon for huckstering or to purchase supplies for peddling. While about seventy-five percent of the loans granted then were for business, that category is less than five percent today.

The largest loan category today is for schooling, the schooling needed to gain the formal skills to function in a vastly more technological environment than existed one hundred years ago. Other loan needs are for such things as mortgage payments, home repairs and home improvements.

For almost the life of the Hebrew Free Loan Association, if economic conditions or other factors generated radical increases in the number of loan applications, the Association was forced at times, because of limited available funds, to either reduce the maximum amount which could be borrowed or reduce the number of loans granted. With the addition to the loan capital of the Winky and Becker monies in 1999 - 2000, the Hebrew Free Loan Association for the first time is in a position to maintain its guidelines for loaning regardless of the economic conditions or other factors in our society.

The Hebrew Free Loan Association's need to find consistently reliable sources for operating funds continues. It is almost an historical condition of non-profit organizations that much of their energy is expended in finding operating capital. The Association is constantly working to increase its dues-paying membership, encouraging persons to make donations and seeking grants and bequests. Competing with other organizations also relying on donations, so often from the same sources, makes the task even more difficult. The Association is currently involved in its endowment fund campaign to raise one million dollars to be invested with the earnings used for operational expenses. The search for operational funding continues.

A few years ago the Executive Director of the Hebrew Free Loan Association, Rebecca Stolzman, received an inquiry from a man in California. He remembered reading an article in 1953 about the Cleveland Hebrew Free Loan Association and wondered if it would be possible to borrow two hundred and fifty thousand dollars, interest-free, for twenty years to purchase a home. The Executive Director explained why that was not possible for the Hebrew Free Loan Association, but asked that if the gentleman did find a lending source that would grant him that loan under those terms to contact her. She would like to borrow from that source, also.

To be able to borrow two hundred and fifty thousand dollars for twenty years interest-free would be close to existing in the "Ideal Economic Social Setting." The United States is not that "Setting"; however, of any nation in this world, the United States has made the greatest advances toward such a

condition. With its natural resources, immense areas of fertile land, varied climates, depth, diversity and richness of its human resources, and domestic tranquility for so much of its history, the United States has afforded its people almost unlimited opportunity to prosper. With this opportunity are various protections such as insured savings accounts and Social Security, all components of an extensive economic safety net.

This duality of almost limitless opportunity and the protection of an economic safety net does not, however, guarantee success for everyone all of the time. Limited personal resources, bad decisions, health, limited skills, family circumstances, emergencies and a myriad of other factors can produce a need as can slipping between the threads of the economic safety net.

The Hebrew Free Loan Association was founded at a time of great need on the part of many of the newly-arrived immigrants one hundred years ago. Today, 2003, even though the numbers of needy are so much smaller in this prosperous society, there are still those individuals in our midst who on occasion must avail themselves of the Hebrew Free Loan Association's service.

The Hebrew Free Loan Association is here to continue to give support to those who need support and are deserving of support.

The Hebrew Free Loan Association enters its second century of service.

FOOTNOTES

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28. *JRO*, 1/27/1905, 3, 2.
29. *HFLA*, MS. 3640, Minutes, 1/8/1907.
30. *JRO*, 9/21/1906, 3, 4.
31. *JL*, 1/10/1908, 1, 5.
32. *JRO*, 1/10/1908, 6, 6.
33. *JL*, 1/8/1909, 6, 5.
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38. Ibid., 5/24/1907.
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43. JI, 1/14/1910, 5, 5.
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45. JRO, 1/14/1906, 1 - 12.
46. Ibid., 8/3/1906, 4, 3 - 4.
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90. Ibid., 3/25/1954.
91. Ibid., 2/18/1958.
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108. Ibid., 2/19/1985.
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112. HFLA, Minutes, 1/19/1999.
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The Hebrew Free Loan Association Administrators, 1904 - 2003

YEAR	NAME	TITLE
1904 - 1905	Joseph Morgenstern	Financial Secretary
1906	Armin Green	Financial Secretary
1907 - 1908	Henry Hollander	Secretary
1908	Henry A. Rocker	Secretary and Attorney for the HFLA
1909 - 1912	Joseph Morgenstern	Secretary and Attorney for the HFLA
1913 - 1926	Herman E. Eisler	Secretary and Attorney for the HFLA
1927 - 1929	Minnie H. Markowitz	Secretary
1929 - 1943	Anna G. Reder	Executive Secretary
1944 - 1969	Sarah C. Sampliner	Executive Secretary
1970	Esther Braunstein	Executive Secretary
1971 - 1976	Molly Zollett	Executive Secretary
1977	Florence Roth	Executive Secretary
1977 - 1982	Lynn S. Benchell-Harris	Executive Secretary
1982 - 1985	Ruth L. Polster	Executive Secretary
1985 - 1986	Lois Engholm	Executive Secretary
1986 - 1988	Ilene R. Stutz	Executive Secretary
1988 - 1995	Kathleen Cohn	Executive Director
1996	Diane Peltz	Executive Director
1996 -	Rebecca Stolzman	Executive Director

The Hebrew Free Loan Association Office Locations, 1904 - 2003

1904 - 1906	The Society for Savings Building, Public Square, Room 937, law office of Benjamin Feniger and Morris W. Kastriner.
1907 - 1912	The Hebrew Shelter Home, 3902 Orange Avenue.
1913 - 1928	The Cleveland Hebrew School and Institute, 2500 E. 55th Street.
1928 - 1981	The Arcade, Room 337, 1928 - 1952 Room 338, 1953 - 1981.
1982 - 1984	The Carnegie Hall Building, 1220 Huron Road.
1985 - 1991	The Statler Office Tower, E. 12th Street and Euclid Avenue and a satellite office in The Bureau of Jewish Education, 2030 S. Taylor Road, Cleveland Heights, 1989 - 1991.
1992 -	2245 Warrensville Center Road, University Heights.

The Hebrew Free Loan Association Cumulative Available Loan Capital,
Cumulative Capital Loaned and Cumulative Number of Loans, 1904 - 2003

	C.A.L.C	C.C.L	C.N.L
1904	501	640	28
1910	8,000	72,000	2,492
1920	17,000	376,000	10,687
1930	23,000	837,000	15,584
1950	70,000	1,555,000	22,072
1970	128,000	3,254,000	24,344
1980	150,000	4,480,000	25,381
1990	215,000	5,586,000	26,087
1998	275,000		
1999	540,000		
2000	641,000	6,983,000	26,775

The Hebrew Free Loan Association Charter Trustees, 1904 and 1908

Morris A. Black was born in Toledo in 1868 to Hungarian German Jewish immigrant parents. A Harvard graduate, he founded and was president of what became Sterling-Lindner-Davis department store, organized and was president of the City Planning Commission, served as president of the Citizens League and the Chamber of Commerce. Black was also a director of the City Club and a charter member of the Federation of Jewish Charities (forerunner of the Jewish Community Federation).

Charles Ettinger was born in Cleveland in 1864 to German Jewish parents from Prussia. Ettinger was a jeweler in retail trade.

Marcus Feder was born in the German Kingdom of Prussia in 1853. Arriving in the U.S. in 1870, he later settled in Cleveland and was successful in the wholesale tobacco industry. He was secretary of the Hebrew Relief Association and a board member of the Russian Refugee Society.

Samuel Friedman was born in 1845 in the Hungarian Kingdom of the Austrian Empire to German Jewish parents. He emigrated to the U.S. in 1873. In 1889 he moved to Cleveland to succeed his brother as director of Montefiore Home.

Max Goldsmith arrived in Cleveland from the Polish area of the Russian Empire in 1894. A retail jeweler, Goldsmith was the first president of the Talmud Torah and served on the board of the Orthodox Old Home.

Nathan L. Holstein was born in the Hungarian Kingdom of the Austrian Empire in 1844 to German Jewish parents. He settled in Cleveland in 1865 and engaged in the wholesale tobacco industry. Holstein was president of B'nai Jeshurun, the Hebrew Sheltering Society, the Hungarian Ladies Aid Society and a charter member of B'nai B'rith and the Hungarian Aid Society.

Max Kolinsky emigrated from Polish Russia to the U.S. at age nineteen in 1888. He first was in the dry goods business and later sold insurance. Kolinsky was president of the Cleveland Zionist Council, a charter member of the Federation of Jewish Charities (forerunner of the Jewish Community Federation) and on the boards of Anshe Emeth, the Council Educational Alliance (forerunner of the Jewish Community Center) and the Legal Aid Society.

Max E. Meisel was born in Cleveland in 1877 to German Jewish parents from the Austrian Empire. Meisel practiced law, was vice president of The Temple, president of B'nai B'rith and a board member of Bellefaire.

Joseph Morgenstern was born in Lodz, Polish Prussia in 1882. Emigrating to the U.S. in 1895, Morgenstern lived in NYC where he completed his education graduating from NYU's Law School. He moved to Cleveland in 1904 where he practiced law and was a board member and first secretary of the Zionist Organization of America.

Samuel Rucker, born in 1865, arrived in the U.S. from Galicia in the Austrian Empire in 1891 (Galicia became a part of Poland in 1919). In Cleveland he founded and was editor of the

Yiddishe Velt (Jewish World), a Yiddish language newspaper, was a founder and president of the Cleveland Hebrew Schools and served on the board of Mr. Sinai Hospital.

Louis E. Siegelstein was born in Romania in 1873. He emigrated to the U.S. ca. 1880 where he received his education which included undergraduate studies at Harvard and medical training at Cornell. Siegelstein moved to Cleveland in 1898. He served as the Cuyahoga County Coroner, 1905 - 1906, helped organize the City Charter Commission and was a member of the City Planning Commission.

Isaac Sectorsky was born and educated in the Pale of Settlement of the Russian Empire. He assumed the directorship of the Council Educational Alliance (forerunner of the Jewish Community Center) in Cleveland in 1901 leaving in 1906 to become the director of the Jewish Social Settlement in Cincinnati. He later continued his professional social work career in New York City as the Director of the Council Educational Alliance.

Herman Stern was born 1846 in the Palatinate city of Worms (ceded to the Kingdom of Bavaria prior to German unification in 1871). He emigrated to the U.S. ca. 1850 and served three years in the Union Army during the Civil War. After settling in Cleveland, he invented a process for renovating railway car seats employing that process through his French Renovating Co. Stern served on the board of the Hebrew Relief Society.

The Hebrew Free Loan Association Endowment Funds, 1910 - 2000

The Caroline Weil Memorial Fund (e. 1910)

Caroline Myer Weil was one of Cleveland's pioneer pre-Civil War German Jewish settlers. She was one of only a few women in the nineteenth century to serve on the board of the Montefiore Home (1882 - 1897). The fund was established by her three children: Meyer, Mrs. Addie Sloss and Mrs. Augusta Halle, wife of the HFLA board member Manuel Halle (1909 - 1911).

The Manuel Halle Fund (e. 1912)

Manuel Halle was a Cleveland German Jewish pioneer who arrived in Cleveland about 1846. A successful businessman in retail trade, investments and real estate, he was also the uncle of the two Halle brothers who founded the former department store of that name.

The Jacob Mandelbaum Memorial Fund (e. 1916)

Jacob Mandelbaum, a Cleveland German Jewish pioneer, arrived in 1852 from Bavaria. He was successful in the clothing industry, real estate and banking. Mandelbaum served both as treasurer and president of the Montefiore Home and president of the Hebrew Benevolent Society.

The Addie Rheinheimer Feder Memorial Fund (e. 1928)

Addie Rheinheimer Feder was the wife of a founder and longtime HFLA board member Marcus Feder. Addie Feder was born in Cleveland to pre-Civil War German Jewish settlers. She served as president of the Temple Women's Association, auditor of the Federation of Jewish Charities' Women's Clubs, chairperson of the Cleveland Jewish Welfare Finance Committee, the Boys' Clubs Committee and trustee of Martha House, a residential home for single, working women sponsored by The National Council of Jewish Women, Cleveland Chapter.

The Bernard M. Arnold Memorial Fund (e. 1932)

Bernard M. Arnold was the president of Ohio Creamery Supply, Inc. The fund was established by his son, Philip B., a HFLA board member (1938 - 1944). Bernard M. Arnold became a life member of the HFLA in 1928. His half brother, Morris L. was a long time board member (1931 - 1953) and served both as president and vice president.

The Eugene E. Wolf Memorial Fund (e. 1945)

Eugene E. Wolf was born in Cleveland and practiced law in the city. He served on the board of the HFLA (1926 - 1944), was president of The Temple (1927 - 1940), vice president of the Zionist Organization of America and a board member of the American Hebrew Congress.

The Sherman S. Hollander Memorial Fund (e. 1987)

Sherman S. Hollander was a board member of the HFLA (ca. 1965 - 1987) and served as its secretary from 1970 - 1982. A real estate lawyer who owned Hollander Abstract Co. which later became Ohio Title Corp., Hollander served as president of the Ohio Title Underwriters, the Ohio Land Title Association, vice president of the City Club, president of the Beachwood Board of Education, trustee of the Jewish Community Federation and the Legal Aid Society.

The Tom L.E. Blum Memorial Fund (e. 1995)

The brothers Thomas Louis Eli Blum and Martin Eli Blum both became lawyers in the early twentieth century. Instead of law, Thomas entered the industrial food catering business. Martin left his practice in 1957 to join his brother operating the United Food Services Co. which served factories and institutions in fourteen eastern states. Both retired in 1964 to establish and manage The Tom L.E. and Martin E. Blum Foundation which contributes to health and benevolent institutions such as the HFLA.

Martin was a long time HFLA board member (1929 - 1981) and served as president. He was president of the Newsboys' Union as a teenager, assistant police prosecutor in the 1920s, a state legislator in the 1930s, a member of the Cuyahoga County Republican Executive Committee and president of the Cuyahoga County Bar Association.

Martin E. Blum's wife, Evelyn Kolinsky Weidenthal Blum, was the daughter of Max Kolinsky, a founder of the HFLA , and the mother of former board member Maurice Weidenthal.

The Paula Valla Winky Memorial Fund (e. 1998)

Paula Valla Winky emigrated as a child from the now Czech Republic. She and her husband, Bill, were converts to Judaism and active at Temple Emanu El. A free lance writer, she contributed articles to local publications and edited her temple's newsletter. Living modestly on a postman's salary and childless, the Winkys left a considerable estate most of which was bequeathed to the HFLA. She stated she did that so ". . . that other poor immigrants or others with little credit or resources could be helped."

The Newton D. and Rochelle Becker Graduate Student Loan Fund (e. 2000)

Newton Becker, native to Cleveland, is a longtime resident of California presently living in Bel Air. Becker, a CPA, is the founder of the Beckerconviser CPA Review which conducts classes nationwide preparing individuals for the CPA exam. For some years, Becker was raised in a single parent home by his mother, Rebecca. In the late 1930s and early 1940s in Cleveland, she needed financial help and received that help from the HFLA. In appreciation of this aid, Becker has donated a large sum to the HFLA in Los Angeles and in 2000 established with his wife, Rochelle, a student loan fund with the HFLA in Cleveland.

The Hebrew Free Loan Association Officers, 1904-2003

1904-1905

P. Nathan L. Holstein
V.P. Morris Amster
S. Isaac Spectorisky
T. Charles Ettinger

1906

P. Nathan L. Holstein
V.P. Herman Peskind
S. Isaac Spectorisky
T. Charles Ettinger

1907

P. Samuel Friedman
V.P.1 Herman Peskind
V.P.2 Max E. Meisel
T. Charles Ettinger

1908

P. Samuel Friedman
V.P.1 Herman Peskind
V.P.2 Herman Stern
T. Max Levi

1909-1911

P. Samuel Friedman
V.P. Herman Peskind
T. Max Levi

1912-1913

P. Samuel Friedman
V.P. Herman Peskind
T. Joseph Rosewater

1914-1915

P. Samuel Friedman
V.P. Herman Peskind
T. Max Goldsmith

1916

P. Samuel Friedman
V.P. Herman Peskind
T. Samuel W. Weinberg

1917

P. Samuel Friedman
V.P.1 Herman Peskind
V.P.2 Nathan L. Holstein
T. Samuel W. Weinberg

1918-1920

P. Nathan L. Holstein
V.P.1 Herman Peskind
V.P.2 Samuel Garber
T. Samuel W. Weinberg

1921-1923

P. Nathan L. Holstein
V.P.1 Samuel Garber
V.P.2 Armin Berger
T. Samuel W. Weinberg

1924

P. Nathan L. Holstein
V.P.1 Samuel Garber
V.P.2 Armin Berger
T. Jacob Frank

1925-1926

P. Nathan L. Holstein
V.P.1 Samuel Garber
V.P.2 Armin Berger
T. Marcus Feder
A.T. Cleveland J. Suffens

1927

P. Nathan L. Holstein
V.P.1 Samuel Garber
V.P.2 Armin Berger
T. Marcus Feder
A.T. John A. Rothman

1928

P. Samuel Garber
V.P.1 Armin Berger
V.P.2 Adolph Schwimmer
T. Marcus Feder
A.T. Karl Slomovitz

1929

P. Samuel Garber
V.P.1 Armin Berger
V.P.2 Adolph Schwimmer
T. Maurice Gusman
A.T. Karl Slomovitz

1930

P. Adolph Schwimmer
V.P.1 Armin Berger
V.P.2 Maurice D. Sarbey
T. Karl Slomovitz
A.T. Samuel J. Eisenberg

1931

P. Adolph Schwimmer
V.P. Armin Berger
T. Karl Slomovitz
A.T. Samuel J. Eisenberg

1932-1934

P. Albert E. Einstein
V.P.1 Morris L. Arnold
V.P.2 Theodore S. Fishel
T. Karl Slomovitz
A.T. Samuel J. Eisenberg

1935

P. Morris L. Arnold
V.P.1 Theodore S. Fishel
V.P.2 Jack W. Lampl
T. Karl Slomovitz
A.T. Samuel J. Eisenberg

1936-1937

P. Morris L. Arnold
V.P.1 Theodore S. Fishel
V.P.2 Jack W. Lampl
T. Alexander M. Buchman
A.T. Samuel J. Eisenberg

1938

P. Theodore S. Fishel
V.P.1 Jack W. Lampl
V.P.2 Saul Feigenbaum
T. Samuel J. Eisenberg
A.T. Benjamin Silver

1939

P. Saul Feigenbaum
V.P.1 Sidney P. Schloss
V.P.2 Harold J. Glickman
T. Samuel J. Eisenberg
A.T. Benjamin Silver

1940-1941

P. Saul Feigenbaum
V.P.1 Sidney P. Schloss
V.P.2 Harold J. Glickman
T. Benjamin Silver
A.T. Milton F. Levi

1942-1945

P. Saul Feigenbaum
V.P.1 Harold J. Glickman
V.P.2 Samuel D. Wise
T. Benjamin Silver
A.T. Leo W. Neumark

1946-1949

P. Harold J. Glickman
V.P.1 Martin E. Blum
V.P.2 Samuel D. Wise
T. Howard M. Silver
A.T. Leo W. Neumark

1950

P. Emil M. Elder
V.P.1 Martin E. Blum
V.P.2 Leo W. Neumark
T. Jacob E. Rosenthal
A.T. Norman E. Gutfeld

1951-1952

P. Arthur A. Lederer
V.P.1 Martin E. Blum
V.P.2 Norman E. Gutfeld
T. Jacob E. Rosenthal
A.T. Sidney A. Eisenberg

1953

P. Martin E. Blum
V.P.1 Sidney A. Eisenberg
V.P.2 Norman E. Gutfeld
T. Jacob E. Rosenthal
A.T. Jack W. Lampl, Jr.

1954

P. Martin E. Blum
V.P.1 Sidney A. Eisenberg
V.P.2 Jack W. Lampl, Jr.
S. Irving K. Heller
T. Jacob E. Rosenthal

1955

P. Martin E. Blum
V.P.1 Sidney A. Eisenberg
V.P.2 Jack W. Lampl, Jr.
S. Irving K. Heller
T. Jacob E. Rosenthal
A.T. Hugh D. Spatz

1956-1957

P. Sidney A. Eisenberg
V.P.1 Jack W. Lampl, Jr.
V.P.2 George V. Goulder
S. Irving K. Heller
T. Hugh D. Spatz
A.T. Leon T. Lindheim

1958

P. Jack W. Lampl, Jr.
V.P.1 George V. Goulder
V.P.2 Irving K. Heller
S. Hugh D. Spatz
T. Leon T. Lindheim
A.T. Phillip B. Leff

Note: Starting in 1958, retiring presidents became permanent board members.

1959-1960

P. Jack W. Lampl, Jr.
V.P.1 George V. Goulder
V.P.2 Irving K. Heller
S. Maynard C. Lee
T. Leon T. Lindheim
A.T. Phillip B. Leff

1961

P. Leon T. Lindheim
V.P.1 Irving K. Heller
V.P.2 Arthur C. Schaffer
S. Maynard C. Lee
T. Alan L. Littman, Jr.
A.T. Harold L. Klarreich

1962

P. Arthur C. Schaffer
V.P.1 Harold L. Klarreich
V.P.2 James S. Wattenmaker
S. Maynard C. Lee
T. Alan L. Littman, Jr.
A.T. Martin J. Cohn

1963

P. Arthur C. Schaffer
V.P.1 Harold L. Klarreich
V.P.2 James S. Wattenmaker
S. Arthur J. Stern
T. Alan L. Littman, Jr.
A.T. Martin J. Cohn

1964

P. Harold L. Klarreich
V.P.1 Arthur J. Stern
V.P.2 James S. Wattenmaker
S. James K. Printz
T. Martin J. Cohn
A.T. Robert J. Glick

1965-1968

P. Arthur J. Stern
V.P.1 Martin J. Cohn
V.P.2 Saul G. Stillman
S. Stephen C. Lampl
T. Stanley A. Meisel
A.T. Richard M. Burk

1968-1970

P. Saul G. Stillman
V.P.1 Martin J. Cohn
V.P.2 Jerome C. Frankel
T. Stanley A. Meisel
A.T. Richard M. Burk

1970-1972

P. Jerome C. Frankel
V.P.1 Anthony W. Babin
V.P.2 Martin J. Cohn
S. Sherman S. Hollander
T. Samuel C. Jaffe
A.T. Marvin H. Slessinger

1972-1974

P. Martin J. Cohn
V.P.1 Anthony W. Babin
V.P.2 Samuel C. Jaffe
S. Sherman S. Hollander
T. Marvin H. Slessinger
A.T. Robert H. Sternberg

1974-1976

P. Anthony W. Babin
V.P.1 Ronald M. Abrams
V.P.2 Samuel C. Jaffe
S. Sherman S. Hollander
T. Marvin H. Slessinger
A.T. Robert H. Sternberg

1976-1978

P. Samuel C. Jaffe
V.P.1 Ronald M. Abrams
V.P.2 Michael L. Hexter
S. Sherman S. Hollander
T. Robert A. Lindheim
A.T. Mina S. Siegel

1978-1980

P. Ronald M. Abrams
V.P.1 Mina S. Siegel
V.P.2 Stephen M. Cohn
S. Sherman S. Hollander
T. Robert A. Lindheim
A.T. Roger A. Carran

1980-1982

P. Charles M. Frankel
V.P.1 Thomas L. Jacobs
V.P.2 Carl A. Mintz
S. Sherman S. Hollander
T. Roger A. Carran
A.T. Alex Zelczer

1982-1984

P. Thomas L. Jacobs
V.P.1 Roger A. Carran
V.P.2 Richard H. Pollack
S. Stanley B. Friedlander
S. 2 Naomi Adler
T. Andrew D. Finger
A.T. Alex Zelczer

1984-1986

P. Roger A. Carran
V.P.1 Andrew D. Finger
V.P.2 Richard H. Pollack
S. Mary Ann Rabin
S.2 Robert A. Lindheim
T. Stanley B. Friedlander
A.T. Thomas H. Wieder

1986-1988

P. Andrew D. Finger
V.P.1 Richard H. Pollack
V.P.2 Stanley B. Friedlander
S. Mary Ann Rabin
S.2 Naomi Adler
T. Thomas H. Wieder
A.T. Keith E. Belkin

1988-1990

P. Richard H. Pollack
V.P.1 Stanley B. Friedlander
V.P.2 Barnett N. Bookatz
S. Meryl Gordon 1988-1989
S. Keith E. Belkin 1989-1990
T. Naomi Adler
A.T. Keith E. Belkin 1988-1989

1990-1992

P. Stanley B. Friedlander
V.P.1 Barnett N. Bookatz
V.P.2 John B. Hexter
S. Mina S. Siegel
T. James R. Mellman

1992

P. Barnett N. Bookatz
V.P.1 James R. Mellman
V.P.2 Paul D. Pesses
V.P.3 Mina S. Siegel
S. Naomi Adler
T. Julius Katz

1993

P. Barnett N. Bookatz
V.P.1 James R. Mellman
V.P.2 Paul D. Pesses
V.P.3 Mina S. Siegel
S. Naomi Adler
T. Valera Bendersky

1994-1995

P. Barnett N. Bookatz
V.P.1 James R. Mellman
V.P.2 Marvin E. Sable
V.P.3 Michael A. Lewis
S. Naomi Adler
T. Valera Bendersky

1995-1997

P. James R. Mellman
V.P.1 Valera Bendersky
V.P.2 Michael A. Lewis
V.P.3 Stuart J. Sharpe
S. Phyllis A. Gary
T. and HFLA accountant
Lewis B. Frauenthal

1997-1999

P. Michael A. Lewis
V.P.1 Stuart J. Sharpe
V.P.2 Valera Bendersky
V.P.3 Andrew A. Berger
S. Phyllis A. Gary
T. and HFLA accountant
Lewis B. Frauenthal

1999-2001

P. Valera Bendersky
V.P.1 Joseph Babin
V.P.2 David Senkfor
S. Phyllis A. Gary
T. and HFLA accountant
Lewis B. Frauenthal

2001-2002

P. Valera Bendersky
V.P.1 Laurie Billowitz
V.P.2 Bruce Greenwald
S. Phyllis A. Gary
T. and HFLA accountant
Lewis B. Frauenthal

2002-2003

P. Irwin M. Frank
V.P.1 Cynthia L. Winters
V.P.2 Marvin E. Sable
V.P.3 Peter K. Garson
S. Phyllis A. Gary 2000
S. Naomi Adler 2000
T. and HFLA accountant
Lewis B. Frauenthal

2003-2004

P. Irwin M. Frank
V.P.1 Cynthia L. Winters
V.P.2 Peter K. Garson
S. Naomi Adler
T. and HFLA accountant Lewis B.
Frauenthal

**Alphabetical Listing of Hebrew
Free Loan Association Board
Members, 1904-2003**

A

Aarons, Jeffrey F. 1987
Abrams, Ronald M. 1972
Adelstein, Harry 1905
Adelstein, Solomon 1906
Adler, Jacob J. 1917
Adler, Lisa 1987
Adler, Naomi 1978
Alliance, Samuel 1921
Altman, Jacob H. 1934
Ames, Sheldon 1978
Amster, Morris 1905
Anisfield, John 1925
Apsidorf, David 1981
Arnold, Morris L. 1931
Arnold, Philip B. 1938
Arsham, Benjamin 1918

B

Babin, Anthony W. 1965
Babin, Joseph 1996
Baker, H. Clay 1925
Baker, Morris A. 1922
Ballonoff, H. Harold 1953
Bamberger, Lester S. 1962
Barkley, Alvin M. 1961
Bassichis, Joseph 1914
Beckerman, Henry A. 1909
Belkin, Keith E. 1984
Bendersky, Valera 1992
Benesch, Alfred A. 1907
Berger, Andrew A. 1996
Berger, Armin 1921
Billowitz, Laurie 1999
Black, Morris A. 1905
Block, Bruce A. 1979
Bloomfield, Howard I. 1950
Blum, Arthur E. 1971
Blum, Martin E. 1929
Blum, Michael R. 1984
Blumenfeld, Morris 1909
Bookatz, Barnett N. 1981
Breidenbach, Max 1910
Brofman, Samuel 1921
Brown, Julius S. 1991
Buchman, Alexander M. 1931
Burk, Richard M. 1964
Butler, Daniel E. 1962
Bycel, Lee T. 1999

C

Campbell, Patricia 1991

Caplan, Sidney W. 1962
Carran, Alla 1996
Carran, Roger A. 1976
Carter, Martin M. 1972
Casper, Ellen F. 1985
Cavitch, Zolman 1970
Chernin, Bertrand 1996
Chertoff, Joseph 1917
Chesler, Howard I. 1973
Cohen, Avery S. 1969
Cohen, Morris N. 1922
Cohen, Ronald B. 1971
Cohn, Martin J. 1958
Cohn, Michael A. 1969
Cohn, Stephen M. 1975
Cole, Richard S. 1962
Conant, Elayne 1983
Cuper, Charles 1906
Cornsweet, Albert I. 1942
Curtiss, Gary B. 1966

D

Davidson, Martin S. 2000
Davis, Eugene E. 1933
Davis, Michael 1908
Dettelbach, Thomas L. 1974
Deutsch, J. William 1965
Dobrin, Abraham E. 1908
Drechsler, Sigmund 1908
Ducoff, Ronni 1991

E

Eaton, Henry F. 1973
Efros, David 1922
Einstein, Albert E. 1929
Eisen, Saul 1982
Eisenberg, Samuel J. 1926
Eisenberg, Sidney A. 1940
Eisler, Herman E. 1927
Elder, Emil M. 1942
Engel, Joseph 1921
Epstein, Urvan G. 1965
Ettinger, Charles 1904

F

Feder, Lloyd H. 1919
Feder, Marcus 1905
Feigenbaum, Harry 1923
Feigenbaum, Saul 1937
Felber, Thomas L. 1959
Feniger, Benjamin 1909
Feuerlicht, Jacob 1919
Finger, Andrew D. 1981
Fishel, Robert O. 1940
Fishel, Theodore S. 1931
Flesher, Bertram 1974

Fox, Frank H. 1948
Fox, Sheila 1992
Frank, Irwin M. 1996
Frank, Jacob 1919
Frankel, Charles M. 1969
Frankel, Jerome C. 1959
Franklin, Sidney 1962
Frauenthal, Lewis B. 1988
Friedlander, Stanley B. 1979
Friedman, David 1923
Friedman, Isidore 1915
Friedman, Max 1941
Friedman, Oscar 1924
Friedman, Robert S. 1971
Friedman, Samuel 1907
Friedman, Sidney S. 1933
Friedman, Stanley S. 1937
Fromson, Eric N. 1996
Fromson, Milton G. 1969
Furth, George W. 1928

G

Galvin, Julius N. 1915
Garber, Samuel 1917
Garson, John D. 1969
Garson, Peter K. 1996
Gary, Phyllis A. 1981
Gassner, Arie 1984
Geismer, Alan S. 1948
Geller, Albert I. 1973
Gerson, Louis 1923
Glick, Jeffrey L. 1994
Glick, Milton E. 1932
Glick, Robert J. 1962
Glickman, Albert B. 1970
Glickman, Harold J. 1935
Goldberg, Francine 1992
Goldberg, William 1952
Golden, Meryl 1987
Goldsmith, Max 1907
Goldstine, Sheldon R. 1981
Goldston, Eli 1952
Gomberg, Morris M. 1932
Goodfriend, Harry A. 1976
Goodman, Albert J. 1951
Goodman, Eugene H. 1945
Goodman, Lewis M. 1972
Gordon, Nathan I. 1950
Gordon, Samuel 1917
Gottlieb, Harold 1969
Goulder, Adolph P. 1947
Goulder, Edmund S. 1955
Goulder, George V. 1952
Goulder, Herbert G. 1931
Govel, Louis F. 1919
Graves, John D. 1971

Graves, Marc E. 1964
 Green, Armin 1906
 Greenberg, Benjamin 1994
 Greenwald, Bruce 2000
 Grodin, James A. 1978
 Gross, Eldy S. 1934
 Gross, Stuart E. 1965
 Grunspan, Sharona 1990
 Gusman, Maurice 1927
 Gutfeld, Norman E. 1947

H-I

Haber, Timothy R. 1994
 Haberman, Ian 1983
 Halbreich, Solomon M. 1921
 Halle, Emil N. 1909
 Hayman, Edward 2001
 Heller, Irving K. 1951
 Hennenberg, Michael C. 1978
 Herskovic, Herman 1979
 Hexter, Irving B. 1938
 Hexter, John B. 1982
 Hexter, Michael L. 1973
 Hexter, Solomon M. 1925
 Hochheiser, Alan C. 2000
 Hollander, Sherman S. 1965
 Holstein, Nathan L. 1904
 Horwitz, Sheridan H. 1958

J

Jacobs, Thomas L. 1977
 Jaffe, Alvin H. 1979
 Jaffe, Harry 1992
 Jaffe, Myron P. 1959
 Jaffe, Samuel C. 1965
 Jaffery, Sheldon R. 1976
 Jaskulek, Marc 1991
 Joseph, Charles H., Jr. 1983
 Joseph, Edwin M. 1936
 Josephson, Fredrick J. 1918

K

Kahn, Maurice 1923
 Kane, Bernard M. 1945
 Kane, James M. 1954
 Kaplan, Abraham 1924
 Kaplan, Morton L. 1983
 Kasdan, Howard P. 1974
 Kastriner, Morris W. 1906
 Katz, Joseph 1923
 Katz, Julius 1981
 Keller, Bertram 1924
 Keller, William A. 1921
 Klarreich, Harold L. 1958
 Klein, Henry F. 1908
 Klein, Joseph 1923

Kleinman, Alan D. 1964
 Koch, Albert 1909
 Kohn, Harry 1933
 Kohn, Jacob B. 1934
 Kolinsky, Max 1904
 Kolinsky, Solomon 1914
 Kozokoff, Phyllis 1995
 Krainess, Gerald S. 1987
 Kramer, Roger S. 1988
 Kraus, Hiram A. 1917

L

Lampl, Jack W., Jr. 1950
 Lampl, Jack W., Sr. 1934
 Lampl, Stephen C. 1961
 Landau, Noemi 1982
 Lang, H. Jack 1933
 Lapin, Theresa 1991
 Lasky, Stanley 1994
 Laufman, George 1905
 La Vetter, Elmer G. 1972
 Lebovitz, James R. 1993
 Lederer, Arthur A. 1944
 Lee, Maynard C. 1955
 Leff, Phillip B. 1952
 Lefkovich, Bertram A. 1953
 Lenson, William D. 1951
 Levenberg, Bernard 1905
 Levi, Max 1907
 Levi, Milton F. 1936
 Levin, Benjamin F. 1924
 Levy, Max 1907
 Lewin, James F. 1980
 Lewis, Joseph A. 1954
 Lewis, Michael A. 1993
 Lewis, Robert L. 1958
 Lewkowict, David 1998
 Lieber, Max 1930
 Lieblich, Milton B. 1980
 Liebovitz, Jacob 1921
 Lindheim, Leon T. 1954
 Lindheim, Robert A. 1973
 Littman, Alan L., Jr. 1955
 Loeser, Nathan A. 1942
 Loewenthal, Bernard M. 1979
 Lovinger, Mark 1988
 Luxenberg, Herbert 1982

M

Margolies, Samuel 1907
 Margolius, David L. 1969
 Marks, Steven 2003
 Markowitz, Leo D. 1926
 Mayers, Arthur B. 1964
 Meisel, Edwin J. 1941
 Meisel, Max E. 1907

Meisel, Stanley A. 1964
 Meisel, Susan 1999
 Mellman, Andrew J. 1988
 Mellman, James R. 1978
 Mellman, Ruth 1983
 Mendelsohn, Albert 1925
 Metzenbaum, Joseph 1907
 Michel, Elaine 1994
 Miller, Nathan 1923
 Mintz, Carl A. 1977
 Mintz, Marvin M. 1959
 Morgenstern, Joseph 1904
 Myers, Robert H. 1914

N-O

Natkins, Charles E. 1987
 Neidus, Andrew H. 1995
 Neuman, Louis 1910
 Neumark, Leo W. 1941
 Newman, Alex S. 1907
 Newman, Neil G. 1976
 Norr, Nadene 2000
 Nussbaum, John J. 1983

P-Q

Permut, Abraham 1928
 Peskind, Herman 1905
 Pesses, Paul D. 1988
 Phillips, Michael 1989
 Plisskin, Samuel 1918
 Pollack, Richard H. 1976
 Polster, Ethel 1983
 Porath, Franklin E. 1964
 Porath, Joseph 1959
 Printz, James K. 1958

R

Rabin, Mary Ann 1982
 Raiz, Bernard 1979
 Reiter, Emanuel 1912
 Rich, Louis 1930
 Riemer, Elton H. 1979
 Rocker, Daniel E. 1971
 Rocker, Henry A. 1909
 Rocker, Manuel M. 1964
 Rocker, Samuel 1904
 Rogen, Jonathan 1996
 Roodman, Joseph 1923
 Rosenblum, Max 1915
 Rosenblum, O. Bruce 1992
 Rosenthal, Edward S. 1972
 Rosenthal, Jacob E. 1941
 Rosenthal, James A. 1971
 Rosenthal, Jeremy S. 1975
 Rosewater, Joseph 1910
 Rossen, Marc 1996

Roth, Florence 1977
Rothman, John A. 1926
Rubenstein, Sondra 1988
Rubin, Robert M. 1983

S

Sable, Marvin E. 1992
Sands, Louis 1912
Sarby, Maurice D. 1924
Savlan, Max M. 1919
Schaffer, Arthur C. 1956
Schaffer, Gerald B. 1978
Schallman, Robert C. 1959
Schlein, Stephen A. 1994
Schloss, Sidney P. 1931
Schultz, Simon M. 1936
Schur, Abraham J. 1923
Schwartz, Julius H. 1929
Schwartz, Walter S. 1981
Schwartzberg, Ephraim A. 1907
Schwimmer, Adolph 1922
Schwimmer, Philip 1930
Selman, David 1906
Seltzer, Zahava 1996
Senkfor, David 1996
Senkfor, Leonard 1983
Serbin, Lewis I. 1944
Shagrin, Adolph H. 1933
Sharlitt, Michael 1930
Sharpe, Stuart J. 1990
Shiffman, Marvin E. 1972
Shlessinger, Sigmund 1907
Shvartshteyn, Alex. 2002 Siegel,
Mina S. 1975
Siegelshiffer, Joseph B. 1920
Siegelstein, Louis E. 1904
Sigel, Eileen 1996
Silver, Benjamin 1936
Silver, Edward 2001
Silver, Howard M. 1944
Silver, Raphael D. 1962
Silverman, Albert 1920
Silverman, Robert 1971
Simon, William 1982
Singer, Michael S. 1993
Skall, Robert W. 1931
Slessinger, Marvin H. 1965
Slomovitz, Karl 1918
Sobel, Barbara 1970
Spatz, Hugo D. 1953
Spectorsky, Isaac 1904
Spero, Fred D. 1932
Spero, Samuel W. 1978
Spira, Henry 1913
Spira, Sigmund 1945
Stacel, Jacob 1926

Stern, Arthur J. 1953
Stern, Herman 1905
Sternberg, Robert H. 1971
Stillman, Saul G. 1959
Stone, Irving I. 1951
Strauss, Erwin 1983
Streem, Richard T. 2002
Suffens, Cleveland J. 1924
Suknik, Rosalyn 1996
Sycle, Felix E. 1971

T

Tannenbaum, Samuel T. 1925
Titens, Sherman J. 1965
Tobin, Herman 1996
Trostler, Albert L. 1920

U

Ullman, A. James 1965
Ullman, Monroe A. 1927
Ulmer, Solomon 1908

V

Verne, Daniel 1962
Volk, Charles 1949

W

Wald, Leon 1931
Warshawsky, David 1930
Wasserstrom, Margaret 1994
Wattenmaker, James S. 1957
Weidenthal, Maurice D. 1975
Weil, Gilbert 1958
Weinberg, Morris J. 1917
Weinberg, Samuel W. 1911
Weinraub, Harry 1928
Weisman, Fredrick J. 1985
Wertheimer, Howard M. 1931
Wieder, Thomas H. 1978
Winters, Cynthia L. 1999
Wirtshafter, Donald M. 1969
Wise, Jacob B. 1939
Wise, Samuel D. 1941
Wolf, Eugene E. 1926
Wormser, Samuel J. 1978
Wuliger, Frank C. 1927
Wurtenberg, Max 1908

Z

Zelczer, Alex 1971
Zieve, Alexander 1923
Zimet, Frank 1928
Zimet, Samuel 1930
Zucker, Frank 1923

The Hebrew Free Loan Association Trustees, 1904-2003

1904 Founding Trustees

Charles Ettinger, Nathan L. Holstein, Max Kolinsky, Joseph Morgenstern, Samuel Rocker, Louis E. Siegelstein, Isaac Spectorisky

Charter Purpose

“The purpose for which said corporation is formed is the loan of small amounts of money to deserving persons to be repaid in convenient weekly installments.”

1905

Harry Adelstein, Morris Amster, Morris A. Black, Charles Ettinger, Marcus Feder, Nathan L. Holstein, Max Kolinsky, George Laufman, Bernard Levenberg, Herman Peskind, Samuel Rocker, Isaac Spectorisky, Herman Stern

1906

Solomon Adelstein, Morris Amster, Charles Cuper, Charles Ettinger, Marcus Feder, Armin Green, Nathan L. Holstein, Morris W. Kastriner, Herman Peskind, David Selman, Isaac Spectorisky, Herman Stern

1907

Solomon Adelstein, Morris Amster, Alfred A. Benesch, Morris A. Black, Charles Ettinger, Marcus Feder, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Morris W. Kastriner, Max Kolinsky, George Laufman, Max Levi, Max Levy, Rabbi Samuel Margolies (Anshe Emeth), Max E. Meisel, Joseph Metzenbaum, Alex S. Newman, Herman Peskind, Ephraim A. Schwarzenberg, Sigmund Shlesinger, Herman Stern

1908 Reincorporation Signees

Marcus Feder, Samuel Friedman, Max Goldsmith, Max E. Meisel, Herman Stern

Revised Charter Purpose

“The purpose for which said corporation is formed is to loan money without interest to worthy and deserving Israelites.”

1908

Alfred A. Benesch, Michael Davis, Rabbi Abraham E. Dobrin (B’nai Jeshurun), Rabbi Sigmund Drechsler (B’nai Jeshurun), Marcus Feder, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, George Laufman, Max Levi, Rabbi Samuel Margolies (Anshe Emeth), Max E. Meisel, Joseph Metzenbaum, Alex S. Newman, Herman Peskind, Ephraim A. Schwartzberg, Sigmund Shlesinger, Herman Stern, Solomon Ulmer, Max Wurtenberg

1909

Henry A. Beckerman, Morris Blumenfeld, Michael Davis, Marcus Feder, Benjamin Feniger, Samuel Friedman, Max Goldsmith, Emil N. Halle, Nathan L. Holstein, Henry F. Klein, Albert Koch, Max Kolinsky, George Laufman, Max Levi, Max E. Meisel, Joseph Metzenbaum, Herman Peskind, Henry A. Rocker, Sigmund Shlesinger, Herman Stern

1910

Morris Blumenfeld, Max Breidenbach, Michael Davis, Marcus Feder, Samuel Friedman, Max Goldsmith, Emil N. Halle, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, George Laufman, Max Levi, Max E. Meisel, Joseph Metzenbaum, Louis Neuman, Herman Peskind, Henry A. Rocker, Joseph Rosewater, Sigmund Shlesinger, Herman Stern

1911

Max Breidenbach, Michael Davis, Marcus Feder, Samuel Friedman, Max Goldsmith, Emil N. Halle, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, George Laufman, Max Levi, Max E. Meisel, Joseph Metzenbaum, Louis Neuman, Herman Peskind, Henry A. Rocker, Joseph Rosewater, Sigmund Shlesinger, Herman Stern, Samuel W. Weinberg

1912

Alfred A. Benesch, Max Breidenbach, Michael Davis, Marcus Feder, Benjamin Feniger, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, George Laufman, Max Levi, Louis Neuman, Herman Peskind, Emanuel Reiter, Henry A. Rocker, Joseph Rosewater, Louis Sands, Sigmund Shlesinger, Herman Stern, Samuel W. Weinberg

1913

Max Breidenbach, Michael Davis, Marcus Feder, Benjamin Feniger, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, George Laufman, Max Levi, Joseph Morgenstern, Louis Neuman, Herman Peskind, Joseph Rosewater, Louis Sands, Sigmund Shlesinger, Henry Spira, Herman Stern, Samuel W. Weinberg

1914

Morris Amster, Joseph Bassichis, Max Breidenbach, Michael Davis, Marcus Feder, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, Solomon Kolinsky, George Laufman, Max Levi, Joseph Morgenstern, Robert H. Myers, Louis Neuman, Herman Peskind, Joseph Rosewater, Louis Sands, Sigmund Shlesinger, Herman Stern

1915

Morris Amster, Joseph Bassichis, Max Breidenbach, Michael Davis, Marcus Feder, Isidore Friedman, Samuel Friedman, Julius N. Galvin, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, Solomon Kolinsky, George Laufman, Joseph Morgenstern, Robert H. Myers, Herman Peskind, Max Rosenblum, Joseph Rosewater, Sigmund Shlesinger, Herman Stern

1916

Morris Amster, Joseph Bassichis, Max Breidenbach, Michael Davis, Marcus Feder, Isidore Friedman, Samuel Friedman, Max Goldsmith, Nathan L. Holstein, Henry F. Klein, Max Kolinsky, Solomon Kolinsky, George Laufman, Robert H. Myers, Herman Peskind, Max Rosenblum, Sigmund Shlesinger, Herman Stern, Samuel W. Weinberg

1917

Jacob J. Adler, Morris Amster, Max Breidenbach, Joseph Chertoff, Michael Davis, Marcus Feder, Isidore Friedman, Samuel Garber, Samuel Gordon, Nathan L. Holstein, Henry F. Klein, Solomon Kolinsky, Hiram A. Kraus, George Laufman, Robert H. Myers, Herman Peskind, Max Rosenblum, Sigmund Shlesinger, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg

1918

Morris Amster, Benjamin Arsham, Michael Davis, Marcus Feder, Isidore Friedman, Samuel Garber, Samuel Gordon, Nathan L. Holstein, Fredrick J. Josephson, Henry F. Klein, Solomon Kolinsky, Hiram A. Kraus, George Laufman, Robert H. Myers, Herman Peskind, Samuel Plisskin, Max Rosenblum, Karl Slomovitz, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg

1919

Morris Amster, Benjamin Arsham, Lloyd H. Feder, Marcus Feder, Jacob Feuerlicht, Jacob Frank, Samuel Garber, Samuel Gordon, Louis F. Govel, Nathan L. Holstein, Fredrick J. Josephson, Henry F. Klein, Solomon Kolinsky, Hiram A. Krause, George Laufman, Herman Peskind, Samuel Plisskin, Max M. Savlan, Karl Slomovitz, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg

1920

Morris Amster, Benjamin Arsham, Marcus Feder, Jacob Frank, Samuel Garber, Samuel Gordon, Louis F. Govel, Nathan L. Holstein, Fredrick J. Josephson, Solomon Kolinsky, Hiram A. Kraus, George Laufman, Herman Peskind, Samuel Plisskin, Max M. Savlan, Joseph B. Siegelshiffer, Albert Silverman, Karl Slomovitz, Herman Stern, Albert L. Trostler, Morris J. Weinberg, Samuel W. Weinberg

1921

Samuel Alliance, Morris Amster, Benjamin Arsham, Armin Berger, Samuel Brofman, Joseph Engel, Marcus Feder, Jacob Frank, Samuel Garber, Samuel Gordon, Louis F. Govel, Solomon M. Halbreich, Nathan L. Holstein, Fredrick J. Josephson, William A. Keller, Hiram A. Kraus, George Laufman, Jacob Liebovitz, Karl Slomovitz, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg

1922

Morris Amster, Benjamin Arsham, Morris A. Baker, Armin Berger, Morris N. Cohen, David Efros, Marcus Feder, Jacob Frank, Samuel Garber, Samuel Gordon, Nathan L. Holstein, Fredrick J. Josephson, William A. Keller, Hiram A. Kraus, George Laufman, Adolph Schwimmer, Karl Slomovitz, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg

1923

Morris Amster, Benjamin Arsham, Armin Berger, Marcus Feder, Harry Feigenbaum, Jacob Frank, David Friedman, Samuel Garber, Louis Gerson, Nathan L. Holstein, Fredrick J. Josephson, Maurice Kahn, Joseph Katz, William A. Keller, Joseph Klein, Hiram A. Kraus, George Laufman, Nathan Miller, Joseph Roodman, Abraham J. Schur, Adolph Schwimmer, Karl Slomovitz, Herman Stern, Morris J. Weinberg, Samuel W. Weinberg, Alexander Zieve, Frank Zucker

1924

Morris Amster, Benjamin Arsham, Armin Berger, Lloyd H. Feder, Marcus Feder, Jacob Frank, David Friedman, Oscar Friedman, Samuel Garber, Nathan L. Holstein, Fredrick J. Josephson, Abraham Kaplan, Bertram Keller, Benjamin F. Levin, Maurice D. Sarbey, Abraham J. Schur, Adolph Schwimmer, Karl Slomovitz, Cleveland J. Suffens, Morris J. Weinberg, Samuel W. Weinberg, Frank Zucker

1925

Morris Amster, John Anisfield, Benjamin Arsham, H. Clay Baker, Alfred A. Benesch, Armin Berger, Lloyd H. Feder, Marcus Feder, Jacob Frank, Samuel Garber, Solomon M. Hexter, Nathan L. Holstein, Fredrick J. Josephson, Albert Mendelsohn, Maurice D. Sarbey, Adolph Schwimmer, Karl Slomovitz, Cleveland J. Suffens, Samuel T. Tannenbaum, Morris J. Weinberg, Frank Zucker

1926

John Anisfield, Benjamin Arsham, Armin Berger, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Jacob Frank, Samuel Garber, Nathan L. Holstein, Leo D. Markowitz, Max E. Meisel, Albert Mendelsohn, John A. Rothman, Maurice D. Sarbey, Adolph Schwimmer, Karl Slomovitz, Jacob Stacel, Cleveland J. Suffens, Samuel T. Tannenbaum, Morris J. Weinberg, Eugene E. Wolf, Frank Zucker

1927

John Anisfield, Armin Berger, Samuel J. Eisenberg, Herman E. Eisler, Lloyd H. Feder, Marcus Feder, Jacob Frank, Samuel Garber, Maurice Gusman, Nathan L. Holstein, Max E. Meisel, Albert Mendelsohn, John A. Rothman, Maurice D. Sarbey, Adolph Schwimmer, Karl Slomovitz, Samuel T. Tannenbaum, Monroe A. Ullman, Morris J. Weinberg, Eugene E. Wolf, Frank C. Wuliger

1928

John Anisfield, Alfred A. Benesch, Armin Berger, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Sr., Jacob Frank, George W. Furth, Samuel Garber, Maurice Gusman, Max E. Meisel, Albert Mendelsohn, Abraham Permut, Maurice D. Sarbey, Adolph Schwimmer, Karl Slomovitz, Samuel T. Tannenbaum, Morris J. Weinberg, Harry Weinraub, Eugene E. Wolf, Frank Zimet

1929

John Anisfield, Alfred A. Benesch, Armin Berger, Martin E. Blum, Albert E. Einstein, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Sr., Jacob Frank, George W. Furth, Samuel Garber, Maurice Gusman, Max E. Meisel, Abraham Permut, Maurice D. Sarbey, Julius H. Schwartz, Adolph Schwimmer, Karl Slomovitz, Samuel T. Tannenbaum, Morris J. Weinberg, Eugene E. Wolf

1930

Alfred A. Benesch, Armin Berger, Martin E. Blum, Albert E. Einstein, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Sr., Jacob Frank, George W. Furth, Maurice Gusman, Max Lieber, Max E. Meisel, Abraham Permut, Louis Rich, Maurice D. Sarbey, Julius H. Schwartz, Adolph Schwimmer, Philip Schwimmer, Michael Sharlitt, Karl Slomovitz, Samuel T. Tannenbaum, David Warshawsky, Morris J. Weinberg, Eugene E. Wolf, Samuel Zimet

1931

Morris L. Arnold, Alfred A. Benesch, Armin Berger, Martin E. Blum, Alexander M. Buchman, Albert E. Einstein, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Sr., Theodore S. Fishel, Jacob Frank, George W. Furth, Herbert G. Goulder, Max E. Meisel, Abraham Permut, Maurice D. Sarbey, Sidney P. Schloss, Adolph Schwimmer, Robert W. Skall, Karl Slomovitz, Samuel T. Tannenbaum, Leon Wald, Morris J. Weinberg, Howard M. Wertheimer, Eugene E. Wolf

1932

Morris L. Arnold, Armin Berger, Martin E. Blum, Alexander M. Buchman, Albert E. Einstein, Samuel J. Eisenberg, Lloyd H. Feder, Marcus Feder, Sr., Theodore S. Fishel, Jacob Frank, George W. Furth, Milton E. Glick, Morris M. Gomberg, Herbert G. Goulder, Maurice D. Sarbey, Sidney P. Schloss, Adolph Schwimmer, Philip Schwimmer, Karl Slomovitz, Fred D. Spero, Samuel T. Tannenbaum, Leon Wald, Morris J. Weinberg, Howard M. Wertheimer, Eugene E. Wolf

1933

Morris L. Arnold, Armin Berger, Martin E. Blum, Alexander M. Buchman, Eugene E. Davis, Albert E. Einstein, Samuel J. Eisenberg, Marcus Feder, Sr., Theodore S. Fishel, Sidney S. Friedman, George W. Furth, Milton E. Glick, Morris M. Gomberg, Herbert G. Goulder, Harry Kohn, H. Jack Lang, Maurice D. Sarbey, Sidney P. Schloss, Adolph Schwimmer, Philip Schwimmer, Adolph H. Shagrin, Karl Slomovitz, Fred D. Spero, Leon Wald, Morris J. Weinberg, Eugene E. Wolf

1934

Jacob H. Altman, Morris L. Arnold, Armin Berger, Martin E. Blum, Alexander M. Buchman, Eugene E. Davis, Albert E. Einstein, Samuel J. Eisenberg, Marcus Feder, Sr., Theodore S. Fishel, Sidney S. Friedman, George W. Furth, Milton E. Glick, Morris M. Gomberg, Herbert G. Goulder, Eldy S. Gross, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, H. Jack Lang, Maurice D. Sarbey, Sidney P. Schloss, Adolph H. Shagrin, Karl Slomovitz, Eugene E. Wolf

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Jacob H. Altman, Morris L. Arnold, Armin Berger, Martin E. Blum, Alexander M. Buchman, Eugene E. Davis, Albert E. Einstein, Samuel J. Eisenberg, Marcus Feder, Sr., Theodore S. Fishel, Sidney S. Friedman, George W. Furth, Milton E. Glick, Harold J. Glickman, Morris M. Gomberg, Herbert G. Goulder, Eldy S. Gross, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, H. Jack Lang, Maurice D. Sarbey, Sidney P. Schloss, Karl Slomovitz, Eugene E. Wolf

1936

Jacob H. Altman, Morris L. Arnold, Martin E. Blum, Alexander M. Buchman, Albert E. Einstein, Samuel J. Eisenberg, Theodore S. Fishel, Sidney S. Friedman, George W. Furth, Milton E. Glick, Harold J. Glickman, Morris M. Gomberg, Herbert G. Goulder, Eldy S. Gross, Edwin M. Joseph, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, H. Jack Lang, Milton F. Levi, Maurice D. Sarbey, Sidney P. Schloss, Simon M. Schultz, Benjamin Silver, Eugene E. Wolf

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1940

Morris L. Arnold, Philip B. Arnold, Martin E. Blum, Alexander M. Buchman, Albert E. Einstein, Sidney A. Eisenberg, Saul Feigenbaum, Robert O. Fishel, Theodore S. Fishel, Milton E. Glick, Harold J. Glickman, Morris M. Gomberg, Herbert G. Goulder, Eldy S. Gross, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Milton F. Levi, Maurice D. Sarbey, Sidney P. Schloss, Simon M. Schultz, Benjamin Silver, Karl Slomovitz, Jacob B. Wise, Eugene E. Wolf

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1942

Morris L. Arnold, Philip B. Arnold, Armin Berger, Martin E. Blum, Alexander M. Buchman, Albert I. Cornsweet, Albert E. Einstein, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Robert O. Fishel, Max Friedman, Harold J. Glickman, Morris M. Gomberg, Herbert G. Goulder, Eldy S. Gross, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Nathan A. Loeser, Edwin J. Meisel, Leo W. Neumark, Jacob E. Rosenthal, Sidney P. Schloss, Benjamin Silver, Karl Slomovitz, Samuel D. Wise, Eugene E. Wolf

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1944

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1945

Morris L. Arnold, Martin E. Blum, Alexander M. Buchman, Albert I. Cornsweet, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Harold J. Glickman, Eugene H. Goodman, Herbert G. Goulder, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Arthur A. Lederer, Nathan A. Loeser, Edwin J. Meisel, Leo W. Neumark, Jacob E. Rosenthal, Sidney P. Schloss, Lewis I. Serbin, Benjamin Silver, Howard M. Silver, Sigmund Spira, Samuel D. Wise

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1948

Morris L. Arnold, Martin E. Blum, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Robert O. Fishel, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, Eugene H. Goodman, Adolph P. Goulder, Herbert G. Goulder, Norman E. Gutfeld, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Arthur A. Lederer, Nathan A. Loeser, Leo W. Neumark, Jacob E. Rosenthal, Lewis I. Serbin, Howard M. Silver, Samuel D. Wise

1949

Morris L. Arnold, Martin E. Blum, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Robert O. Fishel, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, Eugene H. Goodman, Adolph P. Goulder, Herbert G. Goulder, Norman E. Gutfeld, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Arthur A. Lederer, Nathan A. Loeser, Leo W. Neumark, Jacob E. Rosenthal, Lewis I. Serbin, Howard M. Silver, Charles Volk, Samuel D. Wise

1950

Morris L. Arnold, Howard I. Bloomfield, Martin E. Blum, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Robert O. Fishel, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, Eugene H. Goodman, Nathan I. Gordon, Adolph P. Goulder, Norman E. Gutfeld, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Leo W. Neumark, Jacob E. Rosenthal, Lewis I. Serbin, Howard M. Silver

1951

Morris L. Arnold, Howard I. Bloomfield, Martin E. Blum, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Robert O. Fishel, Frank H. Fox, Harold J. Glickman, Albert J. Goodman, Nathan I. Gordon, Adolph P. Goulder, Norman E. Gutfeld, Irving K. Heller, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, William D. Lenson, Leo W. Neumark, Jacob E. Rosenthal, Lewis I. Serbin, Irving I. Stone

1952

Morris L. Arnold, Howard I. Bloomfield, Martin E. Blum, Sidney A. Eisenberg, Emil M. Elder, Saul Feigenbaum, Frank H. Fox, Harold J. Glickman, William Goldberg, Eli Goldston, Albert J. Goodman, Nathan I. Gordon, Adolph P. Goulder, George V. Goulder, Norman E. Gutfeld, Irving K. Heller, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Phillip B. Leff, William D. Lenson, Leo W. Neumark, Jacob E. Rosenthal, Irving I. Stone

1953

Morris L. Arnold, H. Harold Ballonoff, Howard I. Bloomfield, Martin E. Blum, Sidney A. Eisenberg, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, William Goldberg, Eli Goldston, Nathan I. Gordon, Adolph P. Goulder, George V. Goulder, Norman E. Gutfeld, Irving K. Heller, Bernard M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Phillip B. Leff, Bertram A. Lefkowich, Leo W. Neumark, Jean B. Reinhardt, Jacob E. Rosenthal, Hugo D. Spatz, Arthur J. Stern

1954

H. Harold Ballonoff, Howard I. Bloomfield, Martin E. Blum, Sidney A. Eisenberg, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, William Goldberg, Eli Goldston, Nathan I. Gordon, George V. Goulder, Irving K. Heller, Bernard M. Kane, James M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Phillip B. Leff, Bertram A. Lefkowich, Joseph A. Lewis, Leon T. Lindheim, Leo W. Neumark, Jacob E. Rosenthal, Hugo D. Spatz, Arthur J. Stern

1955

H. Harold Ballonoff, Martin E. Blum, Sidney A. Eisenberg, Frank H. Fox, Alan S. Geismer, Harold J. Glickman, Eli Goldston, Nathan I. Gordon, Edmund S. Goulder, George V. Goulder, Irving K. Heller, Bernard M. Kane, James M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Maynard C. Lee, Phillip B. Leff, Bertram A. Lefkowich, Joseph A. Lewis, Leon T. Lindheim, Alan L. Littman, Jr., Jacob E. Rosenthal, Hugo D. Spatz, Arthur J. Stern

1956

H. Harold Ballonoff, Martin E. Blum, Sidney A. Eisenberg, Frank H. Fox, Harold J. Glickman, Eli Goldston, Nathan I. Gordon, Edmund S. Goulder, George V. Goulder, Irving K. Heller, Bernard M. Kane, James M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Maynard C. Lee, Phillip B. Leff, Bertram A. Lefkowich, Joseph A. Lewis, Leon T. Lindheim, Alan L. Littman, Jr., Jacob E. Rosenthal, Arthur C. Schaffer, Hugo D. Spatz, Arthur J. Stern

1957

H. Harold Ballonoff, Martin E. Blum, Sidney A. Eisenberg, Frank H. Fox, Harold J. Glickman, Eli Goldston, Nathan I. Gordon, Edmund S. Goulder, George V. Goulder, Irving K. Heller, Bernard M. Kane, James M. Kane, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Maynard C. Lee, Phillip B. Leff, Bertram A. Lefkowich, Leon T. Lindheim, Alan L. Littman, Jr., Jacob E. Rosenthal, Arthur C. Schaffer, Hugo D. Spatz, Arthur J. Stern, James S. Wattenmaker

1958

H. Harold Ballonoff, Martin E. Blum, Martin J. Cohn, Sidney A. Eisenberg, Harold J. Glickman, Eli Goldston, Edmund S. Goulder, George V. Goulder, Irving K. Heller, Sheridan H. Horwitz, James M. Kane, Harold L. Klarreich, Harry Kohn, Jacob B. Kohn, Jack W. Lampl, Sr., Jack W. Lampl, Jr., Arthur A. Lederer, Maynard C. Lee, Phillip B. Leff, Bertram A. Lefkowich, Robert L. Lewis, Leon T. Lindheim, Alan L. Littman, Jr., James K. Printz, Jacob E. Rosenthal, Arthur C. Schaffer, Hugo D. Spatz, Arthur J. Stern, James S. Wattenmaker, Gilbert Weil

NOTE: STARTING IN 1958, RETIRING PRESIDENTS BECOME PERMANENT MEMBERS OF THE BOARD.

1959

H. Harold Ballonoff, Martin J. Cohn, Thomas L. Felber, Jerome C. Frankel, George V. Goulder, Irving K. Heller, Sheridan H. Horwitz, Myron P. Jaffe, Bernard M. Kane, James M. Kane, Harold L. Klarreich, Harry Kohn, Jack W. Lampl, Jr., Maynard C. Lee, Phillip B. Leff, Robert L. Lewis, Leon T. Lindheim, Alan L. Littman, Jr., Marvin M. Mintz, Joseph Porath, James K. Printz, Arthur C. Schaffer, Robert C. Schallman, Hugo D. Spatz, Arthur J. Stern, Saul G. Stillman, James S. Wattenmaker, Gilbert Weil

1960 (incomplete)

H. Harold Ballonoff, Martin J. Cohn, Thomas L. Felber, Jerome C. Frankel, George V. Goulder, Irving K. Heller, Myron P. Jaffe, Bernard M. Kane, Harold L. Klarreich, Jack W. Lampl, Jr., Maynard C. Lee, Phillip B. Leff, Leon T. Lindheim, Alan L. Littman, Jr., Joseph Porath, James K. Printz, Arthur C. Schaffer, Hugo D. Spatz, Arthur J. Stern, Saul G. Stillman, James S. Wattenmaker, Gilbert Weil

1961 (incomplete)

Alvin M. Barkley, Martin J. Cohn, Thomas L. Felber, Jerome C. Frankel, Irving K. Heller, Myron P. Jaffe, Bernard M. Kane, Harold L. Klarreich, Stephen C. Lampl, Maynard C. Lee, Leon T. Lindheim, Alan L. Littman, Jr., Joseph Porath, James K. Printz, Arthur C. Schaffer, Arthur J. Stern, Saul G. Stillman, James S. Wattenmaker, Gilbert Weil

1962

Lester S. Bamberger, Alvin M. Barkley, Daniel E. Butler, Sidney W. Caplan, Martin J. Cohn, Richard S. Cole, Thomas L. Felber, Jerome C. Frankel, Sidney Franklin, Robert J. Glick, Irving K. Heller, Myron P. Jaffe, Bernard M. Kane, Harold L. Klarreich, Stephen C. Lampl, Maynard C. Lee, Leon T. Lindheim, Alan L. Littman, Jr., Joseph Porath, James K. Printz, Arthur C. Schaffer, Raphael D. Silver, Arthur J. Stern, Saul G. Stillman, Daniel Verne, James S. Wattenmaker, Gilbert Weil

1963

Lester S. Bamberger, Alvin M. Barkley, Daniel E. Butler, Sidney W. Caplan, Martin J. Cohn, Richard S. Cole, Thomas L. Felber, Jerome C. Frankel, Robert J. Glick, Irving K. Heller, Myron P. Jaffe, Bernard M. Kane, Harold L. Klarreich, Stephen C. Lampl, Alan L. Littman, Jr., James K. Printz, Arthur C. Schaffer, Raphael D. Silver, Arthur J. Stern, Saul G. Stillman, Daniel Verne, James S. Wattenmaker, Gilbert Weil

1964

Lester S. Bamberger, Alvin M. Barkley, Richard M. Burk, Daniel E. Butler, Sidney W. Caplan, Martin J. Cohn, Richard S. Cole, Thomas L. Felber, Jerome C. Frankel, Robert J. Glick, Marc E. Graves, Irving K. Heller, Myron P. Jaffe, Bernard M. Kane, Harold L. Klarreich, Allen D. Kleinman, Stephen C. Lampl, Alan L. Littman, Jr., Arthur B. Mayers, Stanley A. Meisel, Franklin E. Porath, James K. Printz, Manuel M. Rocker, Arthur C. Shaffer, Raphael D. Silver, Arthur J. Stern, Saul G. Stillman, Daniel Verne, James S. Wattenmaker, Gilbert Weil

1965

Anthony W. Babin, Lester S. Bamberger, Richard M. Burk, Daniel E. Butler, Martin J. Cohn, J. William Deutsch, Urvan G. Epstein, Jerome C. Frankel, Robert J. Glick, Marc E. Graves, Stuart E. Gross, Sherman S. Hollander, Samuel C. Jaffe, Bernard M. Kane, Allan D. Kleinman, Stephen C. Lampl, Arthur B. Mayers, Stanley A. Meisel, Franklin E. Porath, James K. Printz, Manuel M. Rocker, Marvin H. Slessinger, Arthur J. Stern, Saul G. Stillman, Sherman J. Titens, A. James Ullman, Daniel Verne, James S. Wattenmaker

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1966

Anthony W. Babin, Lester S. Bamberger, Alvin M. Barkley, Richard M. Burk, Daniel E. Butler, Martin J. Cohn, Richard S. Cole, Gary B. Curtiss, Urvan G. Epstein, Jerome C. Frankel, Robert J. Glick, Marc E. Graves, Sherman S. Hollander, Samuel C. Jaffe, Bernard M. Kane, Allan D. Kleinman, Stephen C. Lampl, Arthur B. Mayers, Stanley A. Meisel, Franklin E. Porath, James K. Printz, Manuel M. Rucker, Arthur J. Stern, Saul G. Stillman, Sherman J. Titens, Daniel Verne, James S. Wattenmaker

1967 (incomplete)

Anthony W. Babin, Alvin M. Barkley, Richard M. Burk, Martin J. Cohn, Urvan G. Epstein, Jerome C. Frankel, Marc E. Graves, Sherman S. Hollander, Samuel C. Jaffe, Allan D. Kleinman, Stephen C. Lampl, Stanley A. Meisel, Franklin E. Porath, Manuel M. Rucker, Arthur J. Stern, Saul G. Stillman, Daniel Verne

1968 (incomplete)

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1969 (incomplete)

Anthony W. Babin, Alvin M. Barkley, Richard M. Burk, Avery S. Cohen, Martin J. Cohn, Michael A. Cohn, Urvan G. Epstein, Charles M. Frankel, Jerome C. Frankel, Milton G. Fromson, John D. Garson, Harold Gottlieb, Marc E. Graves, Sherman S. Hollander, Samuel C. Jaffe, Allan D. Kleinman, Stephen C. Lampl, David L. Margolius, Stanley A. Meisel, Franklin E. Porath, Manuel M. Rucker, Marvin H. Slessinger, Daniel Verne, Donald M. Wirtshafter

1970

Anthony W. Babin, Alvin M. Barkley, Richard M. Burk, Zolman Cavitch, Avery S. Cohen, Martin J. Cohn, Michael A. Cohn, J. William Deutsch, Urvan G. Epstein, Charles M. Frankel, Jerome C. Frankel, Milton G. Fromson, John D. Garson, Albert B. Glickman, Harold Gottlieb, Marc E. Graves, Stuart E. Gross, Sherman S. Hollander, Samuel C. Jaffe, Allan D. Kleinman, Stephen C. Lampl, David L. Margolius, Stanley A. Meisel, Franklin E. Porath, Manuel M. Rucker, Marvin H. Slessinger, Barbara Sobel, Saul G. Stillman, A. James Ullman, Donald M. Wirtshafter

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Anthony W. Babin, Alvin M. Barkley, Arthur E. Blum, Zolman Cavitch, Avery S. Cohen, Ronald B. Cohen, Martin J. Cohn, Michael A. Cohn, J. William Deutsch, Urvan G. Epstein, Charles M. Frankel, Jerome C. Frankel, Robert S. Friedman, Milton G. Fromson, John D. Garson, Albert B. Glickman, Harold Gottlieb, John D. Graves, Marc E. Graves, Stuart E. Gross, Sherman S. Hollander, Samuel C. Jaffe, David L. Margolius, Stanley A. Meisel, Daniel E. Rucker, James A. Rosenthal, Robert Silverman, Marvin H. Slessinger, Barbara Sobel, Robert H. Sternberg, Felix E. Sytle, A. James Ullman, Daniel Verne, Donald M. Wirtshafter, Alex Zelcer

1972

Ronald M. Abrams, Anthony W. Babin, Arthur E. Blum, Martin M. Carter, Zolman Cavitch, Avery S. Cohen, Ronald B. Cohen, Martin J. Cohn, Michael A. Cohn, J. William Deutsch, Charles M. Frankel, Jerome C. Frankel, Robert S. Friedman, John D. Garson, Albert B. Glickman, Lewis M. Goodman, Harold Gottlieb, Marc E. Graves, Sherman S. Hollander, Samuel C. Jaffe, Elmer G. LaVetter, David L. Margolius, Stanley A. Meisel, Edward S. Rosenthal, James A. Rosenthal, Marvin E. Shiffman, Robert Silverman, Marvin H. Slessinger, Barbara Sobel, Robert H. Sternberg, Felix E. Sytle, A. James Ullman, Daniel Verne, Donald M. Wirtshafter, Alex Zelcer

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1973

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Shiffman, Robert Silverman, Marvin H. Slessinger, Robert H. Sternberg, Felix E. Sytle, A. James Ullman, Daniel Verne, Donald M. Wirtshafter, Alex Zelczer

1974

Ronald M. Abrams, Anthony W. Babin, Arthur E. Blum, Richard M. Burk, Martin M. Carter, Howard I. Chesler, Ronald B. Cohen, Martin J. Cohn, Thomas L. Dettelbach, J. William Deutsch, Henry F. Eaton, Bertram Flesher, Charles M. Frankel, John D. Garson, Albert I. Geller, Lewis M. Goodman, Harold Gottlieb, Marc E. Graves, Michael L. Hexter, Sherman S. Hollander, Samuel C. Jaffe, Howard P. Kasdan, Elmer G. LaVetter, Robert A. Lindheim, Edward S. Rosenthal, Marvin H. Slessinger, Robert H. Sternberg, A. James Ullman, Daniel Verne, Alex Zelczer

1975

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Congratulations on 100 years.

Phyllis Gary

*Congratulations on 100 years.
Tom Jacobs*

***HFLA of Cleveland
Thanks***

***Dr. Stanley Lasky
for his extensive and thorough
research of our 100 year history.***