

Shabbat shalom –

Parasha Mishpatim begins:

‘These are the rules that you shall set before them’ and thus begins a recitation of what Moses wrote down as divine commands. From one of these commands, the Jewish Free Loan Associations have taken a verse as their doctrine. Chapter 22, verse 24: If you lend money to My People, to the poor among you, do not act as a creditor; extract no interest from them.

Rambam taught in [Mishneh Torah](#), "Laws about Giving to Poor People" ⁱ in Chapter 10, that the highest levels of tzedakah are

Giving an interest-free loan to a person in need; forming a partnership with a person in need; giving a grant to a person in need...

And

Giving tzedakah anonymously to an unknown recipient via a person (or public fund) which is trustworthy, wise, and can perform acts of tzedakah with your money in a most impeccable fashion.

Let me say that again: *An interest free loan to a person in need given to an unknown recipient by giving to a public fund which is trustworthy.*

That defines the Hebrew Benevolent Loan Association here in Western New York, which for more than four generations, has been living up to this standard of tzedekah, has been making interest free loans to our people, offering a hand up, not a hand out. While offering both dignity and confidentiality, HBLA offers interest free loans to Jews in the eight counties of Western New York (Erie, Niagara, Orleans, Genesee, Wyoming, Allegany, Cattaraugus, and Chautauqua).

There was a time when those loans might have been used to buy the ‘load’ for a peddler’s cart, and then, as such a loan was paid back, perhaps a new loan to buy a horse to pull that cart. Such a loan provided a livelihood that allowed the borrower the dignity of supporting a family. The funds from that repaid loan were immediately available to be loaned again. Today, loans might be to buy a computer for a child who is off to college, to pay medical or dental bills, to replace a roof or a furnace, to make a down payment on a car to get to and from a job.

Today we give education loans, for which repayment may be deferred until graduation, and personal small business loans. We study our procedures and requirements with an eye toward making things easier for our borrowers and maintaining our fiduciary responsibilities. Where there is a need, HBLA is willing and able to help. What is worthy of a loan is limited only by the need one has. We rarely say no, but find creative ways to follow our rules and procedures and still make loans happen.

A folk tale from *Exempla of the Rabbis*ⁱⁱ tells the story of a certain man who had been selfish his entire life. When he was dying his family urged him to eat. "If you give me a boiled egg," he said, "I will eat it." As he was about to eat, a poor man appeared at the door and begged for charity. The dying man ordered his family to give the beggar his egg. Shortly thereafter the man died. Sometime afterward he appeared to his son who asked what it was like on the other side. The father answered:

"Make it your practice to perform charity, and you will gain a place in the world to come. Throughout my life the only act of charity I ever performed was giving that egg to that poor man. Yet, when I died, that one egg outweighed all my sins that I had committed, and I was admitted to Paradise."

I believe that membership in HBLA helps to fulfill the mitzvah of giving the highest level of charity. Membership dollars provide funds to make loans and members do not know who has been helped. Unless told by a borrower about how a loan helped or if a board member sits in on a loan interview, we don't know who or how we have helped, but we know we make a difference. HBLA will be starting a life membership drive and those funds will provide a myriad of benefits. The recipients of loans will be able to have life a bit easier. The donors of the funds gain the knowledge that they have done an amazing mitzvah by making it possible to provide interest free loans to those who have a need. When asked, please consider ensuring your place in the 'World to Come' by joining this wonderful organization.

Thank you, Rabbi Netter, for giving me the opportunity to speak about HBLA.

Shabbat shalom.

ⁱⁱ Google search : <https://en.wikipedia.org/wiki/Tzedakah>

ⁱⁱ *Voices of Jewish Wisdom*, Francine Klagsburn, Jonathan David Publishers, 1980 , Pp. 328-329