

ONE FOR ALL

A PUBLICATION OF
 ChesedChicago

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A MESSAGE FROM

**RABBI
SHMUEL
FUERST**

DEAR FRIEND,

When we started ChesedChicago, the goal was simple: to help our fellow Yidden in times of need, with dignity, care, and a full heart. Baruch Hashem, that mission has not changed. But what has changed is the scope and reach of what we're able to do.

In this issue, we're proud to share just a glimpse of what that growth looks like.

Our Gemach Loan Fund continues to provide interest-free loans to help families get back on their feet. Our Co-Op offers middle-class families affordable access to household staples with the respect they deserve. We've recently moved some departments into our new building, allowing us to expand and better serve the community in areas like clothing, toys, wedding needs, and more. And we just announced the winner of our annual Tesla Raffle, a fundraiser that supports our efforts year-round.

Looking ahead, we are preparing for our annual Rosh Hashana campaign: Fill the Need. As the Yamim Tovim approach, the financial strain on families only intensifies. With your support, we can ensure that no table is empty and no family goes without.

None of this would be possible without you - our community, our supporters, our partners in chesed. Thank you for standing with us, and for helping to ensure that no one has to face a challenge alone.

With best wishes for a happy and healthy new year,



Rabbi Shmuel Fuerst
Co-Founder, ChesedChicago

OUR SERVICES



Provisions

Our warehouse provides essentials such as:

- Fine-Neiman Community Food Pantry
- Food Vouchers
- Clothing
- Furniture & Appliances
- Baby Needs
- Toys, Bikes, School Supplies
- Bridal Needs
- Medical Equipment
- Co-Op Shop
- Seasonal/Holiday Distributions



Medical Assistance

We're here for you in times of medical need, assisting with and facilitating services such as:

- Fertility Treatment
- Medical Insurance



Financial Stability

We provide a wide range of finance related assistance programs, such as:

- Tax, Debt, and Financial Counseling
- Government Benefits Assistance
- Interest-Free Loan Fund
- Single Parent Assistance
- Simcha Assistance
- Utilities Assistance
- Eviction Prevention and Home Repairs
- Education and Camp Assistance



Education & Family Services

Our team offers critical services that assist families in need, including:

- Youth Volunteerism
- Mentoring



Second Time Around Pick-Ups / Drop-Offs

Our incredible second-hand program upcycles numerous essential household and clothing items. The main categories we provide include:

- Appliances
- Clothing
- Furniture
- Housewares
- Sports Equipment



AFFILIATE PROGRAMS

Ateres Chaya Bridal Gowns

Ginat Shoshana

Jane Webster Simcha Gemach

United Bikur Cholim Kitchen

SimchaLink

847-679-0496

joblink

773-866-1111

SUPERCHARGED
EXCITEMENT,
SUPERCHARGED
IMPACT

YOUR FAVORITE RAFFLE JUST HIT A NEW GEAR.

On Monday, September 1, 2025, we drew the winning ticket for ChesedChicago's 11th annual raffle and this year, it wasn't just about the Tesla. For the first time ever, the winner got to choose any electric vehicle they dreamed of.

CONGRATULATIONS
TO OUR 2025 WINNER

DUANE SWANIEC

F R O M

HUDSON, FL!

This year's raffle drew participants from across the U.S. and around the world. Every ticket purchased didn't just offer a shot at a cutting-edge EV - it fueled 80+ vital programs and services provided by ChesedChicago to individuals and families across the community, all at no cost to them.

We're grateful to every one of you who joined this year's raffle. Your support helps us respond to urgent needs with dignity, compassion, and speed.



THE
WINNERS'
CIRCLE:

Mindy Zucker, Lakewood, NJ - 2024
Rabbi Eliyahu Millen, Chicago, IL - 2023
Levi Israel, Chicago, IL - 2022
David Schreiber, Evanston, IL - 2021
Mitch Zolty, Toronto, ON - 2020
David Haziza, Brooklyn, NY - 2019
David Hartman, Lincolnwood, IL - 2018
Waygee Ho, Queens, NY - 2017
Avromi Russell, Jerusalem, Israel - 2016
Elan Magence, Chicago, IL - 2015



 ChesedChicago

EMPOWERING FAMILIES

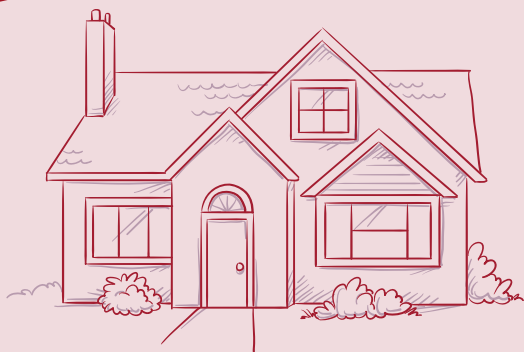
with Dignity

CHESEDCHICAGO'S GEMACH LOAN FUND HITS \$5 MILLION MILESTONE



1

The Perlman* were out of options. Their roof was leaking again, and the \$6,000 repair bill was simply out of reach.



2

The Steinberg* had finally saved enough for a mortgage - but the down payment was still a major obstacle.



3

The Klein* were planning their daughter's wedding with joy, but the mounting expenses quickly became overwhelming, threatening to overshadow the simcha they had so long anticipated.

These families, and hundreds like them, found a practical, respectful solution through ChesedChicago's Loan Fund, which offers interest-free loans on terms borrowers can actually afford.

Originally established nearly 40 years ago, the Loan Fund has quietly grown into a vital community resource for working families with temporary financial needs, whether for home repairs, simchas, or consolidating debt. Borrowers typically receive loans of \$10,000 to \$25,000, repaid monthly, with zero interest and no fees.

Now, thanks to decades of steady growth and recent generous donations, the Loan Fund has reached an exciting milestone: \$5 million in total capital, making it one of the largest interest-free loan funds of its kind in the country.

A LEGACY OF CHESED AND TRUST

The Loan Fund was founded 40 years ago by **Rabbi Shmuel Lerner, a"h**, and **Mr. Michael Schnurmann, ybl'ch** and is currently overseen with dedication by R' Shmuel's son, Rabbi Moishe Lerner. Generous seed gifts from Mrs. Freeda Bassman, a"h, and Rabbi Sidney Glenner, ybl'ch, solidified the fund, with many other donors contributing over the years, allowing the fund to grow steadily and sustainably.

*Names have been changed to protect privacy.





R' ELISHA NAIMAN, A"H



In addition to the original founders, the Loan Fund now also bears the name of R' Elisha Naiman, a" h, who held the Gemach close to his heart.

He supported it generously throughout his life and, most recently, bequeathed a substantial gift that brought the Fund to its remarkable total.

Unlike loan funds that depend on incoming loan repayments to fund new loans, ChesedChicago's Gemach fully owns its capital, ensuring long-term stability. Over the history of the Gemach, there is seldom a waiting period for borrowers. "We are rarely in a position where we're short on funds, because community support for our program is so strong. That provides the needed capital to always be available for our growing community," explains Rabbi Lerner.

**BEHIND THE SCENES:
A RESPONSIBLE LENDING MODEL**

Every loan applicant undergoes a thorough but efficient review process, with a focus on verifying the borrower's ability to repay. Each loan requires three qualified guarantors, helping protect the Fund from losses while preserving the borrower's dignity. The program charges no fees or interest, and unlike a traditional bank, there's no long waiting period. It's fast, respectful, and designed to help - not to profit.

This model has worked. In nearly 40 years, the Loan Fund has maintained a perfect borrower repayment record. In the rare case where a borrower has defaulted, the guarantors have always stepped in to make repayment, ensuring the fund remains whole.

In fact, numerous Gemachs across the country and even internationally have turned to us for guidance, using our fund as a model for their own.

ADDRESSING EVOLVING NEEDS

As community needs shift, the Loan Fund adapts. In recent years, many borrowers have come through ChesedChicago's Debt Settlement Program, seeking help to escape the burden of high-interest credit card debt. Our volunteers help negotiate settlements but often, the agreed payoff must be made in one lump sum. The Loan Fund steps in to make that possible.

"We've helped many families break free from the financial quicksand of credit card debt," Rabbi Lerner explains. "They repay their Gemach loan monthly, with interest-free payments, and can get back on their feet in a short period of time."

LOOKING AHEAD

The demand is steadily increasing, with nearly **\$4.5 million** currently loaned out to community members.

By offering interest-free loans with repayment terms people can afford, the Fund helps individuals maintain their dignity and take control of their own future - which is at the heart of our mission.

With approximately **350 active loans**, and a strong foundation of community support, ChesedChicago's Loan Fund is poised to continue lifting families, quietly and respectfully - one loan at a time. 🌟

IF YOU'D LIKE TO TAKE PART IN THIS POWERFUL CYCLE OF GIVING, CONSIDER MAKING A DONATION TO THE CHESEDCHICAGO GEMACH LOAN FUND.

Please call Rabbi Shmuel Fuerst at 773-539-4241



Room to GROW

CHESEDCHICAGO EXPANDS INTO A NEW HOME TO SERVE **MORE**, DO **MORE**, HELP **MORE**



After years of steady growth in programs, services, and the number of families we support, ChesedChicago is proud to announce a new chapter: we've moved into our new building!

Just across the street from our main headquarters, the new space isn't just a bigger facility - it's a tangible symbol of what happens when a community steps up to meet growing needs with compassion, efficiency, and vision.

"We were simply outgrowing our old space," says Executive Director Rabbi Yossi Fuerst. "This move allows us to do what we already do well - just better, faster, and with room to keep growing."

WHY THE MOVE MATTERS

Over the past several years, demand for ChesedChicago's services has grown dramatically. From emergency assistance to pantry distributions, wedding support to furniture deliveries, our team has worked tirelessly to respond - often in tight quarters.

The new building, located just across the street from our main facility, allows us to expand and improve several key service areas, including:

- ▣ A larger, more organized space for clothing and housewares
- ▣ Dedicated areas for toys, books, and sports equipment
- ▣ Specialized wing for wedding gemachs
- ▣ Improved flow for shoppers and volunteers
- ▣ Additional space for seasonal drives



**IT'S A TANGIBLE SYMBOL
OF WHAT HAPPENS WHEN
A COMMUNITY STEPS UP TO
MEET GROWING NEEDS WITH
COMPASSION, EFFICIENCY,
AND VISION.**

Meanwhile, our food pantry and furniture departments will continue to operate from our original building, keeping our core operations close together and easy to access, while offering opportunity for increased expansion.

BUILT ON CHESD, POWERED BY YOU

This move wouldn't have been possible without community support - both financial and physical. Volunteers packed, carried, labeled, and organized with warmth and enthusiasm. Donors helped turn the vision into a reality.

"We couldn't have completed the move without the incredible support of our dedicated volunteers, who generously gave their time and energy to help us," says Mrs. Devorah Horovicz, Program Director. "This is your building as much as ours. It's a home base for doing more good, more often."

LOOKING AHEAD

With a new building comes new possibilities: better systems, stronger service delivery, and a continued commitment to respond quickly and compassionately whenever and however we're needed.

We're excited to share this milestone with you - and even more excited for what's to come. 🍷

We're deeply grateful to **STATE REPRESENTATIVE KEVIN OLICKAL AND STATE SENATOR RAM VILLIVALAM** for their vital support in helping us secure the funding that made this new building possible.

We extend our heartfelt thanks to **ELI GLUCK AND HIS TEAM AT LTC INTERIORS** for the incredible job on the renovations. Their attention to detail and commitment helped bring our vision to life.

DEDICATION OPPORTUNITIES ARE STILL AVAILABLE.
To learn more, please call 773-539-4241 or email rabbifuerst@chesedchicago.org.

Caring THROUGH CO-OP

HOW OUR CO-OP PROGRAM SUPPORTS FAMILIES WITH DIGNITY AND AFFORDABILITY



“The Co-Op helps me feed my family without asking for help. That means everything.”

Community Member

“What started as a small initiative for klei kodesh has grown into a lifeline for hundreds. The Co-Op’s expansion reflects the real, growing needs in our community - and our commitment to meet them with respect and practical support.”

Rabbi Yossi Fuerst EXECUTIVE DIRECTOR

The ChesedChicago Co-Op Program began with a simple, meaningful mission: to help klei kodesh - our community’s devoted educators, rabbanim, and communal workers - access basic groceries and pantry staples at affordable, wholesale prices.

TODAY, THAT MISSION HAS GROWN.

As living costs rise and budgets tighten, more families are quietly turning to the Co-Op for relief. What hasn’t changed is our commitment to dignity, discretion, and respect for all, including our neighborhood storeowners.

The Co-Op is not a competitor in the retail space. Rather, it’s a targeted solution for those facing financial strain, offering a limited selection of bulk items at cost. Many of our participants continue to support local stores for their weekly shopping; the Co-Op simply helps fill the gap when the need is too great and the options too few.

It’s a sensitive balance - and one we take seriously.

The goal has never been to replace stores. It’s to uphold families. To make sure that klei kodesh, single parents, and others facing financial strain don’t have to sacrifice nutrition or dignity to make ends meet.

And it’s working.

Each month, over 200 families walk away from the Co-Op with more than groceries. They leave with relief. One longtime Co-Op participant shared:

“The Co-Op lets me stay within my means without asking for help. It’s quiet. It’s respectful. It makes a real difference.”



Of course, none of this would be possible without our incredible volunteers, who are at the heart of the Co-Op's success. Whether they're helping clients retrieve items from the freezers, placing groceries into carts, or checking them out at the register, our volunteers ensure that every interaction is respectful, warm, and efficient. Their presence transforms the Co-Op

EACH MONTH, OVER 200 FAMILIES WALK AWAY FROM THE CO-OP WITH MORE THAN GROCERIES. THEY LEAVE WITH RELIEF.

and we are deeply grateful for the time, energy, and heart they bring to every shift.

We're proud to operate a program rooted in chesed, humility, and partnership; one that uplifts with care and serves only when needed.

Because at ChesedChicago, we don't just respond to need.

WE FILL IT. 🍴

If you'd like to help out, we're always looking for friendly volunteers to assist with heavy lifting, checkout, and support during Co-Op hours — reach out to volunteer@chesedchicago.org to join the team!

CO-OP BY THE NUMBERS:

222

AVERAGE SHOPPERS SERVED MONTHLY



CO-OP SHOPPER COUNT HAS DOUBLED OVER THE PAST YEAR.



OVER 115 ITEMS

We offer:

BULK ESSENTIALS AND PANTRY STAPLES

- Fish
- Drinks
- Paper goods
- Dairy
- Meat
- Chicken
- Frozen groceries
- Deli

21

VOLUNTEERS HELP US OPERATE EFFICIENTLY



FROM JUNK TO GENEROSITY



Teens Turn Volunteering into \$2,000 Donation



What started as a Thanksgiving volunteer shift turned into an unexpected act of entrepreneurship and tzedakah.

Two teenage boys, volunteering with ChesedChicago last Thanksgiving, were helping longtime volunteer Mr. Chaim Disen sort through donated electronics. Among the boxes marked for disposal was a collection of old, unusable video games.

But the boys saw potential. They asked if instead of disposing of the games, could they try selling them on eBay.

With the help of a friend, the teens listed the items online and raised an impressive \$2,000 from what others might have considered junk.

They delivered their share of the proceeds in person - a meaningful full-circle moment of giving back, inspired by a single day of volunteering.

Chesed, innovation, and initiative - all in one powerful story. 🌟





VOLUNTEER SPOTLIGHT

Mrs. Annie Maryles **ALWAYS ON CALL TO HELP OUT!**

How did you get involved with volunteering at ChesedChicago?

It all started with a post I saw online asking people to help with school supplies. The message said something like, "When you shop for your children, remember there are students who need help." I happened to be driving past Staples and remembered I needed some 2-pocket folders. They were on sale for a penny each!

At the checkout, I asked if there was a limit - and there wasn't - so I bought all ten. I got back in my car and started driving away, but a few blocks later, I made a U-turn and went back. I asked again, just to be sure, and when they confirmed there really was no limit, I bought **eight cases (800 folders) for just \$8.00!** That was enough to completely cover that item on the need list.

Another time, Rabbi Yossi Fuerst called and told me about the Tesla Raffle. He asked if I'd be willing to help by making phone calls. I started making calls and sold 10 tickets that first round. I didn't think it was much, but Rabbi Fuerst encouraged me, saying, "You're doing a great job." That encouragement kept me going, and I ended up making calls for the raffle for three years.

I even had the script memorized and could whistle it backward! I'd say:

"I'm calling you on behalf of the Chicago Chesed Fund. They're having their annual Labor Day Raffle on September 5th. This year's prize is your choice of a Tesla car or \$50,000. Tickets are \$100 each. You can visit ccraffle.com or call the office at 847.679.7799."

I thought I had it down perfectly, until my husband pointed out that everyone knows a Tesla is a car, so I could probably drop the word "car" from my pitch. It actually took me a couple of weeks to retrain myself - even in my backwards whistling! 😊

Do you have an anecdote about ChesedChicago that really moved you?

What always strikes me is the staff. I'm constantly amazed by how calm and composed they are, no matter how busy things get. There's a real sense of camaraderie every single day - and a deep respect, not just for every person who walks through the door, but also for one another.

Chesed is its own reward.

What motivates you to stay involved at ChesedChicago?

They are concerned about what is needed and then go about taking care of each need and doing it thoughtfully.

If you could tell future ChesedChicago volunteers one thing, what would it be?

Chesed is its own reward.

In your opinion what is the most important work that ChesedChicago does?

It treats its clients with the utmost dignity.

What do you feel you gain from volunteering in ChesedChicago?

As I said previously, Chesed is its own reward. 🍷



In addition to her volunteer work, Mrs. Annie Maryles led a heartfelt initiative for several years: sponsoring clothing for bar mitzvah boys from families in need. This program, dedicated in memory of her beloved grandson, Reuven a"h ben Menachem Mordechai Kirshner, ensured that each boy could celebrate his milestone with dignity and pride. Thanks to her dedication, dozens of young boys were able to mark their bar mitzvah feeling confident and cared for.

 **ChesedChicago**

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LINCOLNWOOD, IL 60712

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SEPTEMBER 25 - 30, 2025

עשרת ימי תשובה