

THE JEWISH FREE
LOAN LEADERSHIP
2007-2008

President
Kay Abramsohn

Executive Vice President
Ron Blau

Vice Presidents
Lisa Leopold
Fred Wabnik

Treasurer
Lawrence Schwartz

Secretary
SaraRuth Rossow

Past President
Rabbi Irwin Wiener, D.D.

Emeriti
Harry Adler
Helen Handler
Allen Honig

Directors
Ethan Bindelglas
Larry Moffitt
Suanne Neuman
Eric Rinestone
Marvin Stein
Gerald Webner

Executive Director
Selma Fiel

**Director of Development
& Outreach**
Tina Sheinbein

MESSAGE FROM THE PRESIDENT

Things really heat up in the summer at JFL. No temperature jokes here, and no pun intended. The JFL experiences some of its busiest times as we head into summer and as we consider applications for Student Education Loans. After reviewing their financial needs to attend the school of their choice, these young adults with their families came to the JFL in order to discuss their monetary needs. A loan application might be for the remainder of the tuition costs, because the student was not able to secure enough other financial aid or because the student qualified for a scholarship that only covers a portion of the tuition. The loan application might be for book expenses or special fees.



Kay Abramsohn, President

It is the supporters of the JFL who helped us to assist eighteen students, all from the Valley, for the coming academic year. Since last year this brings our total to twenty-three students who are receiving an interest free educational loan. This is truly the cycle of Jewish values in action. The current eighteen students at twelve different educational institutions across the country are working to achieve educational goals and are starting on their path to a bigger working world.

The JFL thanks you for your support on behalf of these students and their educational aspirations.

To find out how to participate in providing funds for an interest free educational loan to a Jewish Valley area student, please contact Tina Sheinbein, Director of Development and Outreach, at (602) 230-7983 or tinashinbein@jewishfreeloan.org.

FROM THE DESK OF THE EXECUTIVE DIRECTOR

This is the time of year when we reflect upon the past and look to the future. The old cliché that “what is past is prologue” never was more relevant.

In past years, a great deal of time was spent building an organization, developing a working board of directors and establishing ourselves as a well known entity in the community for those who needed a helping hand.

Today, we are still fine tuning our organization so that we can keep up with the ever growing demand for our help with students, prospective adoptive parents, non-recoverable medical expenses and the costs to assist those in recovery, new businesses, life cycle events as well as emergency loans.

We want to express our heartfelt gratitude to the community on behalf of the thousands who have benefited from this support because of your efforts.



Selma Fiel, Executive Director

EDUCATION

This issue of G'milut Chasadim highlights the newest area of loan funds – education. During the past year, Jewish Free Loan has worked diligently to establish specific guidelines and procedures for college, technical and vocational education loans. This is an exciting accomplishment that we are proud to share with you. We look forward to helping generations of future Jewish leaders as they pursue a higher education.

We are an affiliate agency of The Jewish Federation of Greater Phoenix

MORE REFLECTIONS FROM OUR EDUCATION LOAN RECIPIENTS

I have just completed my freshman year at the University of Arizona. I was comforted with the information



Sarah Bukshpan (center) with friends on their way to Hillel

I found out about the Jewish Free Loan organization. Attending a university is not inexpensive, and even with my scholarships and grants, I still needed money for school. FAFSA offers different loan packages, but they all come with fairly high interest rates. Jewish Free Loan lent me the money I need now for school, and is doing so without charging me interest. I will only owe what I borrow and nothing more. For a college student who wants to start their life after college without extra debt, this was a great opportunity for me.

Getting involved with the Jewish community is part of the process and is stated in the agreement between the Jewish Free Loan and me. I was very active with the UA Hillel in Tucson, and participated in many of their trips and events. I traveled on an Alternative Spring Break trip to New Orleans, and helped to clean up the city after Hurricane Katrina so they

could start rebuilding the homes that were damaged. It was one of the greatest experiences of my life, and one that I will never forget. In addition to helping rebuild New Orleans, I also met many other Jews from Hillel from across the country, and they too will remain in my memory.

Jewish Free Loan is abiding by the Jewish law that says a Jew cannot charge another Jew interest. It is a great service that they provide to the community. I am very grateful to the Jewish Free Loan for the mitzvah they are doing for me, and for many others who are in need.

If you would have given me a quiz on medical school finances, one year ago, I would have told you that the cost of a medical education is a small price for being allowed the privilege of healing others. Unfortunately, my belief is not entirely true. A privilege? Yes! A small price? Not exactly.



Josh Poles

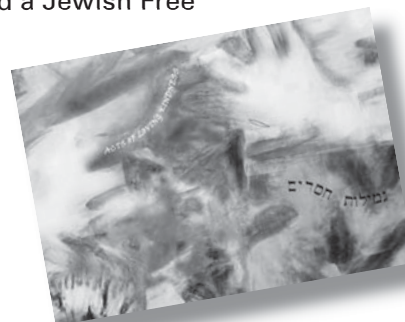
I was introduced to the Jewish Free Loan by Harry Adler, a past president, and a family acquaintance. The application process was very easy, and made even easier by the help that Selma Fiel and the JFL staff provided during the application process. The interview was my opportunity to learn about the JFL and how the organization is able to provide financial support to the community. It was also very interesting to hear stories of other people in the community who have relied on JFL to manage various situations. The loan I have borrowed from JFL will be put toward my medical school tuition.

I am a Phoenix native and thus grew up a member of the Jewish community in Phoenix. I am certain that some of the supporting members of JFL are family friends or perhaps the parents of my childhood friends. I am a believer in community and supporting others; it is unique that the very community in which I was raised is still able to support me, and that this community sufficiently invested resources like JFL to continue supporting others.

When You Care Enough to Send the Very Best... then send a JFL Tribute Card!!

We are making it even easier for you to send a Jewish Free Loan tribute card. Packets of three tribute cards can be mailed for you to use from your home. Send \$36 to the JFL office and we will send the cards directly to you! Who needs Hallmark when you can use a JFL Tribute card.

Send your check today to the attention of Vicki Toback and help support our interest free loan programs!



We Apologize!

All our donors are important to us. We inadvertently listed some donors incorrectly and omitted others. Please accept our sincerest apologies — your financial support has helped make a difference in the lives of those who turn to us for an interest free loan.

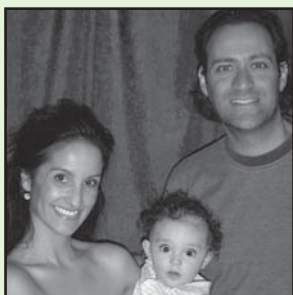
Thank you!!

Janet and Kenneth Bellovin
Nancy and Zachary Brooks -
The Jewish Collection
Reda and Ronald Garlikov

NEW NAMED FUNDS ESTABLISHED



The Steve and Randy Weiss Medical Needs Fund will be used for non-recoverable medical expenses, including non-participatory physician fees, mental health counseling and dental care. The fund is also available for expenses such as nursing care, physical therapy, hospice and uninsured veterinary bills. The JFL thanks Steve and Randy for their vision and wisdom in creating this newest Medical Needs Fund. Todah Rabah!



New Education Fund!

Thank you to Jeff and Lisa Geysers who have just established the **Geysers Family Education Fund**. These funds will be used to provide college education interest free loans to students just like those who are highlighted in this issue of G'milut Chasadim. We appreciate

their generosity and thank them for their leadership in creating this new Fund.

First Presidential Award Recipient — Rabbi Irwin Wiener, D.D.

Rabbi Wiener was presented with this honor at the recent Annual Meeting. The Presidential Award honors an individual whose efforts and dedication to the purposes of the JFL, whether personally or financially, have significantly impacted the Phoenix JFL. A permanent plaque will be on display in the office. Also at the meeting, the four new named loan fund donors were presented beautiful tzedakah boxes. The 2007-2008 officers and Board of Directors were installed during the meeting.



Kay Abramsohn and Rabbi Wiener



Back row L-R: Ron Blau, Fred Wabnik, Kay Abramsohn
Front row L-R: Larry Schwartz, Lisa Leopold, SaraRuth Rossow, Selma Fiel

DONOR NAMED LOAN FUNDS

ADOPTION

Al and Fran Sachs Jewish Adoption Fund

BUSINESS

Bycer Family Business Development Loan Fund

Milton Gross Memorial Business Fund

EDUCATION

Geysers Family Education Fund

Mehl Memorial Student Fund

Stuckgold Education Fund

EMERGENCY/MEDICAL

Isabelle Appell Memorial Fund

Barbara and Michael Bass Fund for Mental Illness

George Ritzer Family Emergency Fund

Diane and Jay Simons Medical Needs Fund

Steve and Randy Weiss Medical Needs Fund

GENERAL

Ella and Harry Adler Maimonides Loan Fund

ISRAEL

Kriegsfeld Israel Experience Fund

PERSONAL CRISIS

Keren Or

Women and Children in Crisis

The IAHL (International Association of Hebrew Free Loans) International Convention will be held October 7 - 9, 2007 in Vancouver, British Columbia. Representing the Phoenix Jewish Free Loan will be Kay Abramsohn, Selma Fiel, and Tina Sheinbein.



2007 Arizona Working Poor Tax Credit

If you are qualified to receive the Arizona Working Poor Tax Credit, the Jewish Free Loan is one of the organizations to which you can contribute! Singles may contribute up to \$200 and couples filing joint returns can contribute up to \$400! You do not have to wait until December — use the enclosed envelope and send in your 2007 tax credit.

The Officers, Board of Directors
and Staff of the Jewish Free Loan

Happy New Year!
and all of Israel,
your loved ones,
fill your home, the homes of
joy and contentment
good health, happiness, peace,
May the sweet blessings of

לשנה טובה תחברנו
5678

3443 N. CENTRAL AVE SUITE 707
PHOENIX, ARIZONA 85012



OPPORTUNITY KNOCKS,
A HIGHER EDUCATION
Interest free loans for college, vocational
and technical schools

>>>

For information on interest free student
education loans, check out our web
site: www.jewishfreeloan.org.
The deadline for spring semester
education loans is November 1, 2007.

REFLECTION FROM ONE OF OUR EDUCATION LOAN RECIPIENTS

I love food!

In fact, besides my wife, food is pretty much all I think about. When I am eating breakfast, I think about what is for lunch, and when I eat lunch, I wonder what I could eat for dinner. When I go on trips, I base the whole schedule around food and places to eat.



Nathan Hirsch

I love food, and cooking became a passion of mine, so I guess it was natural that I decided to pursue a career in cooking. I already had a degree from the University of Arizona, but I did not see myself working in a 9 to 5 desk job. Cooking is a high stress, low paying, long hours job, and to be successful, I knew I had to gain a solid foundation.

While living in Israel and working in restaurants there, I looked into different culinary schools, but when an Israeli chef friend of mine told me about his educational experience at the Culinary Institute of America, I knew that this was the school for me. The CIA is the most prestigious, and oldest culinary school in the United States. It is located in Hyde Park, New York, about two hours north of the Big Apple. I was so excited to start, but there was one issue, money.

Culinary school is not cheap. Just think of it as law school with knives and a much better cafeteria. The school offered me a few grants and scholarships, but it still was not enough. I needed help. I heard about the Jewish Free Loan, a non-profit organization, which provides interest free loans to Phoenix Jewish students. I decided to give it a try.

It was such an easy process that within a few weeks of turning in all the proper documents and being interviewed, I was leaving for New York with a check in my hand that would change my life. I know there are many other young Jewish adults in similar situations as my own. It is a struggle to pay off all the bills, and they would love the chance to gain more education, but with rising tuition costs, how would this be possible?

From my experience, I would point to one direction and that is the Jewish Free Loan.