

THE JEWISH FREE
LOAN LEADERSHIP
2008-2009

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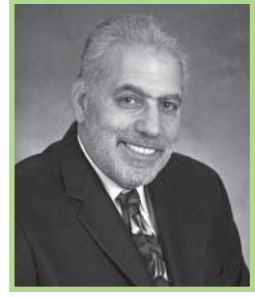
Executive Director
Tina Sheinbein

**Director of Development
& Outreach**
Terri Swirnoff

LOOKING BACK AND MOVING FORWARD

We are looking forward to a meaningful new year at the Jewish Free Loan.

As you might expect, Jewish community members are not exempt from these tough economic times. We have seen a major upswing in the number of borrowers contacting us. As a result, we are proud to announce that the Jewish Free Loan has increased our loans granted by 45% in the past year. This is the reason we are in business and we know we are providing a necessary service to individuals in our community.



Ron Blau, President

We are grateful to have received a grant from the Jewish Community Foundation of Greater Phoenix Youth Philanthropy Board which allows us to present our borrowers a program on financial management. We feel it is our fiduciary responsibility to the community we serve and our donors to see that our clients and other members of the community are provided this vital information.



Tina Sheinbein, Executive Director

In 2006, we joined other Jewish Free Loans across the country when we began a formal student loan program. This year, we met with triple the number of student applicants. Each student is asked to participate in a mitzvah program at their college or university, as we want our young leaders of tomorrow to get off on the right foot, performing deeds of loving kindness.

We believe that investing in these Jewish leaders of tomorrow will reap benefits for the individual student as well as the continuity of the Jewish community. When their grades and re-payment history are assessed for future loans during their college career, we also ask to see evidence of their involvement in a tzedekah project.

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Thank You – Todah Rabah
This issue of G'milut Chasadim is in honor of our 2008 donors. Because of your generosity, we can care for members of our community at their time of greatest need. We also dedicate this issue to the two wonderful families who have initiated our L'dor V'dor Legacy Society insuring that assistance will be available in perpetuity providing support to future generations.



We Are in Very Good Hands

The officers of the Board gathered at the Annual Meeting; Standing l-r: Lawrence Schwartz, Treasurer, SaraRuth Rossow, Secretary, Fred Wabnik, Executive Vice-President, Tina Sheinbein, Executive Director
Seated l-r: Kay Abramsohn, Immediate Past President, Ronald Blau, President, Lisa Leopold, Vice President;
Not in photo: Eric Rinestone, Vice-President

Annual Meeting photographs courtesy of Joel Zolondek.

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

REFLECTIONS FROM OUR LOAN RECIPIENTS

Almost 5 years ago my wife and I were exceptionally blessed and lucky with the birth of our daughter. While the pregnancy was extremely difficult (among other complications our daughter was a twin, one of whom was lost during the pregnancy), and our daughter spent 11 days in the neonatal intensive care unit. None of the immense pain we suffered mattered when we were finally able to hold her without wires and tubes and bring her home, and truly into our lives. We knew after our experience that we would need to adopt if we wanted any more children.



A few years ago we felt ready to begin the process, both my wife and I were shocked at how expensive it is to bring a waiting child into your family. After hearing a presentation from Jewish Free Loan we signed up and almost immediately qualified for a loan, we were shocked at how easy the process was.

Just this winter we traveled to China to adopt a two and half year old baby girl. She has been warmly welcomed into our family and I honestly can't remember a time that she was not with us, not a part of our family. While in China we were part of a group of almost 20 American families waiting to get their children. I will never forget on the bus the day we were to get our children our tour guide was trying to prep the group for the completely overwhelming experience in front of us. At one point she said something that will stick with me forever, and while she was clearly not Jewish it was laced with some profound Jewish values. She stated that our newly adopted children would go from hell to heaven the minute they met us, their lives would be forever changed for the positive.

Both of our daughters have been a blessing on our lives, the effects are actually immeasurable. What I had yet to consider was the profound mitzvah we were performing for this little Chinese girl. Our new daughter came to us with burn marks on her arm (from too hot formula at the orphanage), terrible and lasting scars from a barbaric surgery, a parasite, and latent tuberculosis. Jewish Free Loan not only made our family whole and more complete, they helped to positively change the life of this little girl. I like to say that Jewish Free Loan helped by acting as the bridge that made the trip and our incredible journey possible.

— Steve Tepper, CEO/Executive Director, Barnes Family East Valley JCC

MONEY MANAGEMENT PROGRAM TO BE OFFERED

"I feel a responsibility to offer this service to many of our borrowers and community members," states Tina Sheinbein, Executive Director of Jewish Free Loan. She is referring to the new money management program that will be developed and offered through Jewish Free Loan, thanks to the generosity of a grant received from the Jewish Community Foundation of Greater Phoenix Youth Philanthropy Board. "Through this grant, we can further assist our borrowers to plan strategically for their future," stated Ora Zutler, JFL board member organizing and facilitating this effort.

We will be able to take advantage of community resources to present the program we have designed and use the \$2,000 grant for marketing purposes. JFL will be working with JFCS on promoting the program. The program will be offered for the first time in the fall, on the evenings of November 18th and 20th, and it is open to members of the Jewish community.

Please contact Terri Swirnoff at 602-230-7983 for additional information.



We Apologize!

All of 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!!

Ilene and Ben Celniker
Gitta and Homer Chernin
Dr. Marc and Jackie Kay
Judy and Irwin Plafker
Evelyn and Daniel Simon
Marvin and Sherry Weinstein

NEW NAMED FUNDS ESTABLISHED

Blau – Harel Family Medical Fund

The Jewish Free Loan is grateful to the Blau-Harel Family for establishing a medical fund geared towards treatment and identification of Jewish genetic diseases with an emphasis on digestive disorders. Treatments may include counseling as well as medical interventions.



*Ron Blau & Barbara Harel**

With the opening of the Jewish Genetic Diseases Center of Greater Phoenix which, over a four year period, has screened 401 individuals, there will now be loans available for any of the carriers if further medical follow-up is required.

John Blutarsky Education Fund

The Jewish Free Loan is grateful for the establishment of this education fund. We are attracting more and more students wishing to borrow funds to help them navigate through their college years. As fewer funding sources are available, this fund provides our students with a hand up not a hand-out.

Arlene and Mike Treger Education Fund

The Jewish Free loan acknowledges the generosity of the Treger family in providing much needed funds for our growing college loan program. With fewer funding sources available to students, and higher interest rates being charged, this fund allows the Jewish Free Loan to continue to fund our college students as we help prepare them to be our community leaders of tomorrow.



Mike and Arlene Treger

Hillary and Jake Tucker Education Fund

The Jewish Free Loan gratefully acknowledges the generosity of the Tucker family in providing funds for our college loan program. Because many students come to us for loans during their consecutive years of study, this fund allows us to continue to provide needed dollars as tuition and related expenses continue to escalate.

DONOR NAMED FUNDS

ADOPTION

Support adoption process and pre-adoption medical processes for parents with intent to raise a Jewish child

- **Al and Fran Sachs Jewish Adoption Fund**

BUSINESS

Employment-related auto, job training, establishing or expanding a small business

- **Bycer Family Business Development Loan Fund**
- **Milton Gross Memorial Business Fund**

EDUCATION

Jewish camp and leadership, Jewish education, tuition, books, living expenses, supplement to financial aid, vocational and technical training, graduate studies

- **Daron and Ron Barnes Family Foundation College Education Loan Fund**
- **John Blutarsky Education Fund**
- **Geyser Family Education Fund**
- **Mehl Memorial Student Fund**
- **Stuckgold Education Fund**
- **Arlene and Mike Treger Education Fund**
- **Hillary and Jake Tucker Education Fund**

GENERAL

- **Ella and Harry Adler Maimonides Loan Fund**

ISRAEL

- **Kriegsfeld Israel Experience Fund**

MEDICAL/ EMERGENCY

Medical and dental bills, unexpected illness

- **Isabelle Appell Memorial Fund**
- **Barbara and Michael Bass Fund for Mental Illness**
- **Blau – Harel Family Medical Fund**
- **George Ritzer Emergency Fund**
- **Diane and Jay Simons Medical Needs Fund**
- **Steve and Randy Weiss Medical Needs Fund**

PERSONAL CRISIS

Medical and funeral assistance for neo-natal deaths and late term miscarriages

- **Keren Or**
- Abused, neglected, homeless and single mothers*
- **Women and Children in Crisis**

*Photograph courtesy of Blacktie-Arizona.

L'DOR V'DOR LEGACY SOCIETY

Two Families Initiate Our L'dor V'dor Legacy Society

Our Jewish Free Loan is extremely grateful to the generosity of two families whose foresight will benefit our community for years to come as they initiate our L'dor V'dor Legacy Society.



Dr. Bonnie Gray and Dr. Paul Grocoff

Dr. Bonnie Gray and Dr. Paul Grocoff of the Gray, Grocoff, and Kiel Family Education Trust will support educational scholarships for Jewish graduate students to assist with the cost of books, tuition and other appropriate expenses to attend an accredited University/College anywhere in the world. Concurrently the Gray, Grocoff, and Kiel Family Grant and Loan Trust will fund loans to Jewish individuals for a life necessity, including small business loans, medical emergencies and home loans. Their vision will mean individuals and families in our Jewish community will be assisted in their time of need. These two trusts will provide enduring funds to meet the needs of future generations.



Al and Fran Sachs

Al and Fran Sachs are endowing their Adoption Program which includes adoption, in-vitro and related expenses. They began their adoption named fund in 1996 as a result of their first hand experience in their early days and having seen the faces of those community members who have benefited from their fund, it was important to Al and Fran that they provide, in perpetuity, for future generations.

From the days in the European shtetls and continuing to the time Jews entered this country in the 1600s, Jews have taken care of their community members through Jewish Free Loans. What the Gray, Grocoff, and Kiel family and Al and Fran Sachs have done is to ensure this same kind of caring will be available for many years to come.

Please consider your own legacy gift to Jewish Free Loan and call Terri Swirnoff, JFL Director of Development and Outreach at 602-230-7983 or Stu Turgel, Executive Director of the Jewish Community Foundation, 480-699,1717, ext 1401. The Jewish Community Foundation and Jewish Free Loan working together through Leave a Legacy Arizona.



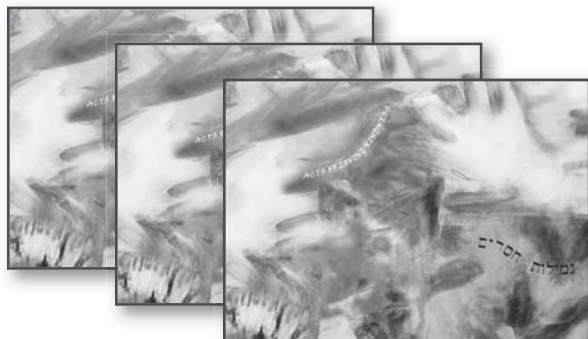
Welcome

Welcome on Board
Our Nominating Chair, Suanne Newman, and her committee has been doing a great job of bringing outstanding new board members to JFL. Welcome to Jonathon Levine, Michael Seiden, Joel Shapiro and Rabbi Elon Sunshine. Also, a new voice will be greeting you as Wendi Keene has joined our staff. Welcome to each of you and we know you will make important contributions to our Agency.

Tributes, Memorials...

We invite you to think of Jewish Free Loan when it is time to send a tribute or memorial contribution. We will send them from our office or we will send you a packet of three tribute note cards that you can fill out yourself for a donation of Double Chai (\$36).

All it takes is a call to our office at 602-230-7983 or utilize the enclosed envelope.



(continued from page 1)

Our annual meeting in early June gave us the opportunity to honor important members of our community and our agency. Al and Fran Sachs were honored for creating their named adoption fund in 1996. Because of their foresight, eight local families are the fortunate beneficiaries and are now blessed with children. (Please read Steve Tepper's article on page two)

Also at our annual meeting, we were able to acknowledge the dedicated leadership of Selma Fiel, former agency director. Kay Abramsohn was thanked for her vision and commitment, in her two years of service as our President.

A strategic planning process is being unveiled at a board retreat this fall. Chaired by Suanne Neuman, we will look to the challenges of the future with our eye on responding to needs today and tomorrow.

This new year we have asked former active board members, Gerald Webner and Ethan Bindelglas, to chair our first Advisory Council. They will invite individuals within our community, who have a specific expertise, to serve and be available throughout the year for consultations in their specific area.

It is probably clear, now, why we are both so excited about the coming year with all its challenges and responsibilities, because we know at the end of the

day, that we are making a big difference in the lives of members of our own community giving them a hand up, not a hand-out.

We wish each of you a New Year blessed with good health, the love of family and friends and deeds that embellish your link to our local Jewish Community. We invite you to become involved with the wonderful work of our agency.

Ron Blau
President

Tina Sheinbein
Executive Director

Due to the high percentage of debt consolidation and emergency loans already given out this year, we turn to you to help us, help our community during these difficult times. Throughout our history as a Jewish people, we have taken care of our own. With your generous, tax-deductible, charitable contribution, we can continue this fine tradition. Please use the enclosed envelope. On behalf of the community members we are helping, thank you.

In less than a Decade, over a Million Dollars in Loans Provided!



3443 N. CENTRAL AVE SUITE 707
PHOENIX, ARIZONA 85012



May the sweet blessings
of good health, happiness,
peace, joy and contentment
fill your home, the homes of
your loved ones,
and all of Israel.
Happy New Year!
The Officers, Board of
Directors and Staff
of the Jewish Free Loan

5769
תשס"ט

(602) 230-7983.

It is this biblical injunction that serves as the cornerstone for today's Jewish Free Loan agencies throughout the world. It is only fitting that the luncheon for our Named Donor Funds is celebrated two days prior in celebration of Shabbat Mishpatim. Named Funds are \$20,000, with reasonable payout, for more information, please contact Terri Swirnoff at

Shabbat Mishpatim is celebrated on Saturday, February 21st. The Torah portion for Shabbat Mishpatim specifically instructs Jews "not to exact interest from the needy."

NAMED DONOR FUND LUNCHEON — February 19, 2009

Arizona Working Poor Tax Credit

Jewish Free Loan is certified by the state of Arizona as a charitable organization that provides assistance to the working poor. Arizona State Law A.R.S. 43-1088 includes provisions for Arizona residents to obtain up to a \$200 tax credit for qualifying contributions made to JFL. Married couples filing jointly may qualify for up to a \$400 tax credit.

Your donation ends up COSTING YOU NOTHING.

Three Ways to Give:

Web site: www.jewishtaxcredit.org

By Phone: (602) 230-7983

Mail: 3443 N. Central Ave., Suite 707
Phoenix, Arizona 85012

But better than these choices – use the enclosed envelope and send in your 2008 tax credit today.

The Arizona State Charitable Tax Credit for the Working Poor provides that individuals, or couples, giving money to charitable organizations, as defined by IRS tax code, may receive a tax credit. To find out if you qualify, visit www.azdor.gov; Call 602-255-3381 or contact your tax adviser.

How is your donation used?

JFL spends tax credit dollars on:

- Food for those in need
- Medical and emergency needs
- Women and Children in Crisis



Adam, Sara, and new daughter, Kylie Tennen steal the show at the Annual Meeting as they arrive bringing flowers to Al and Fran Sachs.