

**A BORROWER'S EXPRESSION OF GRATITUDE**



No one likes to admit that they are in need. I'm sure most health care providers have felt the economic shift since managed care has stepped in. I have been a chiropractor for 26 years and I have been forced to adapt my practice by reducing overhead and at the same time seeking ways to expand my services.

I have faced these economic challenges, as well as the personal challenge of raising two boys, paying all the bills and sending them to college as a single mother and provider. Money can get very tight at times and after a marathon year of added expenses due to a family crisis, I felt immobilized and frustrated. I had

lots of ideas to create other avenues of revenue which would add value to my practice but just didn't have the cushion I needed to comfortably move forward.

After sharing my frustrations with my friend, Lisa Leopold, she suggested that I apply for a Jewish Free Loan. At first it was just out of the question, I was too embarrassed to ask anyone to be a guarantor for me. I thought there must be a better way. But really, there was no better way...so I gathered my courage and proceeded to find my guarantors.

I arrived at the Jewish Free Loan office downtown with apprehension, only to encounter warm, friendly individuals who really wanted to understand my situation. I could see their sincerity in wanting me to succeed as they really listened to my business plan and gave me invaluable feedback.

There are so many charitable organizations which help others, but Jewish Free Loan uniquely stands out. It is based upon pure and old-fashioned values of trust and it extends a helping hand in a family sort of way. Its benefits are visible and quick...Jewish Free Loan is a great organization. It is clean, user friendly, dignified and reaches the end user such as myself directly with no red tape or dread. My loan was a business loan but I know that Jewish Free Loan provides personal loans to many people in need. They are helping real people with real financial needs and as Jews, we are taking care of each other.

Thank you again, Jewish Free Loan, and I am forever grateful for your organization and what it stands for.

Dr. Melinda Rosenblum, A Business Loan Recipient

**Looking Back on 2008-2009...  
and Looking Forward to 2009-2010**

The Jewish Free Loan (JFL) is proud of what we have been able to provide to the members of the Jewish community and we are gratified by the response of our caring donors. During the past year, we provided 104 interest free loans representing \$275,000 in assistance. We kept a roof over the heads of families, helped with new and expanding businesses, provided college loans, and enabled people to get vital medical care. The JFL helps to give people a hand-

*The financial needs of the Jewish community will continue to increase and more people will come through our doors.*

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**THE JEWISH FREE LOAN LEADERSHIP 2009-2010**

**President**  
Ron Blau

**Executive Vice-President**  
Fred Wabnik

**Vice President**  
Lisa Leopold  
Eric Rinstone

**Treasurer**  
Howard Treshansky

**Secretary**  
SaraRuth Rossow

**Past President**  
Kay Abramsohn

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Paul Blum  
Selma Fiel  
Lisa Lerner  
Larry Moffitt  
Suanne Neuman  
Michael Seiden  
David Senkfor  
Ira Shapiro  
Joel Shapiro  
Barrett Silver  
Marvin Stein  
Ora Zutler

**Emeriti**  
Harry Adler  
Helen Handler  
Allen Honig  
Rabbi Irwin Wiener, D.D.

**Executive Director**  
Tina Sheinbein

**Director of Development and Outreach**  
Terri Swirnoff

- ✓ *Circle the Date – May 6, 2010 Jewish Free Loan 60th Celebration*
- ✓ *Place an ad in our Program.*
- ✓ *Join us as we celebrate 60 years of assisting our community, one individual at a time.*

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tion, the Jewish Federation of Greater Phoenix and Young Jewish Phoenix for recognizing the need for crisis funding support.

A special needs child could receive medical treatment though the family's insurance would not pay for it. A family that was giving up life-sustaining medication because there were not enough funds for medication, plus food and gas, was now able to have their much needed medication. We were there to help them because of our wonderful donors.

We have worked closely with Kivel, Jewish Family and Children's Service and the Jewish Tuition Organization on educating our constituencies on the Arizona tax credit programs. The Arizona Working Poor Tax Credit is an important part of our financial success and we look forward to expanding it further in 2009-2010.

What do we expect as we move into the 2009-2010 year? We expect that the financial needs of the Jewish community will continue to increase and more people will come through our doors. As part of our strategic plan, we are addressing our ability to get our message out to the community. We want our donors and borrowers alike to better understand what we do at the JFL and how we are creating a better future for the entire Jewish community by providing our interest free loans. The JFL is embarking on a plan to build a significant donor base of support so we can financially meet all the needs of the community. Some of the loans we make in the future will be for basic survival including medical care. Other loans will be an investment in someone's future including our adoption loans, business loans and college loans. We continue as well to provide loans for Jewish continuity.

Technologically speaking, we have updated our web site and invite you to take a look at our "fresh" new face at [www.jewishfreeloan.org](http://www.jewishfreeloan.org). You will now have the ability to read some of our testimonials from

up. We are allowing individuals and families to create better futures for themselves and our community. The JFL is the place they come to when they feel they have no other place to turn. Thank you to the Jewish Community Founda-

borrowers, donate to us online, send tributes online and take advantage of the Working Poor Tax Credit all at our web site.

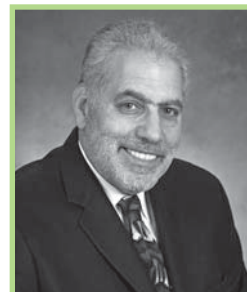
Finally, as we approach our 60th year, we are all very excitedly planning for our Community-wide Gala 60th Celebration on Thursday evening, May 6, 2010, at the Chaparral Suites. We urge you to circle it on your calendar now and join us for a fun-filled musical evening.

As we reflect on the beginning of our agency when a dedicated group of individuals wanted to fulfill the biblical injunction "not to exact interest from the needy among you" and marvel at what we have accomplished in those 60 years, we want to thank you for being a part of our past and for joining us in creating a meaningful future.

L'shana Tova and B'shalom,

Ron Blau  
President

Tina Sheinbein  
Executive Director



Ron Blau, President

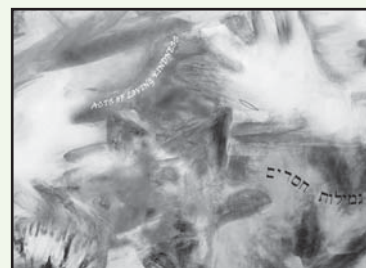


Tina Sheinbein,  
Executive Director

## What's Coming Up????

Is a family member or friend celebrating a life cycle event? Are you invited to a simcha? By sending a tribute card from JFL, you are paying tribute to your family member or friend while helping someone in need in our community.

Go to the new donation page at our updated web site and take care of all your tributes online: [www.jewishfreeloan.org](http://www.jewishfreeloan.org) or call us at (602) 230-7983 or e-mail us at [info@jewishfreeloan.org](mailto:info@jewishfreeloan.org)



## JEWISH FREE LOAN'S 60TH ANNIVERSARY CELEBRATION

60 YEARS  
May 6  
2010

### Community Invited to Celebrate Jewish Free Loan Reaching 60

"On May 6, 2010, Jewish Free Loan, a vital force in our community's network of agencies, will be celebrating its 60th year of providing interest-free loans in our state. One family at a time, one individual at a time, has come to us for assistance when there was no other place to turn and a Jewish "hand up" is offered," explained Selma Fiel, Chair of the 60th celebration.

"Professional musicians will present a program that incorporates pieces from the last 6 decades. It will be a time to come together to reflect on our history and envision the future of JFL," said President, Ron Blau.

"Each synagogue, agency and organization in our community is invited to fill a table with their members to add to our celebration," announced Tina Sheinbein, Executive Director. A program will also be available for advertisements, congratulatory messages and underwriters.

"JFL knows that when our borrowers express their profound gratitude, those words are meant for the generous donors, whose continued support means we can fulfill our mission to serve all those in need," Tina added.

Please join us in celebrating our 60 years of serving the community.

Circle May 6, 2010 on your calendars now and watch for more details as they unfold.

Place: Chaparral Suites Resort, Scottsdale

Time: 6:30 pm

Cost: \$36 — Light Supper and Dessert — No host bar

Program: TML Musical Group

Special Recognition: Harry Adler & Helen Handler

60th Celebration Committee (in formation): Selma Fiel, Chair, Jay Bycer, Program Co-Chair; Ira Shapiro, Program Co-Chair; Fred Wabnik, Historian; Kay Abramsohn; Al Honig; and SaraRuth Rossow

## OVER ONE MILLION DOLLARS IN LOANS DISBURSED IN LESS THAN A DECADE



**JEWISH FREE LOAN'S 60TH ANNIVERSARY CELEBRATION:  
THURSDAY, MAY 6, 2010**

**Special Recognition: Harry Adler and Helen Handler**

The Program will be distributed at our 60th Celebration on Thursday, May 6, 2010.

All proceeds from the Program will benefit the General Loan Fund of the JFL.

**Your response is appreciated by April 1, 2010.**

\_\_\_\_\_  
Name/Organization/Business

\_\_\_\_\_  
Contact Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Email

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Fax

**Payment Information**

Visa  Mastercard  AMEX  Discovercard

\_\_\_\_\_  
Credit Card #

\_\_\_\_\_  
Exp. Date

\_\_\_\_\_  
Signature

Payment Enclosed: \$ \_\_\_\_\_

**Mail this form (and your check) to:**

Terri Swirnoff  
Jewish Free Loan  
3443 N. Central Avenue, Suite 707  
Phoenix, AZ 85012.

Call (602) 230-7983 for more information.

**Underwriting Opportunities**

- Guardian Angel** .....\$1000  
*(includes 6 seats & recognition in the program)*
- Supporting Angel** .....\$500  
*(includes 4 seats & recognition in the program)*
- Angel** .....\$360  
*(includes 2 seats & recognition in the program)*
- We/I would like to support the 60th Celebration.  
Enclosed is a donation for \$ \_\_\_\_\_

**Program Advertising**

**Program Prices**

- Back Cover** *(first served basis)*  
Full Color 5" w x 8" h .....\$1000
- Inside Front Cover** *(first served basis)*  
Full Color 4.7396" w x 8" h .....\$750
- Inside Back Cover** *(first served basis)*  
Full Color 4.7396" w x 8" h .....\$750
- Full Page**  
Black & White only 4.5" w x 7.5" h .....\$175
- Half Page**  
Black & White only 4.5" w x 3.625" h .....\$100
- Quarter Page**  
Black & White only 2.125" w x 3.625" h .....\$75
- We/I would like to support the Program book, but  
would not like to have any ad printed. Enclosed is a  
donation for \$ \_\_\_\_\_

**Ad Specifications:**

- High resolution (300dpi) PDF or JPEG.
- Color ads must be submitted in CMYK
- Black and white ads must be submitted in grayscale.
- All fonts converted to outlines.

**Art work deadline is April 1, 2010.**

**Send art work to:**

Terri Swirnoff, Director of Development and Outreach  
terriswirnoff@jewishfreeloan.org

## MEET A MEMBER OF OUR BOARD

"Lisa Leopold has been such an integral part of our board for the past six years and a conscientious devoted chair of the loan review committee for the last 4 years. I can always count on Lisa to go the extra mile whenever a decision needs to be made or a borrower needs to be interviewed," commented Executive Director, Tina Sheinbein.

Lisa has been a resident of Arizona since 1993 when she moved from Denver, where she was born and raised. For the past four years, Lisa has served as chair of the Loan Review Committee and served on the Executive Committee of the JFL. Having worked for a number of years in the retail beauty business, Lisa is a devoted mother to two adult children and has found time to also volunteer for Hospice of the Valley.

When not busy with any of the above, Lisa is an avid fitness devotee, incorporating yoga and hiking into her busy schedule. She also has a real love of travel and adventure.

Friend and fellow board member at JFL, Suanne Neuman told us, "Lisa embraces challenges. She is a very compassionate person and is a strong advocate, spending numerous hours helping those in crisis or need."



*Seen at this year's Annual Meeting of the Jewish Free Loan are their executive committee members, Back Row, l to r, Ron Blau, Fred Wabnik, Kay Abramsohn, Lisa Leopold, Howard Treshansky, SaraRuth Rossow, Front Row, Tina Sheinbein, Executive Director*

## Are You Interested in Volunteering?

**How would you like to be a part of the Jewish Free Loan's "Tikkun Olam Volunteer Corps"?**

If you are interested in sharing in the blessings of giving back to the Jewish Community as a volunteer at JFL, please call Wendi, JFL Client Services Coordinator, at (602) 230-7983. Lisa Lerner, chair of the Capacity Building Task Force said, "We hope your investment of time and talent doing meaningful work for our agency will be a win-win opportunity."



## FINANCIAL LITERACY 101

Thanks to a grant we received from the Youth Philanthropy Board of B'nai Tzedek at the Jewish Community Foundation, JFL has a timely financial literacy presentation ready to "take on the road." The presentation covers all the basics as it relates to personal budgeting and managing one's credit worthiness.

If you know of any organizations looking for a program for their constituents, please contact Terri Swirnoff at JFL, **(602) 230-7983**.

## STRATEGIC PLANNING FOR THE FUTURE OF JEWISH FREE LOAN

"As an outgrowth of the Annual Board Retreat, the members of the board have begun the work of implementing the goals of the strategic plan for the next 3-5 years," announced Ron Blau, President.

Championing our task forces created around the areas of Development, Marketing, Technology and Capacity Building are Ron Blau, Barrett Silver, Suanne Neuman and Lisa Lerner.

While the Development committee is working on a variety of issues related to the development of dollars for ongoing needs, the Marketing and Technology Task Forces worked on updating the web site, while the Capacity Building Task Force is looking into a program to successfully add a volunteer corps to JFL in order to support a growing infrastructure.

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

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!

לשנה טובה וברכה



3443 N. CENTRAL AVE SUITE 707 PHOENIX, ARIZONA 85012

ARIZONA WORKING POOR TAX CREDIT  
IT'S DEFINITELY A WINNING PROPOSITION  
Arizona law allows eligible Arizonans to redirect their state tax liability to the Working Poor Tax Credit for a dollar-for-dollar tax credit. JFL is certified by the state of Arizona as a working poor organization. On our secure web site, you can now take advantage of this tax credit by using a credit card at [www.jewishfreeloan.org](http://www.jewishfreeloan.org) or by phoning us at (602) 230-7983.

## Improving Our Technology

**Please Take a Look at [www.jewishfreeloan.org](http://www.jewishfreeloan.org)**

We have updated our web site and invite one and all to take advantage of our new features. We now can provide "one stop shopping" as you can make your secure online contributions including your participation in the Working Poor Tax Credit. We also invite you to send your tribute orders through our website.

"We have been proud of having a borrower-friendly web site where the applications for the borrower and guarantors are available online with a list of frequently asked questions to assist in completion of the applications. We can then proceed in a timely manner and have a check promptly in the hands of our borrowers after their interview is completed," said Lisa Leopold, Loan Review chair.

Suanne Neuman, Technology Task Force chair, indicated that one of the goals of the task force was to make the web site efficient and user-friendly for visitors, contributors, and borrowers.

[www.jewishfreeloan.org](http://www.jewishfreeloan.org)

## THANK YOU, THANK YOU...

We are deeply grateful to the three board members who are leaving our board: Jonathan Levine, Larry Schwartz and Rabbi Elon Sunshine. Your contributions to the planning and execution of our Agency's business has been most meaningful and appreciated. **You will be missed.**

## Welcome, Blaise, Our Newest Board Member

R. Blaise Biller has recently joined the Board of the JFL. Blaise has lived in the community since 1994. He works in the property and casualty insurance industry. Blaise has been active with Free Arts of Arizona as well as the Best Buddies organization.

JFL is excited to have Blaise as our newest Board member.