

THE JEWISH FREE  
LOAN LEADERSHIP  
2010-2011

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## EXPRESSIONS FROM GRATEFUL RECIPIENTS

### It Only Took One Phone Call



A year ago my landlord's property was foreclosed and I had to move on short notice so I rented what seemed to be a lovely apartment. It soon turned into a nightmare with flooding and then noisy neighbors moved in.

Then, I started experiencing health problems and wasn't sleeping well at night. While I work two jobs, there was not enough income to cover the cost of a mover and a security deposit. After looking for five months, I was able to find a quiet place to rent and the landlord was willing to have me pay the security deposit over time.

Now I had to raise the funds for the mover. It only took one phone call and assistance was on its way. There are not enough words to express my gratitude to the Jewish Free Loan and to the many individuals who open their hearts and give to such a worthy organization.

**Stephanie**

*(Name of the borrower changed to protect the borrower's privacy)*

### Restoring My Faith



To my interview team:

I received a loan from the Jewish Free Loan today and want to extend my sincere appreciation. The money arrived just in time to help with the next set of bills and the many yet to come. I can't even begin to tell you the relief I feel to know I can meet my financial responsibilities and obligations and take care of my children at least for a number of months to come.

I'm also incredibly appreciative of the respect and kindness you showed me. After all I've been through

and continue to be put through, your professionalism, compassion, and deference were a welcome change. You have restored a little of my faith in the Jewish people and community.

Many thanks also to the Jewish Free Loan Association. Your affiliation with and dedication to the organization is quite impressive. My life and the lives of my daughters have been indelibly affected due to you and the JFL.

With much gratitude,

**Sherry**

*(Name of the borrower changed to protect the borrower's privacy)*

We wish our  
community  
a peaceful  
and sweet  
New Year  
filled  
with life's  
blessings.

## BECAUSE OF YOU

### Dear Friends –

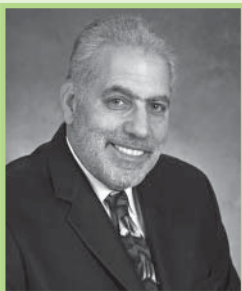
This is the time of year when we reflect on the blessings of the past year and look forward to a new year filled with prosperity, security and happiness. All of us who are involved with the Jewish Free Loan know a new year filled with prosperity, security and happiness is not what everyone receives.

There are many Jewish households who want far more basic items: a place to sleep at night, food on their table, and gas to get them to work in the morning. We are seeing families who have bills they cannot pay, training and education they want to secure, and life sustaining medical and dental care they require. Individuals come to us wanting to stand on their own two feet and create or expand their business. There are families that want to grow by adopting and bringing a child into their home.

**Because of each of you**, our supporters and friends, the Jewish Free Loan has been able to help and assist the individuals and families who come through our door. **Because of each of you**, our supporters and friends, the Jewish Free Loan has been able to give interest- free loans which make a difference in the lives of our clients. **Because of each of you**, our supporters and friends, the Jewish Free Loan is making an indelible difference in the lives of the people who turn to us when they have no where else to turn.

Therefore, when you and your family and friends are enjoying the sweetness of apples and honey, think again of the joy and happiness you have provided to those who are sitting at other tables in other parts of our community. They are experiencing relief and happiness because of your continued support of the Jewish Free Loan.

May the Jewish Free Loan continue to go from strength to strength. Happy New Year.



Ron Blau,  
President



Tina Sheinbein,  
Executive Director

## DID YOU KNOW?

At 60 years, JFL has an unprecedented 98% repayment rate. Payments go right back to capital for future loans. No other lending institution can match the recycling value of our funds.

In the last decade, the demand for emergency and crisis needs has grown by 75%.

JFL has been able to respond to the steady increase in crisis needs with the assistance of the Emergency Crisis Response grant from the Jewish Community Foundation and crisis funding from the Jewish Federation of Greater Phoenix, Young Jewish Phoenix and a project funded in part by a grant from the Jewish Community Foundation Youth Philanthropy Board of Greater Phoenix.

We have a partnership that works. Thanks to Jewish Family and Children’s Service and specifically, Kathy Rood, Manager of Jewish Social Services, JFL and JFCS have maintained a professional working partnership over the years that prevent either agency from duplicating services. This relationship, based on mutual referrals, provides the borrower with services designed to meet their specific needs.

Thank you for being great partners, JFCS, and thank you, Kathy Rood, for your professionalism. We have a partnership that works!

### We Goofed!

We extend our sincere apologies to **Dan & Lynda Ziskin** who should have been acknowledged as ANGELS in our 60th Anniversary Journal. Additional supporters of our 60th Anniversary are: ANGEL – **Sara Ziskin**, FRIENDS – **Janet Arnold, Jacquie Bohanske, Dr. David & Elaine Hirsch, Dr. Roger & Sandy Spark, and Dr. Alexander & Inez White.**

## TZEDAKAH PUSHKE

### Creating your own family rituals

Centerpieces and favors at the recent 60th Anniversary gala were JFL tzedakah pushkes.

In our home growing up, whenever something occurred that we were thankful for, we would put money in a "pushke," remarked Terri Swirnoff, Director of Development and Marketing for JFL. "Now, you also can have your own JFL pushke and create your own family's rituals around tzedakah," Terri continued. "The green and white cans offer a visual way to teach young people how JFL recycles our community contributions to help others."

The cans are small and have a lift off plastic lid that makes them easy to fill. Once they are ready to be emptied, simply return them to the JFL office where the contents will be counted and donation receipts given. You can then take home your original can.

Our very first filled tzedakah can's contents were mailed to us from an out of town contributor. To obtain one of our pushkes to fill, please call our office at

(602) 230-7983 or drop by our office at 3443 N. Central, Suite 707 in Phoenix.



## MEET A MEMBER OF OUR BOARD



**Lisa Lerner**, Jewish Free Loan Board member and Loan Policy and Review chair, has been guiding both large and small lending operations teams within the Commercial and Small Business Administration lending arena for 25 years. She now

owns and manages Enhanced Consultive Solutions, LLC, which provides technical loan expertise to financial institutions.

In addition to serving on the JFL board for the past two years, Lisa is a member of National Association of Government Guaranteed Lenders, and a member of the board of Southwestern Business Financing Corporation, a non-profit certified development company. She and her husband, Nelson, are certified Pet Therapy team partners serving underprivileged kids with their Havanese dogs aligned through Gabriel's Angels, a non-profit organization.

Lisa indicates that she is "proud of the mission of JFL and knows that it provides an important function in the community." Because her father-in-law, Morris Lerner, of blessed memory, was a guarantor for a Jewish Free loan many years ago, she sees herself as continuing that circle of caring.

"My husband and I are proud to be the parents of three fine young men: one lives in California and works at AT&T and is a software techie guru, his twin lives here in Phoenix and works for Fox Sports as a sound and video engineer and our youngest is in the honors program at the University of Arizona. He's a math and science whiz," concluded the proud mother.

*"It's not how much or how little you have that makes you great or small, but how much or how little you are with what you have".*

—Rabbi Samson Raphael Hirsch

## PLEASE CONSIDER....

We can foresee, due to our current economic climate, that we could need a Named Fund for Home Healthcare which would provide short term loans for home care for both children and adults. Also, we could see a need for a Children or Adult with Special Needs Loan Fund for diagnostic expenses, specialists, medical equipment needs and home improvement expenses.

If you have a specific interest in these or any of the available funds listed or in setting up a bequest to JFL, please contact Tina Sheinbein or Terri Swirnoff at (602) 230-7983.

## TAKING TRIBUTES 24/7

Jewish Free Loan is grateful to the many supporters who have chosen our agency when sending a tribute card. Our **online donation page**, available 24 hours a day, at [www.jewishfreeloan.org](http://www.jewishfreeloan.org) has been a valuable tool in assisting our donors.

Your donation is the perfect way to say thank you, celebrate special occasions and friendships, or memorialize someone, and also benefit the community at the same time.

JFL promptly sends our tribute card to the recipient. Click your browser to our website or call us at (602) 230-7983 and feel good about where your charitable dollars are going.

twenty-four/seven

twenty-four/seven

## SAVE THE DATE:

2010 International Associated Hebrew Free Loan's (IAHFL) Annual Conference is taking place this year in Dallas, Texas from Sunday, October 10 – Tuesday, October 12. Tina Sheinbein, current Executive Director of the Greater Phoenix office, serves as Secretary on the Executive Board of the IAHFL.

Richard Broder of Detroit is the current President and he indicated that this year's theme of "Changing Lives, One Loan at a Time" would include relevant workshops and a gala dinner celebrating the Dallas Hebrew Free Loan's 75th Anniversary.

## Loans Available

### NAMED DONOR FUNDS

#### ADOPTION

*Supports the 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**
- **Ina Levine Business 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 Barness 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**
- **Hilary 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**
- **Randy and Steve 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**

## CELEBRATING OUR 60TH ANNIVERSARY "IN STYLE"



The Jewish Community came together in May to celebrate the Jewish Free Loan's 60th Anniversary with over 350 in attendance. Selma Fiel, Anniversary chair and former Executive Director, had set an attendance goal of 200-300 so her comment at the event evaluation was "I set the bar too low!" "We appreciated Selma's vision and excellent execution and the board and staff of JFL sincerely appreciated the community support," Ron Blau, President, stated.

As the Phoenix Jewish News stated in an editorial following the celebration, "It's a sign that although 60 years isn't so long ago, it's an eternity in Phoenix years." Accepting the Founder's Award in memory of Sam Block and Joseph Rabinowitz was Myra Block Boime, Block's daughter. Especially poignant was when Mrs. Block invited 5 young grandchildren, who represented the Block's fourth generation, to the stage.

Ron Blau, JFL President, presented the President's Award in absentia to Mathis Becker. Barry Becker, Mathis's brother, accepted the award on his behalf.

Nostalgic historical events were addressed by honorees, Harry Adler and Helen Handler. Both leaders inspired those in attendance with their sincerity, humility and heartfelt passion for Jewish Free Loan, as they reminisced about their years of leadership and involvement.

TML Arts presented a revue of outstanding songs through the 6 decades as well as personalizing songs to the honorees. The Phoenix Jewish News editorial quoted above stated that the Jewish Free Loan celebrated its 60th anniversary "in style." "We hope those attending felt this way. We honored those who provided JFL a stable foundation that we can continue to build upon as we plan for our future," concluded Tina Sheinbein, Executive Director.



*Photos courtesy of Joel Zolondek*



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Michelle Riffer, a representative of B'nai Tzedek, a project funded in part by a grant from the Jewish Community Foundation, presented a \$2,500 check to Ron Blau, JFL President. Proceeds will go to fund grocery cards for the many crisis borrowers seeking assistance from JFL.

## A WIN-WIN OPPORTUNITY – IT'S NEVER TOO EARLY!

"Whenever you can utilize a tax credit like the Arizona Working Poor Tax Credit (AWPTC), it is a win-win situation," commented Wendy Laskin, AWPTC chair. At our agency, it helps fund loans for borrowers that qualify as "working poor." The win for you is that you receive the tax credit on your state taxes along with performing the mitzvah of tzedakah."

While you have until December 31st to take advantage of this tax credit, why not do it now and be done with it? Singles can contribute a maximum of \$200 and couples, \$400. You can implement your transaction by going to our website at [www.jewishfreeloan.org](http://www.jewishfreeloan.org) and click on the donation link. You can also call our office at (602) 230-7983 or mail JFL a check at 3443 N. Central Avenue, Suite 707, Phoenix, Az. 85012 and indicate it is for the AWPTC.

## לשנה טובה תכתבו

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

