

THE JEWISH FREE
LOAN LEADERSHIP
2011-2012

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FROM OUR BORROWERS

"I was able to clear my mind..."

Ron was in the mortgage business for over 25 years and when the economy turned sour, his reserves quickly dried up. He found himself short on food, unable to make his mortgage payment or pay his APS bill. What really concerned Ron were his two children and how they were dealing with all this on an emotional level.



When he called Jewish Free Loan, he spoke with Wendi, a client services coordinator, who he said, "was very kind. When I came in for the loan and spoke with Tina she put me at ease quickly by

telling me I was not the only person going through a difficult time. She helped me maintain my dignity."

"The check I received allowed me to clear my mind so I could focus on what I needed to do and I knew my kids would be okay as I moved forward." Ron indicated how appreciative he was to get this breathing room.

(The names are changed to protect the privacy of our borrowers)

"JFL is a Credit to the Phoenix community"

As a married mother of four, Elise was presented with a tuition bill a few weeks before graduating from her nursing program. "Paying the balance was beyond my means," she told us. "I reached out to JFL and was able to arrange the loan quickly and easily. The staff treated me with courtesy and respect. This service is a credit to the Phoenix community and was a huge help to me," Elise remarked.



JFL LAUNCHES TIKKUN OLAM COMMUNITY CAMPAIGN

"Over 60 years and growing" is our tag line. We have been helping Jewish individuals, couples, and families create better lives. Through the generosity of our donors, we have provided over one million dollars in interest free loans in the last decade. But there are Jewish community needs that we have not been able to address to the extent needed, especially as economic conditions have worsened.

Of particular concern are education and micro loans for small businesses. JFL is raising funds to meet the current and future needs of our Jewish community. We hope you will join with us and contribute.

Jews are the "people of the book," and value education. Yet it has become increasingly difficult for students and their families to pay for college education. The recession and the loss of jobs have made the task harder. The Arizona Republic stated that, "since the recession...the Arizona student loan situation has become critical."

College tuition has been rising faster than family income. Two thirds of students borrow money to pay for their education, and many graduate heavily in debt. And, in a faltering economy, it's difficult for students to help themselves by finding part-time jobs.

The Jewish Free Loan provides interest free loans, with dignity, to Jewish individuals:

- to enable them and their families to improve their lives and achieve greater stability with regard to their long term welfare
- to encourage and facilitate Jewish continuity

NEW YEAR GREETINGS

We're more than you think...

As the New Year is upon us and new leadership is in place at JFL, we are reflecting on the past, looking at the present, and contemplating the future. As the new president of JFL, I bring a legacy of our past, when JFL was the "best kept secret in town." Back then, we provided small dollar loans and operated without any professional assistance. I remember the little black book (literally) that contained pencil records of who had borrowed and their repayments — no double-entry booking, and certainly not the computer systems for transaction processing and bookkeeping that we currently use. We are more than you think...



*Fred Wabnik
President*

The years since then have been incredible for JFL and those we assist. Our board has become more diverse and more representative of the larger Jewish community (younger, on average; more women; wider span of professions and backgrounds), we have professional staff and guidance, and our outreach now includes the latest social media (a website, a blog, a presence on Facebook, and a video on YouTube). The loan program has expanded and grown to include college loans, adoptions, and micro lending for small business development and expansion. We are nationally recognized for our achievements by our colleagues at the International Association of Hebrew Free Loans, and we will host its 2012 International Conference. Tina Sheinbein, our Executive Director, serves as an officer and a member of the IAHFLL Executive Committee. We are more than you think...



*Tina Sheinbein
Executive Director*

We have worked closely with our Jewish community partners and have developed new programs, which are outlined in this newsletter. We continue to share with you, our friends, supporters, donors and borrowers, what we accomplish, on almost a daily basis. Representing the Jewish community, and mindful of tikkun olam, we help to keep a roof over someone's family, we help to provide medical and dental care, we help women in crisis, we enable students to receive an education, and we help small businesses develop and expand. We listen, compassionately and non-judgmentally, and provide financial assistance to the extent possible. We are more than you think...

No matter what you once thought — or currently think — we are definitely more than you think. We encourage you to call us and learn how we can help you, a family member, or a friend. Or perhaps you can help us help someone else. Perhaps you would like to volunteer to serve on one of our committees or task forces. Perhaps you can simply become our Facebook friend and write about one of our blogs.

Whatever you do, we thank you. As 5772 approaches, we have many blessings to appreciate and one of them is the Jewish Free Loan — we are more than you think. L'shana tova and Happy New Year.

Making a Difference



Four Junior Board Members of the Rosenbluth Foundation in Tempe, Arizona chose to make a difference in the lives of Tzedakah Loan recipients of Jewish Free Loan. Caitlyn Culbert, Collin Hernandez, Brandon Hernandez and Zachary Murray with the stewardship of Marcy Hernandez, mother of two of the youths, packed over 20

bags with pharmacy and toiletry items not covered by food stamps.

"They have made a big difference for several of our Tzedakah Loan recipients," Tina Sheinbein, JFL Executive Director, reported. "I had a gentleman who was a single parent to three daughters who was thrilled to have this bag of needed items." Kathy Rood, Manager of Jewish Social Services at Jewish Family and Children's Service, meets with each of these prospective clients prior to their receiving a loan from JFL. She suggests who may need this type of assistance.

"Recently, a gentleman came in and received one of these bags. Before he left he asked if he could hug me," says Tina. The board, staff and borrowers of JFL say to Caitlyn, Collin, Brandon and Zachary, "Thank you for thinking of others and making a difference!"

BUSINESS SERIES KICKS OFF IN NOVEMBER

Complimentary Business Leader's Forum

Interest free business loans are now available at Jewish Free Loan. To spread the word we are planning a speaker series which will feature business leaders in the community. Paul Blum, JFL board member and chair of the series, is urging everyone interested in attending to call (602) 230-7983 or to email us at info@jewishfreeloan.org.

We request that the business community assist us in spreading the word. There is no charge to attend.

Elliot Pollack, noted Valley economist, known for his wit as well as his insightful analysis will speak about the national and Arizona economies as well as the real estate market. Mr. Pollack kicks off the series in November.

Mark Sklar, founding partner and Managing Director of DMB Associates and its affiliates, brings his 25 years of experience in developing real estate in Arizona, California, Hawaii and Utah to his presentation in January.

Doron Krinetz, President of Graphique Communications, and Gelie Akhenblit, founder, president and CEO of NetworkingPhoenix.com will speak to the role of social media in business in March.

The series will take place in some of the most stunning homes in the Valley and reservations are required. Networking will commence at 5:30 pm with the formal presentation at 6:00. There will be time for questions and answers.

Ever wondered if you **CAN** make a difference in your community?



Coming Soon...

Change, Chocolate, Chanukah,
Shabbat Mishpa"TEAM,"
Preschool Pennies for Purim
and so much more!

**YES YOU
CAN**

Yes You CAN is Jewish Free Loan's newest and simplest way to support our efforts to empower members of the Phoenix Jewish community. Your spare coins can help provide life-changing loans to people in need.

**Be a part of this exciting
tzedakah CAN-paign.**

Please contact the JFL office to find out how you **CAN** make a difference.

(602) 230-7983 or info@jewishfreeloan.org

Happenings at Jewish Free Loan

Montreal was the site of this year's International Association of Hebrew Free Loan Conference and 10 members from Phoenix represented our local Jewish Free Loan. Fred Wabnik, Barrett and Barbara Silver, Ron Blau and Barbara Harel, Al Rubinow, David and Cheryl Senkfor, Tina Sheinbein and Terri Swirnoff attended. In 2012, Phoenix will be hosting this annual conference.



2010-2011, 2011-2012 leadership attending Jewish Free Loan's Annual Meeting. Front l to r: Fred Wabnik, Ron Blau, Sara Ruth Rossow, Barrett Silver, back row l to r: Kay Abramsohn, Lisa Lerner, Howard Treshansky (photo courtesy of Joel Zolondek)

This summer JFL hosted a focus group facilitated by Steve Weitzenkorn, which targeted small business owners. The results of this group will benefit the planning and marketing of future loan programs targeting this population.

"We encourage all of our readers to "friend" us at Jewish Free Loan on Facebook and respond to our blogs at www.jewishfreeloanblog.org" urged Blaise Biller, Marketing and Technology chair.

For the fiscal year 2010-2011, JFL made 93 loans totaling \$183,957. "The Jewish Community Foundation provided emergency crisis loan grants in 09-10 and in 10-11," said Fred Wabnik, President. "We have more than doubled the number of emergency crisis loans since 2008."

Thank you – thank you – and thank you again!!



Our unsung heroine, Doris Mannies, Desert State Business Service, has donated her professional services working as the JFL bookkeeper for over five years. We at the Jewish Free Loan are most appreciative of Doris and the assistance she has provided

to our organization. At this High Holiday time of reflection, we want to thank Doris and make sure she knows how appreciated she is.

Tikkun Olam Campaign (continued from page 1)

Increasingly, there are students, Jewish students, who want a college education but are unable to afford it without assistance.

JFL plans to substantially increase the number of interest-free loans it provides to Jewish students, and we are raising the funds required to meet this challenge. L'dor v'dor; our children are the future of our Jewish community. We hope you will participate with JFL in assuring that future.

Small business lending is another concern. There are members of our community who need to transition to their own businesses or expand existing businesses and in the present economy, it's difficult and expensive (if not impossible) to obtain these loans from banks. In response, JFL has increased the maximum amount of a micro business loan to \$20,000, and is reaching out to ensure that prospective borrowers are aware of JFL as a business funding resource. We need additional funds to support our lending to small businesses. These businesses, and the individuals who own them, play an important role in our Jewish community. Join us in helping them succeed.

Ron Blau and Joel Shapiro are co-chairing this special fund-raising effort. As Fred Wabnik, JFL President said, "We are fortunate to have Ron and Joel lead this campaign. They are accomplished professionals who understand the importance of higher education and business development to the Jewish community". As Ron and Joel reach out for your contribution, we hope that you will say, as they have, Hineni — "I am here."

You Don't Have to be Wealthy to Leave a Legacy

Life has been good to you. You are not rich; however, you are getting along comfortably in retirement. Your pension, social security and income from savings enable you to travel and see friends, children and grandchildren and to buy the material comforts you need.

Your modest home is mortgage-free or you live in a rented apartment. Maybe you have been able to accumulate \$250,000 in a retirement plan or other liquid savings.

You're just a normal retired person enjoying the "golden years." You may think that "I'm not a wealthy person and when I die no one will remember me." By performing a simple task you can make the world a better place and memorialize your name forever.

During the lifetime of you and your spouse, you may need the assets to generate income. Upon the death of the second spouse, bequeath \$20,000 – only 8 percent of \$250,000 – to an endowment fund in your name at the Jewish Community Foundation. This amount can generate a perpetual annual gift of \$1,000 to Jewish Free Loan where it can be regenerated as loans are paid back.

Perhaps you don't make annual contributions of that amount at the present time. Think of the pleasure you will feel when you increase your charitable giving with little impact to your heirs.

There is a saying that states "you can't take it with you." So why not leave a legacy? You don't have to be wealthy. You just have to be willing to share a small part of your modest estate with the Jewish Community Foundation on behalf of Jewish Free Loan.

You **can** make a difference by leaving a legacy – Larry Moffitt, Legacy Chair

For more information on leaving a legacy, please contact us at 602-230-7983 and ask for Tina or Terri.



BOARD MEMBER

Blaise Biller, Marketing & Technology Chair



*Blaise Biller
Marketing &
Technology Chair*

R. Blaise Biller was born in Tenafly, New Jersey where he lived for his first eight years. His family moved to Scottsdale in 1994 and he attended Brophy College Preparatory. Blaise attended CU Boulder where he received a degree in finance. He also studied abroad in Granada, Spain where he was involved with non-profit work as well as the study of Spanish culture. After college, Blaise returned to Arizona to pursue a career in property and casualty insurance with the US Private Insurance Group.

"We are delighted that Blaise found his way to the board of Jewish Free Loan. He jumped right in and got involved," remarked Suanne Neuman, fellow board member. "I recognized his ability in technology and it wasn't long before we recruited him to be our Marketing & Technology chair."

Blaise looks forward to playing a part in strengthening our Jewish community. "He is a true asset to our agency and we are grateful to have his knowledge, commitment and vitality," commented Fred Wabnik, President.



Our New President



*Fred Wabnik
President*

Fred Wabnik, the newly elected president of JFL, has been a board member for more than a decade. Educated as a ceramic engineer and mathematician, his business career was as a bank officer and consultant, specializing in business planning the reengineering of business operations to achieve competitive advantage. Fred, a resident of Phoenix for more than 30 years, has witnessed the growth and evolution of the Jewish community. He is an advocate of the concept that all Jews have a responsibility for each other, now and for future generations. Fred has also served on the boards of AJC and Beth El Congregation.



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Over 60 years and growing
WE PROVIDE LOANS. WE PROMISE DIGNITY.
Jewish
FREE LOAN

why not?

WHY NOT take advantage of the Arizona Working Poor Tax Credit?

A couple who itemizes their state taxes can take a maximum of a \$400 tax credit by contributing it to Jewish Free Loan so that we can loan to borrowers who qualify as the working poor. Individuals itemizing their state taxes can contribute \$200 and receive a dollar for dollar Arizona state tax credit. You can also receive a charitable tax deduction on your federal taxes. Thus, the question, WHY NOT?

WHY NOT go to our website at www.jewishfreeloan.org or call 602-230-7983 to take advantage of this opportunity. You must make your contribution by 12/31/2011 to qualify. (You can also take advantage of the Jewish Tuition Organization tax credit program and the public school education tax credit).

Seema Liston, Board member and AWPTC Chair, said that she "will be telling all my friends to take advantage of these tax credits."

WHY NOT join Seema and send this message to all of your friends today?

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

