

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  
Paul Blum  
Lisa Lerner  
Larry Moffitt  
Suanne Neuman  
Eric Rinstone  
Melissa Rosenfeld, M.D.  
Ira Shapiro  
Joel Shapiro  
Marvin Stein  
Howard Treshansky  
Gerald Webner  
Mat Zemel  
Ora Zutler
- Executive Director**  
Tina Sheinbein
- Director of Development  
& Outreach**  
Terri Swirnoff

**REFLECTIONS**

As my Presidency comes to its end, I am reflecting on the differences in JFL then and now. Not only did we restructure and strengthen our internal structure and the methods by which we work, but we created a goal development process that enables us to set achievable goals. We have diversified the Board with members who bring with them a variety of backgrounds and experiences. Through the generosity of Jewish community members, we have increased our opportunities for providing loans. We have garnered national recognition through the International Association of Hebrew Free Loans for our development and outreach work. Thankfully, I did not have to accomplish these steps by myself; it was accomplished through the efforts of Selma Fiel, our retiring Executive Director, Tina Sheinbein, our Development and Outreach Director (and our new Executive Director), and the commitment of the Board of Directors. The next JFL President, Ron Blau, will inherit a well-oiled organization that is ready for the coming goals and challenges. As JFL President, I have been honored to serve the JFL Board and, thus, the entire Jewish community. **Thank you.**



*Kay Abramsohn, President*

**RETIREMENT ANNOUNCEMENT**

Twelve years ago I applied for a part time position to work ten to fifteen hours for a small, relatively unknown Jewish agency, The Phoenix Jewish Free Loan Association. Little did I know that I would become so involved in the development of an organization that is today the one place that everyone in the Jewish community in Phoenix can come to for a financial boost — be it to start a business, adopt a child, help with medical bills, help an abused wife resettle, get an education or assist with other emergencies which come up from time to time.

I worked and watched the Jewish Free Loan blossom and produce countless success stories, some of which appeared here in previous newsletters. My partnership with the many Boards of Directors, staff, community leaders and many donors has not only produced the results that continue to accrue, but has enriched my life tremendously through the friendships which have developed with all the people with whom I have been associated. And this includes so many of the borrowers that I have been privileged to know.

But, as with everything in life, there comes a time to say adieu to one phase and move on to another. For me, as I retire, that time is now. I will always hold dear the years spent at the Jewish Free Loan working with so many people and I am ever grateful for that opportunity.

At the present, I am looking forward to a little bit of rest, a little bit of fun and lots of time with family and friends.



*Selma Fiel, Executive Director*

*Thank you - Todah Rabah*  
*This issue of G'milut Chasadim is in honor of our 2007 donors. All the dollars in our loan funds are raised through the generosity of individual donors in our community. The Jewish Free Loan does not receive any loan fund dollars from any other source! Please join us in thanking and acknowledging our 2007 contributors who are listed in this issue of our newsletter.*

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

## LOANS AVAILABLE

### DONOR NAMED LOAN FUNDS

#### **ADOPTION**

**Al and Fran Sachs Jewish Adoption Fund**

#### **BUSINESS**

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

#### **EDUCATION**

**Daron & Ron Barness Family Foundation  
College Education Fund  
Geyser 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 Fund**

#### **ISRAEL**

**Kriegsfeld Israel Experience Fund**

#### **PERSONAL CRISIS**

**Keren Or  
Women and Children in Crisis**

## FREQUENTLY ASKED QUESTIONS AND ANSWERS

- 1 Why do I need a guarantor(s)? Can I use my home and other assets for loan security?**  
*In over 50 years of our experience, we have found that guarantors help to ensure the repayment of our loans. This means that the funds will be there for another individual or family when they have a need to borrow them. The Jewish Free Loan policies do not permit an asset to be used to secure any loan.*
- 2 Why do I have to be Jewish?**  
*The funds that are used to provide loans consist of contributions received **exclusively** from individual members of the Jewish community of Greater Phoenix. They have donated to the JFL knowing that these funds are being used by members of the Jewish community. We do not receive any funds for our loans from any other income source.*
- 3 Why do my guarantor(s) have to be Jewish and live in Arizona?**  
*Guarantors must meet the same criteria as loan applicants because in case of default by the borrower, the guarantor(s) become the borrower.*
- 4 How much can I borrow?**  
*Each loan category has a specific level. For details on the levels of funds available for each loan category please check our web site: **[www.jewishfreeloan.org](http://www.jewishfreeloan.org)**.*
- 5 How soon can I come in for an interview?**  
*Interviews are conducted by volunteer members of the JFL Board. Interviews are usually scheduled on two Sundays each month. If circumstances prevent you and/or your guarantors from coming to a regularly scheduled Sunday interview, arrangements can be made based on availability of our board members.*
- 6 How long after the loan is approved do I receive the funds?**  
*Once the loan has been approved, the funds are immediately available. Depending on the type of loan, funds can be paid directly to a company or service provider following approval.*
- 7 How long can I take to pay back the loan?**  
*A repayment schedule is established when the loan is approved. Repayments depend upon the amount borrowed and are determined by the loan committee.*

**For information...check out our website ([www.jewishfreeloan.org](http://www.jewishfreeloan.org)) or contact the JFL office (602) 230-7983**

# WELCOME

## New Board Members

Paul Blum, Lisa Lerner, Dr. Melissa Rosenfeld, Ira Shapiro, Joel Shapiro, Howard Treshansky, Mat Zemel and Ora Zutler have recently joined the Jewish Free Loan Board of Directors. We are excited to have their skills, expertise and experience as they become a part of the leadership team at the Jewish Free Loan.

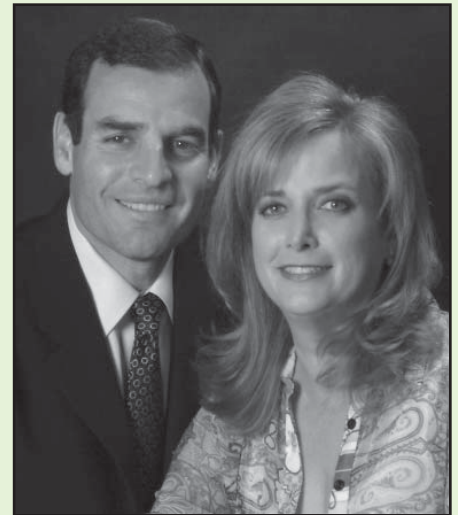
**Welcome Aboard!**

## NEW NAMED FUND ESTABLISHED

### Barness Family Foundation Establishes a Donor Named Fund at the JFL

The Jewish Free Loan is the recipient of a grant from the Barness Family Foundation to establish the Daron and Ron Barness Family Foundation College Education Loan Fund. This fund will provide interest free loans to college students and is a welcome addition to our other Named Donor Funds. The Board appreciates the Barness Family's support and leadership in establishing this Fund with the Jewish Free Loan. By enabling these students to receive a college education, the community is investing in the future of our Jewish leadership. All students who receive this loan must volunteer in the community. Thank you to Daron and Ron for this generous grant to the Jewish Free Loan.

Two years ago the JFL Board of Directors added interest free college loans to the many other vital loans which are available to members of the Jewish community. To date, 28 students are currently receiving interest free loans for their college education. The deadline for college loan applications is May 15, 2008. For more information about this and other loan funds, check out the JFL website: [www.jewishfreeloan.org](http://www.jewishfreeloan.org) or call 602-230-7983.



DARON AND RON BARNES  
FAMILY FOUNDATION

## Why the College Education Loan Funds are so Important...

### A student speaks...



My name is Joshua Benson and I am 21 years old. I took a hiatus from college a few years ago due to financial issues. I want to thank Jewish Free Loan for giving me a loan so I was able to get back to school. I am now at Northern Arizona University and doing very well. I am so very happy to be here. Going back to school always seemed such an impossible task as funding is difficult to seek, especially for mid-year admittance. Jewish Free Loan really went the distance in helping me as I had some challenging issues. Thank you Selma and Tina; you were so gracious to me and realized that I was nervous and very eager to re-enter college. Jewish Free Loan has given me an opportunity to realize my dreams. My goals include working hard, doing well and giving back to the community as the community has helped me. Thank you so very much.

### First Named Donor Fund Luncheon

Shabbat Mishpatim is the weekly Torah reading from which the Jewish Free Loan gets its mandate of not charging interest on loans. During the week of Shabbat Mishpatim, the Named Fund Donors were invited to a luncheon in recognition of the tremendous support and help that their funds provide for interest free loans. This will now be an annual event.



(L-R) Randy Weiss and Kay Abramsohn



(L-R) Fran Sachs, Stacey Arkules and Risa Mallin

For more information about opportunities to establish a Named Donor Fund, please contact Terri Swirnoff, Director of Development and Outreach, at 602-230-7983 or [terriswirnoff@jewishfreeloan.org](mailto:terriswirnoff@jewishfreeloan.org).

## TODAH RABAH! THANK YOU!

*The Jewish Free Loan wants to thank and acknowledge the following donors for their generosity and 2007 financial commitment to JFL. If any names were inadvertently omitted or misspelled, please contact Anne Ross or Vicki Toback at (602) 230-7983 so a correction can be made in our next newsletter! We sincerely appreciate everyone's donation and would not deliberately omit any of our wonderful donors whose generosity helps so many other people in our community.*

### DONORS

Carrie and Marie Aaron  
Rosemary Abrami  
Dan and Audrey Abrams  
Kay Abramsohn  
Dr. Julius and Charlene Abramsohn  
Gary Abromovitz  
Kristen Acton  
Mr. and Mrs. Lawrence Adelman  
Scott Agran  
Ahavat Chavurah  
Marc and Anita Alop  
Julius Altman  
Michael and Sarah Altneu  
Dr. Albert Alyeshmemi  
Jonathan and Karen Andell  
Esperanza J. Andujar  
Ryan Ansell  
Gerald Appell  
Glenn Appell  
Alan and Cynthia Appelman  
Arthur and Francine Applebaum  
Douglas and Wendy Arfa  
Bud and Barbara Arkules  
Janet Arnold  
Yuri Aronov  
William Arrow  
Philip Axelrod  
Richard Azimov  
Lee and Patsy Bakunin  
Selgene and Myra Balaban  
Alan and Terri Bandler  
John Barber  
Michael and Lynn Barinbaum  
Rabbi Louis Barish  
The Daron and Ron Barness Family Foundation  
Michael and Barbara Bass  
David and Roberta Bastacky  
James and Myra Baum  
Barry and Melanie Becker  
Louis and Ruth Becker  
Mark Becker  
Matthis and Barbara Becker  
Kenneth and Janet Bellovin  
Linda Benaderet  
Benjamin Benedict  
Michael Berger  
Matt Bergsman and Judy Honig  
Robert Bergstein  
Irving and Lila Berk  
David Berliner and Ursula Casanova  
Jack and Judy Bernstein  
Michael and Judith Bernstein  
Susan Bernstein  
Dr. Ethan Bindelglas  
Ron Blau and Barbara Harel  
Kevin and Dr. Marcia Blazer  
Ann Block  
Greta Block  
Mildred Block  
Dr. Paul and Carol Block  
Dr. Robert and Thea Block  
Paul and Judy Blum  
Harold and Penny Blumenstein  
Mel and Lila Borovay  
Dr. Mel and Mim Bottner  
Dr. David and Judith Boyer  
Arnold and Anita Brenner  
Allan and Linda Breyer  
Jordan Brickman  
Jon and Randi Brodsky  
Sidney Brodsky  
Fred and Fran Broeder  
Adam and Cynthia Brooks  
Jeff and Shari Brooks  
Marilyn Brooks  
Zachary and Nancy Brooks/  
The Jewish Collection  
Dr. Lewis and Barbara Brown  
Allan and Sharon Bulman  
Steven Bulman  
Stanley and Gladys Burstiner  
Jay and Karen Bycer  
Dr. Mathilda Canter  
Alena Cantor  
Michael and Ricki Cantor  
Harris and Gina Caplan  
Steven Casselman  
Dr. Ben Celniker  
Dr. Marvin and Barbara Chassin  
Homer and Gittel Chernin  
F. Scott Christopher  
Edward Chulew  
Dr. Marshall Clayton  
Kent and Nadine Clunie  
Abraham Cogen  
David Cohen  
Howard S. Cohen  
Jesse and Joni Cohen  
Jordan and Lauren Cohen  
Lawrence and Renee Cohen  
Murray and Phyllis Cohen  
Dr. Robert Cohen  
Dr. William and Ruth Cohen  
Susan Conwisar  
Bennett and Leslie Cooper  
David and Payton Cooper  
Dr. Dennis Cooper  
Eugene and Geraldine Cooper  
Steve Crohn  
Dr. Fred and Linda Cucher  
James and Sheila Curtin  
Sheldon and Randy Dashefsky  
David and Kathy Davidson  
Joan Davis  
Samuel Denmark  
Robert A. Dodell  
Aaron and Joy Dolin  
David and Rachael Don  
Susan Donaldson  
Dr. John and Diane Eckstein  
Paul and Flo Eckstein  
Florence Edlin  
Lee Eisenberg  
Si and Natalie Eisenberg  
Ann Eliscu  
Moshe and Halya Engel  
Jerome Epstein  
Lawrence and Bette Mae Epstein  
Harold and Frances Falk  
Dr. Ralph and Dorothy Fargotstein  
Samuel and Marcia Feinstein  
Gloria Feld  
Dr. Howard and Trina Feldman  
Dr. Daniel and Cantor Sharon Feller  
Eden Feuer  
Jonathan Feuer  
Marc Feuer  
Paul and Selma Fiel  
Scott and Judy Fineman  
Dr. Lawrence Finkel  
Michael Finkelstein  
Tina Firetag  
Dr. Ronald and Lory Fischler  
James and Linda Fishman  
Judy Fishman  
Irwin and Idamae Fleischer  
Peter and Ayelet Frank  
Joani Frankel  
David and Marilyn Frazer  
Dr. Larry and Fran Frazin  
Douglas Freedberg  
Burton Freireich  
Friedel Family Foundation/  
Randi Sherman  
Dr. Gary and Pat Friedlander  
Allan Friedman  
David Friedman  
Harvey Friedman  
Harvey and Sandy Friedson  
Ira and Cheryl Gaines  
Howard and Carole Garbus  
Judy Gardenswartz  
Ronald Garlikov  
Earl and Joyce Geller  
Jeff Geller  
Dr. Melvin and Marilyn Gerber  
Howard and Lisa Gershkowitz  
Jeff and Lisa Geysler  
Itzhak and Carolyn Gilboa  
Dr. Joseph Gimbel  
Michael Ginsburg  
Selma K. Glass  
Adam Glasser  
Marvin and Arlene Glazer  
Sidney M. Gluck  
Hirsch T. Goffman  
Toby and Joyce Gold  
Yoram and Daphna Gold  
Bruce Goldberg  
Gary Goldberg  
Morris Goldberg  
Jeri Goldfader  
Joel and Adriane Goldman  
Morton and Sandy Goldman  
Marc and Sara Goldsen  
Irwin Goldstein  
Steve Goldstein and Beth Shapiro  
Dr. Gerald and Midge Golner  
Irwin Good and Judy Plafker  
David and Naomi Goodell  
Cyril Goodman  
Frank and Sandra Goodman  
Howard and Joan Goodman  
Murray and Dottie Goodman  
Scott Goodman  
Robert and Judi Gottschalk  
Clarence and Adeline Gould  
Mort and Mickey Greenberg  
Bill Greenspan  
Ethan Granger  
Nathan Grinspan  
Dr. Paul Grocoff and Dr. Bonnie Gray  
Milton and Muriel Gross  
Jean Grossman  
Steve and Helen Gubin  
Dana Guthart  
Nestor and Susan Guzman  
Dodo Gvelesiani  
Linda Halabe  
Stanley and Cheryl Hammerman  
Helen Handler  
Robert Hartman  
Har Zion Congregation –  
Chavarim Chavurah  
Sayed and Elaine Hashimi  
Max Heckard  
Arnold Henden  
Richard Herman  
Miles and Sherry Heyman  
Neil and Peggy Hiller  
Dr. David and Elaine Hirsch  
Jonathan and Rachel Hoffer  
Marjorie Hoffman  
Brad and Amy Hofrichter  
Edward and Lois Hollander  
Allen and Virginia Honig  
Barry and Becca Hornstein  
Arthur and Renee Horowitz  
Stanley Horowitz  
Arnold and Penny Horwitch  
Phillip and Zelma Horowitz  
Sylvia Horwitz  
Bob and Diana Hoyt  
Susanne Hyman  
Dr. Jeffrey and Marion Isaacs  
Alan and Amy Isaacson  
Deborah Isard  
Dr. David and Barbara Israel  
Henry Jacobowitz  
Phyllis Jacobs  
Philip Jaloweic  
Henry and Judy Jerzy  
Ruth Joffe  
Lawrence and Eleanor Johnson  
Alan Josephson  
Eli Kaminsky  
Dr. Steve and Lynn Kanner  
Harvey and Marjorie Kaplan/  
Kaplan Family Foundation  
Pam Kaplan  
Robert and Sue Karatz  
Dr. Claire Kasdan  
Richard Kasper and Julia Rosen  
I. Kasser

Stephen Kaster  
 Jordan Kates  
 Irving and Karen Katz  
 Aaron and Shirlee Katzman  
 Lawrence Katzman  
 Joshua Kay  
 Marc Kay  
 Rachel Kay  
 Leo Kelman  
 Scott Kelman  
 Stephanie Kelman  
 Artie Kern  
 Jonathan Kirsch  
 Shawn Klein  
 Elliot and Brenda Kleinman  
 Louise B. Kline  
 Albert and Joan Klinger  
 Sidney and Florence Klitsner  
 Kae Knight  
 Dr. James and Carole Kohner  
 Harold and Lillian Kopp  
 Steven and Barbee Kopp  
 Bryan and Michelle Kort  
 Gertrude Kosowsky  
 Sheldon and Rhonda Kottle  
 William Kram  
 Dr. Robert Kravetz  
 Stewart and Toba Kristal  
 Sylvia Krone  
 Michael Kronenfeld  
 Kimberly Kur  
 Neal and Barbara Kurn  
 Bert and Sue Kwasman  
 Dr. Martin and Willa Laderman  
 Norwin Landay  
 David I. Landman  
 Nelson and Roberta Landman  
 Edward and Veronica Lange  
 Harvey and Saralyn Lasner  
 Alan and Linda Lato  
 Howard Lavitt  
 Rabbi Barton and Marcie Lee  
 Sherman Leibovitz  
 Marian Leibsohn  
 Jonathan Leighton  
 Robert and Beryl Leiserowitz  
 Frederic and Ellen Lemberg  
 Andrew Lenick  
 Sam and Lisa Leopold  
 Ella Lerner  
 Nelson and Lisa Lerner  
 Richard and Shirley Lesser  
 Louise Leverant  
 Aaron Levy  
 Lloyd Levidow and Julie Marcus  
 Andy Levin  
 Lynn Levin  
 Tom and Shari Levin  
 Dr. Bernard Levine  
 Jerome Levine  
 Jonathan and Polly Levine  
 Ross Levine and Mayan Tahan  
 William S. Levine  
 Maishe Levitan  
 Irving Levy  
 Dr. Robert and Seena Lewine  
 Leonard and Bert Lewis  
 Gerald Libby  
 David Lieberman  
 Sam and Judy Linhart  
 Jonathan Lippin  
 Morton Lippman  
 Ronald Lowe  
 Donald and Irene Lubin  
 Dr. Daniel N. Lucas  
 Marshall and Lesley Lustgarten  
 Calvin Lutrin

Selma Mackoff  
 Dr. Bruce and Risa Mallin  
 Irving and Helene Mamber  
 David Manch  
 Robert and Alyssa Mandel  
 Theo Mandel  
 Elliot and Suzanne Maness  
 Jonathan Mann  
 Allen and Doris Mannies  
 Mel and Lori Marcus  
 Seymour and Ruth Marcus  
 Samuel Marcus  
 Andrea Margolis  
 Allan Margulies  
 Warren Markovits  
 Burt Marsh  
 Robert and Lisbeth Marsh  
 Jeremy and Suzanne Marwil  
 Dr. Raun and Helen Melmed  
 Mark and Catherine Meltzer  
 Gordon and Marcia Mendelson  
 Harold J. Merkow  
 Ken and Yael Mesa  
 Bruce Meyers  
 Hugh Michelow  
 Jerome S. Michelson  
 Efreml Miller  
 Dr. Herbert and Susan Miller  
 Dr. Sherman and Andi Minkoff  
 Leah Mintz-Appelman  
 Minyanaires of Beth Emeth  
 Congregation  
 Fred and Marilyn Mircoff  
 Marilyn Mishkin  
 Jerry and Linda Mittelman  
 Larry and Nancy Moffitt  
 Harold and Phyllis Morgan  
 Les and Linda Moskowitz  
 Howard Moss  
 Paul Moss  
 Gary Mozenter  
 Andrew Munter  
 Ruth Anne Myers  
 Dr. Paula Nadell  
 Marvin and Wanda Nasses  
 Anthony and Gail Natale  
 Dr. Herbert H. Nathan  
 Dr. Stephen and Marti Nathan  
 Edward L. Neegan  
 Shirley Neufeld  
 Suanne Neuman  
 Fred Newman  
 Harry and Darlene Newman  
 Janis S. Newman  
 Stephen and Fran Novakoff  
 Edward and Gail Ober  
 Caren Oberstein  
 Nancy Okstein  
 Randy Oppenheimer  
 Lana Oyer  
 Dr. Aubrey and Fay Palestrant  
 David Paletz  
 Itzhak Palivathukal and Nancy Brim  
 Dr. Paul and Jessica Papoff  
 Martin and Beverly Pear  
 Gary and Linda Perlman  
 Rabbi David Pinkwasser  
 Mark Podolsky  
 David Polen  
 Suzanne Poles  
 Dr. Howard Polk  
 Monte Pollard  
 Adam Polson  
 Mel and Ann Polunsky  
 Les Posen  
 Sam and Shelly Post  
 Howard and Linda Pressman  
 Shlomo and Randi Pri-Tal

Stanley and Shirley Pudnos  
 Scott and Andrea Quen  
 Robert and Sheryl Quen  
 Arnold Rabin  
 Rachel Rabinovich  
 Bellene and Shirlee Racowsky  
 Sheldon Raizes  
 Dr. Charley and Elham Raker  
 Dr. Stanley and Ilene Raker  
 Michael and Danielle Rakow  
 Dr. Allen Radkowsky  
 Marvin and Billie Racowsky  
 Norman and Sally Ravich  
 Ron Redland  
 Mildred Reed  
 William G. Rein  
 Janet Reiser  
 Marian Reisman  
 Barry and Leni Reiss  
 Bruce and Naomi Remer  
 Suzanne Richards  
 Fran Richter  
 Dr. Herschel and Valerie Richter  
 Linda Rickel  
 Dr. Seymour and Sandy Rife  
 Eric Rinestone and Robyn Barrett  
 Gerald Ritzer  
 Stephen and Terry Ritzer  
 Stephen Robin  
 Roger Robinson  
 Dr. Alan and Ilana Roga  
 Lawrence J. Rogoff  
 Robert F. Roos  
 Sandy Rose  
 Gil and Harriet Rosen  
 Seymour Rosen  
 Dr. Bernard and Frances  
 Rosenfield  
 Lawrence and Marny Rosenfield  
 Hubert and Harriet Rosenstock  
 Arnold Rosenthal  
 Robert and SaraRuth Rossow  
 Marc Roth  
 Dr. Melvin and Lenore Roth  
 Sheldon and Maddy Roth  
 Sol and Faith Roth  
 Les Rubenstein  
 Sylvia Rubenstein  
 Dr. Robert and Helen Rubenzik  
 Dr. Philip and Carolyn Rubin  
 Richard Rubin  
 Martin Rudolph  
 Gloria Russell  
 Meyer and Lorraine Rutgard  
 Max and Linda Rutman  
 Heather Rykowski  
 Al and Fran Sachs  
 Nathan and Dale Sachs  
 Velma Sacks  
 Dr. Wolf and Sari Safrin  
 Zachary Safrin  
 Ivy Sakansky  
 Samuel Saks  
 Ira K. Sarlat  
 Irwin and Gloria Scarf  
 Brian and Susan Schanerman  
 Steven and Lois Scheiner  
 Jay and Adele Scherotter  
 Allan Schiffman  
 Elliot and Lita Schiller  
 Shaya and Dr. Sandra Schimel  
 Edith Schneider  
 Lorraine Schneider  
 Sandra Schnell  
 Bradley and Julie Schoen  
 Dr. Saul and Elaine Schreiber  
 Adam and Stacey Schwartz  
 Howard and Brenda Schwartz

Joseph and Rana Schwartz  
 Lawrence and Sandy Schwartz  
 Lynda Schwartz  
 Mark and Cecille Schwartz  
 Herbert and Estelle Schwedock  
 Mort and Arlene Scult  
 Larry and Lois Seaman  
 Jackie and Hannah Sebag  
 Mona Sebso  
 Earl Secore  
 David and Laurie Segal  
 Howard and Kay Segal  
 Sidney Seidberg  
 Millard and Beverly Seldin  
 David and Laura Seligson  
 Dr. Arnold and Bobbi Serbin  
 Julie Serbin  
 Dr. Gary and Lisa Serbin  
 Barry and Cathy Shalen  
 Ellen Shamah  
 Mayor Shanken  
 Ira Shapiro  
 Drs. Jacob and Lola Shapiro  
 Joel Shapiro  
 Dr. Michael Shapiro  
 Harriet Share  
 Harold and Claire Shaw  
 Lee and Sandra Shedroff  
 David S. Shefrin and Doris  
 Perlmutter  
 Irwin and Tina Sheinbein  
 Philip Sheinbein and Ora Zutler  
 Sandra Sheinbein  
 Richard and Judy Sheinson  
 Aaron and Arlie Sherman  
 Stuart Sherman and Marilyn Cohn  
 Sylvia Shindell  
 Myron and Sondra Shlachter  
 Robert and Eva Shuch  
 Sandor and Bunny Shuch  
 Irving Shuman  
 Bryan Shumsky  
 Dr. Mark and Lorraine Shwer  
 Stuart and Nancy Siefer  
 Dr. Muriel Sieh  
 Allen and Judy Silberman  
 Barrett and Barbara Silver  
 Brent and Susan Silver  
 David and Diane Silverman  
 Martin and Diane Silverman  
 Shana Silverman  
 Howard and Andrea Silvey  
 Denton Simmons  
 Richard Simmons  
 Daniel Simon  
 Jay and Diane Simons  
 Drs. Alan and Dale Singer  
 Carol Singer  
 Manuel and Sawn Siprut  
 Murray and Dolores Sirkin  
 Sisterhood of Sun Lakes  
 Congregation  
 Dr. Hannah Sivak  
 Sarah Smalley  
 Phyllis Smiley  
 Lauri Smith  
 Richard Smith  
 Gene and Roz Snyder  
 Scott and Carol Snyder  
 Paula Sobol  
 Ethyle Sonenschein  
 Scott and Jan Sonken  
 Abraham Sonnenschein  
 Roger Spark  
 Daniel and Iris Spedale  
 Sharyn Spillman  
 Paul Staman  
 Mildred Starr

## DONORS *continued*

Sumner Starrfield  
Michael and Sandra Stegman  
Marvin Stein  
Marvin and Rosemary Stein  
Richard Stein  
Dr. Michael Steinberg  
Dr. Paul and Carolyn Steingard  
Dr. Sharon Steingard  
Joseph and Rosamond Stern  
Rochelle Stern  
Richard Stober  
Robert and Lynn Stone  
Mark Stoneman  
Stanford Stoneman  
Dr. Daniel and Elana Storch  
Jack Strickstein  
William and Wendy Stull  
Bill and Nancy Stutman  
Dr. Bernard and Carol Sunshine  
Judy Swartz  
Andrew Sweet  
Dr. Errol and Berry Sweet  
Terri Swirnoff  
Geoffrey and Jacquelyn  
Tatelbaum  
Temple Chai Religious School  
Philip and Joan Tener  
Verne and Carol Tocker  
Mark and Stephanie Toughill  
Howard Treshansky  
Dr. Helen Trop-Zell  
Michael Tucker  
Stuart and Lynn Turgel  
Jay Varcoe  
Mark and Lubov Volodarsky  
Fred Wabnik  
Edith Wade  
Robert Wagner  
Beth Waldinger  
Nancy Waldman  
Sandy and Nancy Walker  
Judith Wallace  
Rabbi Michael Wasserman and  
Rabbi Elana Kanter  
Adam and Joy Weber  
Gerald and Dr. Caryll Webner

Linda Weinberg  
David Weiner  
Gerald and Naomi Weiner  
Howard and Carole Weiner  
Susan Weiner  
James Weinstein and Cynthia  
Stonnington  
Marvin and Shirley Weinstein  
Max and Marcia Weisberg  
Paul and Cindy Weiser  
Dr. Arthur and Lola Weiss  
Harold and Linda Weiss  
Jay and Gayle Weiss  
Joshua and Elizabeth Weiss  
Norman Weiss  
Stephen and Randy Weiss  
Steven Weitzenkorn  
Alan and Candy Welner  
Dr. Howard and Noreen Wernick  
Dr. Alexander and Inez White  
Bob and Saralyn Whitefield  
Stanley and Ethel Widasky  
Fred and Sheila Widom  
Berta Wiener  
Rabbi Irwin and Sandy Wiener  
James Wiesenberg  
Michael and Nanci Wilharber  
Donna Winkler  
Dr. Barry and Deborah Wiss  
Constance Wolf  
Sybil Yastrow  
Shaul and Mikki Yitzchaki  
P. Zack  
Henry and Beverly Zalut  
Fred and Lois Zeidman  
Alan and Carrie Zell  
Jerrold Zell  
Barry and Barbara Zemel  
Matthew and Dr. Noreen Zemel  
Dan and Lynda Ziskin  
Harold and Hadassah Ziskin  
Joel and Marilyn Zolondek  
Jack and Jody Zupnick  
Jay and Jill Zweig

## Planned Giving Opportunitites

There are many ways you can help the Jewish Free Loan establish a lasting legacy in your name. You can leave a cash bequest, establish an endowment fund, create a charitable gift annuity or name the Jewish Free Loan as a beneficiary of a retirement account or an insurance policy! Our loan funds are recycled when the borrowers repay their loans, so your planned gift will be recycled throughout many life times. What a perfect lasting legacy for you and your family to establish. Contact your estate planning attorney or Terri Swirnoff at (602) 230-7983 or [terriswirnoff@jewishfreeloan.org](mailto:terriswirnoff@jewishfreeloan.org).



## Recycling at its Best... Jewish Free Loan Funds are Recycled

What organization in town recycles your charitable contribution over and over? The Jewish Free Loan! When you donate funds to the Jewish Free Loan, we provide interest free loans to Jewish members of the community. As they repay their loan, the money which you so generously contributed then comes back to us — and we can provide additional loans.

From some of the first funds provided to us in the 1950s, we are still helping people over fifty years later. If you know of someone in need of a loan, please have them contact us at [info@jewishfreeloan.org](mailto:info@jewishfreeloan.org) or (602) 230-7983.

## MATCHING FUNDS MATCHING FUNDS

No you are not seeing double, however you can double your gift to the JFL if your company has a matching gifts program. As a 501(c)(3), we often qualify for matching gift programs at various companies — check today! Some of the many companies include: Bank of America, American Express, INTEL, The Home Depot, Macy's, Northern Trust, Toys R Us, and Wells Fargo.



## SHABBAT MISHPATIM

FEBRUARY 2009

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

# WELCOME

## New Staff and New Responsibilities

During the time this newsletter goes to print and reaches your home, there have been several staff changes at the Jewish Free Loan. On March 3, Tina Sheinbein assumed the position of Executive Director and on March 24, Terri Swirnoff started as the Director of Development and Outreach. They are both excited about working with the Board of Directors and members of the community while helping the JFL continue to fulfill its mission.

Anne Ross and Vicki Toback are the new friendly voices you hear when you call the Jewish Free Loan office. They are newly welcomed additions to our staff. JFL's new office hours are Monday through Thursday, 9 AM to 4:30 PM and Friday, 9 AM to 3:30 PM.



## 2008 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 2008 tax credit.

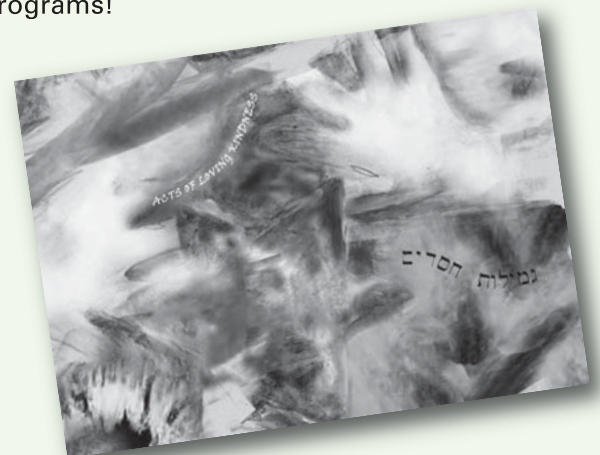
## It's Easy to Support the Jewish Free Loan

We accept Israel Bonds and stock! How much easier can it be than to donate an Israel Bond or some of your stock to the JFL. For more information contact Terri Swirnoff at (602) 230-7983.

## 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. For a \$36 donation, JFL will send you 3 tribute cards to keep in your home or office for that perfect time to say, thank you, mazal-tov, with sympathy, or "just because".

Send your check today Attention: Vicki Toback and help support our interest-free loan programs!



3443 N. CENTRAL AVE., SUITE 707  
PHOENIX, ARIZONA 85012  
WE PROVIDE LOANS. WE PROMISE DIGNITY.  
**JEWISH FREE LOAN**

**HOLD  
THE  
DATE**

**2008**  
SUNDAY, JUNE 1ST  
10:00 a.m.  
Ina Levine Jewish  
Community Campus

## **JEWISH FREE LOAN ANNUAL MEETING**

- ◆ Honoring the New Named Donor Funds:
  - Daron & Ron Barness Family Foundation*
  - College Education Fund*
  - Geyser Family Education Fund*
  - Steve and Randy Weiss Medical Needs Fund*
- ◆ Special Tribute to Selma Fiel, Retiring Executive Director
- ◆ Presidential Award to the Al & Fran Sachs Jewish Adoption Fund
- ◆ Installation of the 2008-2009 Officers and Board of Directors