

Special Edition

JEWISH FREE LOAN -

There is no such thing as a free loan...or is there?

What is this thing — Jewish Free Loan? For the past fifty years we have been here in the Valley — providing interest free loans to members of the entire Jewish community!

The Jewish Free Loan provides interest free loans with dignity to Jewish individuals to enable them to improve their lives and become self sufficient, independent members of the community. We are a non profit organization and have a volunteer board of directors who set the loan criteria and serve as members of the interview/loan committee.



Selma Fiel, Executive Director

So, what does this have to do with you? Plenty!

You or someone you know may need one of our interest free loans. This special edition is being sent to everyone in the Jewish community to educate them about the wide range of loans available and how easy it is to apply for a loan. In this issue we are sharing some of the success stories of the people who have been helped with these loans.

Their story could be your story! And if not today, perhaps tomorrow.

Yes, there are certain guidelines and procedures that must be adhered to, but read the stories of former borrowers in their own words and see how easy it was for them. Then, when or if you or someone you know should need us, you will now know that the Jewish community does care and there is a place for you to turn!

It is our hope and intent that with this special edition of our newsletter we will be able to reach the four corners of the Valley so every Jew who may ever need our interest free loans will have a phone number, an address, and a web site to contact.

WOMEN AND CHILDREN IN CRISIS FUND

This is one of the many letters we received in our office:



Sometimes in your life, when all seems almost perfect, the bottom falls out, friends and family are unable to give you a hand, and a suggestion by someone close to you suggests you call the Jewish Free Loan — “they will help you” — and you are given assistance that allows you to keep your dignity, and yet get a boost to help you go on, when all seems lost.

I am here to say “thank you” for giving me that chance to get a bed to sleep on, a desk to set up my office — so I could carry on my life — away from a threatening and “sick” environment. My heartfelt thanks to all concerned with my case. I am on my way, once again, with a healthy life and no mental abuse to go with it!

Sincerely,
Sharon Friendly

Special Edition is an educational opportunity for our readers to learn about the loans and loan funds available to members of the Jewish community. We are pleased to share some of the JFL success stories.

Maimonides said: **A loan is better than charity, for it enables one to help himself.** By providing interest free loans we are doing just that — every day — day by day.

If you or someone you know is in need of an interest free loan, please contact our web site:

www.jewishfreeloan.org
or call us at
(602) 230-7983.



This Newsletter has been made available through a generous grant from the Jewish Community Foundation. Because of their generosity, this is being sent to every known Jewish household in the Valley. If there is someone you know of who did not receive a copy, please contact Tina Sheinbein, Director of Development and Outreach, at (602) 230-7983 so we can send them a copy. Thank you to the Jewish Community Foundation for their support in providing this grant.

THE AL AND FRAN SACHS JEWISH ADOPTION FUND....

Two of our families share their stories...



The DuBovis Family...JFL's "First Family"

The journey begins in 1998 when we relocated to Phoenix. We had just emerged from a bankruptcy and we were looking forward to a fresh start in a new city. We wanted to start a family and own a home. Then we received word that we would never have biological children. Life did not get better for us. My wife, Esther, was stricken with MS and I had to undergo surgery for a previous job related injury.

I recovered and later that year found employment where I am still working today. Esther's MS episode subsided and we decided to purchase a home. We also had hopes of adopting a child. Adoption was financially and emotionally draining. The mandatory home study was very expensive, but we were determined! We were also shocked at the total costs involved when the final fees were sent to us.

Esther and I had heard of the Jewish Free Loan, but JFL had never given adoption loans prior to our application. We are the first family helped

with court costs and other expenses of an adoption. Our home study and finalization was completed in the nick of time.

Jeremiah was born on June 5, 1999. This was by far one of the happiest days of our lives. It got even better! Jeremiah's biological mother wanted to give him a sibling. In August, 2002, Jeremiah became a big brother. We have fully recovered from our financial hardships. We now have two beautiful children and a new home. I have advanced in my job and Esther's MS has stabilized.

From Esther and myself, **thank you Jewish Free Loan!**

David DuBovis



Shalen Family Fairy Tale Love Story and Jewish Free Loan

Barry and Cathy told us they met while on a vacation in California and he proposed ten days later. Four years later Barry had graduated law school and Cathy was pregnant with their son Andrew. After the Northridge earthquake they moved to Phoenix. Once in Phoenix, Barry and Cathy tried to conceive another child, After several years, they consulted with specialists; and still more years, procedures and dollars later, they had yet to conceive a second child.

So Barry and Cathy's focus changed to adoption. By the time they found their baby, their savings had been exhausted. They turned to the JFL to help pay for their adoption related expenses. Today, Emily Jaye is approaching her 6th birthday. She has just recited the opening reading at her brother's bar mitzvah. The Shalen family is grateful to have found the Jewish Free Loan. As they recently told us: the JFL made their fairy tale story come true!

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.

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.

STUCKGOLD EDUCATION FUND MEHL MEMORIAL STUDENT FUND

One night I had to call my mom with one of those “good news-bad news” calls that parents of college students are wary of. I was a University of Arizona film production student. I had just received word that a script I had written was selected to be made into one of the senior film projects. This honor came with the realization that the 10 minute film would cost about \$10,000 to produce. Since I was the director it was also my responsibility to raise the funds.

My family realized that they did not have the financial means to contribute to this project so late in my college years. My “team” went to work to raise the funds, but we raised only \$2,000. My mom knew she had to get the rest of the funds – somehow!

She was familiar with the Jewish Free Loan, but she thought they only gave loans to people in crisis or dire need. As she pondered the situation she realized the importance of this opportunity and said we had nothing to lose by meeting with JFL. This project was part of my final educational requirements and senior portfolio which I needed for graduation.

As my mom says, “the kindness, understanding and sincerity of those we met with that Sunday morning was wonderful”. I received my loan. Today I live and work in Los Angeles and have high aspirations of becoming a professional film director. I am working toward that goal and hopefully will achieve my dream. Thanks to the JFL for starting the ball rolling...I will always be grateful.

Rob Hurwich





DONOR NAMED FUNDS

Milton Gross Memorial Business Fund

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

Keren Or Fund

Medical and funeral assistance for neonatal deaths and late term miscarriages

Kriegsfeld Israel Experience Fund

Israel educational experiences, Israel youth study programs

Al and Fran Sachs Jewish Adoption Fund

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

Stuckgold Education Fund

Mehl Memorial Student Fund

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

Ritzer Emergency Fund

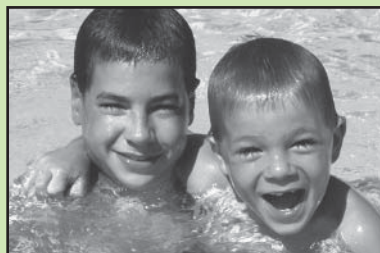
Debt consolidation, home repairs, apartment rental deposits

Diane and Jay Simons Medical Needs Fund

Medical and dental bills, unexpected illness

Women and Children in Crisis Fund

Abused, neglected, homeless and single mothers



DIGNITY

UPCOMING EVENTS

The Jewish Free Loan and the Center for Life Enrichment of Jewish Family and Children's Service

Present a **two-part series** to empower and support people to move forward in their professional and personal lives.

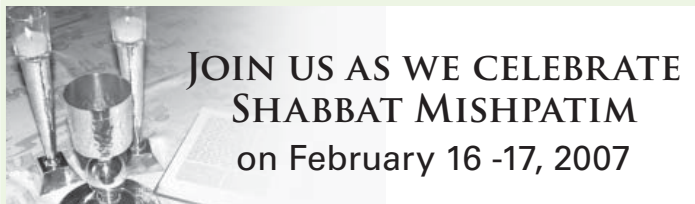
Topics will include:

Financial Resource Management
Work Forces Issues

Thursday, December 7th and 14th
7 - 9 p.m.

at the Center for Life Enrichment
13951 North Scottsdale Road, Suite 110

To make your reservation or for more information please contact:
Tina Sheinbein at (602) 230-7983 or Rabbi Rafael Goldstein at (480) 596-3821



JOIN US AS WE CELEBRATE
SHABBAT MISHPATIM
on February 16 -17, 2007

Shabbat Mishpatim

Book of Exodus – Chapter 22 – verse 24

The Torah portion for Shabbat Mishpatim specifically instructs Jews “not to exact interest from the needy”. It is this Biblical injunction which serves at the cornerstone for today’s Jewish Free Loan agencies throughout the world. It is our purpose to provide interest free loans to Jewish persons in need. From Biblical days through the arrival of the Jews in American in 1654, when Peter Stuyvesant allowed Jews to enter only on condition that they were not a financial drain on the community, this Torah passage has been an important part of Jewish communities wherever they are.

The success stories of our Jewish Free Loan and the people we serve, attest eloquently to the vigor and validity of that ancient precept G’milut Chasadim. We are still helping individuals and families meet the challenges they face.

SAVE THE DATE

annual

Second Annual Meeting

Sunday, June 3rd, 2007

9:30 AM
Registration
at the Ina
Levine
Jewish
Community
Campus

meeting



We are proud to be a member of the
International Association of Hebrew Free Loans.

Special Edition

PHOENIX, AZ 85013
400 W. CAMELBACK RD, SUITE 114



WE PROVIDE LOANS

Whether you know us as the Hebrew Free Loan or the Jewish Free Loan, we are the same organization!

We are the only organization in the entire Valley area providing interest free loans to the Jewish community. We enable members of the Jewish community to enrich their lives by providing loans for a wide range of opportunities



Do you have a dream? Do you have a goal to achieve?
Is money keeping you from moving forward with your life?
Like these people and many others —
let the Jewish Free Loan help you!

A loan is just money. Dreams are priceless.

To find out more about the Jewish Free Loan, just open this Special Edition and everything you will need to know is here!



WE PROMISE DIGNITY