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WE'VE MOVED...

Open House

On Thursday, February 15, the Jewish Free Loan welcomed the community to our new offices. After many years at the West Camelback location, the JFL moved to a larger facility to better serve the Jewish Community. It was fitting that the move and Open House were held the same weekend as Shabbat Mishpatim. This is the Shabbat parsha which commands us not to "exact interest from the needy among you" and the Shabbat when the JFL Board members speak at many temples and synagogues.

Greetings were offered from Phoenix Mayor Phil Gordon and Adam Schwartz, Federation President/CEO. Kay Abramsohn, Board president and Selma Fiel, Executive Director each spoke about the growth and expansion of services of the Jewish Free Loan in the greater Phoenix area. Rabbi Irwin Wiener, immediate past president, not only affixed the mezuzah, but it was also his leadership and vision which brought the JFL to this wonderful occasion.

When you are in the neighborhood, please stop by and visit us!



Rabbi Irwin Wiener



Selma Fiel, Rabbi Irwin Wiener, Phoenix Mayor Phil Gordon, Kay Abramsohn



Adam Schwartz, President/CEO of the Jewish Federation sharing greetings and wishes for great success to the attendees

Open House photos by Joel Zolondek

MESSAGE FROM THE BOARD

**Remember Our Blessings...
And Remembering Others...**

When I begin to feel blessed — that I have work, that I have a roof over my head, that my car is running, that I have good health, that my parents are both living — I keep in mind that not everyone is so blessed. Every day the Jewish Free Loan receives calls from people with needs...needs that far surpass what you or I might think we need (or selfishly want). I found out last month that a friend's friend and her three children have nothing except a low-paying job. Her rented house and garage burned to the ground. She has no car, no clothes, no shoes, no beds, no towels, no toothbrushes — **nothing!** Fortunately, she had a place to go for now — her family. But what will help her replace some comforts of life and get her children back on their feet? Organizations like the Jewish Free Loan are an asset, a life-saver at times. We are often called upon to help create a new beginning in extreme cases. We should never forget that life is unpredictable — there, but for the grace of G-D, go I.



Kay Abramsohn, President

Thank you to the Jewish community for helping the Jewish Free Loan provide a helping hand up with dignity to those in need.

Kay Abramsohn
President

Jewish Free Loan is pleased to announce that 3 new Donor Funds have been established! See page 3 for details.

Thank you - Todah Rabah
This issue of G'milut Chasadim is in honor of our 2006 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 2006 contributors who are listed in this issue of our newsletter.

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

LOANS AVAILABLE

DIGNITY

The Jewish Free Loan wants to acknowledge and thank all the named donor funds for their continued support and generosity. Their vision and leadership and financial support enables the Jewish Free Loan to solidify and perpetuate the Funds so that they will always be available for those who need them.

WE PROVIDE LOANS. WE PROMISE DIGNITY.

DONOR NAMED FUNDS

ADOPTION

Al and Fran Sachs Jewish Adoption Fund

BUSINESS

Bycer Family Business Development Loan Fund

Milton Gross Memorial Business Fund

EDUCATION

Mehl Memorial Student Fund

Stuckgold Education Fund

EMERGENCY/MEDICAL

Isabelle Appell Memorial Fund

Barbara and Michael Bass Fund for Mental Illness

George Ritzer Emergency Fund

Diane and Jay Simons Medical Needs Fund

GENERAL

Ella and Harry Adler Maimonides Loan 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**.*
- 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) or contact the JFL office (602) 230-7983

NEW NAMED FUNDS ESTABLISHED

Barbara and Michael Bass Fund for Mental Illness

Barbara and Michael Bass have recently set up a special loan fund to benefit those who need financial assistance to see them through the difficult times which come hand in hand with coping with mental illness. This is a wonderful resource that the Jewish Free Loan is honored to be able to add to its list of special named donor funds. This has been an underserved need in the Jewish community and we are proud to add this new loan fund to our list of special named donor funds!

Thank you to Barbara and Michael Bass for their compassionate leadership in establishing this loan fund!

Bycer Family Business Development Loan Fund



Eric, Karen, Matthew (below) and Jay Bycer

Karen and Jay Bycer have established the Bycer Family Business Development Loan Fund for people who want to start up a new business. The Bycers said, "People should have the ability to better themselves and to be given the chance to a better world through creating employment opportunities for others and providing products and services that would not exist without our help and assistance". Eventually they hope that those who benefit from this interest free loan will be able to some day provide opportunities for others when they in turn make a contribution to the Jewish Free Loan!

they in turn make a contribution to the Jewish Free Loan!

Thank you to the Bycer family for their vision and commitment to the Jewish Free Loan.

Isabelle Appell Memorial Loan Fund

The Jewish Free Loan is honored to have been selected by Jerry Appell as the organization to honor his wife's memory. One of the important areas of Isabelle's interest and commitment was to AIDS and medical care. We are pleased to be able to establish the Isabelle Appell Memorial Fund which will be used for interest free loans for medical care and needs of Jewish families in the Valley. Our sincere thanks and deep appreciation to Jerry Appell for his caring and commitment to an important and vital area of concern within the community!

THANK YOU!!!

The Jewish Free Loan Board of Directors and Staff would like to express their deepest thanks and appreciation to Mike Geddes of Geddes and Co., for his incredible support and assistance during our renovation and move into our new offices. We look forward to a long and wonderful working relationship. Thank you!

thank you!!!

FROM THE DESK OF THE EXECUTIVE DIRECTOR

We are full of good news in this issue! We have moved our offices to larger quarters at Central and Osborn and are so excited to show them off. SO, if you are in the area, please stop in and say hello!

We have also added a new part time staff person, Frannie Broeder. With the increase in application requests, tribute card requests and donor information, Fran will help us continue to process your loan applications and interviews as well as donor information in the same efficient manner you expect of us.

We are very excited about the growth of our organization and look forward to continuing to serve the community.



*Selma Fiel,
Executive Director*

Ira Rollover —

Attention anyone over 70!!

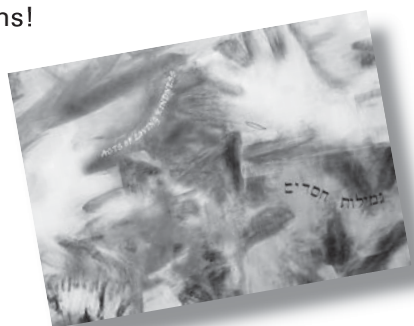
The Pension Protection Act of 2006 (PPA) created a new charitable giving opportunity for the 2007 tax year. Under PPA, a donor age 70 ½ or older may make a direct transfer to a qualified charity (not a donor advised fund or a section 509(a) supporting organization) from an Individual Retirement Account (IRA). The transfer may be up to \$100,000 in 2007. The advantage of this new opportunity is that donors will not have to report the IRA distribution as taxable income; however the taxpayer may not claim a charitable deduction for the amount of the transfer that is excluded from income. IRA payments will only qualify for the tax advantages under the PPA if the IRA owner would normally be able to claim a charitable income tax deduction for such a donation. Donors should consult with their tax advisors regarding how the PPA may affect them.



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 Fran Broeder and help support our interest-free loan programs!

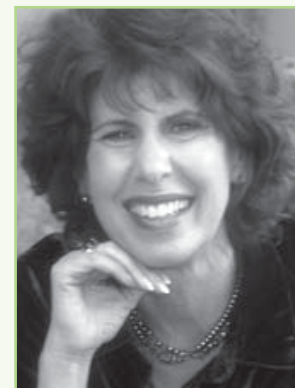


A Guarantor Speaks Out.....

I was honored to be asked to co-sign a loan for friends who were adopting a baby. I can't tell you how impressed I was with the dignity, caring and graciousness of the representatives of the Jewish Free Loan. It was as if my friends were doing them a favor by taking money.

The whole procedure was very impressive. I am now a walking endorsement for the Jewish Free Loan.

Co-signers are sometimes needed by loan applicants - are you interested in helping them? If so, please contact Selma Fiel, Executive Director at (602) 230-7983.



Toni Smeltzer

A Borrower shares a few thoughts...

I am very pleased with all the help I received from the Jewish Free Loan. I feel that the Jewish Free Loan is a great organization and would be a great help to a lot of people...I always tell people on a personal basis about how JFL has helped me and it can help them...

And another Borrower says...

Dear Selma,
Enclosed is a letter of gratitude to you and your staff for the kind and professional manner in which my case was handled. Tzedakah does not happen by accident, in response; please allow me to be of assistance to you if ever you may need my services.

If you were ever helped by Jewish Free Loan, here or elsewhere, and would like to share your story, please contact Tina Sheinbein at (602) 230-7983, so we can include your story in our Rosh Hashanah issue.



TODAH RABAH! THANK YOU!

No matter in what language we say it, the Jewish Free Loan wants to thank and acknowledge the following donors for their generosity and 2006 financial commitment to JFL. If any names were inadvertently omitted or misspelled, please contact Tina Sheinbein, Director of Development and Outreach, so a correction can be made in our next newsletter! We sincerely appreciate everyone's generosity and would not deliberately omit any of our wonderful donors whose contributions help so many other people in our community.

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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 Selma Fiel, Executive Director, at (602) 230-7983 or selmafiel@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 1950's 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 or (602) 230-7983.

Are You Interested in Establishing a Named Donor Loan Fund?

For more information on how to establish a donor named loan fund contact Tina Sheinbein, Director of Development and Outreach, at (602) 230-7083.

It's Easy to Support the Jewish Free Loan

We accept Israel Bonds and stock! How much easier can it be then to donate an Israel Bond or some of your stock to us. For more information contact Tina Sheinbein, Director of Development and Outreach, at (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.



C E L E B R A T E

ACTS OF LOVING KINDNESS

G'MILUT CHASADIM

You are cordially invited
**to the Jewish Free Loan's Annual Meeting
Honoring the New Named Donor Funds:**

Isabelle Appell Memorial Loan Fund

Barbara and Michael Bass Fund for Mental Illness

Bycer Family Business Development Loan Fund

Jay and Diane Simons Medical Needs Fund

SAVE THE DATE
Annual Meeting
Sunday, June 3rd
10:00 a.m.
Ina Levine Jewish
Community Campus

Jewish
FREE LOAN
WE PROVIDE LOANS. WE PROMISE DIGNITY.

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