

THE JEWISH FREE  
LOAN LEADERSHIP  
2005-2006

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## MESSAGE FROM THE BOARD

### The Future

More than twenty-four centuries ago a prophet in Israel declared that the most potent and enduring force in the world was not that of material wealth or physical strength, but the power of the spirit.

Supporting the Jewish Free Loan affords us the opportunity to understand what Judaism is all about. What we humans are all about. What the Jewish Free Loan is all about; that humankind is capable of good things, heavenly things, without regard for material gain or selfish motives.

The High Holiday season, Rosh Hashanah, Yom Kippur and Sukkot help remind us that we are nothing without deeds. We are nothing without purpose. And only when we lift a person who has fallen can we, with pride, declare who we are.

This time of the year enables us to recollect as well as plan for tomorrow. We will ask for forgiveness of the past and make wishes for a future more prosperous in many ways. And yet, we don't know what the future holds.

A wind can come and blow us away. The rain could fall and soak our dreams and aspirations. A fire could consume our shelter and even destroy our lives. This is the challenge.

Our shelter from the storm is the support we extend to those in need. Our comfort in the face of adversity is the helping hand we offer to our fellowman. The fire that burns should be inside of us as we fight injustice and poverty and famine and homelessness.

There is no doubt that good people live here in the greater Phoenix area. Our record speaks for itself – the many agencies designed to ensure continuity and survival are a testament to the goodness.

The prophet of long ago spoke the truth about the spirit being the most potent force in the world and we are living proof. Our hope is that the year 5766 will bring light at the end of the tunnel of despair. And that the sound of the Shofar we hear as we usher in the New Year will awaken us to our responsibility as partners in Creation.

The Jewish Free Loan continues to be a beacon and your support will guarantee that the flame will never be extinguished.

Rabbi Irwin Wiener, D.D.  
*Board President*

*"An old man sat outside the walls of a great city. When travelers approached they would ask the old man: 'What kind of people live in this city?' And the old man would answer: 'What kind of people lived in the place where you came from?' If the travelers answered: 'Only bad people lived in the place where we came from.' Then the old man would reply: 'Continue on, for you will only find bad people here.'*

*But if the travelers answered: 'Only good people lived in the place where we come from.' Then the old man would say: 'Enter, for here too you will only find good people.'"*

*There is no doubt that good people live here in the greater Phoenix area. Our record speaks for itself – the many agencies designed to ensure continuity and survival are a testament to the goodness.*

*This is the inaugural edition of the Jewish Free Loan's newsletter: "G'milut Chasadim, Acts of Loving Kindness". We believe this communication will provide, you, our donors and friends, with information which may help you to better understand our daily work. The Jewish Free Loan provides interest free loans. We promise dignity. Thank you for being our partners in this valuable work.*

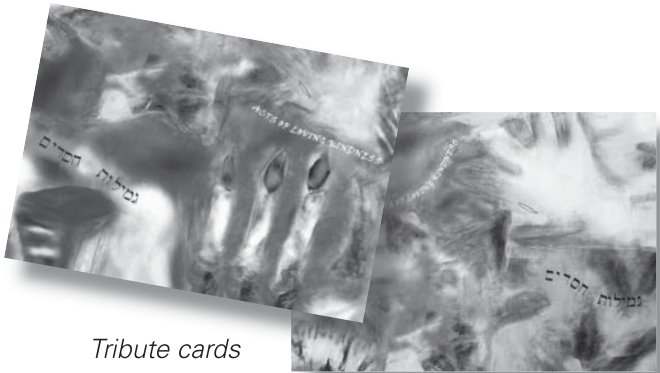


Rabbi Irwin Wiener

## HOW YOU CAN HELP

### Want to get involved? How you can help the Jewish Free Loan...

1. Refer someone you know who might need one of our many loans!
2. Make a donation to one of our many different loan funds
3. Establish a loan fund.
4. Remember to use the tribute and memorial cards available from Jewish Free Loan.
5. Meet with your tax advisor/CPA to discuss if you qualify for the Arizona working poor tax credit.



Tribute cards

### The process to qualify for an interest free loan is simple:

1. Contact the Jewish Free Loan at (602) 230-7983 to request an application.
2. Return the application filled out by you and your guarantor(s) along with any other requested information.
3. Call approximately one week after returning your loan application to schedule a short interview at our office with one of our loan evaluation teams.
4. Many loans can be approved by the end of the interview. Some loans need to be approved by the Board.



## LOANS AVAILABLE

### Emergency Loans

#### *Ritzer Emergency Loans*

Medical & dental bills, debt consolidation, home repairs, apartment rental deposits, first home purchase closing costs, unexpected illness, family reunification

#### **Tzedakah**

Immediate critical need

### Adoption Loans

#### *Sachs Adoption Loans*

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

### Women and Children in Crisis

Abuse, neglect, homeless and single mothers

### Jewish Continuity Loans

#### *Kriegsfeld Israel Experience Fund*

Israel experience, Jewish camp & leadership, Jewish education, family observances, Israel youth study, weddings

### Employment & Business Related Loans

Employment-related auto, job training

### Student Loans

#### *Mehl Memorial Student Loan*

Tuition, books, living expenses, supplement to financial aid

## FEATURED FUND

### New Keren Or Fund Established at JFL

*The JFL would like to share with you a letter which has recently been sent to family and friends of the Mallin and Frank families:*

Dear Family and Friends:

With 9 weeks to go until the birth of our first baby, we felt prepared. We had sought the proper medical care, read the recommended reading, and even started the nursery. We imagined what our baby girl looked like and felt we knew her personality. However, nothing could have prepared us for our last ultrasound that proved that our little baby girl was no longer living.

The loss was devastating and the trauma of the experience has been indescribable. Nothing compares to the agony of saying hello and goodbye to your child on the same day. We never understood how many tears we could cry until the shock of the situation wore off and our grieving process began. Jewish law dictates that there is no obligation to mourn the death of a child less than 30 days old. Growing up as part of traditional Jewish communities, we wanted to respect Halachah. However, our baby was real and deserved to be mourned. She meant so much not only to us, but also for the friends and family who were there with us during the pregnancy.

We contacted the local Jewish cemetery to begin the surreal task of preparing for her burial and learned about the endowed foundation that covered the complete costs of preparation and burial for our little girl here in San Francisco. Not only were we relieved of the financial burden, but extremely grateful for the extent of this mitzvah. During the worst time in our lives, there were people looking out for us.

This has inspired our family to continue this mitzvah for others dealing with this type of painful loss. We've always tried to live our lives taking something positive from every experience. With the experience of losing a child, it's hard to do. Our daughter changed our lives forever and we hope that sharing her memory can help others. To that end, we have created the KEREN OR (Ray of Light) FUND at the Jewish Free Loan. Please help our family continue her memory by raising funds



*Hillary (Mallin) and Ilan Frank*

to help those mourning their baby when they need it most. Although this will be a loan that we hope the families will eventually pay back, we want to ensure the Keren Or Fund will always have enough financial resources!

Through our experience, we saw incredible support and love come from our family, friends and community. With their help we have now begun our healing process and hope that others in the same extremely unfortunate situation can be supported in the same way from their community.

Please mail your tax deductible donation to the Jewish Free Loan at 400 West Camelback, Suite 114, Phoenix, AZ 85013 or call (602) 230-7983 to use a credit card. A return envelope is enclosed for those of you who are receiving this by mail.

Thank you very much.

Hillary (Mallin) and Ilan Frank

*Jewish Free Loan is honored that the Mallin and Frank families have chosen to work with us to establish the KEREN OR FUND. For further information on how you may establish a Loan Fund, contact Tina Sheinbein, Director of Development and Outreach, at (602) 230-7983.*

ADDRESS SERVICE REQUESTED

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



*Shabbat Mishpatim*  
**SAVE THE DATE**

JOIN US AS WE CELEBRATE  
SHABBAT MISHPATIM

on February 24/25, 2006

*Mishpatim*  
(Book of Exodus - Chapter 22 - verse 24)  
on civil legislation is the Biblical source  
for the establishment of the modern day  
Jewish Free Loan.



5766

L'Shana  
Tovah  
from the  
Board  
and Staff  
of  
Jewish  
Free Loan

**Leave a Legacy<sup>®</sup>**

Jewish Free Loan in partnership with the Jewish Community Foundation, is helping to build a foundation for our Jewish future. Whether you choose to establish a permanent endowment during your life or through your estate plan, or you decide on a life income plan such as a Charitable Gift Annuity, your gift, no matter the size will ensure the services we provide today for future generations.

For further information call Tina Sheinbein, JFL Director of Development and Outreach at (602) 230-7983 or Marcia Weisberg, Executive Director of the Jewish Community Foundation, (480) 699-1717, ext. 1401

The Jewish Community Foundation and Jewish Free Loan working together through Leave a Legacy Arizona<sup>®</sup>

