



SPECIAL EDITION

SPRING 2020 NEWSLETTER: 70TH ANNIVERSARY UPDATE

"To have a roof over my head while going through the COVID-19 crisis is wonderful and I am profoundly thankful to JFL and the staff!"

—R.R.



HERE AND NOW

JFL LAUNCHES COMMUNITY-WIDE EMERGENCY RELIEF LOAN PROGRAM

In a time of crisis, Jewish Free Loan is here for our community. As COVID-19 made its way to Arizona, and continues to impact individuals and families, we have implemented our emergency protocols to expedite requests for assistance.



THE JEWISH FEDERATION OF GREATER PHOENIX PROVIDES \$40,000 FOR JFL'S COVID-19 RESPONSE

JFL is thankful to the Jewish Federation of Greater Phoenix for their generous grant which is helping to support our efforts to provide interest-free loans to Jewish individuals and families in financial distress. The money was awarded as part of the Jewish Federation of Greater Phoenix Emergency Fund which was created in direct response to the COVID-19 pandemic.

EMERGENCY LOANS/COVID-19 RESPONSE BY THE NUMBERS

MARCH

- 9 Emergency Loans totaling \$22,755

APRIL

- 12 Emergency Loans totaling \$55,035
- 40 Grocery Gift Cards donated to BJE and JFCS
- Passover food boxes for low income households

ONGOING

- Household goods (including toilet paper, sanitizer and toiletries) distributed to borrowers in need

IN THE COMING MONTHS...

As the world slowly rebuilds and creates a new normal, we will also be combating the usual increase in air conditioning bills and heat-related expenses, which lead to many of our summer loans. We also anticipate a need to support those affected by:

- Furlough, layoffs, and decreased hours
- Loss of deposits on summer programs and education
- Childcare expenses
- Kids staying home from camp and thus increased need for food and activities

JFL THEN

IN 1950, THE ARTICLES OF INCORPORATION WERE FILED FOR THE PHOENIX JEWISH FREE LOAN ASSOCIATION AND OUR STORY TRULY BEGAN.

1950

JFL becomes incorporated

1995

JFL becomes a qualified Charitable Tax Credit Beneficiary Organization

1997

First Named Loan Fund established

2005

Tina Sheinbein hired as Director of Development & Outreach

2008

Formalized the Economic Crisis Response Program (due to the downturn of the housing market)

Establishment of the Student Loan Program

Tina Sheinbein becomes Executive Director

2018

JFL Phoenix becomes the headquarters for the International Association of Jewish Free Loans

1951

First official officers appointed to Board of Directors

1996

Selma Fiel hired as first paid staff member and soon becomes first Executive Director
First office outside of the JCC

1999

First Adoption Loan made

2007

Moved office to Phoenix Financial Center

2013

First IVF loan

2020

Renovated office
Activated the Community-Wide Disaster Relief Loan Program in response to the COVID-19 pandemic
Ellen Friedman Sacks becomes Executive Director (June 1st)

RETROSPECTIVE

A LETTER FROM JFL'S OUTGOING EXECUTIVE DIRECTOR



Dear JFL Friends,

I began to write this message right after the incredible Mishpatim Masquerade event in late February. Because of my impending retirement, the original letter focused on the growth and accomplishments of Jewish Free Loan during the 15 years I have been on staff, and the tremendous growth of the organization over the last several years. It was a reflection on my upcoming retirement, the expansion of our loan programs during my tenure, as well as the increase in named loan funds, legacy commitments and invaluable relationships with our community partners. I wanted to be sure to give recognition to the board members

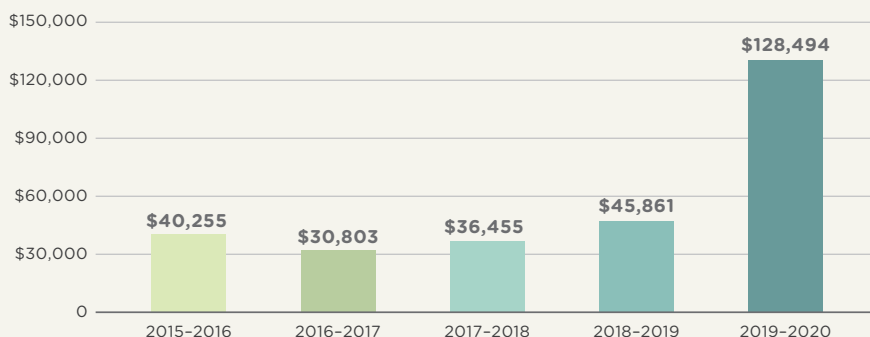
and staff who have played and continue to play a vital role in Jewish Free Loan. In addition, I was going to mention Phoenix's organizational leadership in the International Association of Jewish Free Loans. But then, our world was hit by a pandemic, the likes of which we have never known, and the lens through which I view my retirement and the phenomenal changes to JFL shifted.

What did not change, however, is the pride I feel in the work that Jewish Free Loan does and the gratitude I feel in having served as the Executive Director during some of the most unique and impactful years of this organization's existence. We are all working to adjust to our current reality by making changes that will keep us safe, and our community strong and healthy. One thing is certain: JFL is here to ensure that our community has a financial safety net to weather these unprecedented times.

I retire knowing that JFL will continue to meet the needs of our community under the experienced leadership of Ellen Friedman Sacks. Mazel Tov, Ellie. May Jewish Free Loan continue to go from strength to strength. Thank you for letting me be a small part of JFL for 15 very special years.

Tina Sheinbein

JFL'S EMERGENCY LOAN PROGRAM GROWTH



A DIRECTOR'S VISION

A LETTER FROM JFL'S INCOMING EXECUTIVE DIRECTOR



Dear Friend of JFL,

I hope this message finds you and your loved ones safe, healthy and adjusting to whatever the “new normal” looks like for you right now. My “new normal” is taking on a different role in an organization I have proudly been a part of since 2010 – first as a board member and then as a member of the JFL staff. I am honored to become JFL’s Executive Director and grateful to have learned from and worked with Tina Sheinbein for many years. It is safe to say neither of us imagined this transition would take place in the midst of a global pandemic, but this certainly makes for a unique chapter in our shared JFL story.

There are many reasons I have chosen to be involved with JFL for close to a decade – too many to list here. However, one of the things I have always admired most about the organization is its ability to adapt and respond to the changing world around us, and the financial impact of these changes on members of our Jewish community. We do so while honoring the values and mission set-forth by our founders more than 70 years ago, and with appreciation for the donors, lay leaders, volunteers, community partners, friends, borrowers and guarantors who share a common belief that interest-free lending transforms lives.

As we build upon the legacy of those who came before us, I look forward to working together toward our collective goal of helping people meet their needs and achieve their dreams.

A handwritten signature in black ink that reads "Ellen Friedman Sacks".

Ellen Friedman Sacks

OFFICE UPDATE

In late-March, JFL made organizational history by converting to mostly remote and virtual operations in order to prioritize the health and safety of our staff and community. This included the creation of the first online loan application and increased electronic and social media communications. We continue to evaluate our operation protocols as we navigate COVID-19 and its effects on the community’s needs.

CONNECT WITH US!

Opt-In for Email Updates: bit.ly/3aAovZR

Facebook: www.facebook.com/jewishfreeloanaz

Instagram: [@jfl.phoenix](https://www.instagram.com/jfl.phoenix)

Website: www.jewishfreeloan.org

JFL NOW

VISION 20/20 AND BEYOND

MISHPATIM MASQUERADE RECAP

FIRST EVENT OF ITS KIND FOR JFL



\$300,000

RAISED FOR JFL





410

PEOPLE IN
ATTENDANCE

FEBRUARY 23, 2020

MISHPATIM SOCIETY

To ensure JFL’s ability to respond to the needs of the community, both known and yet to be discovered, we are pleased to announce the Mishpatim Society — a new formalized annual giving program. The Mishpatim Society recognizes donors who make an annual unrestricted gift to support the work of Jewish Free Loan.

THE MISHPATIM SOCIETY OFFERS SIX DISTINCT GIVING LEVELS:

BENEFACTOR	\$36,000+
INFLUENCER	\$18,000—\$35,999
ADVOCATE	\$10,000—\$17,999
PATRON	\$5,000—\$9,999
AMBASSADOR	\$1,000—\$4,999
FRIEND OF JFL	\$1—\$999

FOUNDERS SOCIETY

As JFL moves toward an unrestricted giving model, we will be sunsetting the establishment of new Named Loan Funds. All existing Named Loan Funds and those funds created by December 31st, 2020 will become part of the Founders Society. This society honors the individuals and families that help strengthen the foundation of our interest-free loan programs.

All Named Loan Funds will continue to exist in perpetuity and donors will have the ability to make contributions to these loan funds.

70 YEARS OF IMPACT

“THERE IS NOTHING LIKE JEWISH FREE LOAN.”

—LEGACY SOCIETY MEMBERS, HANNAH & PHIL ADELMAN



“I was an infant when she started taking me, day-by-day, to collect the money,” Hannah Adelman says as she recounts her first memories of Jewish Free Loan. For Hannah’s entire life she, and now her husband, have been involved in the free loan movement. When Hannah was a newborn, her mother would take Hannah along as she visited the local jeweler to collect money, which would then be distributed as a loan to an individual in need. Once that individual was able to begin paying the loan back, Hannah’s mother would take the money in reverse, from borrower back to the lender. This was the beginning of Hebrew Free Loan of Northeast Ohio. “I was so young, I just thought this was what people did. As I got older, I realized not everyone did what we were doing.”

Over 80 years later, Hannah has remained involved with Jewish Free Loan. For both Hannah and Phil, the organization holds a special place in their hearts. They are proud to be among the first members of JFL’s Legacy Society. As Hannah says, “There is nothing like Jewish Free Loan.”

From generation to generation, Hannah and Phil have contributed to the impact interest-free lending has on the Jewish community by continuing the legacy of Hannah’s mother and grandmother. This year, Jewish Free Loan celebrates 70 years of service in Phoenix and throughout Arizona. It is people like the Adelmans who ensure that we will be here to make a difference for generations to come.

LEGACY SOCIETY

The Legacy Society recognizes donors who have created a legacy/planned gift to help ensure that Jewish Free Loan will be able to provide interest-free loans to Jewish Arizonans for generations to come.

INTERESTED IN BECOMING A MEMBER OF THE MISHPATIM SOCIETY, FOUNDERS SOCIETY AND/OR THE LEGACY SOCIETY?

The Founders Society, the Mishpatim Society and Legacy Society work in tandem to support the growth of JFL and our mission.

Please contact **Aviva Levine**, JFL’s Development Associate, at avivalevine@jewishfreeloan.org or (602) 230-7983 for more information.



JEWISH FREE LOAN

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