



## SPRING 2021 NEWSLETTER

*“Just when I was starting to lose hope and felt so alone I received some necessary funds from JFL, which allowed me to get back on my feet. I will be forever thankful for this fresh start.”*

—COMMUNITY-WIDE DISASTER RELIEF LOAN BORROWER





Dear JFL Friends,

At the time this publication goes to print, we will have just passed the one-year mark of the declaration of the COVID-19 pandemic. For JFL, the last year has been challenging as we worked to meet unprecedented demands for our services and forecast the financial needs of our community. However, this past year has also been filled with inspiration and gratitude. Gratitude for the donors and community funders who support our efforts to provide a vital financial resource for individuals and families. Gratitude for the borrowers who entrust us with their often-difficult stories and allow us to be of service in their time of need. Gratitude for the guarantors who step in to support their friends, family and acquaintances. Gratitude for our community partners who help spread-the-word about our interest-free loan programs. And, gratitude for the dedicated women and men who comprise the JFL staff, board of directors and volunteer corps. We are inspired every day by the people who make up the JFL family and are grateful that we can be here to

assist the community through good times and bad.

Since the onset of the pandemic in March 2020, we have distributed nearly \$875,000 in interest-free loans to our community. These funds have been a vital source of support as people struggle to meet their basic needs, embark on educational/training opportunities and work to navigate the hurdles and opportunities that life has placed in their path. It is because of people like you that we have been able to make this kind of impact during these uncertain times and will continue to transform lives through interest-free lending for many years to come.

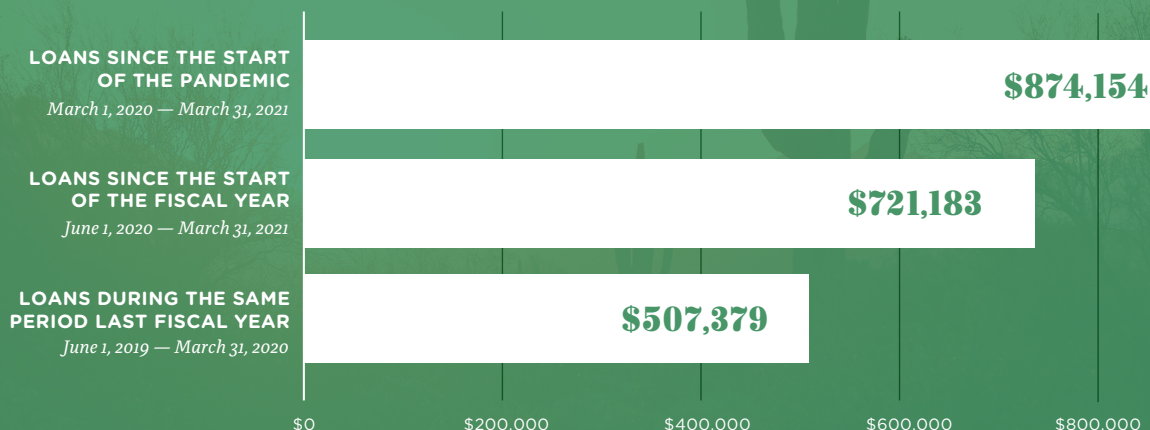
Thank you,

Ora Zutler, *President*

Ellen Friedman Sacks, *Executive Director*

## BY THE NUMBERS

### TOTAL INTEREST-FREE LOAN DISTRIBUTION



# IN THE WORDS OF A BORROWER

“I am a giver, much more comfortable helping and volunteering than asking for support. A few months before the pandemic changed all of our worlds, I started my own business and ventured into an exciting new direction. At the time, I had no way of knowing what was about to happen. When mandated shut downs started, I was able to find resources to help manage the major impact on my business, but had no idea how to handle my personal financial challenges.

A friend suggested I reach out to Jewish Free Loan, and I was hesitant – thinking of all the people who may have greater needs than mine, while also worried about paying for my house, food, bills and more. I was nervous to call, worried if the application process was going to be hard, nervous to ask for help and get a “no”. I was so off-base with my worries! Everyone I spoke with was kind, gracious and supportive. The application process was comfortable and easy.

I am so grateful that JFL provides their amazing resources in our community! And that they saw the need to adapt their offerings to meet the extra needs of these challenging times.

— ALLI GOOZH

COMMUNITY-WIDE DISASTER RELIEF LOAN BORROWER



## LEADERSHIP & STAFF 2020–2021

### OFFICERS

*President:* Ora Zutler

*Executive Vice President:* David Senkfor

*Vice Presidents:* Laura Drachler, Joel Superfon

*Treasurer:* Carole Zeichick

*Secretary:* Stacie Wittenberg

*Past President:* Ira Shapiro

### BOARD MEMBERS

Rebecca Hoffman Azulay

Madelaine Berg

Peter Caspari

Sheila Curwin

Debby Finkel

Debra Friednash

Amanda Garcia

Rabbi Yisroel Isaacs

### STAFF

Ellen Friedman Sacks, *Executive Director*

Aviva Levine, *Development Associate*

Jessielyn Hirschl, *Marketing & Communications Manager*

Fredi Brown, *Services Coordinator*

Rhonda Keene, *Accounting Manager*

Richard Kleiner

Simon Kreisberger

Joan Lipson

Julee Landau Shahon

Jeff Stanlis

Daniel W. Tenn

Dr. David Tessler



# SEEING A NEED AND TAKING ACTION

## IRA BERNSTEIN'S CONNECTION TO JFL



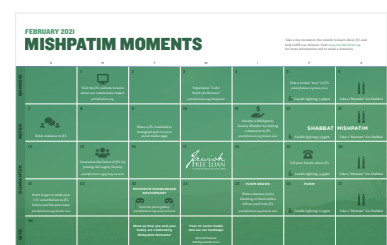
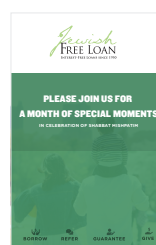
While Ira can't recall the first time he heard about JFL, he can recall always knowing it was around. One day he found himself having a conversation with Ellen Friedman Sacks, JFL's Executive Director, and that's when Ira says he really started to understand the core vision. "Getting the opportunity to listen and ask questions is what solidified it for me and it's what eventually led me and my wife, Sara, to decide to establish a Named Loan Fund." Ira went on to explain that he was struck by this idea of community members getting the help they needed, but not having to feel indebted to anyone, and that JFL was not profiting off people facing challenges.

Months later, Ellen explained to Ira that Jewish Free Loan is the headquarters for the International Association of Jewish Free Loans (IAJFL) and that the Annual IAJFL Conference was coming up. Because of COVID-19, IAJFL was forced to move the conference to a virtual event. Ira, who is the Founder and CEO of RAMPT Consulting, a company that specializes in virtually training and onboarding new employees, simply inquired "Do you have a plan? Maybe I can help?" and thus a new partnership was born.

Ira says that experience of working with IAJFL really opened his eyes to this movement that has been around for hundreds of years and yet has built a life of its own throughout the many agencies in the world, including the Phoenix Jewish Free Loan. Now, Ira continues to stay involved as both a donor and a JFL committee member. While he's not sure where his interests and skills might take him next, he is hopeful to continue to contribute to the success of Jewish Free Loan.

## THANK YOU FOR YOUR PARTICIPATION IN & SUPPORT OF MISHPATIM MOMENTS!

If you didn't have a chance to check it out, please visit [www.jewishfreeloan.org/mishpatim](http://www.jewishfreeloan.org/mishpatim)





# FOUNDERS SOCIETY FUNDS

THE FOUNDERS SOCIETY RECOGNIZES DONORS WHOSE NAMED LOAN FUNDS ARE THE FOUNDATION OF OUR INTEREST-FREE LOAN PROGRAM.

## ADOPTION AND INFERTILITY

### Alexa & Ian Sachs Fertility Loan Fund

Fran & Al Sachs Jewish Adoption Loan Fund

## BURIAL

Jewish Community Burial Loan Fund

Sylvia & Max Rubenstein Memorial Burial Loan Fund

## CRISIS & EMERGENCY

Berg Shapiro Family Debt Consolidation Loan Fund

Curwin Family Emergency and Crisis Loan Fund

George Ritzer Emergency Loan Fund

Keren Or Loan Fund

Mesa Family Emergency Loan Fund

Molly Blank Fund Loan Fund

Nestor & Susan Guzman Families in Crisis Loan Fund

Rabbi Morton Malavsky z"l Memorial Loan Fund

SaraRuth & Bob\* Rossow Women and Children in Crisis Loan Fund

Steve Weiss Emergency Loan Fund

Talia & Mitch Katz Emergency Loan Fund

William N. Ebersman Memorial Loan Fund for People in Crisis

Women and Children in Crisis Loan Fund

## EDUCATION - JEWISH & SECULAR

Arlene & Mike Treger Education Loan Fund

Daron & Ron Barness Family Foundation College Education Loan Fund

Dr. Irving & Elaine Shapiro Jewish Education Loan Fund

Geyser Family Education Loan Fund

Hilary & Jake Tucker Education Loan Fund

Jean & Harold Grossman\* Jewish Day School Loan Fund

Jerry & Annette Brezner Memorial Education Loan Fund

Jewish Community Pre-School Loan Fund

John Blutarsky Education Loan Fund

Klemens & Herta Stuckgold Education Loan Fund

Leonard & Phyllis Friedel Theatrical Arts Loan Fund

Mehl Memorial Student Loan Fund

Senkfor Family Educational Loan Fund

### Solomon Educational Loan Fund

## GENERAL NEEDS

Andrews Sacks General Loan Fund

Benaderet – Sol, Rhoda & Jonathan Benaderet z"l Loan Fund

Block Rabinowitz Founders' Loan Fund

Ella & Harry Adler\* Maimonides Loan Fund

Levitt Sheinbein Family Loan Fund

Mark A. Friedman Memorial Loan Fund for Jewish Communal Professionals

Gerald Rosenbluth Memorial Loan Fund

### Sandra and Mickey\* Sheinbein Loan Fund



ALEXA AND IAN SACHS  
Founders Society Members

"Ian and I know firsthand what the emotional and financial toll feels like having gone through fertility treatment. We hope this fund will help eliminate financial roadblocks and relieve some stress that the infertility journey can have on couples so they can focus on starting their family."

## ISRAEL/JEWISH HERITAGE EXPERIENCES & JEWISH CAMPING

Drachler Family Loan Fund for Jewish Overnight Summer Camp

Estelle & Rabbi Philip Herbert Schechter z"l Memorial Loan Fund

Kriegsfeld Israel Experience Loan Fund

Mesa Family Israel Loan Fund

Samuel Kreisberger z"l Family, Faith and Education Loan Fund

## MEDICAL & DENTAL

Barbara & Michael Bass Loan Fund for Mental Illness

Bernstein Glazer Family Loan Fund

Blau Harel Family Medical Loan Fund

Diane & Jay Simons Medical Needs Loan Fund

Isabelle Appell Memorial Loan Fund

Jonathan & Spencer Perlman Medical Loan Fund

Marcia & Max\* Weisberg Medical Loan Fund

Steve Weiss Medical Needs Loan Fund

Wolf Family Parkinson's and Dementia Loan Fund

## MILITARY & VETERANS

Zeichick Family Loan Fund for Military Families and Veterans

## SENIOR NEEDS

Jewish Community Senior Needs Loan Fund

## SMALL BUSINESS DEVELOPMENT & EXPANSION

Bycer Family Business Development Loan Fund

Ina Levine Business Development Loan Fund

Milton Gross Memorial Business Loan Fund

## SPECIAL NEEDS & DISABILITY ASSISTANCE

Jewish Community Special Needs & Disability Assistance Loan Fund

## SPECIAL PURPOSE

### Jewish Community Foundation Guarantor Fund

Selma Fiel\* Fund for the Future

\*of blessed memory | **Green** denotes recently established loan funds



# 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.

Hannah Adelman

Phil Adelman

Norma & Paul Agranoff

The Estate of Shirley Askuvich

Barbara & Dr. Kenneth Batko

Dr. Linda Benaderet

Madelaine Berg

Diane & Frank Blake

Ron Blau & Barbara Harel

Fredi Brown & Howard

Treshansky\*

Karen & Jay Bycer

Wendy & David Carriere

Carol Consalvo

Joe Consalvo

Sheila & Robert Curwin

Laura Drachler

Francine Ebersman

Diane Eckstein

Flo & Paul Eckstein

Dr. John Eckstein

Debby & Lee Finkel

Barbara & Allan Friedman

Helen Kantzler\* Trust

Lauren & Simon Kreisberger

Kelly Lieb

Nancy & Morton Lippman

Seema & Dr. Herbert\* Liston

Risa & Bruce\* Mallin

Irvin Markovitz\*

Irene Metz

Nancy & Larry Moffitt

Karen & Robert Nagle

Family Foundation

Carol & Joe Newman

Suzanne Parelman

Edward Quen

Rachel & Elliot Rabinovich

Francine Richter

Harriet & Gil Rosen

SaraRuth & Bob\* Rossow

Fran & Al Sachs

Ellen Friedman Sacks

Enid & Michael Seiden

Cheryl & David Senkfor

Karla & Ira Shapiro

Sandra Sheinbein

Tina & Irwin Sheinbein

Barbara & Barrett Silver

Jennifer Starrett & Eldad

Hananya

Suzanne & Richard Swift

Mary & Dr. David Tessler

Stuart Turgel

Fred Wabnik

Marcia & Max\* Weisberg

Debbie Wohl-Isard

Constance B. Wolf

Carole & Alan Zeichick

Laura Ziff

Ann & Ted Zinman

Marilyn & Joel Zolondek

Anonymous (11)



**HARRIET & GIL ROSEN**  
Legacy Society Members

"The Legacy program's strength comes from its commitment to Jewish tradition and ethics. We honor our parents' and their parents' values by participating in the Jewish Free Loan Legacy program."

\*of blessed memory



# JFL'S VIRTUAL GRATITUDE GATHERING



**TINA SHEINBEIN**  
2021 President's Award Recipient

**SUNDAY, MAY 23RD, 2021 @ 4PM**

Jewish Free Loan invites you to join us as we thank the community for enabling us to help transform lives through interest-free lending.

**2021 President's Award Recipient:** Tina Sheinbein

**Special Acknowledgement:** Jewish Community Foundation of Greater Phoenix and Jewish Federation of Greater Phoenix.

*To register for this free, virtual event please visit:*

***bit.ly/JFLGratitude*** and select "events"

## **PRESIDENT'S AWARD**

Established in 2007, this award is presented by the President of JFL, on behalf of the Board of Directors, to an individual, organization, or institution that encourages Jewish continuity and reflects the values and principles of JFL. The recipient exemplifies service and leadership, enabling Jewish individuals and families to improve their lives for the future.

## **WAYS TO GIVE**



Visit our website to learn more and make a secure online contribution:

**[www.jewishfreeloan.org](http://www.jewishfreeloan.org)**



Mail a check or pay via credit card using the enclosed donation envelope.



Make a contribution via phone: (602) 230-7983



Please contact Aviva Levine, JFL Development Associate, to inquire about donating stock, joining the legacy society or other ways to support JFL. **[avivalevine@jewishfreeloan.org](mailto:avivalevine@jewishfreeloan.org)**

## **CHARITABLE TAX CREDIT DEADLINE**

JFL is a Qualified Charitable Organization of the Arizona Charitable Tax Credit (QCO Code: 20362). You can redirect a portion of your state tax liability to support interest-free lending (up to \$400/individual or \$800/filing jointly). Typically, the deadline for taking advantage of the Charitable Tax Credit during any tax year is April 15th or when you file your taxes, whichever comes first. **For 2020 Arizona State taxes, the deadline for CTC contributions has been extended to May 17th, 2021 or when you file your taxes, whichever comes first.** Please consult your tax professional for more information.





## JEWISH FREE LOAN

3443 N CENTRAL AVENUE, SUITE 707  
PHOENIX, ARIZONA 85012

PRSR STD  
US POSTAGE  
PAID  
PHOENIX, AZ  
PERMIT #3333

## SPECIAL THANKS



Thank you to the Jewish Federation of Greater Phoenix for their multi-grant support totaling \$80,000, which is helping our efforts to provide interest-free loans to Jewish individuals and families in financial distress due to the COVID-19 pandemic. The money was awarded as part of the Jewish Federation of Greater Phoenix COVID-19 Emergency Fund.

Thank you to the Jewish Community Foundation of Greater Phoenix for their generous grants totaling \$27,500 to support interest-free loans, as well as the provision of food and gas gift cards for Jewish individuals and families experiencing emergency situations and particularly challenging times. These funds were provided through JCF's COVID-19 Emergency Response Fund.

JFL is also thankful to the Gerald Rosenbluth Family Fund for their \$20,000 grant to assist with our COVID-19 relief efforts, as well as the many community partners, volunteers, board members, donors and friends who make it possible for us to meet the needs of our community.

### CONNECT WITH US!

- ✉ Opt-In for Email Updates:  
[bit.ly/JFLeMail](https://bit.ly/JFLeMail)
- Facebook: [@jewishfreeloanaz](https://www.facebook.com/jewishfreeloanaz)
- Instagram: [@jfl.phoenix](https://www.instagram.com/jfl.phoenix)
- Website: [www.jewishfreeloan.org](http://www.jewishfreeloan.org)
- 📞 Phone: (602) 230-7983
- Amazon: [www.amazon.smile.com](https://www.amazon.smile.com)  
(select "Phoenix Jewish Free Loan Assn" as your organization and a percentage of your purchases will be donated directly to JFL).