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SHANA TOVA • ШАНА ТОВА



# Jewish Free Loan Toronto



Fall 2016 | Rosh Hashanah 5777

*The highest form of Tsedakah is giving a person a loan that puts him on the path to self-sufficiency.*

## GREETINGS FROM THE PRESIDENT

## UPDATE FROM THE EXECUTIVE DIRECTOR

JFLT's Annual General Meeting will be held at 7:30 PM on Tuesday, November 29, 2016 in Room 123 of the Prosserman Building. Please join us.

# SPOTLIGHT ON LOANS

  
PERSONAL  
LOANS

  
SMALL  
PERSONAL

  
J-SAP STUDENT  
LOANS

  
FERTILITY  
LOANS



## JEWISH AGENCIES COOPERATE TO EASE IMMIGRANT ABSORPTION



Aleksandr and Ksenya are a young couple who recently immigrated to Toronto. After hearing about JFLT from their JIAS worker, they applied for a loan to purchase a car. In their own words:

*"We are new immigrants to Canada who try to become a part of Canadian work labour and integrate to Canadian life style. This loan will help us to start our life in Canada. It is always great to know that in new country there are people who want to help and do it. A day after the interview we were happy to hear we got the loan and to learn about repayment. It is going to work for us perfect. We are so grateful for this opportunity."*



## A LITTLE HELP GOES A LONG WAY



Bonnie, a single mother of two teenagers approached JFLT for help after remembering that her late mother had taken a loan years ago to pay for funeral costs. Here is what Bonnie had to say:

*"I was in terrible shape. I needed help for necessities like food and shelter. Free Loan, you really helped me out when I needed you the most, so I again thank you from the bottom of my heart."*



## JFLT HELPS SHUT-IN ENJOY LIFE



Esther is a 76 year old divorced woman who lives on a disability income as the result of a degenerative bone disease. After receiving a \$3,000 loan, she wrote to us saying:

*"I can never thank you enough for giving me the loan. I bought a bed to replace the one I had been sleeping on for 20 years. I invested in a vacuum that eliminates the dust that clogs my breathing and I bought a new TV. Being in the house 24/7 is not easy, but now it is a little more pleasurable."*

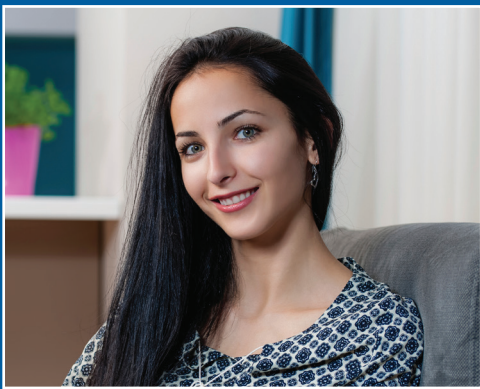
## ACADEMIC DREAM FULFILLED



Mark is a two-time JFLT loan recipient who recently received \$10,000 to study Law. This is what he sent us:



*"I am very happy with JFLT and the quality of service provided. The staff is friendly, professional and eager to help. I am happy that I was interviewed in person and that it was not just a paper review. People are able to better express themselves in person. You are truly helping people and changing lives. Your loan has given me the opportunity to fulfill my dream of becoming a lawyer."*



## IT IS SIMPLY A MIRACLE

Remember Jessica who came to us for a Fertility loan after trying for more than ten years to conceive? WELL, with our loan, she is finally PREGNANT!!! Baby is due in March. We will keep you posted. Mazal Tov to Jessica!

## SPOTLIGHT ON DONORS NAMED FUNDS CREATED IN 2015 - 2016

### THE AMINADAV FUND

set up by an anonymous Gentile donor to help anyone in need.

### THE BORER FAMILY EDUCATION FUND

set up by the Borer Family for the allocation of educational loans.

### THE FRIEDMAN AND SMITH FUND FOR 60+

set up by Steven Friedman and Cathie Smith-Friedman to serve the over-60 sector.

### THE GLINA-TESSLER FUND

established by Ed Glina and Debbie Tessler for study in Israel.

### THE KORA FUND

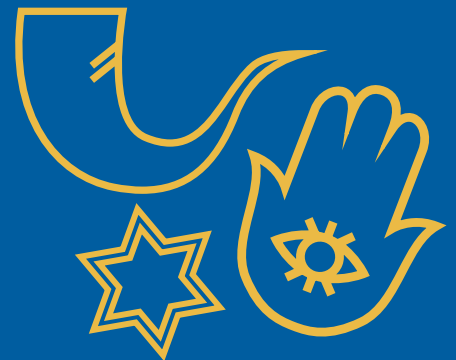
established by the Zukerman Family Foundation to cover first and last month's rent and for the purchase of basic furniture.

### THE MINATAN FUND

established by Moti Jungreis to help people help themselves.

### THE TIKVA FUND

set up by an anonymous donor to help clients in dire circumstances.





# SPOTLIGHT ON NEW NAMED FUNDS



## **THE FIRST NARAYEVER FUND**

was created by the synagogue's Social Action Committee to help Jewish Torontonians in personal crisis. The new 2016 three-year donation is a much appreciated addition to the original fund that was established in 2009. To date, the First Narayever Fund has provided 21 loans and helped hundreds of people.

## **THE FLORENCE MINZ FUND**

Florence Minz is an Eshet Chayil (Woman of Valour). She gave her very generous contribution at a time when JFLT needed it the most. We thank Florence for her incredible generosity and for understanding that a donation to JFLT is a way to make a direct difference in people's lives.

## **THE IRWIN BEUTEL MEMORIAL FUND**

Irwin Beutel z"l was a prominent Montreal philanthropist and businessman who was known for his kind *neshama* and generosity to the Community. Toronto-based nephew Eric Beutel decided to honour the memory of his uncle with the establishment of The Irwin Beutel Memorial Fund. This fund will be used to give interest-free loans to people in the GTA who demonstrate true need.



## **THE JOE DWEK FUND**

JFLT extends its heartfelt appreciation to Joe Dwek for establishing an open fund for personal, educational, business and fertility loans. Joe is always pleased to help people in need, especially when those in need can receive help with their dignity and self-respect intact.



## **THE LEWY FAMILY EDUCATION FUND**

JFLT is deeply grateful to the Lewy Family for establishing a much needed educational fund. Thanks to this family's foresight, many needy students will be able to fulfill their academic dreams and aspirations. This includes those attending universities, colleges, and trade schools.

*Ever since I was a child, the Free Loan Association was spoken about in my home. My parents knew of many people who got their start by getting a loan from JFLT, so it was a natural place for our Foundation to donate to. We have created a fund that loans first and last months' rents so that people can get themselves into housing, since that is often the cash that is missing.*

**HELEN ZUKERMAN,  
THE KORA FUND**

*I give to Jewish Free Loan Toronto because I believe this organization is making an impact. What an amazing feeling to walk down Bathurst Street on a Friday evening or Saturday morning knowing my donation may have helped a young woman prepare a Sabbath meal for her family! A JFLT donation is not for the timid but for the bold - I am proud to support this organization... even if I am not Jewish!*

**ANONYMOUS, THE AMINADAV FUND**



*We have supported JFLT for several years. We are grateful they support the financial self-sufficiency of those in need. We have seen positive and immediate effects in our local community. It's an honour to help.*

**PIPPA FEINSTEIN,  
THE FIRST NARAYEVER FUND**



## WHY I GIVE TO JFLT

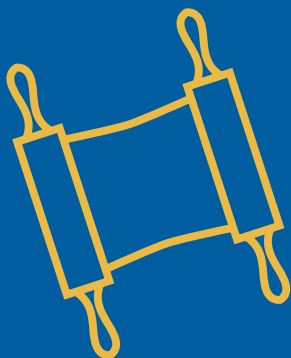


*Donations to JFLT are unique as they are gifts that keep on giving. Providing a loan that is not charity but a dignified way of helping someone help themselves is the highest form of tzedakah.*

**KAREN GOLDBERG, C.M., GOLDBERG FUND**

*I donate because Free Loan fills increasingly desperate needs. I know from personal experience how committed the staff and volunteers are. I hope our donations will someday make organizations like Free Loan but a memory.*

**ANONYMOUS, THE TIKVA FUND**



*I am always happy to help people in need especially when it comes to education. JFLT makes a direct impact in people's lives and that is why I support it.*

**JOE DWEK, THE JOE DWEK FUND**

*As a volunteer I have seen the tremendous difference which JFLT's loans make to the applicants. I have targeted educational loans with my donation because I believe strongly that the inability to pay for an education should not stop any student from pursuing his or her educational goals.*

**JULES LEWY,  
THE LEWY FAMILY  
EDUCATION FUND**