



# שנה טובה

## Free Loan **MATTERS**

September, 2017  
Tishrei, 5778

### **M**ESSAGE

Rosh Ha' Shanah Greetings

### **I**NSPIRATION

A New Anchor Funder

### **T**RADITION

Three Generations of Giving

### **Z**ERO PERCENT

Transformative Effect of 0% Loans

### **V**ISION

Past, Present and Future

### **A**PPRECIATION

Tribute to Named Fund Donors

### **H**AND-UP

Helping people help themselves

## MESSAGE

For Jews, the days between Rosh Ha'Shanah and Yom Kippur are traditionally a time of introspection. If we look back on the past year at Jewish Free Loan Toronto, we can certainly reflect upon some exciting developments. First, our expansion throughout Ontario has proved successful and timely. Clients are now coming to us from all across the province, receiving benefits that were previously reserved only for Torontonians. Secondly, an influx of volunteers has injected vital new energy into the organization, demonstrating that it is as relevant now as it was in 1924 when it was first founded.

The third and perhaps most exciting development is the incredible response we received to our appeal brought on by the cancellation of the United Way funding. So many of you stood up and said: "Heneni" – I am here-, and contributed to capacity. We are especially grateful to the Azrieli Foundation for their five-year gift, to the new donors who created first-time Funds and to the past donors who replenished their existing Funds. All of you- big donors and small, have made it possible for us to go on. And go on we must. As Jewish poverty is on the rise and wait lists growing, every dollar donated is immediately available for a loan. We will not be able to meet the challenge of future loan demand without your steadfast support. When you sit down to celebrate the New Year or to break the Fast, please tell your friends and relatives about all the wonderful services JFLT provides. Very few charities have such a direct impact on peoples' lives. Very few charities have the ability to increase the worth of a donation by recycling it in perpetuity.

Those in need are counting on all of us to make 5778 even better than 5777.

Together, we will not let them down.



**Rob Tick,**  
President



**Marra Messinger,**  
Executive Director

Please join us at our **ANNUAL GENERAL MEETING**

**Tuesday, November 21, 2017, 7:30 PM**

Room 211, Prosserman JCC, 4588 Bathurst St.

Learn the latest about Jewish poverty • Hear from our clients

Help honour our donors • Refreshments will be served.

## INSPIRATION



In July, 2017 Jewish Free Loan Toronto received some very exciting news... that we would be the recipients of a generous and unexpected donation from the Azrieli Foundation. The funds -- \$50,000 a year for five years -- will support operations and programs like our Loan Without Guarantors program, which provides loans for people who cannot find co-signers. These loan recipients are often the most marginalized in the community, needing money for food, winter clothing and housing.

United Way, a long-time supporter of Jewish Free Loan Toronto, strategically shifted their funding model, which meant that they could no longer help agencies that loan money. Although United Way had given us a number of years to replace the funds, we were worried that we would not be able to support the people who most needed it. Enter the Azrieli Foundation.

Executive Director Marra Messinger says, "The Azrieli Foundation has been a godsend to us and we will be forever grateful for receiving this support. It is not often that an organization receives undesignated funds that can be used both for programs and operations."

The Azrieli Foundation funds institutions as well as operates and partners with programs in Canada and Israel. Naomi Azrieli, CEO and Chair of the Foundation says that Jewish Free Loan Toronto represents one of the guiding principles of the Foundation. "JFLT at its core is about treating people with dignity and believing in them. This can only strengthen our community, and we are happy that we could help them continue to do their good work."

The Foundation was established over 25 years ago by David Azrieli, a Holocaust survivor who settled in Montreal, became a visionary builder, community leader and philanthropist. The Foundation supports Holocaust education, scientific and medical research, higher education, architecture, music and the arts, youth empowerment and school perseverance, and quality of life initiatives for people with developmental disabilities.

## TRADITION

In Deuteronomy 4:9, it is written that a father has an obligation to teach his sons and grandsons Torah and good values. No one person has executed this commandment better than Andrew Tylman, a man who has taught his family the importance of tzedakah through personal example.

Andrew was born in Sochaczew, Poland in 1933. After the German invasion of Poland, he relocated with his parents to the Warsaw Ghetto. Andrew was smuggled out of the ghetto and hid with various Polish families. During the Warsaw Ghetto Uprising, his parents attempted multiple escapes; his mother was killed during one such attempt, and his father ultimately escaped through the sewers together with the last remaining group of fighters before the ghetto was liquidated. Andrew and his father spent the balance of the war hiding together with a righteous Polish family.

In 1951, Andrew immigrated to Toronto with his father and step-mother, where they established a textile company called General Quilting. Through hard work, the business grew and evolved. Today, Andrew presides over Rathcliffe Properties together with Esther and Michael, two of his children.

A firm believer in the age-old adage which states: "Give a give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime", Andrew began donating to JFLT in 1994.

Andrew's belief in the philosophy of Free Loan resonated with his son Michael, and in 2002 Michael also became a donor. As Michael says: "There are a lot of excellent charities in the Toronto Jewish Community, but JFLT stands out as one of the worthiest. In the long run, it provides a better service to the Community because rather than offering short-term handouts, it gives people the motivation to improve their own circumstances. Since the money is recycled, it also provides a continuing benefit and an excellent return on every dollar given to the charity."

When Michael's twin sons Sam and Craig recently celebrated their B'nai Mitzvah, it was a happy coincidence that their Parasha was Mishpatim, the source of the Biblical prohibition against charging interest on loans to the needy (Exodus 22:24 - When you lend money to My people, to the poor person who is with you, you shall not behave toward him as a lender; you shall not impose interest upon him). Following the examples of their father and grandfather, the twins decided to donate a portion of their B'nai Mitzvah money to JFLT.

JFLT extends its heartfelt thanks to the Tylman Family for establishing The Emmet Foundation Fund for Health and Critical Needs.



Andrew with his two grandsons, Sam & Craig



The Tylman Family

# ZERO PERCENT LOANS

## From Homelessness To Hope

"When I was a 3rd year nursing student at Trent University, I was renting a room from a woman and her daughter in North York. When my OSAP was late, I asked the landlady if she would wait with the rent. She refused and told me I had to move out immediately. I arranged to rent another room in North York, but when I was on my way there in a taxi, I got a call on my cell phone saying the room was no longer available. Not knowing what to do or where to go, I asked the driver to take me downtown. I made my way over to a drum shop in Kensington Market owned by some friends of mine. Although these friends allowed me to store my belongings in their basement, they did not offer me a place to stay. After some more phone calls to friends and more rejections, I reluctantly made my way to a shelter. The shelter was so horrible I did not sleep a wink. Afraid of the bed bugs, I stayed awake all night talking to the staff.



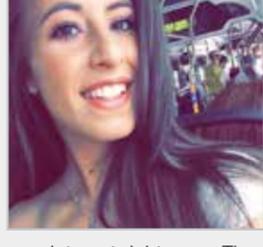
I then decided to do something different: find a place where I could sit and study. Pearson Airport was the only all-night place I could think of, so I made my way there and stayed there night after night. My routine was to study until I finally dozed off in a chair. This began to wear heavily on me and soon my body began to shut down. One night, after nearly 3 months of being at the airport, a security guard and police officer approached me and said "You cannot stay here any longer".

I approached Jewish Family and Child Services to help me but was told it would take 3 weeks to place me in transitional housing. While I was waiting, I would go into Tim Horton's at night and wait until morning came to go to school.

When I was about to enter the transitional housing, I approached JFLT for a loan to purchase the basics I needed to set up a home. I am eternally grateful to JFLT and to the other Jewish service agencies that came to my aid. Without them, I do not know where I would be today.

Luckily, my story does have a happy ending. On June 7, 2017, I graduated from Trent University's Baccalaureate Nursing program and in August passed my NCLEX-RN exam (licensing exam for RNs). Soon my next stop will again be the airport- but this time to board a plane to Florida where I have secured a job. I am glad JFLT took a chance on a 62-year-old homeless nursing student. It paid off.

Gail R. (name changed at client's request)



## Israel Was Beyond My Wildest Expectations

"In June 2014, I graduated from CHAT. While most of my friends were busy getting their dorm rooms ready at Ontario universities, I had other plans. My dream was to spend a year in Israel at Bar Ilan University. My parents said that if I could raise the money through scholarships and grants, I could go. After filling out numerous applications, I began to think that my dream would never come true. Then my cousins, who had spent a year in Israel with help from JFLT, told me about the wonderful services this organization provides. I contacted JFLT and was granted an appointment right away. The service was outstanding. It was extremely fast too, as I applied very close to my anticipated departure date. When my \$7500 loan was approved, I was thrilled beyond words and in October, I embarked on my journey to Israel. My experience in Israel was indescribable. I took several interesting courses at the university, visited many beautiful sites and spent Shabbat on kibbutzim in the Golan Heights. I made many new friends and bonded with girls from all over the world. I am so thankful to JFLT for making my dream come true. Because of them, Israel will always be a part of me."

Ninette B.

## VISION

**PAST**  
Rooted in the Biblical prohibition against interest-taking and Maimonides' belief that the highest form of charity is a loan that puts a person on the path to self-sufficiency, Jewish Free Loan has been granting interest-free loans to Community members in need since 1924. As it offers a hand-up rather than a handout, JFLT's personal, educational and business loans allow individuals to actualize their personal goals and attain financial independence with their dignity and self-respect intact.

**PRESENT**  
In 2017, JFLT expanded its area of jurisdiction to include all of Ontario with the exception of Ottawa that has its own Free Loan. It now has 715 active loans and \$2.6 million outstanding. The rise in Jewish poverty has generated an increase in demand for loans and each month the number of applicants interviewed rises.

**FUTURE**  
JFLT has set a goal of having 1000 active loans and \$4 million outstanding by the year 2022. To reach this goal, we will need to continue raising the profile of the Agency and conducting fundraising campaigns.

- Here is what you can do to help:
1. Continue to give generously
  2. Establish a Named Fund
  3. Volunteer to serve on JFLT's Loan Committee
  4. Identify a venue where JFLT can do a presentation
  5. Host a parlour meeting in your home

For more information on any of the above opportunities, please contact:  
Marra Messinger, Executive Director 416 635 1217 ext. 5269  
mmessinger@jewishfreeloan.ca

## APPRECIATION

### NEW NAMED FUNDS

#### The Azrieli Foundation Fund

Heartfelt thanks and deep gratitude go out to The Azrieli Foundation for its \$50,000 x 5-year gift. This incredibly generous donation will go a long way in helping us replace the United Way anchor funding which will end in 2018.

#### The Emmet Foundation Fund for Health and Critical Needs

The Tylman Family chose to allocate their fund to loans for health and/or critical needs. This allocation will help the many clients who request loans for medications, dental treatments and urgent basic necessities.

#### The Howard Gitter Memorial Fund

Faye Gitter established a fund in order to commemorate the memory of her late husband Howard Gitter. Born in Brooklyn and a veteran of the RCAF, Howard Gitter was a charitable, quiet family man who strongly believed in the hand-up rather than handout philosophy. We are honoured that this fund will bear his name in perpetuity.

#### The Jewish Teen Board of Greater Toronto Fund

On May 24, 2017, the Jewish Teen Board of Greater Toronto opened a fund for recipients of \$1000 loans without guarantors. While it is an honour to receive a gift from any donor in the Community, this one is special. It shows that the next generation understands the wisdom of the Free Loan philosophy and will be there to support the organization in years to come.

#### The Koschitzky Family Fund

The Board and staff of JFLT are extremely grateful to the Koschitzky Family for establishing this new fund which will be used to finance personal and educational loans for individuals in need. These loans will help some people pay for essentials and others actualize their academic goals.

#### The Loftus Family Fund

Vicki Loftus created The Loftus Family Fund as she believes Jews should not forget their roots and that the more fortunate in society have a responsibility to "look out for the little guy". Her fund will be used to give loans to people who cannot qualify for bank loans.

#### Sydney and Florence Cooper and Family Fund

Much gratitude goes to the Cooper Family for creating this new fund. Thanks to this family's generosity, more people in need will be able to receive loans that will help them navigate trying times and take the first steps towards financial independence. These loans are often life-changers for the people who receive them.

### JFLT extends an extra-special thank you to the following donors who in 2017 replenished their funds with a donation equal to or more than the original gift.

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|--|---|
| The Glina-Tessler Fund for Study in Israel | Debbie Tessler and Ed Glina                   |
| The Joe Dwek Fund                          | Joe Dwek                                      |
| The Kora Fund (1st and last month's rent)  | Helen Zukerman,<br>Zukerman Family Foundation |
| The Minatan Fund                           | Moti Jungreis                                 |

### Thank you also goes out to these very generous Named Fund donors:

- |  |  |
|--|--|
| <b>GENERAL:</b>  |  |
| The Aminadav Fund  | Anonymous  |
| The First Narayever Congregation Fund  | Social Action Committee,<br>First Narayever Congregation |
| The Florence Minz Fund   | Florence Minz  |
| The Irwin Beutel Memorial Fund   | Eric Beutel  |
| The Tikva Fund   | Anonymous  |
| <b>EDUCATIONAL:</b>  |  |
| The Borer Family Educational Fund  | Leonard Borer, Terry Borer and Family                    |
| The Education Opportunity Fund   | Jo-Ann Minden  |
| The Goldberg Fund  | Karen Goldenberg   |
| The Lewy Family Education Fund   | Jules Lewy and Family                                    |
| <b>SPECIALIZED FUNDS:</b>  |  |
| The Barankin Fund in Memory of Froim Barankin (for people born in the former USSR) | Drs. Ben and Tatyana Barankin and Family                 |
| The Friedman and Smith Fund for 60+  | Steven Friedman and Cathie Smith-Friedman                |



## HAND-UP

**"The greatest level of charity, above which there is no greater, is to support a fellow Jew by endowing him with a loan in order to strengthen his hand until he need no longer be dependent on others"**  
**Maimonides**

With your donation, you are changing peoples' lives forever. As all donations are recycled, a gift to JFLT is a gift that keeps on giving.

**You can donate to JFLT by:**  
Phone: 416 635 1217 • Online at [www.canadahelps.org/dn/8698](http://www.canadahelps.org/dn/8698)  
Send cheques to Jewish Free Loan Toronto, Krauss Family Suite, Sherman Campus, 340-4600 Bathurst St. Toronto, ON M2R 3V3

