

Spring 2019  
Passover 5779



# Jewish Free Loan Toronto

IN THIS EDITION:

*Significance of the Number 4 in the  
Passover Haggadah, 4 Client Stories,  
4 Special Gifts, 4 Ways to Donate*



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# The Number 4 is particularly significant in the Passover Haggadah.



**Sheldon Parker**  
President



**Marra Messinger**  
Executive Director

There is no doubt that the Number 4 is particularly significant in the Passover Haggadah. The youngest member of the family poses the Four (4) Questions, the Seder participants drink four (4) cups of wine and we read about the responses of the Four (4) Sons. Additionally, in Exodus 6: 6-8, God makes four (4) promises to Moses: "I will free you from the labours of the Egyptians, I will deliver you from bondage, I will redeem you, and I will take you to be My people."

Even the holiday itself has four (4) names: Chag Ha'Pesach (The Festival of Passover), Chag Ha'Matzot (The Festival of Matzah), Chag Ha'Aviv (The Festival of the Spring), and Z'man Cheiruteinu (The Time of our Freedom).

So, it is not surprising that this Passover, Jewish Free Loan Toronto (JFLT) would like to ask four (4) things of its borrowers, volunteers, supporters and donors. These four (4) requests are:

- 1. Promote our services to all those in need;**
- 2. Assist us in recruiting new volunteers;**
- 3. Donate to support loans for dental care, special needs children and abused women; and**
- 4. Help us create new Named Funds.**

Luckily, the song sung at the end of the Seder, Echad Mi Yodeah (Who Knows One?), gives us guidance on how these four (4) requests can be met. If we were singing a JFLT version of Echad Mi Yodeah? the fourth verse would go something like this:

**WHO KNOWS 4?  
I KNOW 4!**

- 1. If you need us – BORROW!**
- 2. If you know someone – REFER!**
- 3. If you are willing – VOLUNTEER!**
- 4. If you are inspired – GIVE!**

May you and your families have a happy and healthy Passover,

**Sheldon Parker**  
President

**Marra Messinger**  
Executive Director

# 4 Client Stories



## **\$1,000 Personal Loan (Without Guarantors)** VITAL BREATHING SPACE

Z.B. is a 70-year-old widow who came to us in a horrible predicament. She and her 48-year-old disabled son were living in a motel and had no way of paying their bill. Three weeks prior, Z. had been unjustly dismissed from her job as a live-in personal support worker and cruelly evicted from the premises. With nowhere to go, Z. and her son checked into a motel. With no way of paying the bill, Z. came to JFLT for a loan. Z. received a \$1,000 loan. Very grateful, she told us that this loan provided her with the vital breathing space she needed in order to find permanent accommodations and a new job.



## **Personal Loan** OUT OF THE COLD

R. and J. are a Jewish couple with four children who live in Northern Ontario. Just as R. was getting back on his feet after being unemployed for close to a year, the couple faced an insurmountable challenge. The furnace and hot water unit in their house broke just as winter was approaching. Without any way of doing dishes, let alone bathing four children, R. and J. came to JFLT for a loan. They were granted \$8,000 to help buy a furnace unit that would give them heat and hot water. Today R. is working and returning every evening to a warm home.



## **Fertility Loan** A LAST CHANCE?

When A. came into JFLT for a Fertility Loan application she was down and dejected. She said that she felt like a failure because after ten years of trying to conceive she had not managed to get pregnant. A. and her husband had spent tens of thousands of dollars on IVF treatments, fertility drugs and psychological help. They had borrowed money from family and friends and now had nowhere else to turn. At 40, A. knew that it was either now or never. JFLT granted A. and her husband the \$10,000 they needed to try once more. Our thoughts are with them and we hope they will return one day for a Simcha Loan for a Brit or Baby Naming ceremony.



## **Educational Loan** THE FIRST IN HIS FAMILY TO GRADUATE FROM UNIVERSITY

Several years ago, L. graduated from CHAT near the top of his class. When L.'s friends were all applying for university, L. could not. As his father had been injured in a terrible accident, L. was forced to go out to work in order to help his mother support the five other children in the family. With his father now recovered, L. felt that he was finally in a position to devote himself to his studies. And so he came to JFLT for a loan to do a BA in Criminology. As L. put it: "If I get this loan and go to school, I will be the first in my family to graduate from university." JFLT was proud to grant this incredible young man \$10,000. We can hardly wait to see what heights he reaches after he finishes his degree!

# You helped create new Named Funds

JFLT will be **4-ever** grateful to the following donors who created new **Named Funds in 2018**.

(A fund is a donation or pledge of \$18,000)



*Rochelle Reichert, Chair of the Fundraising Committee honours the Devon/Durbin family with a plaque*

## The Alex and Annette Devon Educational Fund

To commemorate their late parents' belief in the value of education, Janet Durbin, Michael Devon and Josh Devon established the Alex and Annette Devon Educational Fund. This fund will give deserving students an opportunity to pursue and achieve their academic dreams now and in years to come.

## The Bill Glied Memorial Fund

Michelle Glied-Goldstein and Allan Goldstein established the Bill Glied Memorial Fund in memory of Michelle's late father. A hero of the Holocaust, Bill Glied was known throughout the Community for his generosity and good works. What not many people knew, however, was that Bill received a \$360 loan from JFLT when he first arrived in Canada. We are grateful that he never forgot about the loan and that his family are continuing to pay it forward to others.

## The Ira Gluskin and Maxine Granovsky Gluskin Fund

Maxine Granovsky and Ira Gluskin are well-known Toronto philanthropists whose generosity has touched the Jewish and general communities in many ways. We are delighted that they have become Jewish Free Loan supporters and have set up a new fund that will support a broad range of loans.



*Nonagenarian Faye Firestone is honoured for establishing a fund in memory of her late husband Joe.*

## The Joseph Firestone Memorial Fund

Hats off to the nonagenarian Faye Firestone who decided to honour the memory of her late husband Joe with a JFLT fund. Faye, who used to be an active volunteer at JFLT in the 1970's and 1980's, insisted that her fund be used for "need not greed." There will be no problem here, as JFLT only provides loans to financially-challenged individuals.

## 2018 REPLENISHED FUNDS

*It is a mitzvah to create a fund, but it is a **double mitzvah** to replenish it every year. JFLT salutes and thanks the following extraordinarily generous donors who replenished their funds with gifts equal to or more than their original donation.*

**Joe Dwek**

The Joe Dwek Fund

**Faye Gitter**

The Howard Gitter Memorial Fund

**Ed Glina and Debbie Tessler**

The Glina-Tessler Fund for  
Study in Israel

**The Hunt Family Foundation**

The Hunt Family  
Foundation Fund for 60+

**Jules Lewy**

The Lewy Family Education Fund

**Helen Zukerman**

The Kora Fund for First and  
Last Months' Rent

### The Larry and Judy Tanenbaum Fund

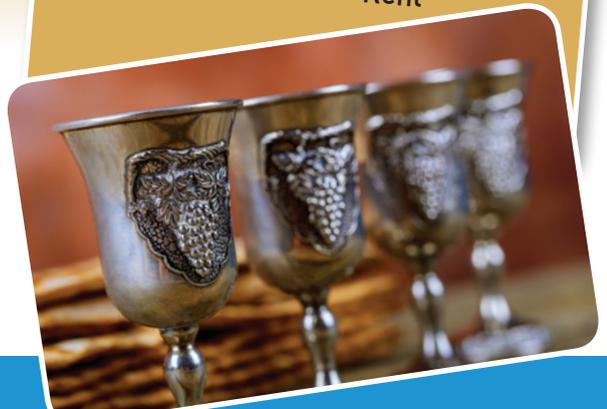
Julie Albert, Lisa Gnat and Ken Tanenbaum created a fund in honour of their parents Larry and Judy Tanenbaum. This fund will be used to help seniors with medical problems and parents with special needs children. JFLT thanks the Tanenbaum family for supporting these critical issues and for their incredible generosity.

### The Mitchell and Susan Brown & Family Fund

As a volunteer who interviews clients every second Tuesday, Mitch Brown knew exactly what kind of fund he wanted to create. Aware that there was an increased demand for loans from people who could not secure co-signers, Mitch decided to allocate his fund to the \$1,000 Loan Without Guarantors Program. As Mitch puts it: "For me, there was no choice – this is where there is the greatest need."

### The Z. Lambert Family Fund

A big toda goes out to Zahava Lambert for creating an unrestricted fund that will support Personal and Educational loans. A well-known artist who has supported JFLT since 2004, Zahava is to be thanked for her generosity and long-time devotion to Jewish Free Loan Toronto.





# 4

## New Special Gifts

### The Azrieli Foundation

JFLT extends its heartfelt thanks to the Azrieli Foundation for granting us the second \$50,000 installment of its \$200,000 gift. This amazing donation is the mainstay of the organization, as it can be used for operations as well as loan allocation. We are forever grateful to the Azrieli Foundation for coming to our aid in our time of need.



*Abby Robins from the Azrieli Foundation at JFLT's 2018 AGM.*

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

The Tylman Family established The Emmet Foundation Fund for Health Care and Critical Needs to help the most vulnerable in our Community. Loans from this Fund go to people who are sick, people who need urgent dental care, people who live on or below the poverty line and people who face some kind of personal emergency. Thanks to the Tylman Family's generosity, a great need in the Community is being filled and individuals who otherwise would not have access to resources are receiving the care they need.

## Thanks also go out to the following donors who over the last few years have established Named Funds:

### GENERAL

#### Fund

The Abraham (Aly) and Doris Bloom Memorial Fund  
The Aminadav Fund  
The Fabricland Fund  
The First Narayever Fund for Personal Emergencies  
The Florence Minz Fund  
The Marder Family Fund  
The Irwin Beutel Memorial Fund  
The Jewish Teen Board Fund  
The Koschitzky Family Fund  
The Lake Baikal Fund  
The Loftus Family Fund  
The Minatan Fund  
The Ron and Sharon Baruch Fund  
The Sydney and Florence Cooper and Family Fund  
The Tikva Fund

#### Donor

Paul Bloom  
Anonymous  
Warren and Debbie Kimel  
First Narayever Social Action Committee  
Florence Minz  
Ira Marder and Family  
Eric Beutel  
The Jewish Teen Board of Greater Toronto  
David Koschitzky  
Rochelle Reichert and Henry Wolfond  
Vicki Loftus  
Moti Jungreis  
Ron and Sharon Baruch  
Sydney Cooper z"l and Tobie and Edward Bekhor  
Anonymous

## AGM 2018

*From left to right: Sheldon Parker- JFLT President and Chairman of the Board; Daniel Temnik- violinist; Cathie Smith-Friedman- former Loan Co-Chair; Rammy Rochman- Treasurer JFLT; Vlad Volodarski former Treasurer and Terry Borer, former President and Chair of JFLT; Kimberley Wilmot awarded Volunteer of the Year.*



## The Goldie Feldman-JIAS Fund for New Immigrants

Many years ago, Goldie Feldman set up a fund at JIAS that would guarantee the JFLT Educational and Business loans that were given to new immigrants. Aware that this \$50,000 fund could be put to better use if it paid for the loans directly rather than simply guaranteeing them, in 2018, Goldie's son David Green and his wife Daphne Wagner made a smart move. They transferred the Fund to JFLT. Now thanks to Goldie's generosity, JFLT has a fund that directly helps newcomers.

## The Harry and Malka Rosenbaum Employment Readiness Fund

As part of their visionary gift to the United Jewish Appeal's social service sector, Harry and Malka Rosenbaum allocated \$200,000 to JFLT to establish an employment readiness fund. We immediately felt a true need had been identified and met. We were right! The Fund has already supported a variety of loans – in particular, loans to people who are pursuing careers, upgrading work skills and purchasing equipment for businesses. This fund embodies the very essence of JFLT's mandate. We are thankful to Harry and Malka for understanding this and for empowering people to help themselves.

*The Rosenbaum Family (From L- R Renee Kaufman, Shayna Appleby and Shael Rosenbaum) accept a token of our appreciation.*



## EDUCATIONAL

### Fund

The Borer Family Education Fund  
The Education Opportunity Fund  
The Goldberg Fund  
The Wagner-Green Fund

### Donor

Leonard Borer and Terry Borer and Families  
Jo-Ann Minden  
Karen Goldenberg  
Daphne Wagner and David Green

## SPECIALIZED

### Fund

The Barankin Fund in Memory of Froim Barankin  
(for people born in the former USSR)  
The Ha'Cohen Family Fund for Fertility  
and Educational Loans  
The Friedman Smith Fund for 60+  
Special Operations Fund

### Donor

Dr. Ben Barankin  
Erez and Eyal Ha'Cohen  
Steven Friedman and Cathie Smith-Friedman  
Dr. Ben Barankin



# 4 *Four ways to* **DONATE**

*Please remember that all donations to JFLT are gifts that keep on giving. Money donated today is recycled in perpetuity and helps people now and in years to come.*

Through grants and donations, JFLT provides Jewish community members in Ontario with interest-free loans. These loans are used for medical and dental care, all types of living expenses, situations where cash-flow is tight, study in Canada and abroad, fertility treatments and new business ventures. In 2016, JFLT began funding loans for March of the Living and NCSY participants, thereby saving many Community stipend dollars. With your ongoing support, we will continue to provide loans to Jewish residents of Ontario. If you would like to make a donation to JFLT, you can:

- 1. Send a cheque to JFLT, Krauss Family Suite, 340-4600 Bathurst Street, Toronto, ON M2R 3V3**
- 2. Call the office with your credit card number (416-635-1217)**
- 3. Give a gift of stocks, securities or life insurance**
- 4. Make an online donation by visiting [www.jewishfreeloan.ca](http://www.jewishfreeloan.ca)**



Jewish  
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Toronto

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**HOURS:** **Monday – Thursday:** 9:00am – 4:30pm  
**Friday:** 9:00am – 2:00pm

Charity Registration # 108122417RR0001



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