

RON'S* NEW LEASE ON LIFE



“Like many kids today, I ruined my credit early. To avoid the growing interest, I was forced to file for a consumer proposal. This allowed me to pay a portion of my total outstanding debt in instalments. As relieved as I was to find a solution, I was now stymied as how I could make those payments without accruing more interest and debt. Luckily a friend of mine told me about Jewish Free Loan Toronto. At first, it seemed too good to be true! No interest? No credit check? I applied for a personal loan

and had a cheque in hand within two weeks. Getting the personal loan from JFLT gave me the ability to close the outstanding balance on my consumer proposal much faster than I could have on my own. Now instead of making payments on the proposal, I just pay JFLT monthly. But the most important thing is that my credit is now being repaired. Huge thanks to the people at JFLT for helping me in my time of need. Great to see that such an organization exists. JFLT is truly committed to making a difference in our community.”

FOR SARAH, \$1,000 MAKES ALL THE DIFFERENCE



Sarah* is a Quebec-born former Roman Catholic who converted to Judaism when she married her Orthodox Jewish husband in Israel. Today, Sarah is also a divorced, single mother of 11. Sarah came to JFLT to get a loan to buy a computer for her children. As she said: “It is not fair that my children have to go to the library to use the internet. They need a computer at home so that they can excel at their studies.” JFLT granted Sarah the \$1,000 she needed to purchase a computer. Her children no longer have to make the long trek to the library and back alone in the dark.



MITZVAH LOAN ALLOWS ILENE TO RECOVER



“Imagine my worry when I was told by my doctor that I needed unexpected surgery. I did not have short-term illness coverage at work and did not have enough money in the bank to cover the bills. So, I turned to Jewish Free Loan Toronto. JFLT’s loan allowed me to stop worrying about finances and to start focusing on what really mattered: the surgery and the recovery. To those of you who need temporary financing, don’t hesitate to contact them. I am sure they will be there for you too. They were my bridge over troubled water, understanding my immediate needs and not letting me down”

*Names have been changed at the request of the clients

NEW HORIZONS FOR ADENA



25 year-old Adena came to JFLT for a student loan. She had been accepted into a Masters Program in International Relations at Macquarie University in Sidney, Australia and needed financial support to attend. When asked by the JFLT interviewer why she had to pursue her studies abroad, Adena said:

“You can’t really understand the world until you’ve viewed your own culture through the lens of another.”

Adena explained that her love affair with other cultures began when she was a madricha at Camp Biluim in Israel. She fell in love with Israeli culture and the freedom it afforded. This love of other cultures intensified when she went to South Korea to teach English. As Adena says: “I came back from Korea with a belly full of kimchi and a renewed sense of appreciation for how truly wonderful the universe can be when you venture outside of your comfort zone and open yourself up to new and exciting opportunities”.

Now the question remained: would JFLT help her pursue a Masters degree in the Land Down Under? The Committee voted a resounding yes and Adena was granted a loan!



Adena is grateful to JFLT for equipping her with the financial wherewithal to realize her dream of combining travel with education: “I owe a large part of my current success to Jewish Free Loan Toronto, who provided me with the opportunity to travel, seek higher education and develop a deeper and more empowered sense of self.”

Adena now works with Sunnybrook International where she coordinates projects in the field of international health. As a contributing writer for the NATO Council of Canada, Adena now publishes articles on topics related to the protection of women and children in conflict zones, international peace and security and the geopolitics of multiculturalism.

You can find Adena’s NATO Council profile and links to her articles at:
<http://natocouncil.ca/about-us/contributors/adena-eliasoph>



JFLT'S LATEST MIRACLE, LEV AMIE!

"Thanks to the generosity of Jewish Free Loan Toronto, Sheelo became a big sister. Little sister, Lev Amie, an IVF miracle, was born on August 6, 2014".
Grateful parents, Yacov Fruchter and Ryla Braemer

Quiz Answers: #1 a) 12.9 #2 a) 3545 #3 b) 5665 #4 c) 17% #5. c) educate myself

MESSAGE FROM THE PRESIDENT AND THE EXECUTIVE DIRECTOR

Dear JFLT Family:

In the month of December, 2014 JFLT gave out 48 loans. This record-breaking number is a huge increase from the normal 12-15 a month that were allotted in the past and a direct reflection of the growing need in Toronto's Jewish community.

JFLT cannot continue to serve all those in need unless it receives an emergency injection of capital. Waiting lists are growing and funding is dwindling. JFLT is turning to you -its dear donors and supporters- to help replenish its resources. This increase in funding will allow

JFLT to expand its reach and services. This Passover, as you sit around the seder table, please remember all those in YOUR OWN COMMUNITY who live at or below the poverty line. An increased donation from you will allow JFLT to continue to help them help themselves.

Please give generously.

Now more than ever is the time we need your help.

Chag Pesach Sameach

Terry Borer
President

Marra Messinger
Executive Director

CLICK HERE TO DONATE NOW!

Donate by phone at 416.635.1217 or by mailing a cheque to JFLT offices.

JEWISH FREE LOAN TORONTO WANTS TO HEAR FROM YOU!

Please feel free to comment on the following questions:

What do you think are the best things about Jewish Free Loan Toronto?
What could we do differently?

Answers can be sent by mail or e-mail to: info@jewishfreeloan.ca

Jewish Free Loan Toronto
Krauss Family Suite, Sherman Campus
340 - 4600 Bathurst Street
Toronto, Ontario M2R 3V3
416.635.1217 jewishfreeloan.ca



Jewish
Free Loan
Toronto



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