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## Tekiyah Truah

### Shevarim **Tekiyah Gedola**

The Shofar is the ram's horn blown during the High Holidays. Maimonides tells us that the Shofar symbolizes new beginnings. It is for this reason that it was sounded on Mount Sinai as the Nation of Israel was formed, and it is for this reason that it heralds in the Jewish New Year.

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Jewish tradition dictates that on the eve of the New Year, as we prepare to face the future, we must also look back on the past year and ask ourselves: could we have accomplished more? In the case of Jewish Free Loan Toronto, the answer is a definite "yes."

Need in the Jewish Community is growing at an alarming rate. We are now interviewing over 30 clients per month as opposed to the 10-12 we saw a few years ago. We are now inundated with requests for \$1000 Loans to pay for such basic requirements as rent, dental emergencies, medical equipment and food.

Let the call of the Shofar awaken us from complacency and help us prepare for lean years ahead. With renewed resolution and additional resources, we can and will reach many more individuals and groups in need.

Please give generously this Rosh Ha'Shanah. We are our brothers' keepers. Shana Tova,



**Sheldon Parker** President



Marra Messinger **Executive Director** 

#### HELP US REACH OUR 2018 FUNDRAISING GOAL

#### \$220,000

#### \$500,000

#### PLEASE GIVE GENEROUSLY

With your donation, you can change peoples' lives forever. As every dollar donated is loaned out, repaid and loaned out again, a donation to JFLT is a gift that never stops giving. Money your parents or grandparents gave is still circulating in the Community today helping others help themselves.

#### TO DONATE TO JFLT

Call 416-635-1217, www.jewishfreeloan.ca or send cheque payable to Jewish Free Loan Toronto to Krauss Family Suite, Sherman Campus 340-4600 Bathurst Street. Toronto, ON M2R 3V3

Tax receipts will be issued for all donations Charity Registration Number: 108 12 2417 RR000





## TRUAH **PUT YOUR NAME ON A JFLT FUND**

A Named Fund is a donation of \$18,000 or over. Donors can choose to put their names on one of the urgently needed funds listed below, or create a personalized fund built from their own specifications. For more information contact Marra Messinger mmessinger@jewishfreeloan.ca 416-635-1217 ext 5269

### **MOST URGENTLY REQUIRED FUNDS**

#### \$1000 LOANS WITHOUT GUARANTORS FUND

JFLT needs Fund Donors for this type of loan because need is growing daily and the default rate on this loan is understandably higher than the 1% loss rate associated with our secured loans. Your Named Fund will allow very low-income earners- people who live on Disability, people who have no family- to purchase essentials.

#### DENTAL

There are many families in the Community who cannot afford to go to a dentist. This untenable situation can be bettered with the creation of a new Dental Fund. Help us help all those who need emergency treatments and long-term or intensive dental care.

#### **SPECIAL NEEDS**

We see many parents of special needs children. These parents often ask for assistance to pay for care-givers or to cover the costs of additional supports for their children. A Fund of this type will provide relief and hope for families caught in these difficult circumstances.

#### **MENTAL HEALTH**

The number of people in the Community who need psychological support and cannot afford to pay for it is alarming. A Fund dedicated to covering the cost of social workers, marriage counsellors, psychologists and therapists would make a significant difference in the lives of people dealing with emotional and psychological challenges.

#### **MEDICAL EOUIPMENT**

Seniors who come to us often ask for loans to pay for hearing aids, glasses, orthopedic shoes, walkers and other medical expenses not covered by OHIP or social plans. A Fund dedicated to these needs would allow elderly individuals to live out their golden years productively and with dignity.

#### FERTILITY

The inability to conceive a child can be a major source of strain for a family. The emotional distress is often severe, the financial burden often too heavy to bear. JFLT is looking for donors to set up Fertility Funds to help bring new Jewish lives into the world.

#### JEWISH LIFE CYCLE

Another worthy and needed cause is Jewish Life Cycle, a fund dedicated to covering loans for weddings, bar/bat mitzvahs, cemetery services, compassionate travel and tombstones. Every Jewish person should be able to have access to these essentials.

## SHEVARIM OUR CLIENTS' NARRATIVES



#### \$1000 LOAN WITHOUT GUARANTORS

Lilian is an 83-year-old woman who was once a very successful bookkeeper. When one of her daughters developed Multiple Sclerosis and could no longer care for her child, Lilian took custody of her then 6-year-old grandson and cared for him like a mother. Even though the grandson had severe psychological problems of his own, Lilian managed to run the household with her pensions and with the \$800 she received in Child Tax benefits. When her grandson turned 18, and the Child Benefits stopped, Lilian found herself in a position where she was no longer able to pay her rent and give her grandson the help he required. Lilian received a \$1000 loan

from JFLT to pay the rent. This was a life-saver. She can now seek other sources of support.

#### **PERSONAL LOANS**

Kayla is a 40-year-old mother of three who was a victim of spousal abuse. When she finally gathered the courage to separate from her husband, she was faced with steep debts. Her driver's license was suspended due to her husband's unpaid tickets, her mortgage had not been paid in months, and her electricity was about to be cut off. Kayla used the \$8000 loan she received from JFLT to get back her license and to pay down her mortgage. Now that she can drive to work, she is making the money she needs to pay off her other bills and resume a healthy life.





A native of Hamilton, Pinchas came to JFLT for a loan a few days before he was to be evicted from his apartment. Pinchas had not paid his rent for 3 months because he could not work after suffering an injury in a motor vehicle accident. JFLT's loan gave Pinchas the time he needed to look for less expensive accommodation and a new job. He is now employed as a car salesman and able to support himself.

#### **STUDENT LOAN**

Svetlana is a 27-year-old single woman who had become a doctor in her native Russia. When she immigrated to Canada she learned that it would take her 10 years to requalify. Not able to financially or emotionally afford this difficult journey, Svetlana made the brave decision to pursue a 2-year Master's of Business Entrepreneurship degree at the University of Waterloo. JFLT and JIAS are proud to be organizations that helped launch Svetlana on her new career path.



## **TEKIYAH GEDOLA**

### **NEW FUNDS**

JFLT extends its heartfelt thanks to the following donors who established new Funds in 2018.

#### **The Ron and Sharon Baruch** Fund

and our Board Member, Ingrid Camhi. Ve thank the Baruchs for understanding bringing the Baruchs to us.

#### Fabricland Fund

Tremendous gratitude goes out to Warren and Debbie Kimel for establishing the Fabricland Fund. Their generosity is legendary. The Fabricland Fund will be used to give loans to people with various needs.

#### The Marder Family Fund

thank the Marder Family for its generous

#### Yad Ha' Shem Titksar ? Fund

### **REPLENISHED FUNDS**

JFLT extends its deepest gratitude to the incredible donors who continue to support JFLT on an annual basis:

#### The Azrieli Foundation

Thank you to the Azrieli Foundation for its gifts of \$50,000 a year for five years to help with operation and loan costs. We greatly appreciate your generous contribution and constant support.

#### Joe Dwek

A big thank you goes out to Joe for replenishing his fund, which, in perpetuity, personal loans. We greatly appreciate your support.

#### Moti Jungreis

Moti's Minatan Fund is a source of help to many people who need loans to improve their financial futures. Toda to Moti for keeping up his donations so generously.

#### **Helen Zukerman**

Thank you to Helen, who year after year, continues to support the Kora Fund which gives loans for first and last months' rent and for the purchase of basic furniture.

#### Thank you also to these very generous Named Fund Donors

#### **GENERAL:**

#### Donor

Anonymous Anonymous Eric Beutel Paul Bloom

Sydney Cooper z"l The Social Action Committee: First Narayever Congregation The First Narayever Fund for Personal Emergencies Fave Gitter Jewish Teen Board of Greater Toronto David Koschitzky Vicki Loftus Florence Minz Rochelle Reichert and Henry Wolfond Andrew and Michael Tylman **EDUCATIONAL:** 

Leonard Borer, Terry Borer and families Karen Goldenberg Jules Lewy Jo-Ann Minden Daphne Wagner and David Green **SPECIALIZED FUNDS:** Dr. Ben Barankin

Dr. Ben Barankin Steven Friedman and Cathy Smith-Friedman Erez and Eyal HaCohen

George C. Hunt Family Foundation

#### Fund

The Aminadav Fund The Tikva Fund The Irwin Beutel Memorial Fund The Abraham (Algy) and Doris Bloom Memorial Fund The Sydney & Florence Cooper & Family Fund The Howard Gitter Memorial Fund The Jewish Teen Board Fund The Koschitzky Family Fund The Loftus Family Fund The Florence Minz Fund The Lake Baikal Fund The Emmet Fund for Health & Critical Needs

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

The Barankin Fund in Memory of Froim Barankin (for people born in the former USSR) Special Operations Fund The Friedman-Smith Fund for 60+ The HaCohen Fund for Educational and Fertility Loans The George C. Hunt Family Foundation Fund for 60+

### THANK YOU THANK YOU THANK YOU