



Spring 2020
Passover 5780

Jewish
Free Loan
Toronto



jewishfreeloan.ca | 416-635-1217

Message from the Executive Director



Marra Messinger
Executive Director

Pesach is known by several names in Hebrew, including *Chag Ha'Aviv* or the Festival of the Spring. Why is it called the Spring Festival? Does it simply refer to the season in which the holiday falls? Rabbinic scholars have long told us that the name is also symbolic and that like the green “karpas” and the egg on the Seder plate the use of the word “spring” is deliberate and connotes growth and regeneration.

For Free Loans, this is particularly relevant, for every time an interest-free loan is given that in some way improves the life of a person in need, we plant the seeds for hope and rebirth.

Having served as the Executive Director of Jewish Free Loan Toronto for five years now, I have personally witnessed hundreds if not thousands of these “rebirths”. I have seen our loans save the unemployed from eviction, extricate spouses from abusive situations and end the pain of seniors who required urgent dental care. I have seen our loans give academic careers to students who could not afford tuition, children to couples who had long been plagued by infertility, and a Jewish education to children of parents who could not afford tuition.

All of our loans are acts of spiritual renewal; felt equally by both the giver and the recipient. Please continue to donate generously, as it is only through your contributions that rebirth, hope and regeneration can be achieved.

Chag Sameach,

Marra Messinger
Executive Director





Cathie Smith-Friedman
President

Message from the President

I am delighted to bring you holiday greetings in this Passover newsletter and to have the opportunity to introduce myself to all the JFLT members. I started volunteering with the agency in 1984, when the cohort was twice my age, and virtually all men. Now we have a diverse Board and volunteer base with varied perspectives, backgrounds, and experiences.

My long association with JFLT has given me a unique vantage point. Thirty-five years ago, we focused only on Personal, Business and Post-Secondary Education loans. Today, we have expanded into Fertility and Adoption loans, \$1000 Loans Without Guarantors, servicing all ages for Jewish Educational loans and having a number of Jewish Community agency partnerships. The loans have tripled throughout the years, and Free Loan is better recognized in the community. These changes can be directly attributed to the actualized visions of previous dedicated boards, volunteers and staff.

So where do we go from here? There are many forefronts which can be explored and fine-tuned. Through capitalizing on the success of the specialized funds and community partnerships, we plan to develop many new opportunities to expand our diverse lending categories and reach out to those in need. In order to engage an active Board and JFLT membership, specialized committees will review pertinent issues, policies and outreach and together with the staff, articulate the future direction both in lending and operations.

This year, when you sit at your Seder table, I ask that you take some time to reflect upon how much Free Loan does for those who have financial struggles; how our loans help them meet their basic needs, cope with illness and age-related issues, participate in Jewish life cycle events, and provide an education to those who otherwise could not afford it. As you continue to read our newsletter, keep in mind on how this agency has been able to impact a change in the lives of so many. Please consider joining us to help others either by volunteering, letting others know of Free Loan or through donations.

I thank all of you for your continued support and wish you and your families a very happy Passover.

Cathie Smith-Friedman
President

“Through capitalizing on the success of the specialized funds and community partnerships, we plan to develop many new opportunities to expand our diverse lending categories and reach out to those in need.”

Message from Rabbi Andrew Rosenblatt

Spiritual Leader,
Congregation Schara Tzedek, Vancouver



There are some mitzvot that are on our checklist, for which we make sure to set a plan to execute. For instance, we buy matzah for Pesach, we build a sukkah, we make sure to have a special meal on Shabbat. There are others that are situational mitzvot, which only come about should the circumstance arise. Such mitzvot would include the need to shoo away a mother bird should we come upon a bird's nest and wish to harvest the eggs.

The mitzvah of lending money without interest may seem to land more in the second category. Should someone approach you for a loan, make sure you provide the loan interest-free. The presentation of the mitzvah in Exodus 22:24 might even lend itself to such an interpretation as the first word of the Hebrew verse is usually translated as "if". However, the rabbis teach us that, in this instance, it should be translated as "when". We are thus commanded, "When you lend money to My people, to the poor person among you, you shall not behave toward him as a creditor. You shall not impose interest upon him."

The rabbis are giving us the imperative to place this mitzvah into the category of responsibilities you must execute. You have a responsibility to find someone to loan money to, just like finding matzah for the Seder or building a sukkah or giving charity. We have to actively find those to whom we can extend free credit.

Rabbi Yisrael Meir Kagan, often referred to as Chofetz Chaim, emphasized that the Torah's concept of excess capital is not what you put in your own investment account, but what you use to raise up others within your Community who have not been able to climb their own way out of poverty. This is a beautiful imperative and one which we should all take very seriously either personally or through your local Free Loan association.

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**Rabbi Yisrael Meir Kagan
(Chofetz Chaim)**



Life-Giving Loans Client Stories

Francine is a 67-year-old woman who has two academic degrees and previously held a high-profile job. In 2009, Francine fell ill and spent her entire time going from doctor to doctor trying to find a diagnosis and relief from her constant pain. 8 years after her initial search for a cure began, Francine finally found an answer. A female doctor at Mt Sinai Hospital discovered she was suffering from PNE, a rare condition that afflicts 1 in 500,000 people. Unfortunately, because Francine's condition was so rare, it could not be treated in Canada and the Mt. Sinai doctor told her that she would have to go to Arizona for help.

There were, however, problems. By the time Francine got her diagnosis, she was in dire financial straits. Lack of work had depleted her assets and forced her to live in assisted housing on social assistance. Although ODSP and OHIP covered most of the expenses for Francine's treatment in Arizona, by the time she got to Phoenix, she was told that more money would be needed. At the urging of Free Loan Phoenix, Francine called Jewish Free Loan Toronto and was immediately granted a loan over the phone. Francine says that this loan was life-saving in the most literal sense of the term, for it paid not only for essential medications and doctors' visits but also for the caregivers she needed after surgery. JFLT is pleased to have played a significant role in Francine's journey to health and will be by her side until she is fully recovered.

Ever since he was 9 years old, Eric knew he wanted to become a doctor. Unfortunately, because of a low GPA in his first year of undergraduate studies, none of the Canadian medical schools accepted him. When Eric was finally notified that he was accepted by a foreign medical school, he was overjoyed. The problem was that tuition alone was \$40,000 US a year! Although Eric had access to some financial assistance from various sources, it was not enough. So, he came to JFLT and applied for a student loan. JFLT granted Eric \$12,000. Eric has told us that this loan was life-altering for him. He has also promised to give back to the Community once he returns to Toronto as a doctor.

Lior and Leah are an observant couple who have three children attending Jewish schools. Although they both make decent salaries, tuition for three, even with subsidies, was becoming too difficult to maintain. After hearing about JFLT from a friend who was applying for a Business Loan, Lior and Leah sent in an application for JFLT's new Jewish Education Loan. After their interview, they were granted \$12,000! Lior and Leah are so grateful, they are now volunteering at JFLT.



Spotlight ON Donors

New Funds

THE SAM, MICKI, EDEN AND ETHAN MIZRAHI FUND

"We know that there are individuals and families in our community who have dreams and intentions to better their lives and just need a helping hand. Our family believes that it is an important Mitzvah to participate in the community this way. It is our hope that these people will eventually stand tall and succeed in their dreams and will then contribute to the community when they are able. We look forward to seeing Jewish Free Loan continue to inspire all who come through their doors to realize their potential."

Micki Mizrahi

THE ZWIEBEL FAMILY EDUCATION FUND

"My husband Tom and I have always been great proponents of the Free Loan philosophy. We truly believe it is better for a person's dignity and sense of responsibility to receive a loan, as opposed to a gift. Once people understand that a loan must be paid back, it has more value to them. The borrowers feel more valuable to themselves and more of an obligation for what has been given to them. The loan will also be put to maximum use.

Tom and I chose to establish an Educational Fund because we firmly believe that education is the key to a secure financial future. As children of Holocaust survivors, we were taught from an early age, that education opens doors. We wanted to give the same opportunities to others. We also believe that a gift to JFLT has a direct and lasting impact. Not only do we know exactly where our money is going, but this money is recycled in perpetuity. I encourage others to set up Named Funds at JFLT. It is the best return on investment."

Zipora Zwiebel

THE JACOB AND VIVIAN ANHANG FUND

Jake and Vivian Anhang have been faithful, small donors to JFLT for many years. This Passover, they decided to do something special. They created The Jacob and Vivian Anhang Fund which will give loans to people with various needs. Jake, who is a retired businessman and Vivian who is a retired French and Home Economics teacher, said their decision to establish the fund comes from the fact that they have always admired the work Jewish Free Loan Toronto and from the fact that they believe that Jewish poverty is a problem that is sometimes concealed in the community. With their fund, Jake and Vivian hope to help these "hidden" people reach a viable standard of living. We thank the Anhangs for their incredible generosity and applaud them for using JFLT to help people now and in years to come.

*Just moments before
we were going to print,
this New Fund
was established.*



JFLT Partnership Loans

In 2015, JFLT began to partner with other Jewish agencies in order to enable the running of programs with less Community dollars. The first organization to sign an agreement with JFLT was March of the Living (MOL). For the last five years, JFLT has been giving loans to MOL participants thus allowing MOL to use less subsidy dollars. In 2017, NCSY Torah High and JFLT reached a similar understanding. Today, JFLT gives out between 18- 20 NCSY loans a year thus enabling maximum participation in NCSY programs at a lesser cost to NCSY and on easier terms for the parents. In 2019 and 2020, Chai Lifeline and Toronto Chesed Foundation joined forces with JFLT. JFLT is proud to be playing an instrumental role in the delivery of Community programs and will continue to offer its services to other interested Jewish agencies.

JFLT AGM 2019 Celebrating 95 Years!

On Thursday, November 28 2019, Jewish Free Loan Toronto held its Annual General Meeting and at the same time celebrated its 95th year of helping people help themselves.



Photos Top to bottom L to R:
Cathie Smith-Friedman, President; JFLT's 95th birthday cake; Erez HaCohen and Family; Terry Borer; Outgoing Executive; Michelle Glied-Goldstein and Marra Messinger; Bill Glied zl; Michelle Glied-Goldstein presenting; Sheldon Parker, outgoing President with his wife Ellie Parker

Dear Jewish Free Loan Toronto,

I am honoured to be a part of Jewish Free Loan Toronto's (JFLT) 2019 Annual General Meeting, even if it is only through a letter! For 95 years, Jewish Free Loan Toronto has helped thousands of Jewish individuals in need establish businesses, attend university, and navigate difficult financial times. I am particularly delighted that JFLT recently introduced a Fertility/Adoption Loan for people who want to bring a new Jewish life into the world, a Jewish Education Loan for people seeking to send their children to Jewish schools, and a Wellness Loan for those seeking treatment from psychologists and/or social workers for themselves and children with special needs.

I became involved with Free Loan in college as a student after learning about the practical application of the Biblical prohibition against charging interest. Maimonides teaches that interest-free loans are the highest form of charity. Giving a helping hand rather than a hand-out is empowering and transformational and it changes lives in such significant ways.

I hope JFLT continues to make positive changes in peoples' lives and as such continues to contribute to the reduction of Jewish poverty in the Toronto area. Nothing is more gratifying than seeing someone succeed as the result of an interest-free loan.

Allow me to congratulate Jewish Free Loan on its 95th anniversary. I can hardly wait to see what it achieves by its 100th year.

Mayim H. Bialik

Mayim Bialik



Above Inset Photo:
Mayim Bialik, photo by Dove Shore,
Parade Magazine 2018.

Photos Top to bottom L to R:

The Borer Family; Rochelle Reichert; Bahmann sisters with Marra Messinger; Zipora and Thomas Zwiebel; Morris Perlis; Jules Lewy and Mark Shiner

A big *todah* goes out to all the generous donors

GENERAL

Fund

The Abraham (Algy) and Doris Bloom Memorial Fund
The Aminadav Fund
The Bill Glied Memorial Fund
The Fabricland Fund
The First Narayever Fund for Personal Emergencies
The Florence Minz Fund
The Dr. Henry and Lucille Bahmann Memorial Fund
The Howard Gitter Memorial Fund
The Ira Gluskin and Maxine Granovsky- Gluskin Fund
The Irwin Beutel Memorial Fund
The Jacob and Vivian Anhang Fund*
The Jewish Teen Board Fund
The Joe Dwek Fund
The Joseph Firestone Memorial Fund
The Koschitzky Family Fund
The Lake Baikal Fund
The Loftus Family Fund
The Marder Family Fund
The Minatan Fund
The Nathan and Lily Silver Foundation Fund
The Ron and Sharon Baruch Fund
The Sam, Micki, Eden and Ethan Mizrahi Fund*
The Silber Family Fund*
The Sydney and Florence Cooper and Family Fund
The Tikva Fund
The Wynn Family Charitable Foundation Fund
The Z. Lambert Family Fund

*New

Donor

Paul Bloom
Anonymous
Michelle Glied Goldstein and Allan Goldstein
Warren and Debbie Kimel
First Narayever Social Action Committee
Florence Minz
Estate of Lucille Bahmann
Faye Gitter
Ira Gluskin and Maxine Granovsky Gluskin
Eric Beutel
Jacob and Vivian Anhang
Jewish Teen Board of Greater Toronto
Joe Dwek
Faye Firestone
David Koschitzky
Rochelle Reichert and Henry Wolfond
Vicki Loftus
Ira and Shirley Marder
Moti Jungreis
Shoel and Eileen Silver
Ron and Sharon Baruch
Sam and Micki Mizrahi
Allan and Hinda Silber
Sydney Cooper z'l and Tobie and Edward Bekhor
Anonymous
The Wynn Family Charitable Foundation
Zahava Lambert

SPECIALIZED

Fund

The Barankin Fund in Memory of Froim Barankin
(For People born in the former USSR)
The Emmet Foundation Fund for Healthcare
and Critical Needs
The Friedman Smith Fund for 60+
The Goldie Feldman-JIAS Fund for New Immigrants
The Hacohen Fund for Educational and Fertility Loans
The Harry and Malka Rosenbaum Employment
Readiness Fund
The Hunt Family Foundation Fund for 60+
The Kora Fund for First and Last Months' Rent
The Larry and Judy Tanenbaum Fund for Seniors and
Special Needs Children
The Lewy Family Fund for Educational Loans and
Small Personal Loans
The Mitchell and Susan Brown and Family Fund
for \$1000 Loans
The Sari and David Binder Fund for Dental Needs and
Abused Persons
Special Operations Fund

Donor

Dr. Ben Barankin

The Tylman Family

Steven Friedman and Cathie Smith-Friedman
Goldie Feldman
Erez and Eyal Hacohen
Harry and Malka Rosenbaum

Hunt Family Foundation
Helen Zukerman
Julie Albert, Lisa Gnat, Ken Tanenbaum

Jules Lewy

Mitchell and Susan Brown

Sari and David Binder

Dr. Ben Barankin

And as always, our deep gratitude goes out to the Azrieli Foundation for its incredibly generous five-year grant.

who have established Named Funds at JFLT.

EDUCATIONAL

Fund

The Alex and Annette Devon Educational Fund
The Borer Family Educational Fund
The Education Opportunity Fund
The Glina-Tessler Fund for Study in Israel
The Goldberg Fund
The Wagner- Green Fund
The Zwiebel Family Education Fund*

*New

Donor

Janet Durbin, Josh Devon, Michael Devon
Leonard Borer, Terry Borer and families
Jo-Ann Minden
Ed Glina and Debbie Tessler
Karen Goldenberg
Daphne Wagner and David Green
Thomas and Zipora Zwiebel



**BREAKING
NEWS!**



Jewish
Free Loan
Toronto

To help our community deal
with the financial
fallout of the pandemic,
Jewish Free Loan Toronto
has created a new, emergency
COVID 19 Loan

Up to \$8000 available completely interest-free

**APPLY
NOW**

- Phone interviews
- Direct deposits into your accounts
- Quick turn around

DONATE

If you need help paying for childcare, making up lost wages or compensating for any COVID related loss, we are here to help.

TO APPLY OR DONATE VISIT

www.jewishfreeloan.ca

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Charity Registration # 108122417RR0001



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 2015, JFLT began funding loans for other Jewish agencies, thereby saving many Community stipend dollars. In 2019 JFLT introduced a new Jewish Education Loan for parents who have children attending Jewish day or afternoon schools.

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**



**Jewish
Free Loan
Toronto**

Krauss Family Suite, Sherman Campus
4600 Bathurst Street, Suite 340, Toronto, ON M2R 3V3
email: info@jewishfreeloan.ca

HOURS:

Monday – Thursday: 9:00am – 4:30pm

Friday: 9:00am – 2:00pm



Charity Registration # 108122417RR0001



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