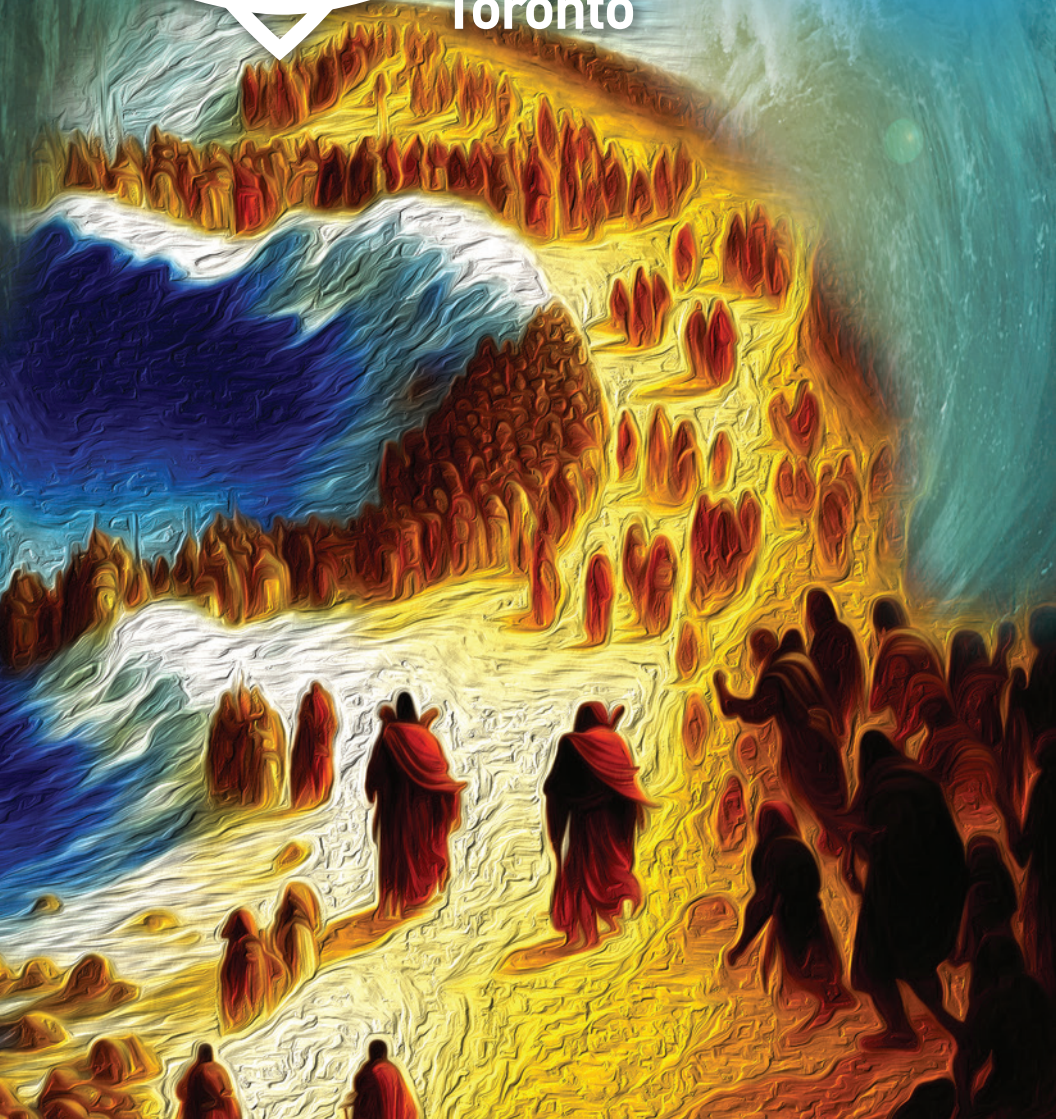




Spring 2023
Passover 5783

Jewish Free Loan Toronto



jewishfreeloan.ca | 416-635-1217

Message from the Executive Director



Marra Messinger
Executive Director

On July 12, 2024, Jewish Free Loan Toronto (JFLT) will be 100 years old.

On the eve of this milestone, it is illuminating to reflect on why this organization has enjoyed such staying power and why, to this very day, it only seems to be growing in relevance and impact. One of the main reasons for this longevity can undoubtedly be attributed to JFLT's adaptability. Over the years, JFLT's mandate of interest-free lending has been stretched and transformed to meet changing community needs. So, while 100 years ago, JFLT primarily granted loans to help immigrants acclimatize to life in Toronto, today it offers a variety of programs that address the reality of 2023. We need only look back a few years to see this phenomenon at work. When the COVID-19 pandemic broke out in March 2020, JFLT was up and running with an Emergency Covid Loan Program within a matter of weeks. When Russia invaded Ukraine in February 2022, JFLT introduced a special Newcomers Loan Program as soon as Jewish Ukrainian refugees started arriving in Canada.

While it is tempting to attribute JFLT's longevity only to this malleability, I believe that there are other factors at play here, and that Passover, the Seder and the Haggadah can shed light on the deeper reasons for JFLT's lasting success.

Each year at the Passover Seder, we are instructed to "Remember that we were slaves in Egypt." The Ashkenazi Haggadah goes even a step further when it states: "In every generation, we are obligated to see ourselves as though we personally came out of Egypt," and we must teach our children to do the same. This demand to wholly empathize with those who were enslaved in a foreign land is not only a reminder to appreciate our own freedom. It can also be read as a message about remembering how we ourselves were treated as strangers, and by implication how we should treat others.

I believe that the ability to identify with our clients is one of the secrets of JFLT's success. At JFLT, the relationship between "giver" and "borrower" is a bi-directional exchange of trust and respect. When staff and volunteers operate from the premise that any one of us could find ourselves in the "strange land" of financial insecurity, clients are treated with the dignity and humanity that they deserve. Rather than a mere hand-out, the provision of interest-free loans becomes an empowering hand-up, a means of helping recipients help themselves.

So, this year at our seder tables, as we sing "*Avadim Hayeenu*" (We were slaves), let us think about how these words have empowered Jewish Free Loan Toronto over the past century, and how they can continue to empower us in the future.

Chag Pesach Sameach,
Marra Messinger
Executive Director



Leslie Weisz
President

Greetings from the President

Next year Jewish Free Loan Toronto will be 100 years old. Before the celebrations begin, I would like to share with you a bit of our history, as I understand it, so that we may better appreciate how we arrived at the point where we are today. We all know that the idea of interest-free lending comes from the Torah and that Maimonides considered it to be the highest form of charity. Most of us also know that in the early 1900's many Jewish immigrants from Europe received small business loans in order to help them establish new means of livelihood in Toronto.

What not all of us know, however, is exactly how JFLT came about. If we look back at historical documents, we can see that on July 12, 1924 "Twelve men, all of the City of Toronto, in the County of York and Province of Ontario" filed the Letters Patent that established the *Toronto Gmiluth Chasodim Association*. The main mandate of this organization was "to assist deserving applicants for relief through the granting of interest-free loans." Around this time, other Jewish agencies also began to give out loans, especially loans for students. Recognizing that the Community would be best served by one free loan agency, TJFLC (Toronto Jewish Free Loan Cassa (*G'miluth Chasodim*) Association) was formed in 1985 through a merger of the various Jewish organizations that were giving out loans. In 2011, the Board of Directors changed the name to our current Jewish Free Loan Toronto.

Thinking back on our history on the eve of our 100th anniversary, I often wonder what these founders would say if they saw us today. I imagine they would be impressed that, in following the mission and vision they laid down, we have now become an integral part of the Jewish Community providing close to \$2 million in interest-free loans per year to Jewish residents from all over Ontario who turn to us when they need a hand-up.

I would like to take this opportunity to thank all the donors, volunteers and staff members who support Jewish Free Loan Toronto. Without your passionate commitment, none of our current progress and successes would be possible. Together we are ensuring that JFLT continues the tradition we began 100 years ago.

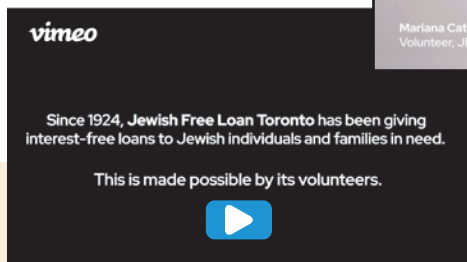
At this time, I would also like to wish each of you and your families a very happy Passover. I hope the arrival of this much cherished holiday and of the spring brings us new energy and inspiration, and that together, we continue to serve all those in need.

Chag Pesach Kasher Ve'Sameach,
Leslie Weisz
President

NOW If you
want to **HEAR**
what it's like
volunteering
at JFLT...

...CLICK HERE:

<https://vimeo.com/774403993>



If you want to
READ all about
it, see below:

WHAT IT'S LIKE TO BE A VOLUNTEER AT JFLT?

“**W**hen I'm not volunteering for JFLT, I'm a corporate lawyer, so much of my time is spent dissecting words on a page and figuring out what the company can and can't do, what is or is not acceptable, and negotiating deals. There is black and white (and a lot of grey) in that part of my life, but not nearly as much grey as there is while volunteering.

I started with a view that there would be an easy way to determine whether or not an applicant was or should be eligible for a loan. Instead, what I have found is that, within JFLT's policies and procedures, there is a lot of room for circumstances. All of the people that we help are just that, people, and they each have unique sets of circumstances that have brought them to us. When reviewing loan applications, I have seen that there is always more to the story, and when interviewing applicants there is always something new to learn. Volunteering has taught me to err on the side of compassion; to consider all of the grey in people's lives and to do my best to help them get approved (though always within the bounds of what we are permitted to do).

So, ultimately, what is it like to be a volunteer? It's interesting, it's challenging, and at the end of each loan committee meeting it feels good to have been able to help.

Mike Atlas
JFLT Volunteer

Volunteers Needed!

JFLT is currently looking for new volunteers from all walks of life and with varying levels of experience to serve on its Loan Committee, the committee that interviews applicants and votes on loan approval.

**The Loan Committee meets every second
Tuesday from 7:00 pm to 9:00 pm**
— *Volunteer Training Provided* —

For more information, contact Marra Messinger at
mmessinger@jewishfreeloan.ca 416 635 1217 x 5269

Jewish Free Loan has had a profound impact on my life to date. Having been a volunteer for the past 3 years, not only have I felt that this experience has enriched my involvement in the Jewish community, but it has also made me a more empathetic lender in my profession. I spent 10 years as a commercial lender with TD Bank, and over the last 3 years, I've been working as a risk adjudicator at Canadian Western Bank. In my work, I enjoy being a client advocate and putting the individual first, connecting with their story and really listening to their needs. Similarly with Jewish Free Loan I feel that I am able to connect with our clients and do whatever we can to help them on their journey. There is no more satisfying feeling than to know that we have played a small part in delivering something critical to someone in need and helped make a major difference in their life.

In my day-to-day job, the focus on Key Performance Indicators (KPIs), output, and how quickly we can push paper can make a person get lost in the numbers. My experience with JFLT provides me with a solid foundation to be reminded that there are real people on the other side of the file and helps keep me grounded and grateful.

It is quite rare to find a volunteer opportunity like this; one where I can bring my professional experience to the table, while constantly walking away with new skills gained, and a sense of Jewish pride in supporting those in our community who are in need.

”

Daniel Prupas
JFLT Volunteer

WHAT'S ON THE *Horizon?*



Levi Cassidy
Outreach and Operations
Coordinator

In what is surely one of the Pesach story's most suspenseful moments, Pharaoh and his courtiers hurriedly decide to pursue the departing Israelites into the wilderness, this time resolved to either permanently return them to bondage or destroy them altogether. Having only just tasted freedom, the Israelites under Moshe's leadership are almost immediately cast back into despair as they catch sight of the massive Egyptian force approaching their defenseless convoy. Six hundred elite charioteers, along with countless riders and warriors, are ready to deliver a brutal reversal to Moshe's previous triumph. Nearing the sea, which appears impassable, the Israelites turn to their leader and deliver their famous cry of lament: *"Was it for want of graves in Egypt that you brought us to die in the wilderness? What have you done to us, taking us out of Egypt?"* (Exodus 14:11) They know, as we do, that only a miracle can save them.

The Jewish community has emerged from the pandemic intact. Despite the many plagues, or should we say variants, which descended upon the land and caused great sorrow, we can at least say that we are now somewhere new. This new place, however, has much in common with the wilderness in which the Israelites found themselves on their journey out of Egypt. For many, new threats have appeared over the horizon. The greatest of these is the cost of living itself, which is now rising at a more rapid pace than even the most skilled Egyptian charioteer could have managed. Then, there are layoffs and general employment instability, as businesses continue to struggle for post-pandemic profits. Lastly, there are debts and arrears, burdens carried forward from the months of lockdown, which were fraught with emergencies and other painful costs. For many in our community, it would only take one more unexpected event to cast them into a deep sea of lasting financial hardship. Must they wait for another miracle this time?

Not quite. While Jewish Free Loan Toronto is able to provide the kind of direct financial assistance that may at times seem miraculous, it is actually made possible by the earthly contributions of skilled staff, dedicated volunteers, and generous donors. Now, more than ever, it is this kind of assistance which our community desperately needs. In the post-pandemic wilderness, an interest-free loan can be the deciding factor in ensuring that those who are facing the seemingly impassable sea of financial hardship are able to make it through. While the waters may seem dark, and more difficulties may arise in the months to come, if we support one another as a community, we will all surely find freedom, security, and opportunity on the other side.

Chag Cherut Sameach,
Levi Cassidy
Outreach and Operations Coordinator



New Funds

JFLT extends its heartfelt thanks to the following donors who established **Named Funds**.

The Etti Satz-Takayer Memorial Fund for Single Parents

Donors: Rachel Tokayer and Ben Barth

Etti Satz-Tokayer ז"ל was a single mother who successfully raised two wonderful children entirely on her own. After Etti passed on March 5, 2020, Etti's daughter Rachel heard about JFLT from her fiancé Ben Barth. It immediately struck Rachel how incredibly helpful JFLT could have been to her mom, had the family only known about the organization. There were so many occasions when access to a few thousand dollars would have made a huge difference. When Rachel and Ben were about to be married in October 2022, they decided to establish a Named fund in Etti's memory at JFLT. The sole purpose of this fund would be to help single parents. Rachel and Ben donated all their wedding gifts to this fund. We thank this couple for their extraordinary generosity.

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The Abraham (Algy) and Doris Bloom Memorial Fund for Educational Loans

Donor:
Brian Bloom

We thank Brian Bloom for establishing a fund for Educational Loans in memory of his parents.

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Who Knows One...I Know One by David Baruch Wolk

The Z. Lambert Fund for Single Mothers

Donor: Zahava Lambert

Zahava Lambert has been an ardent supporter of JFLT for many years now. In 2018, she established a Named Fund for general needs. Today, she has opened another fund dedicated to loans for single mothers. We thank Zahava for her commitment to our agency and for creating a new fund that will help so many of the women who turn to us for help.

What do our borrowers have to say?

In this and other JFLT newsletters, we often speak about the transformational impact our loans have on our borrowers' lives. Here is what some of our actual clients said when we asked them how a JFLT loan improved their lives. To protect our clients' privacy, we have withheld names.

HIDDEN GEM

The loan allowed me to buy essentials that I cannot always afford on a fixed income. Not being charged interest is awesome. Knowing this type of loan was available to me was life changing. I hope more people can and will know more about this hidden gem.

DENTAL TREATMENT

I am a retired individual in my mid-70's living on a fixed income. In the fall of 2021, I was faced with the need for some complex and expensive dental surgery, the cost of which was prohibitive. Upon the advice of a social worker, I contacted JFLT to request an interest-free loan to assist me. During the course of my making the application, which was difficult for me, I spoke several times with JFLT staff to ask for assistance and direction. Throughout the process, the staff treated me with great patience and respect and provided me not just with the help I needed but also vital encouragement to see it through to a successful conclusion. After a year of dental treatments my teeth are now in much better shape, and I am well on my way to completing repayment of the interest free loan that I received. I am very grateful to JFLT and the people I spoke with there for making this all possible.

PROFESSIONAL SUCCESS

Almost 10 years ago, I urged my daughter to apply for a loan to help her pay for a post-secondary course in massage therapy. Hesitant and disillusioned at first, because she did not know how we could ever afford the tuition, she finally applied for a JFLT student loan. When she received this loan, her defeatist attitude suddenly changed. Not only did the loan give her hope and purpose, but it enabled her to acquire a profession. She is now an amazing Registered Massage Therapist. The owner of the clinic, where she works says that she has the highest retention rate among all the RMTs. I thank JFLT for giving my daughter this life-changing loan.



What are JFLT's Personal Loans used for?

Over the years, many of our supporters have asked what JFLT's Personal Loans are primarily used for.

According to our statistics, first and foremost at 26.63% are requests for help with living expenses, which includes anything needed to support a basic but adequate standard of living, including necessities. In second place at 20.6% are loans to repay debts (usually overdue bills due to emergency circumstances, or extremely high-interest payday loans). In third place at 13.50% are loans for rent arrears or other essential housing-related expenses, while dental and medical expenses follow at 10.89%. Loans for car repairs stand at 4.6% while the remaining 23.78% of the total percentage is composed of an array of smaller categories such as burial expenses, tools and union dues, legal expenses, and others.

ONCE- IN- A -LIFETIME OPPORTUNITY

In 2010 as a student at the Schulich School of Business, I was provided with an opportunity to go on a student exchange program to the prestigious Copenhagen Business School in Denmark. However, this would be a major expense that I could not afford as a student. Copenhagen is an incredibly expensive city and I feared that I did not have any options.

Then JFLT provided me with a once-in-a-lifetime opportunity to travel abroad and gain invaluable academic, social, and professional experiences that contributed to my career path. It allowed me to learn a new culture, mature as a young man, and obtain professional experience abroad. These are valuable life skills I carry to this day and apply to my personal and professional life.

Call for Historical Anecdotes and Stories

If you know of a family member or friend who was helped by or was associated with JFLT during its early years, please contact

**Marra Messinger at mmessinger@jewishfreeloan.ca
416 635 1217 ext 5269**

We are looking to highlight these stories for JFLT's 100th anniversary.

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

GENERAL

Fund

The Abraham (Algy) and Doris Bloom Memorial Fund
The Aminadav Fund
The Baum Family Fund
The Beth Avraham Yosef of Toronto Fund (BAYT)
The Bill Glied Memorial Fund
The Danny and Lila Soberano Fund
The Ernest Luwisch Memorial Fund
The Fabricland Fund
The Faipari Fund for General Needs
The First Narayever Fund for Personal Emergencies
The Florence Minz Fund
The Harold M. Chapman Memorial 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 Lori and Jeff Rosenthal Family Fund
The Loftus Family Fund
The Magen David Sephardic Congregation Fund
The Marder Family Fund
The Minatan Fund
The Mitchell and Susan Brown and Family Fund
The Nathan and Lily Silver Foundation Fund
The Neil Rybak Fund
The Nira Fund
The Petah Tikva Anshe Castilla Fund
The Ron and Sharon Baruch Fund
The Richard and Gail Cooper 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

Donor

Paul Bloom
Anonymous
Tali and Jeff Baum
BAYT Congregation
Michelle Glied Goldstein and Allan Goldstein
Danny and Lila Soberano
The nieces and nephews of Ernest Luwisch z"l
Warren and Debbie Kimel
Anonymous
First Narayever Social Action Committee
Florence Minz
The Chapman Family
Estate of Lucille Bahmann
Faye Gitter
Ira Gluskin and Maxine Granovsky Gluskin
Eric Beutel, Nani and Austin Beutel
Jacob z"l and Vivian Anhang
Jewish Teen Board of Greater Toronto
Joe Dwek
Faye Firestone
David Koschitzky
Rochelle Reichert and Henry Wolfond
Lori and Jeff Rosenthal
Vicki Loftus
Magen David Sephardic Congregation
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Anonymous
Petah Tikva Anshe Castilla Congregation
Ron and Sharon Baruch
Richard and Gail Cooper
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

EDUCATIONAL

Fund

The Abraham (Algy) and Doris Bloom Memorial Fund for Educational Loans*
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 Ruth Klein and Richard Long Educational Fund
The Wagner- Green Fund
The Zwiebel Family Education Fund

*New Fund

Donor

Brian Bloom

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

who have established Named Funds at JFLT.

SPECIALIZED

Fund

The Aron Abecassis Fund for Business and Educational Loans

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 Etti Satz-Tokayer Fund for Single Parents*

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 Max J. Zimmerman Memorial Fund (for Fertility and Adoption Loans)

The Phoenix Fund for Rental Assistance

The Robinson Fund for Dental Care

The Sari and David Binder Fund for Dental Needs and Abused Persons

The Z. Lambert Fund for Single Mothers*

The Zwiebel Fund for Critical Needs

**New Fund*

Donor

Aron Abecassis

Dr. Ben Barankin

The Tylman Family

Rachel Tokayer and Ben Barth

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

Earl (Mann) Zimmerman

Anonymous

Anonymous

Sari and David Binder

Zahava Lambert

Thomas and Zipora Zwiebel

And as always, our deep gratitude goes out to the Azrieli Foundation for its incredibly generous support.



**Jewish
Free Loan
Toronto**

100th

If you are interested in making a special donation or creating a new Named Fund in honour of this milestone, please contact Marra Messinger at

mmessinger@jewishfreeloan.ca

Tel: 416 635 1217 ext. 5269

***Anniversary
Celebrations
Are Fast
Approaching!***

*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, and fertility treatments. In 2015, JFLT began funding loans for other Jewish agencies, thereby saving many Community stipend dollars. Today, it counts UJA, Kehilla, NCSY, March of the Living, Hadracha, and many GTA synagogues among its partners.

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), or for more information call Marra Messinger at 416-635-1217 x. 5269.**
- 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



**For more information on JFLT and its services,
please visit our website at**

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