

JEWISH FREE LOAN

# 60 YEARS OF LIFTING SPIRITS



jewish loans heritage help dignity  
interest-free contributions assistance



consolidation respect tzedakah  
community humanitarian support



On behalf of the Officers, Board of Directors and Staff  
of the Jewish Federation of Greater Phoenix  
we extend our Congratulations & Mazel Tov to

# Jewish Free Loan

## Celebrating 60 Years!

Thank you for the dedication and service your organization provides to  
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Mazel Tov and best wishes for a most successful event.



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The Jewish Community Foundation of Greater Phoenix  
salutes Jewish Free Loan on reaching an amazing milestone  
in its longstanding commitment to serving our community.

***Thank you for providing loans and dignity to the  
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# JEWISH FREE LOAN 60 YEARS OF LIFTING SPIRITS



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consolidation respect tzedakah

- Donors and borrowers.....\$16
- Community treasure .....\$18
- On board with JFL.....\$19
- Low-key mitzvah .....\$20

**M**aimonides put the interest-free loan on the highest rung of the ladder of *tzedakah*. It's a form of giving that respects the needy person and puts that person on the road to self-sufficiency. Without much fanfare, Jewish Free Loan, which started unofficially in 1949 and was incorporated in 1950 as Phoenix Jewish Free Loan Association, has been doing this work for 60 years. Our cover seeks to portray the six decades of its existence with photos of JFL volunteers and executives. Note especially the middle photo in the top row. It is the first photo of Jewish Free Loan officers ever to appear in Jewish News — in 1951, a year after it incorporated. Clearly, these givers were interested in the mission of giving a hand up to those in need and not in publicity for themselves. As we put together this section, "60 Years of Lifting Spirits" — with articles on JFL's history, recipients who have been helped and donors who seek to help with specific needs, and the next generation of JFL leadership — that low-key spirit that giving is a duty to be performed without fanfare was always manifest. For a moment, we give JFL that fanfare, but then, we're sure, JFL will return quietly to the work it does so well.

Salvatore Caputo

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TODAH RABAH



TO JEWISH FREE LOAN

FOR 60 YEARS OF LENDING A HAND

THE TRUE WEALTH OF A PERSON LIES IN HIS HIDDEN STRENGTH:  
HIS DESIRE TO HELP OTHERS WITHOUT RECOMPENSE.

THE BEST EXERCISE FOR STRENGTHENING THE HEART  
IS TO REACH DOWN AND LIFT OTHERS UP.

– MORRIS MANDEL, *“HEAVEN, MAN AND A CARROT”*

PAUL AND FLO ECKSTEIN

**J**EWISH NEWS  
*of Greater Phoenix*

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# DONORS AND BORROWERS

## Why funds are established and where the money goes

**JOSH SAYLES**  
Staff Writer

**A**sk Jewish Free Loan Executive Director Tina Sheinbein what is the most unconventional loan that she has witnessed JFL authorize, and she won't be able to tell you.

"Every loan is unique and every loan is different," she says. "They have all made a difference in the lives of the members of the Jewish community, whether it's enabled them to expand or develop a business, adopt a baby, send their kids to Jewish summer camp, take a trip to Israel, pay their bills, keep them in their house for another month or keep their electricity on in the summer."

JFL gives out interest-free loans to people in need in the Jewish community based only on their credit score and co-signers; the nonprofit requires no collateral. "I'm not taking your firstborn, I'm not taking your house, I'm not taking your diamond ring," says Sheinbein.

Here are the stories of not only JFL donors, who established funds to help other Jews in difficult financial times, but also borrowers — their stories were made possible by the generosity of the Valley's Jewish community over the last 60 years.

### BORROWERS

#### ARIZONA JEWISH THEATRE COMPANY

During the spring of 2009, nonprofit Arizona Jewish Theatre Company (AJTC) was in dire financial straits. AJTC's two largest supporters — The Arizona Commission on the Arts and the Phoenix Office of Arts and Culture — cut their funding in half from the previous year as a result of the state of the economy.

"We understood what was going on," says Janet Arnold, AJTC producing director, "but we certainly hadn't prepared for that."

"We were at a particular low point. It was pretty scary for us. Our line of credit was about as high as it could go, and we sure didn't want to rack up more credit-card costs because those already were high."

So, Arnold turned to JFL as a last resort.

"I didn't know if they would do it or not," she remembers. "They, I believe, had never given to a not-for-profit before. But I called and they said they didn't see why not."

She visited the JFL office on a Sunday morning, bringing three AJTC board members and their spouses along as co-signers, and left with a check in hand.

Ironically, Arnold's late father, Harry Shcolnik, was a former board member, but it took six months of financial struggles before she even thought to turn to JFL.

"I've always had a warm feeling (about) them, but I never in a million years thought I would be on that side of the table asking for money," she says.

"I don't know where else we could have gone. It was just a little piece of heaven."

#### KAREN AND STEVE TEPPER

In January 2006, shortly after Steve Tepper was hired as executive director of the Barness Family Jewish Community Center in Chandler, Sheinbein made a presentation at one of his first board meetings.

"It was really just, 'Here's who we are, we'd love for you to get to know us a little bit,'" recalls Tepper.

"I came home all fired up. (My wife) thought it was because of something that happened at the



Jenn Taber, left, and Mark De Mechele perform a scene in "Parted Waters," the production that AJTC was putting on in spring 2009 when the nonprofit turned to Jewish Free Loan for help. Producing Director Janet Arnold says that in February of that year she had no idea where funding for the show was going to come from.

*Photo by Mark Gluckman*

board meeting. I said it was, but it wasn't related to the J(CC)."

Tepper had learned that JFL offered adoption loans to help families defray the cost of adoption, either domestically or internationally.

Tepper and his wife, Karen, were looking to expand their family, but because they are both carriers of a Jewish genetic disease, were afraid to do so biologically. Their 6-year-old daughter, Zoë, was born prematurely, and she had a twin who never made it out of the womb. To make matters worse, another baby in Zoë's neonatal unit passed away the first night she was there.

"That was something I always knew I would never want to go through — I would never be strong enough to deal with the loss of a child, ever," says Tepper. "We knew that we wanted to expand our family and we knew that our options were limited as to how we could do that."

"The financial assistance we received in the form of a loan from JFL really changed the nature of what we were able to accomplish and changed the nature of our lives forever, positively."

They brought home Molly, now 4, from China in February 2008. And although the adoption was extremely expensive, Tepper won't rule out doing it again.

"I think we'd be open to adopting again if the situation were correct," he says. "We've gotten such immense joy from our children, beyond what I can put into words, that we're not closed off to anything right now."

#### JENNY COHEN

In the spring of 2009, recent Arizona State University graduate and actress Jenny Cohen was between jobs and uninsured.

She needed her wisdom teeth removed, but was reluctant to have the operation.

"I didn't want to get my wisdom teeth taken out for a lot of reasons, but a lot of it was financial," says Cohen. "It was stressful to go, 'OK, I'm going to be recovering for a week (or two), and that's going to slow me down in my job-hunting process.'"

Finally, though, she had the procedure done, although she had no idea how she was going to pay for it. The poor economy had forced her parents to close the family business, and although her uncle was helping her a little bit, that money was not nearly enough to cover her medical bills.

Then, AJTC's Arnold — for whom Cohen has performed in a play and worked as a counselor at Curtain Call, AJTC's youth summer camp — suggested she contact Jewish Free Loan.

"I was a little intimidated to ask ... about the loan because of the fact that I come from a mixed marriage," says Cohen, whose mother is Catholic. "I really felt like I was putting myself emotionally on a limb by even inquiring because I felt like I could get an adverse reaction. I could get: 'You come from a mixed marriage. We don't really consider that Jewish.'"

JFL awarded Cohen the money without questioning her heritage.

"I felt very accepted. It was a refreshing feeling to not have a group that is primarily Jewish say, 'We don't accept you.' That's why I was kind of scared. I'm secure in who I feel I am but other people may not share that in common. That was incredible. To have that open-mindedness and that generosity shown toward me (by JFL) was an experience I'll never forget. It really did color my experience with the Jewish community a little different, a little brighter than I'd been feeling previously."

## DONORS

### KAREN AND JAY BYCER

#### Bycer Family Business Development Loan Fund

Jay Bycer moved to the Valley in the late 1970s to work for a research company. When that company folded shortly afterward, Bycer was left unemployed and decided to start his own businesses.

“(The businesses) didn’t do well,” says Bycer, adding that he didn’t turn to Jewish Free Loan because he was unaware it existed. “It was very difficult for my family and myself, and I ended up declaring bankruptcy.

“It took about five or six years for me to get back on my feet. I developed my own marketing and research company and was very successful in that.”

Bycer has since sold that company. He describes himself as semiretired, managing a few office buildings that he owns in the Phoenix area.

Several years ago, JFL Executive Director Tina Sheinbein approached Bycer about getting involved with Jewish Free Loan.

“One of the things I thought about was, ‘I’d like to give back to the community and help other people take advantage of some resources that are there now that weren’t in the past, and help other people where I was unable to get help,’” he says. “(I established) this business development fund for people who are trying to start a business or having difficulty with their business, to give them some assistance that I didn’t have when I was new to the community.

“There are many different funds that are available now that weren’t available 30 years ago, for adoption, for education, for medical needs, all those things, but in developing a business, what you’re able to do with that is help multiple people.



Jenny Cohen turned to JFL for help when she was unemployed and uninsured and needed to pay for minor surgery. *Photo courtesy of Jenny Cohen*

Somebody gets a loan for a new business and now he’s helping 40 people with income, so it’s a multiplier effect. I just felt that was where I wanted to establish a fund, to help people do that.”

### FRAN AND AL SACHS

#### Al and Fran Sachs Adoption Loans

Fran and Al Sachs adopted their third child, Stacey, when she was 4 days old, while they were living in Indianapolis. That was in 1961.

“We couldn’t afford to adopt her,” says Fran. “We borrowed money from the Jewish Credit Union in Indianapolis, which is the same as Jewish Free Loan (in Phoenix). It was so hard for us to get that money that when (the idea for an adoption loan fund) was presented to me, I thought, ‘What a great idea, I needed something like that at the time.’”

To clarify, Fran says that obtaining a loan from the credit union was not difficult. “We just didn’t have anybody else that was willing to give us the money.”

Nowadays, Stacey and her family live in the Valley, and Stacey’s oldest daughter, Alexandra, is also adopted.

“Adoption is such a blessing,” says Fran. “We’ve been double-blessed because we’ve had an adopted child and biological children.

“Stacey was born on Mother’s Day, but I didn’t know it until the next day. It was probably the best Mother’s Day gift I ever had and I didn’t know I got it,” she jokes.

### BARBARA HAREL AND RON BLAU

#### Blau-Harel Family Medical Fund

JFL President Ron Blau and his wife of 17 years, Barbara Harel, established their fund in honor of Harel’s 32-year-old daughter, Jodi, who has Crohn’s disease, a chronic inflammation of the intestines that causes abdominal pain and diarrhea.

“She’s gone through many, many different types of treatments over the years,” says Blau. “A lot of the treatments offered around the world are not offered in the United States. We’ve sent her to Canada for treatments, we’ve sent her to Germany for treatments.”

Finally, Jodi, who was diagnosed when she was 16, found some relief two years ago after an operation in New York; the surgeon removed part of her lower intestine. The procedure, says Blau, has since been outlawed by the FDA.

“Since that time, she’s been able to get on a plane and fly to Israel,” says Blau. Jodi, who was born in Israel and whose father is Israeli, used to have to spend the entire flight there in the lavatory.

Jodi is married, says Blau, and is just now getting to the point where she can hold a job.

The family established the Blau-Harel Family Medical Fund to help people with similarly expensive treatments, although not exclusively for those like Jodi who suffer from Crohn’s disease.

Sheinbein says that JFL discourages the creation of loans that are too specific, including establishing a loan to help combat specific diseases.

“If (a particular) disease is not something that people come to us to get a loan for, then I have money now sitting in a fund that I can’t use,” says Sheinbein. “Fifty years ago, polio was a major issue in the United States and someone might have



Karen and Steve Tepper turned to JFL for financial support in order to adopt their younger daughter, Molly, from China. Pictured here is the Tepper family; from left are Steve, Karen, Molly and Zoë. *Photo by Alex Best*

funded a loan for polio. But today, thank goodness, we don’t really have to grapple with polio. We try to discourage single-disease kinds of loan funds. ... We’re trying to not be too restrictive in what the loan is supposed to help do.”

## Funds for most reasons

JFL offers general loans and loans from 21 special funds (including the three mentioned above).

- George Ritzer Emergency Loan Fund
- Isabelle Appell Memorial Loan Fund (medical)
- Barbara and Michael Bass Fund for Mental Illness
- Diane and Jay Simons Medical Needs Fund
- Steve and Randy Weiss Medical Needs Fund
- Harry and Ella Adler Maimonides Fund
- Kriegsfeld Israel Experience Fund
- Ina Levine Business Fund
- Milton Gross Memorial Business Fund
- Daron and Ron Barness Family Foundation College Education Loan Fund
- John Blutarsky Education Fund
- Geyser Family Education Loan
- Mehl Memorial Loan Fund (education)
- Stuckgold Education Fund
- Arlene and Mike Treger Education Fund
- Hilary and Jake Tucker Education Fund
- Women and Children in Crisis Loan
- Keren Or Loan (for Jewish burial of babies)

# COMMUNITY TREASURE

## JFL's rich history continues to shape its mission

**DEBRA MORTON GELBART**  
Contributing Writer

**J**ewish Free Loan, today an organization that has nearly half a million dollars in interest-free loans currently on its books, had especially humble beginnings.

In 1950, co-founders Sam Block and Joseph Rabinowitz invested \$930 to establish the organization and file incorporation documents with the State of Arizona. They charged \$3 for an annual membership. When the board members met monthly at the Jewish Community Council at Fourth and Roosevelt streets in Phoenix, they recorded their meeting minutes not in English, but in Yiddish. Yet with limited funds and in some cases limited English-speaking skills, they were determined to perform the mitzvah of *g'milut chasadim*, "acts of lovingkindness."

The history of the local Jewish Free Loan can be divided into three distinct eras: the first 20 years, which laid the groundwork for exemplary service to the community; the next 25 years, when loans increased in number as the organization attracted even more volunteers and operated without a single paid staff member; and the past 15 years, which ushered in the modern organization known in the community today.

### THE EARLY YEARS

Jewish Free Loan operates according to the divine directive in Exodus 22:24: "If you lend money to My people, to the poor among you, do not act toward them as a creditor; exact no interest from them." Torah portion Mishpatim, read each year in February, contains that passage.

Sam Block had been lending money to those in need for several years before formally establishing Jewish Free Loan, says his daughter, Myra Boime. "My father was very outgoing," Boime tells Jewish News. "If you needed something, he was there."

Block and Rabinowitz wanted to transform individual acts of compassion into an organization that could be sustained through the generations. The original incorporation documents state that JFL intended "to make loans ... to any deserving applicant regardless of race, color, creed or religious belief." The documents were signed by the first board of directors, which included Nathan Kort, Max Leaf, Sidney Parish, Sam Rubenstein, Charles Siegel and Morris Sobol. The documents also stated that "any male in the State of Arizona may become a member."

By 1951, the new officers of the Jewish Free Loan included Abe Cooper and Elias Loewy.

In 1953, the all-volunteer representatives of Jewish Free Loan met every Sunday at Beth Hebrew Congregation at Third and Portland streets in Phoenix to allow people who needed to borrow money to come in and request it. Typically, every Sunday drew several borrowers; sometimes there were many of them. By that time, loans totaling \$7,000 were on the books.

Jewish Free Loan continued to operate in an all-volunteer capacity, maintaining double-entry bookkeeping records in "little spiral books," accord-

ing to JFL 60th Anniversary chair Selma Fiel, who also became the first executive director (and first paid staff member) for Jewish Free Loan in 1996. During the 1950s and 1960s, the organization had a steady stream of borrowers and kept meticulous track of who borrowed how much. Each borrower had to have a guarantor, but unlike today, neither the borrower nor the guarantor was required to be Jewish.

### CONTINUED GROWTH

By 1970, Jewish Free Loan had a small office in the Jewish Community Center, located then on West Maryland Avenue in Phoenix. Harry Adler, a longtime board member and past president of the International Association of Hebrew Free Loans, remembers it well.

"The office was about 10 feet by 10 feet, and it had a big safe in the corner," he says. "In the safe was all the money in cash and checks available to the organization — it was all in one general fund. Every Sunday, Maury Roth, Sam Block, Harry Shcolnik, Harry Kipnis and I would go in to the office and wait for people to come in."

Determining creditworthiness in those days was challenging. "We had to do detective work, but we always leaned more toward giving the loan than questioning it," Adler says. As a result, JFL's loan default ratio, although always relatively low, was higher than that of today.

Between 1970 and 1972, Phoenix attorney Mathis Becker joined the organization. "I liked the idea that (JFL) didn't have a lot of administration and that all the funds collected were used the way they were intended — to help people help themselves," Becker says.

By the early 1970s, the articles of incorporation had been amended to welcome women into the organization. Lee Kazan says she became the first female board member. "Harry Adler brought me to a meeting," Kazan recalled. Someone in the assembled group said to her, "Oh good, now we have someone to make us coffee."

"I said, 'Who made coffee for you before?' The reply was, 'No one.' And I said, 'Well, you still don't have anyone to make you coffee.'"

Kazan says she joined JFL because she wanted to help people and the concept appealed to her altruistic nature. "I thought it was a wonderful organization," she says.

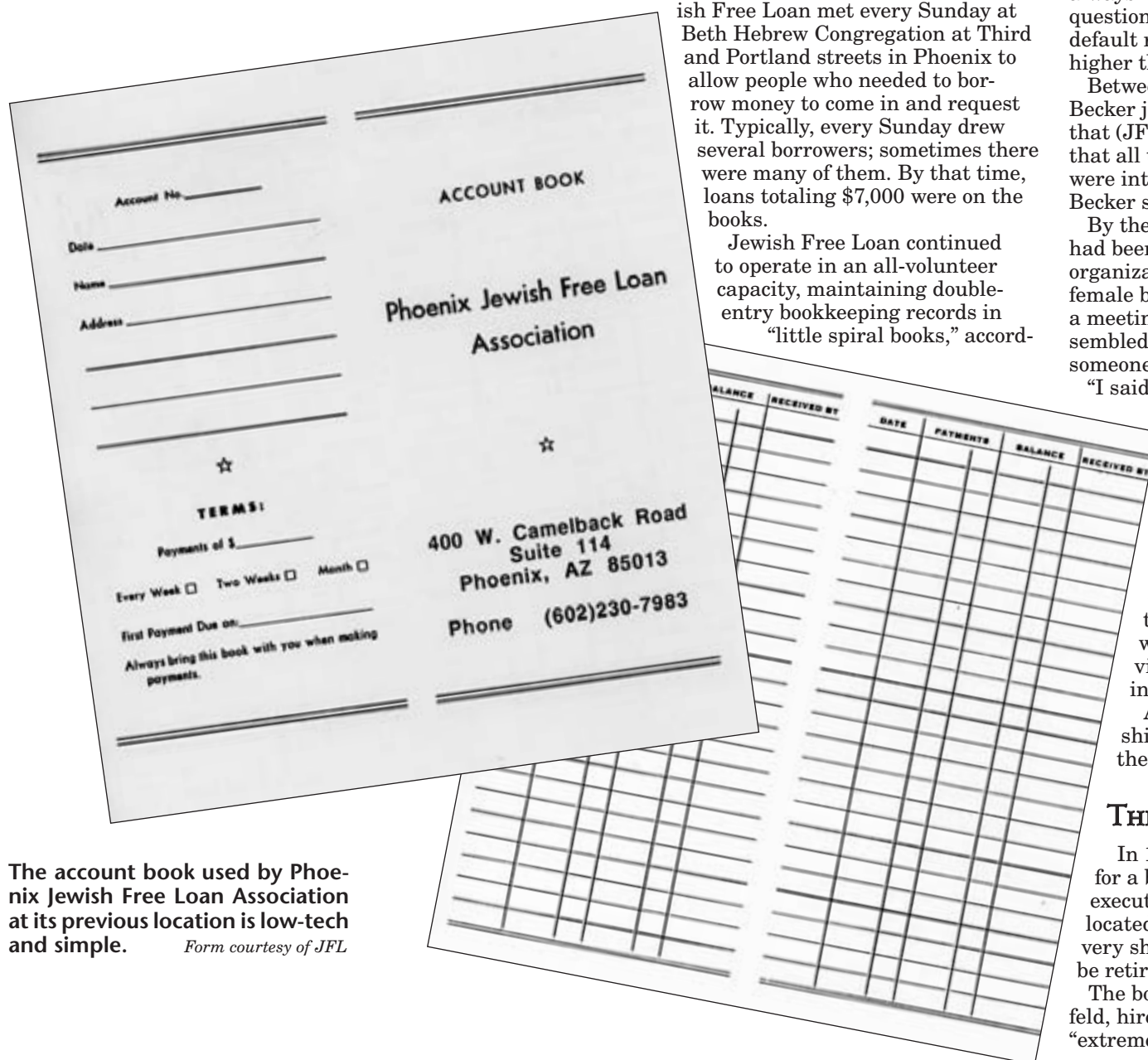
JFL hummed along for the next quarter-century, still without paid staff. Many of the loans were provided to Russian Jews who were resettled here, both during the Soviet era and after the Soviet Union collapsed in the early 1990s.

As the community's needs grew, the leadership recognized that a paid bookkeeper was the logical next step.

### THE MODERN ERA

In 1996, Selma Fiel saw an ad in Jewish News for a bookkeeper. She had recently retired as an executive with a health-care consultancy and relocated to Phoenix from Philadelphia. "I realized very shortly afterward that it was hard for me to be retired," she says.

The board, whose president then was Lou Kriegsfeld, hired Fiel at Adler's urging. The job was "extremely clerical," she says. "But little by little,



The account book used by Phoenix Jewish Free Loan Association at its previous location is low-tech and simple. Form courtesy of JFL

I took over more and more responsibility.” By the end of that year, she had become the first executive director, a part-time position.

She calls 1997 a “metamorphosis year.” In that year, JFL’s board, as a result of Kriegsfeld’s influence, voted to make loans available only to the Jewish community.

“Lou felt that Jewish donors wanted to give to Jewish causes,” Adler says. “I disagreed with the decision (to become sectarian), but I understood Lou’s point of view.”

Also in 1997, the first named fund was established. The George Ritzer Family Emergency Fund was created to help individuals and families cope with unexpected financial losses. In 1998, the Al and Fran Sachs Jewish Adoption Fund was established. Adler established the Ella and Harry Adler Maimonides Loan Fund, specifically to provide a limited number of loan guarantees only to those who cannot secure their own second or third guarantor.

The majority of loans provided through the 1990s and early 2000s centered on emergency situations: financial difficulty, medical expenses and car repairs. But that focus began to expand after 2002, when Rabbi Irwin Wiener joined the board.

He had been the executive director of San Francisco’s Jewish Free Loan and the president of the International Association of Hebrew Free Loans. “I had been to a convention in the Valley when I was living in San Francisco,” he says, “so I knew board members Helen Handler, Mort Greenberg and Harry Adler. After I retired here, they asked me to join the local board.” He served as president from 2004 to 2006.

He wanted to expand the types of loans provided to reflect “things that people are concerned about today” — student loans, adoptions and starting a business. In 2006, a structured student loan program and a business loan program became a reality, joining the adoption loan program.

In 2007, JFL moved from West Camelback Road to its current location on North Central Avenue. Fiel retired from JFL in 2008. The job was “my most rewarding experience professionally,” she says. The satisfaction she felt “is indescribable, to see the Jewish community rally around its own.”

Tina Sheinbein, who was hired at JFL in 2005 as the director of development and outreach, succeeded Fiel as executive director. All of the paid positions at JFL are still part-time.

The founders and early leaders of JFL were “the most unassuming and low-key people,” Sheinbein says, “who had no idea how important their work was and what it meant in support of the community.” The dedication of those who have served and continue to serve the organization “absolutely inspires and motivates me to keep doing what we’re doing every single day.”

Today, there are 21 named funds that JFL oversees. Through those, more than 100 loans totaling more than \$275,000 were issued in fiscal year 2009 alone.

The greatest achievement of Jewish Free Loan, still primarily a volunteer-driven organization, “is that it’s still here, doing the same work that



This letter from Jewish Free Loan co-founder Sam Block, circa 1953, solicits community members to join the association saying, “Not one cent of the money received is ever used for administration and all officers and board members volunteer their services gratis.”

Letter courtesy of JFL

was originally intended,” Wiener says. “And it has enhanced its ability to help people through the cooperation and support of the community.”

# ON BOARD WITH JFL

## Youngest leader looks to the future

**DEBORAH SUSSMAN SUSSER**  
Associate Editor

**B**laise Biller is the youngest member of the Jewish Free Loan’s board. By about 20 years, he estimates — although he’s not certain. He jokes that there’s a roster somewhere with board members’ birth dates on it, but he’s pretty sure the board wouldn’t want to share that with the press.

Biller, who turned 24 on April 17, has been on the JFL board for about a year. Although he grew up Jewish in the greater Phoenix area (North Scottsdale, to be more precise; he attended Brophy College Preparatory in Phoenix for high school), he didn’t learn about the Jewish Free Loan until after he’d graduated from the University of Colorado with a degree in finance, in 2008.

After a short stint looking for work in San Diego, he returned to Arizona. It was around Christmas time, he remembers.

“Every year since I can remember, my parents have been adopting families through JFCS (Jewish Family & Children’s Service),” Biller explains. “You adopt a Christian family and give them a Christmas. My parents have been big into that. When I was away (at college), my parents were doing two families.

“Since I was unemployed for a little while, I was

given the task of running gifts down to the JFCS office. When I was there, I started talking to Kathy (Rood, manager of Jewish programs) about what I was looking for.”

He told her that he wanted to do something that related to finance, something that would allow him to do some good while he was looking for work.

Rood suggested JFL.

“That was the first I heard of it,”

Biller says.

He did a little research on the organization, then mentioned it to his father, who knew someone who knew someone on the board. Biller followed up, and within months he was the board’s newest, youngest member.

Since joining, he says, “I’ve been needed mostly in the technology and the college loans department.”

A lot of what he’s been doing for the organization has to do with “the age disparity in our board of directors. I’ve been working on the technology front, social media, getting Jewish Free Loan in touch with younger donors and younger people in need of our services.”

On the student loan side, it’s all about “word of mouth,” Biller says.

“It’s important to get more students at ASU and U of A and NAU to talk about the fact that they’re getting loans from Jewish Free Loan. It’s about believability. I



Blaise Biller

wouldn’t have believed it really when I was in college. If somebody had told me there was interest-free money, I would have thought it was a scam. Now, knowing what I do about the organization, I can stand behind it.”

Biller’s favorite part of being on the board is the student loan process. As someone who recently graduated from college himself, he says, “I think it’s really fun getting to hear these kids talk about how much they enjoy school and how much what we’re doing adds to that effect.”

JFL is budgeting for an increase in student loans next year, Biller says. “We’re a little under our full capacity right now in terms of what we’ve budgeted and what we loan out.”

While both Biller’s parents are supportive of what he’s doing, he says, it’s his older sister, Erinn, who hears the most about it. Erinn is 25 and living in San Diego, studying to be a naturopathic physician.

“She, like myself, is interested in not-for-profit microfinancing. ... She always wants to know what we’re doing.” Erinn even directed an acquaintance in need to JFL, and, Biller says, “we took care of her, soup to nuts.”

Biller says he definitely intends to stay involved in JFL in the future, and he hopes that more young people become involved as well.

“My biggest hope is that we broaden our base, that we get younger donors ... You want to do as much as you can. Everybody that walks through the door is a reflection of the time. ... I’d like to be there to fill people’s needs.”

Congratulations to

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for 60 years of helping Jewish people help themselves.

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Our shared history and contribution to quality of life in our community will continue to unite us.

Mazel Tov!

With sincere appreciation for all your good work...



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# LOW-KEY MITZVAH

**SALVATORE CAPUTO**  
Senior Staff Writer

The first Jewish News article to mention Jewish Free Loan is dated April 20, 1951, and appeared under the headline: "Free loan unit offers help to needy families." The article says, "The Phoenix Jewish Free Loan Association was organized last June for the purpose of lending money without interest to needy families of the community. Loans are for periods up to one year, with weekly payments."

"Last June" would mean June 1950, so the group went almost a year without seeking notice of its work. Given that the Phoenix Jewish community was very small, with only a handful of organizations and synagogues, news of JFL's work was definitely not squeezed out of the paper. Instead, the lack of notice supports the idea that JFL's founders were "the most unassuming and low-key people who had no idea how important their work was and what it meant in support of the community" — as JFL's executive

director, Tina Sheinbein, recently told Jewish News.

And although the first photograph of newly elected JFL officers appeared in the June 8, 1951 issue, JFL didn't truly "go public" until December 1953.

"A drive to broaden the base of community participation in the Phoenix Jewish Free Loan Association was started last week," says an article from the Dec. 11 issue. "Sam Block, president, said every member of the community is being asked to join. 'In the past,' he explained, 'only a few men have been solicited for funds.'"

The mission broadened over the years, to include such things as aid to immigrants from the Soviet Union and money for Jewish adoptions, but one important precept stayed the same: The loans may be free, but they're still loans and must be repaid.

As then-JFL President Lou Kriegsfeld says (in a May 2, 1997 article), "They're not a handout. They're a hand up."

## THANK YOU TO THE JEWISH COMMUNITY FOR YOUR 60 YEARS OF SUPPORT AND TRUST.

**The Past and Present Leadership,  
Board and Staff of the Jewish Free Loan**

*Thou shall not extract interest from the needy among you.*

Exodus 22-24 (Shabbat Mishpatim)

*Jewish  
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## Our Hope for Tomorrow

We hope for a future where families are strong, where our elders are cared for and where children are safe.



*Mazel Tov* to our friends at  
*Jewish Free Loan*  
for 60 Years of service to our community.



www.jfcsaz.org

**The Officers, Board of Directors and Staff of the  
Valley of the Sun Jewish Community Center congratulate**

## Jewish Free Loan

on the occasion of their 60th anniversary, and extend best wishes for another 60 years of ensuring that Valley Jews in need of financial help will always have a place to find it.

David Goldman  
Chairman of the Board

Steve Rosenberg  
Interim Executive Director

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