

SUPPORT:

Online Auction



The JFLA 2nd Annual Online Auction will launch on **June 1st** with all proceeds benefiting the JFLA annual operating budget. Last year's inaugural online auction sold about 25 items and raised approximately \$1,200 for the agency,

but the auction's value was not only monetary – it was also a unique opportunity to raise awareness about JFLA and to create an opportunity for businesses and donors to support a great cause.

This year's goal is to auction 50-75 items, so **visit www.JFLA.org on June 1st to bid on great items** including concert tickets, sporting event tickets, autographed memorabilia, designer clothing & accessories, an espresso machine, artwork, restaurant gift certificates, gift baskets, jewelry, cooking classes, hotel stays and more.

If you would like to contribute items to the JFLA online auction, please call (323) 761-8830 or email info@jfla.org. ■



6505 Wilshire Boulevard
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(323) 761-8830

RETURN SERVICE REQUESTED



FREE LOAN NOTES is a publication of the Jewish Free Loan Association, an agency of The Jewish Federation and United Way, and a member of the International Association of Hebrew Free Loans. Address all correspondence to JFLA, 6505 Wilshire Blvd., Suite 715, Los Angeles, CA 90048. (323) 761-8830.

2006 Jewish Free Loan Association

Alan Spiwak, President

Mark M. Meltzer, Executive Director/CEO

Evelyn Schechter, Chief Operating Officer

Danielle Walsmith, Director of Communications

Design by Jeff Baughman

TRIBUTE CARDS

JFLA classic tribute cards are an elegant way to present your message and reflect your personal values while providing financial support to someone in need. Tribute cards include your name, the name(s) of the person to whom you are sending the card and a personalized message to mark important occasions – a birthday, anniversary, get-well wish, congratulations or memorial. To order a tribute card at any time, complete the enclosed envelope and send it along with your contribution to: JFLA 6505 Wilshire Blvd., Suite 715, Los Angeles, CA, 90048 or call (323) 761-8830 or visit www.jfla.org. ■



FREE LOAN NOTES

SPRING 2006

President & CEO Message



Alan Spiwak



Mark Meltzer

Dear Friends,

One hundred and two years ago, when JFLA was founded, it was an agency that offered small loans of \$10 to \$25 to assist with housing needs, medical emergencies and settling in a new city. Today, the heart of the Free Loan remains the Emergency Loan Fund, offering interest-free loans averaging \$2,000 to individuals and families of all faiths in need of assistance with food, clothing, housing, basic transportation vehicles and medical and dental expenses.

Based on the successful model of the Emergency Loan Fund, JFLA has created many additional loan programs that address specific community needs and are developed as these needs are identified. This year, we are so proud to have expanded our *Loan Fund for Families of Children with Autism and Special Needs*. This important program joins a host of other donor-directed loan programs that offer interest-free loans of \$5,000, \$10,000 and even \$25,000 for education, small businesses, healthcare and life cycle events.

The assistance JFLA offers is unique, providing cash in hand to fight poverty and help make dreams come true. And yet, 102 years after JFLA began, we know that there are people throughout

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MAKING A DIFFERENCE: Loan Fund Update

Loan Fund for Families of Children with Autism & Special Needs



The rising costs of evaluation, education, therapies and support for families of children with special needs can be overwhelming, even for middle-class families. JFLA is committed to helping families of all faiths through interest-free loans for expenses associated with caring for a child with special needs, including autism and developmental disabilities.

Whether expenses are due to challenges in learning or specific healthcare costs not covered by insurance or government assistance, JFLA can provide critical assistance. JFLA's *Loan Fund for Families of Children with Autism & Special Needs* provides interest-free loans of up to \$10,000 for diagnostic expenses; funding for behavioral supports, shadows and/or inclusion specialists; assistive technology and durable medical equipment needs; home improvement expenses for medical necessity; funding to purchase specialized vehicles; and funding for families awaiting reimbursements. Since the program's inception in the late 1990s, JFLA has distributed over \$150,000 in interest-free loans to families with special needs children, but as the need has grown in recent years, so too is the loan fund now growing. This past month, JFLA assisted three families with expenses related to caring for a child with autism. JFLA is thrilled to announce a recent cornerstone gift of \$50,000 from the Weingart Foundation which will help expand this loan fund to continue meeting community needs. In addition, JFLA is a proud partner of Ha-Mercaz, the central resource for Jewish families raising a special needs child. Ha-Mercaz connects parents to the programs they need and the services they want. For more information about Ha-Mercaz, visit www.jewishla.org/specialneeds. **For more information about the JFLA loan programs, please visit www.JFLA.org.** ■

OPPORTUNITY: Loan Recipient Profile *Valentina*



Valentina, who emigrated to the US from the Ukraine, arrived in L.A. with no family for support. After several months of staying with a friend and an unsuccessful job search, she encountered a manager at a beauty salon who promised her a job if she completed cosmetology school. Valentina was thrilled by the prospect, but had no money for the training. A loan from JFLA, with deferred monthly payments, allowed

Valentina to pay for the program. Upon completion she immediately began working at the salon and was able to repay the loan. With her newfound income, Valentina could offer her friend a portion of the rent, but longed to have a place of her own. Soon after, Valentina secured a second loan from JFLA to serve as the security deposit for her own apartment. She sent a note with her final payment, "Thank you for everything. You helped change my life as I settled in America!" ■

President & CEO Message

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the community in need of financial assistance who have never heard of JFLA or the concept of an interest-free loan. In 2006 we have been working to spread the word about our loan programs through community partnerships, email newsletters, participation in fairs and festivals, and presentations at synagogues, etc. This Passover we ask each of you to serve as a Free Loan ambassador, spreading the word about this important community service. If you know someone who could benefit from an interest-free loan, please ask them to contact us at (323) 761-8830 or visit www.JFLA.org.

With many thanks for your continued support of JFLA, the Board and staff wish you and your family a sweet and joyous Passover holiday. ■

Sincerely,

Alan Spiwak *Mark M. Meltzer*

Alan Spiwak
President

Mark Meltzer
CEO

SUCCESS: Legacy Society *Planned Giving Opportunities – Ensuring a Free Loan Legacy*

The JFLA Legacy Society recognizes supporters who demonstrate their commitment to the Free Loan mission by making planned gifts. JFLA interest-free loan programs assist over 1,200 individuals and families each year. Legacy Society members know that through their generosity, interest-free loans will assist those facing financial challenges for years to come.

In appreciation of their efforts on behalf of JFLA, Legacy Society members receive invitations to special events as well as the opportunity to receive formal acknowledgement on the JFLA Legacy Society Scroll.

Planned giving is simple and you do not have to be wealthy to leave a legacy. There are many ways of making a charitable donation through planned giving. Examples include:

- A bequest through your Will or trust.
- A beneficiary designation from your retirement plan or life insurance.
- A gift which pays you income, such as a charitable gift annuity or charitable remainder trust.
- A gift of property.



For more information on these options, or to inform us of your intention to support JFLA with a planned gift, please call (323) 761-8830.

POSSIBILITIES: GENesis – A New Generation of Free Loan



The 20 committed and innovative members of the *Genesis* Advisory Committee have planned a 2006 full of programs that reach out to the community and educate young professionals about JFLA. In February, *Genesis* members launched a Speaker's Bureau during *Parshat Mishpatim*, the chapter in the Torah that introduces the concept of interest-free lending. "If there is among you a needy person... you should open your hand wide to him and you should surely lend him sufficient for his needs." *Genesis* volunteers spoke at synagogues throughout L.A. to spread the word about JFLA and our ever-growing group of interest-free loan programs. In June the *Genesis* Online Auction Committee will launch the **2nd Annual E-Auction** where items that are donated will be auctioned on EBay with proceeds benefiting JFLA. Also in June, the **2nd Annual Torah & Beer** event will take place on Wednesday, June 7th. Rabbi Ed Feinstein from Valley Beth Shalom will lead an inspired and interactive text study. *Genesis* is also hosting a series of informal, educational, social and networking events throughout the year including Happy Hours and Shabbat Dinners. **If you are interested in attending one of these events, or would like additional info about Genesis, email genesis@jfla.org.** ■

2006 Genesis Advisory Committee

Ari Sandel & Dax Shelby – 2006 Co-Chairs

Mayim Bialik, Rabbi Sharon Brous, Etan Cohen, Estee Copans, Davina Dardashti, Limor Gallo, Allison Gister, Daniel Inlender, Dara Kalish, Gary Kushner, Joanna Mendelson, Lee Mendelson, Nick Merkin, Ari Moss, Amy Shelby, Alexandra Sirota, Jesse Slansky, Adam Weiss.

EMPOWERMENT: Profile of a JFLA Supporter *Jack & Ruth Hirsch*



Jack and Ruth Hirsch both grew up in Montreal where they married in 1942. As a young couple, they moved to LA and quickly fell in love with the sunshine and casual lifestyle. In 1950 they began Jaru Art Products, a small company that designed and marketed a line of home accessories emphasizing a unique and colorful California style. The concept proved to be successful, and their business expanded to markets throughout the US, Canada and several foreign countries. Jaru Art Products flourished for 20 years, at which time Ruth and Jack sold the company and decided to retire.

With their newly found leisure time, the Hirsch's began traveling the world and visited countries throughout Europe, the Middle East and Asia. Pursuing their mutual lifelong passion for art, they also spent

more than three months in San Miguel de Allende, Mexico, where they enrolled at a branch of the School of Fine Art of the University of Chicago and took classes in drawing, painting, sculpture and batiks, as well as participated in numerous field trips with their Master professors.

Throughout the years, Ruth and Jack have continued to be active supporters of the arts, as well as philanthropic endeavors including the ADL, B'nai B'rith, The Jewish Federation, the American-Israel Cultural Foundation, LACMA, The Skirball Cultural Center, Theatre Palisades and the Culver-Westchester Symphony, among others. They are especially pleased to continue their support of the Jewish Free Loan Association, in memory of both sets of their parents who, in their early years, received much-needed help from the similar Hebrew Free Loan Society in Montreal. They have established and continue to fund the **Ruth & Jack Hirsch Family Art Student Loan Fund** to help students continue their studies and achieve success in their chosen field of art.

The Hirsch's have two married sons, four grandchildren, two great-granddaughters and much "naches!" In June of this year, they will celebrate their 64th wedding anniversary. On behalf of the many college and university students who have been or will be helped in pursuing their studies in art, the Board and staff of the Free Loan recognize Ruth and Jack Hirsch as outstanding JFLA supporters. ■