

Support:

Tribute Cards

Redesigned last month, JFLA tribute cards are an elegant way to present your message and reflect your personal values while providing financial support for JFLA's effort to assist others and help make dreams come true. The cover of JFLA's new tribute cards includes a colorful graphic from the limited edition artwork, "We are Leaves on the Tree of Life," designed by renowned artist Arthur Secunda to commemorate the JFLA 100th Anniversary celebration in 2004. 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, congratulations, get-well wish or memorial. To send a tribute card to a loved one 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 donate online at www.jfla.org. ■



Opportunity:

Free Loan eNotes

Now in its third year, JFLA's monthly email newsletter, *Free Loan eNotes*, offers a convenient and quick way to learn about JFLA loan programs, upcoming events, referral and networking opportunities, and loan statistics. As part of JFLA's expanded outreach campaign, each month's *eNotes* highlights a different loan fund relevant to the current needs of the community. In 2005, the email database began with 200 community members, including donors and social service professionals. Through online sign-ups, networking events and email addresses submitted with direct mail gifts, the database has grown to over 500. Online donations have also increased by 30% as a result of the one-click donate now button featured in each month's edition. To sign up for the JFLA e-newsletter, please email info@jfla.org or visit www.JFLA.org. ■



6505 Wilshire Boulevard
Suite 715
Los Angeles, CA 90048
(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. www.JFLA.org • info@jfla.org

2007 Jewish Free Loan Association

Alan Spiwak, President

Mark M. Meltzer, Executive Director/CEO

Elana Taylor, Director, Program & Marketing

Jeff Baughman, Graphic Design



FREE LOAN NOTES

SPRING 2007

President & CEO Message



Alan Spiwak



Mark Meltzer

Dear Friends,

We are so thrilled to be part of JFLA at such an exciting time – our second century of service as we continue to address specific community needs and help make dreams come true. We are so proud to have expanded the *Loan Fund for Families of Children with Special Needs* by providing critical assistance to more families

in need. This year, we will launch the *Nursing Student Loan Fund*, offering interest-free loans to nursing students of all faiths to help alleviate the severe nursing shortage in Los Angeles county and provide better patient care.

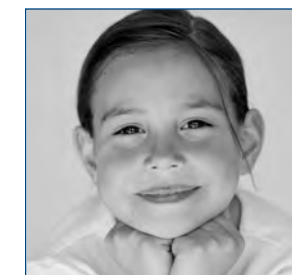
At the heart of the Free Loan remains the *Emergency Loan Fund*, offering interest-free loans averaging \$2,500 to individuals and families of all faiths in need of cash-in-hand for housing, clothing, food, car repair, and medical and dental expenses. As the cost of living in Los Angeles has increased over the past couple of years, JFLA has continued to meet the growing demand for larger loans for emergency needs.

We continue to work on spreading the word about JFLA loan programs through Genesis

Continued on page 2

Making Dreams Come True

Loan Fund Update: Loan Fund for Families of Children with Special Needs



Many families face financial difficulties while providing their special needs children with education, therapies and support. JFLA remains committed to helping families of all faiths through interest-free loans for expenses related to caring for a child with special needs,

including autism and developmental disabilities. Whether expenses are due to challenges in learning or healthcare costs not covered by insurance, JFLA can provide crucial assistance. Recently expanded in 2006, JFLA's *Loan Fund for Families of Children with 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 reimbursement. Last year, JFLA distributed over \$80,000 to families with special needs children, representing a loan increase of 50%. Since the program's inception in 1998, JFLA has distributed over \$230,000 in interest-free loans to assist families in caring for a special needs child. The demand for help has continued to grow as the costs of evaluation, education, therapies and support services continue to rise. JFLA remains a proud partner of Ha-Mercaz, the central resource for Jewish families raising a special needs child. Ha-Mercaz connects parents to the various programs and services they need. For more information about Ha-Mercaz, visit www.jewishla.org/specialneeds. JFLA is also in collaboration with other community agencies that serve as referral sources, including Los Angeles Families for Effective Autism Treatment (LA FEAT), the local chapter of United Cerebral Palsy and Talking about Curing Autism (TACA).

Continued on page 3

Future: Legacy Society



Legacy

The JFLA Legacy Society recognizes supporters who demonstrate their commitment to the Free Loan mission by making planned gifts. JFLA interest-free loans programs assist over 1,200 individuals and families each year. Legacy Society members know that through their generosity, they will make a difference in the lives of others in perpetuity because as loans are repaid, new loans are made.

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 policy.
- 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 or email info@jfla.org. ■

Helping Hand: Loan Recipient Profile

Debbie's life completely changed the day she fled a domestic violence situation. With no money or a stable job, she was forced to live on the streets with her two young children. A couple weeks later, she began working at a local restaurant, and within a few months, saved enough money to move into an apartment. However, she could not afford the required security deposit. Her social worker referred her to JFLA for assistance. A loan from JFLA, with minimal monthly payments, allowed Debbie to provide a safe and nurturing home environment for her family. She sent a note with her final payment, "Thank you from the bottom of my heart for making my dreams possible." ■

President & CEO Message

Continued from page 1

events, the new Advisory Council, several new community partnerships, e-newsletters, festivals and fairs, and presentations at synagogues. If someone you know is in need of an interest-free loan, please ask them to contact (323)761-8830 or email info@jfla.org.

This month, as we commemorate past struggles for freedom, we are especially honored to be part of an agency that assists those who seek economic justice and freedom from financial burdens. On behalf of the Board and Staff of JFLA, we wish you and your family a joyous and wonderful Passover holiday. ■

Sincerely,

Alan Spiwak *Mark M. Meltzer*

Alan Spiwak
President

Mark Meltzer
Executive Director/C.E.O.



Fighting Poverty: Free Loan Stats

JFLA continues to strive to make more loans and larger loans, meeting the dynamic and changing needs of the Los Angeles community.

- Right now, JFLA is proud to have over **\$6.7 million** in interest-free loans circulating throughout the community.
- This is an increase of \$520,000 over last year.
- Small business loan activity has grown by 30% since January 2006.
- Medical student and life cycle loans have more than doubled since last year. ■



Making Dreams Come True Loan Fund Update *(continued)*

New Loan Program: Nursing Student Loan Fund



Hospitals, doctors' offices and board and care facilities throughout Los Angeles county are experiencing a severe nursing shortage. As a result, many non-emergency procedures are postponed, day-to-day hospital care is suffering, and nurses in nursing homes and care facilities

have to work longer hours and take on a great patient-care load, often to the detriment of the patient. To address this important community need, JFLA has created, in collaboration with the Jewish Home for the Aging's new Annenberg School of Nursing, the *Nursing Student Loan Fund* to provide interest-free loans on a non-sectarian basis to help finance nursing student education. The program was established with an initial \$25,000 gift, and there are six proposals pending at local foundations.

JFLA plans to raise \$500,000 - \$1,000,000 over the next three years to help make a serious impact on the local nursing shortage. Once the program is further expanded, JFLA will partner with nursing programs throughout Los Angeles county that will serve as referral sources for students seeking financial aid.

For more information about the JFLA loan programs, visit www.JFLA.org or email info@jfla.org. ■

Commitment: Advisory Council

Established in late 2006, the Advisory Council has the opportunity to become connected to the valuable and unique community service JFLA provides through increased exposure to the workings of the Free Loan and a more intimate knowledge of the agency's loan programs. Each member of the Advisory Council supports the mission of the Free Loan and has made a multi-year financial pledge to JFLA. Members will participate by:

- Providing input and feedback at quarterly meetings that help identify JFLA trends and shape the future of JFLA service to the community;
- Observing a Loan Committee meeting to view the loan making process;
- Acting as a Free Loan Ambassador at various community events and forums.

We are thrilled to have 12 dedicated members of the Advisory Council.

**Nancy Broderick, Stephen Elkind, Mark Klein,
Lauren Landsbaum, Janet Matricciani, Ari Moss,
Stefan Pollack, Anthony Sauber, Bruce Schulman,
Ruth Lynn Sobel, Larry Title, Harold Tomin**