



Our only interest is your success.



JEWISH FREE LOAN
ASSOCIATION

2017 ANNUAL REPORT

Jewish Free Loan believes in the power of collective action to create an extraordinary community. By bringing donors, borrowers and board members together, we expand opportunity and improve lives. We are an agency that makes interest-free loans, but we are also something more — a collaboration of diverse stakeholders united in a common purpose. We believe that no one is alone, and that we are all partners in building a better and more just world.

Interest-free loans provide clean capital to residents of L.A. County and are a vital part of our economic system.

FROM THE PRESIDENT AND EXECUTIVE DIRECTOR

Jewish Free Loan exists for times like these. A time defined by severe economic insecurity and instability for so many. For the past year, we have been expanding to better address the financial needs of our clients, enabling them to better travel a path to financial security. Our loans, made on a non-sectarian basis, start new businesses, provide housing and medical care, enable the pursuit of higher education and make any conceivable emergency more manageable.

Jewish Free Loan continues to build a strong network of partnerships with diverse stakeholders throughout the city. This strategy enhances our ability to put available resources to the highest and best use through projects promoting our clients' economic stability and self-sufficiency. That is our mission. That is our passion. That is our duty.

Highlights of our past year include:

- The appointment of a new executive director, Rachel Grose, who brings to the position 15 years of dedication to Jewish Free Loan.
- The support of the Jewish Federation of Los Angeles, in a partnership that is only deepening and broadening.
- The partnership between United Way and Jewish Free Loan in a new financial literacy project that will result in greater economic self-sufficiency for our clients. This initiative and others like it will increase our community-wide economic impact.

This past year has been one of progress thanks to you, our expanding community of dedicated supporters, as well as our Board and staff.

We ask for your continued support as we go forward in the New Year — one in which we believe Jewish Free Loan's influence will be even more broadly felt.



Harold J. Tomin
Harold J. Tomin
President



Rachel Grose
Rachel Grose
Executive Director

A PARTNERSHIP FOR CHANGE

Bel Air's Luxe Sunset Boulevard Hotel was the site of Jewish Free Loan's annual gala in June. This festive event celebrated the hard work and contributions of a number of our most dedicated supporters including the Tashman family (who received the Salter Family Foundation Client Recognition Award), Emily and Alan Feit (honored with the Mitchell Family Foundation Philanthropy Award), David Gardner (recipient of the Nathan Shapell Memorial Lifetime Commitment Award) and Randy Schwab (recipient of the Ben & Anne Werber Communal Service Award). It was a lovely evening that raised both money and awareness of Jewish Free Loan's mission to assist individuals and families in meeting urgent financial needs.



1. Back Row L-R: Aviel Feuer, Jeffrey Feuer, Kenny Tashman, Joshua Binder, David Tashman; Front Row L-R: Robin Binder, Judy Friedman, Wendy Binder
2. Back row L-R: Honorees Randy Schwab, David Gardner, Alan Feit, Kenny Tashman and Jeffrey Feuer; Front Row L-R: Jim Kohn, JFLA Board of Directors, Honoree Emily Feit, Harold Tomin, President, JFLA Board of Directors
3. Honoree Randy Schwab
4. Jewish Free Loan President Harold Tomin
5. David and Maure, Jake and Ruby Gardner



This year, Jewish Free Loan elevated long-time associate director Rachel Grose to serve as the agency's executive director. Grose joined Jewish Free Loan in 2002 and had served in the number two position since 2013.

Also taking place at the Luxe Sunset Boulevard Hotel was our fourth annual Feit 4 KidZ Gala Benefit Dinner, a chance to support and celebrate Jewish Free Loan's Feit 4 KidZ Fertility Loan Program. This wonderful evening, inspired by the philanthropic generosity of Emily and Alan Feit, showcased how the program continues to play an essential role in building strong families through interest-free fertility loans.

The American Society for Reproductive Medicine reports that the average cost of an in vitro fertilization cycle in the United States is \$12,400. Since its establishment, the Feit 4 KidZ Fertility Loan Program has offered support to over 100 individuals and couples well in excess of \$1 million.



1. L-R: Emily Feit, Dr. Robert Boostanfar, Rachel Grose, Alan Feit
2. Emily Feit, Toby Feit, Marci Tajkef
3. Alan and Emily Feit
4. Emily Feit, Dr. Robert Boostanfar, Alan Feit
5. Loan recipients Israel and Melissa Tovar

STRENGTHENING FUTURES



Max was driving to his office when he was blindsided by another vehicle — which, after bashing into him and totaling his car, backed up and sped away. Unable to collect damages from the hit-and-run driver, Max filed a claim with his own insurance company; unfortunately, his car was older, and the settlement was not enough for him to buy a replacement. Jewish Free Loan stepped into the breach, providing him a transportation loan to ensure he was still able to get to work on time every day.



Elizabeth was able to provide for her family as a teacher in the Los Angeles Unified School District, but she knew her salary would not stretch to cover the cost of her daughter's bat mitzvah. A friend told her about the availability of funds from Jewish Free Loan to help pay for important lifecycle events. Elizabeth contacted the agency, which advanced her the money for the bat mitzvah, enabling her daughter to fulfill the commandment of continuing an age-old religious tradition.



After suffering years of abuse, 46-year-old Shoshana packed up her six-year-old daughter and left her husband. She rented a nearby apartment so her daughter could remain in the same school district. But her husband refused to pay child support, and as she searched for a job, her only income was welfare and food stamps, putting her rent out of reach. Her landlord served her with a “three-day pay or quit” notice; Shoshana turned to Jewish Free Loan for assistance, and our funds allowed her and her daughter to stay in their home.



Over two decades ago, Jorge realized a dream: opening an auto repair shop in a local L.A. neighborhood. He took pride in a business model based on fairness, integrity and a high quality of customer service, and his shop thrived. But a sudden health problem changed everything and he was soon forced to the brink of closure. Jorge approached Jewish Free Loan for help. The loan he received helped stabilize the business, which is now doing well, and he is able to once again serve the community with honesty and skill.

FOSTERING CHANGE



Julia was despondent after suffering an injury that left her bedridden for months.

But desperation turned to inspiration as she watched the nurses who helped manage her care. Once she recovered, Julia felt moved to dedicate herself to a career in nursing so she could be there for others in their times of need. Jewish Free Loan provided her with a loan to cover the cost of nursing school tuition. Today, she is making a critical difference in patients' lives as a nurse.



Don's job in management afforded him a measure of comfort and stability.

A sudden illness took him by surprise, sidelining him from his job and resulting in a three-month hiatus from work. His income evaporated overnight — and as his bills stacked up, his savings were depleted. To help him make ends meet, Jewish Free Loan extended Don an emergency loan, which covered his rent and a host of other expenses. Now recovered, he is getting back on his feet and has a number of prospects for new employment.

PARTNERING WITH JEWISH FREE LOAN

Jewish Free Loan makes a tangible difference in the community through the support of dedicated collaborators — donors who share our commitment to interest-free loans and generously partner with us to make those loans a reality. We do not receive any government funding, and our clients never pay interest or loan processing fees.

OUR DONORS FACILITATE JEWISH FREE LOAN'S VITAL WORK IN THE FOLLOWING WAYS:

Supporting Our Program Contributions to Jewish Free Loan's programs can be made online. We also accept checks and credit cards.

Launching a New Loan Program Establish a new loan program or help expand an existing program. Either way, your investment is a renewable resource, permitting us to make new loans as prior ones are repaid. As the donor, you help set the fund's direction.

Leveraging Planned Giving Advancing Jewish Free Loan's work through bequests in wills or trusts, gifts of retirement assets and charitable gift annuities is a powerful way to effect meaningful change in our community. Please contact our office directly for more information about these opportunities and how to become part of the Legacy Society.

Giving Appreciated Stock Donors often choose to transfer shares of stock to Jewish Free Loan. Transferring stock could result in large capital gains savings and significant charitable deductions. Please speak with your own tax advisor.

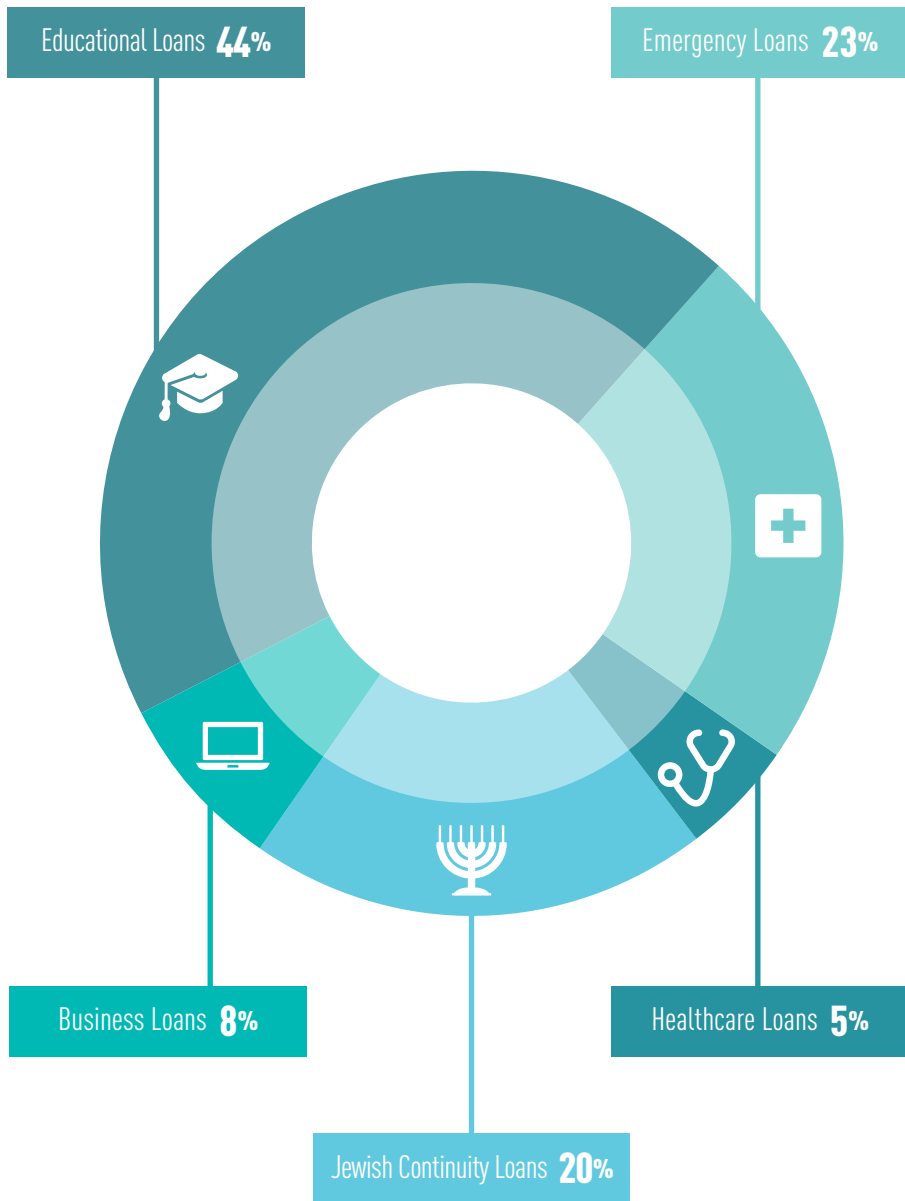
All gifts to Jewish Free Loan are tax deductible. To make a donation, please contact us at (323) 761-8830, or visit www.jfla.org.

JEWISH FREE LOAN NAMED PROGRAMS

Below is a list of the Jewish Free Loan Association's loan programs. We are extremely appreciative of the donors who established these loan programs. To learn how you can set up a new fund and create a lasting impact, please contact Jewish Free Loan.

- Maurice Amado Foundation Student Loan Program (est. 2009)
- Alzheimer's & Dementia Care Loan Program (est. 2012)
- American Dream Loan Program (est. 2005)
- Aron & Joan Abecassis Small Business Loan Program (est. 2002)
- Aron & Joan Abecassis Loan Program for Education Students (est. 2009)
- Max & Anna Baran, Ben & Sarah Baran & Milton Baran Small Business Loan Program (est. 1992)
- Max & Anna Baran, Ben & Sarah Baran & Milton Baran Macro Graduate Student Loan Program (est. 2013)
- Newton D. & Rochelle F. Becker Graduate Student Loan Program (est. 1994)
- Newton D. & Rochelle F. Becker Israel Experience Loan Program (est. 1995)
- Anna & Harry Borun Foundation Student Nurse Loan Program (est. 2008)
- Chasin Family Micro-Enterprise Loan Program (est. 2009)
- Dr. Penrose L. Desser & Dr. Bella F. Schimmel Medical Student Loan Program (est. 2002)
- Morris Doberne Campership Experience Loan Program (est. 1996)
- Emergency Loan Program
- Max Factor Family Foundation Loan Program for Students of Public Health (est. 2008)
- Feit 4 KidZ Fertility Loan Program (est. 2013)
- First-time Home Buyers Loan Program for Jewish Day School Teachers (est. 2004)
- Forest Family Loan Program (est. 2005)
- Rosslyn & Katherine Gaines Loan Program for Hearing Impaired Students (est. 1993)
- Green Loan Program (est. 2010)
- Goldrich Family Foundation Small Business Enterprise Loan Program (est. 2014)
- Ruth & Jack Hirsch Family Art Student Loan Program (est. 2002)
- Iranian Émigré Loan Program (est. 1989)
- Jewish Communal Student Loan Program (est. 2003)
- Joyce and Saul Brandman Foundation Student Nursing Loan Program (est. 2007)
- Joyce & Stanley Black Family Foundation Fund (est. 2015)
- Kohn Family Fund for the Arts (est. 2012)
- Kopelove Family Home Healthcare Loan Program (est. 2000)
- Kornfeld Accounting Student Loan Program (est. 2004)
- La Kretz Small Business Loan Program (est. 2001)
- Lerner Family Adoption Assistance Loan Program (est. 1997)
- Ernest Lieblich Loan Program for Students of Music (est. 2011)
- Los Angeles Micro Lending Loan Program (est. 2012)
- Edward Meltzer Student Loan Program for Undergraduate Students (est. 1987)
- Leah & Dr. William Molle Macro Medical Student Loan Program (est. 2013)
- Albert Parvin Foundation Applied Education Loan Program (est. 2003)
- David and Janet Polak Foundation Emergency Loan Program (est. 2015)
- Rick, Debbie, Jeremy & Ashley Powell Family Women in Business Loan Program (est. 2004 & named in 2007)
- I. William Schimmel & Blanche I. Schimmel Law Student Loan Program (est. 2007)
- Abby Sher Loan Program for Life Cycle Events (est. 2008)
- Silbert-Goldman Women & Children in Crisis Loan Program (est. 1996 & named in 2005)
- Patricia & Stanley Silver Art Student Loan Program (est. 2007)
- Victor & Nancy Snider Educational Loan Program (est. 2007)
- James Spada Loan Program for Persons with AIDS (est. 1993)
- Mitchell J. Stein Student Loan Program (est. 2002)
- Strawberry Jam (A Veterans Loan Program) (est. 2012)
- S. Mark Taper Foundation Environmental Studies Student Loan Program (est. 2011)
- Sylvia W. & Carl Titelman and Alan Titelman Memorial Emergency Loan Program (est. 2000)
- TV Writers' Fund for the Future (est. 2011)
- Rose Weisstein Fund
- Sylvia & David Weisz Entrepreneurial Loan Program (est. 1997)
- West Hollywood Loan Program (est. 2013)
- David & Lillian Zerner Family Day Camp Loan Program (est. 2005)
- Ruth B. Ziegler Loan Fund for Families of Children with Autism & Special Needs (est. 1998 & named in '07)
- Ziering Family Student Loan Program (est. 2008)
- Marilyn & Sigi Ziering Emergency Loan Program (est. 2012)

JEWISH FREE LOAN: BY THE NUMBERS



\$11 MILLION

TOTAL IN CIRCULATION

\$4,436

AVERAGE NEW LOAN AMOUNT

\$1,818,661

AMOUNT DONATED IN THE LAST YEAR

100+

YEARS OF SERVICE

99%

LOAN REPAYMENT

AUDIT EXCERPTS

The following financial information is from Jewish Free Loan's audited financial statements for the fiscal year ending August 31, 2016.

Total Assets.....	\$18,221,837
Liabilities	\$604,649
Net Assets.....	\$17,617,188
Total Public Support, Revenue and Other Additions.....	\$2,055,570
Expenses.....	\$1,727,590
Net Assets (beginning of year)	\$17,289,208
Net Assets (end of year)	\$17,617,188

A complete set of financial statements audited by Armanino, LLP, is available by written request to the Jewish Free Loan Association treasurer.

Every year, Jewish Free Loan clients benefit from the generosity of our donors, who collaborate with us to advance self-sufficiency and make a tangible difference. The contributors listed on the following pages are critical partners in enabling us to serve men, women and children across Los Angeles, and we are grateful for their support. We also offer our deep appreciation to members of the Jewish Free Loan Board of Directors, our volunteers and others who invest in strengthening our community.

Gifts listed include contributions received between September 1, 2016 and August 31, 2017

\$100,000 AND ABOVE

Ziering Family Foundation

\$50,000-\$99,999

Max & Anna Baran, Ben & Sarah Baran, & Milton Baran Endowment Fund

Stanley & Joyce Black Family Foundation

Anna & Harry Borun Foundation

Joyce & Saul Brandman Foundation

Susan Howard

Roy & Judi Kaufman

Erwin Rautenberg Foundation

Mr. & Mrs. Michael Schiller

Ruth/Allen Ziegler Foundation

\$25,000-\$49,999

John Allenberg

Aaron & Toby Feit

Alan & Emily Feit

Gerald & Gloria Feldman

Goldrich Family Foundation

Audrey & Sydney Irmias Charitable Foundation

Jewish Family Service of San Diego

“I give to Jewish Free Loan because I believe in its mission of helping people help themselves. What starts with a loan today becomes self-sufficiency for tomorrow.”

Leonetti/O’Connell Family Foundation

Ralph M. Parsons Foundation

\$10,000-\$24,999

Banc of California

Dr. Robert Boostanfar

Bernard & Judy Briskin

Everlight Americas, Inc.

Feit Electric

David & Maure Gardner

Rachel Gindi

William & Charlene Glikberg Foundation

Dr. Louise Horvitz

James & Sandra E. Kohn

Dr. Peter Kraus

Ernest Lieblich Foundation

LG Innotek

Lumileds LLC

Mitchell Family Foundation

Rags for Riches Foundation

Title Family Foundation

Unity Microelectronics

Wolfen Family Foundation

Max & Pauline Zimmer Family Foundation

\$5,000-\$9,999

Aron & Joan Abecassis

Cecile & Fred Bartman Foundation

Business Finance Capital

Coleman Foundation

Larry & Susan Colvin

Carl & Roberta Deutsch Foundation

Jake & Janet Farber

Forest Family Foundation

Rosalinde & Arthur Gilbert Foundation

Joel & Frida Glucoft

Calvin & Marilyn Gross

Steven & Susan Gryczman

“We know what it’s like to face the expense of fertility, and we feel fortunate to have had the resources to pay for it. We give to Jewish Free Loan so other people have the same opportunity.”

Huntington Reproductive Center

Karsh Family Foundation

Eileen J. Lewis

Matloob Foundation

Mount Sinai Memorial Park

Deedy Oberman

OSRAM Opto Semiconductors, Inc.

Murray Pepper & Hon. Vicki Reynolds

Lawrence & Sandra Post Family Foundation

Tony & Linda Rubin

David & Anna Sabih

Samsung Semiconductor, Inc.

Sandel Family Foundation

Marc & Pat Scott

Lon V. Smith Foundation

Victor & Nancy Snider

Mitchell J. Stein Foundation

Mark & Janet Tashman

Wells Fargo

Frederick R. Weisman Philanthropic Foundation

\$2,500-\$4,999

Abrams Ramat Gan Foundation

American Business Bank

Jonathan Anshechell & Abigail Goldman

Arka Property Group

Leslie Aronzon

John & Barbara Bartman

Richard & Diane Birnholz

Aaron & Irith Bloom

Erwin Diller & Molly Forrest

Laurie Dworsky & Randy Schwab

Barbara Epstein Foundation

Dave & Sheila Gold Foundation

Michael & Terri Kaplan

Martin Koss

Scott & Ann Lieberman

Jordan & Vivian Lurie

Milken Family Foundation

Rabinovitch Foundation

Stanley & Marilyn Ross

Janet Salter

Anthony & Sheila Sauber

Lawrence & Gloria Spungin

Harold Tomin & Toby Horn

Milton & Miriam Waldbaum Family Foundation

Thomas & Susan Walsmith

Frank & Karen Wurtzel

\$1,000-\$2,499

Craig & Yael Ackermann

Jeff Andrews

Bijan & Robin Armandpour

Mory & Tal Barak

Jesse & Lillian Beim

Lanie Bernhard

Dr. Stewart & Paula Brooks

Olivia & Andrew Cohen-Cutler

Marshall & Ellen Cole

Dr. Robert Cole

Mark Crawford

William Desser

Drs. Yale & Dorothy Doberne

Rabbi Noah & Sarah Farkas

Bonnie L. Fein & Ronald Fein Charitable Foundation

Jeffrey Feuer & Orli Low

Firks-Brawerman Foundation

Tim Fletcher & Debra Jakubovitz

Elliot Friedland

Kenneth J. & Marilyn J. Friedman Foundation

Anne Geffner

Gregory Gelfan & Lucy Butler

Gilbert & Stern LLP

Richard & Ruth Goldstein

Abner & Roslyn Goldstine

David Gorney & Elyse Weise

Jerry & Alison Greenberg

Daniel & Joelle Gryczman

Richard & Lois Gunther

George & Lisa Hess

Clive & Ruth Hurwitz

Stan & Dianne King

Eric H. Kline

Suzanne Labiner

Martin & Dorene Laffer

Cecelia Lance

Howard & Irene Levine

Howard & Irene Levine
Family Foundation
Jeffrey & Allyn Levine
Eric & Marlowe Lichtenfeld
Mark Lonow & JoAnne Astrow
Dr. Robert Makhani
Edward & Sue Meltzer
Gary Miller & Judith Seeds Miller
Jerome & Carol Muchin
Melissa Marantz Nealy Foundation
James & Rosemarie Ostiller
Glenn & Dr. Eleanor Padnick
Brian Pane
Curt & Gerry Pindler
Murray & Naida Ravett
Edmundo Rosenberg
Joel Saltzburg
Dr. Bella Schimmel
George Schulman & George Pao
Dr. Richard & Susan Shemin
Alan Sieroty
Lee & Gail Silver
Manfred & Jennifer Simchowitz
Hank & Ruth Lynn Sobel
Dr. Alan & Sheila Spiwak
Joan & Sheldon Steier
Eugene & Marilyn Stein
Carole Sussman
Doran & Marcy Tajkef
Drs. David & Linda Tashman
Eva Tashman
Kim Tashman
Lawrence Title
Norton & Linda Townsley
Selma & Manuel Udko Foundation

“My grandparents came to this country with almost nothing, and they became successful with the support of people along the way. Through Jewish Free Loan, I can help give people a start as they work to make their own dreams come true.”

Rose Mary Wadman	Inna Ayzin
Harold & Brenda Walt	Jeff Bader & Michelle Kleinert Bader
Allen & Judith Weinstock	Banchik Family Foundation
Michael Weiss	Rabbi Michael Barclay
David & Jamie Wender	Yoni & Pazit Barlev
Dr. Fred & Terri Lee Werber	Siamak Basiratmand
Dr. Philip & Adi Werthman	Jeff Baughman
West Coast Women’s Reproductive Center	Rummel Bautista
Bruce Whizin	Phylaine Bemel
	Gilad Ben-Arosh
	Andrea Benbassat
	Jean-Charles Bensoussan & Dr. Raquel Ackerman
\$100-\$999	Neal & Rosalyn Berg
Mr. & Mrs. Steve Aaronson	Dr. Gerald & Joy Berkman
Frank & Barbara Abramoff	Rosa Berman
Danny & Tahli Abramovitch	Joshua Bernstein
Vera Abrams	Dr. Stuart & Marlene Bernstein
Rabbi Rachel Adler	Artie Berrick & Dawn Cohen
Nate Akiva	Dr. Mayim Bialik
Rhonda Alford	Leslie & Lynn Bider
Donald & Lynne Alschuler	Wesley & Judith Bilson
Andrew Altholz	Barry & Ruth Binder
John Altschul & Donnelly Boland	Joshua & Yoanna Binder
Andrew & Joli Altshule	Martin & Linda Blank
Fay Arfa	Adeena Bleich
Bert & Ruth Arons	Alan & Leah Bloom
Michael & Dellene Arthur	B’nai David-Judea Congregation
Herb & Irene Astrow	
Scott & Annie Austin	

Richard Borow
Bramble Family
Dr. David & Sherri Braun
Dr. Richard & Barbara Braun
Dr. Arnold & Viviane Breitbart
Dana Bresin
Bridgelux Inc
Dr. Harry & Rochelle Brooks
Burnam Charitable Foundation
Marcia Burnam
Steven & Deyssi Cain
Roberta Campi
Frieda Rapoport Caplan
Jeffrey & Judy Caren
Dr. Jonathan Carp
Michael & Susan Chait
Steven Charnow & Shelley H. Surpin
Jing Chen
Dr. Selbert & Leonor G. Chernila
Rita Chotiner
Church Mutual Insurance Company
Jason & Sari Ciment
Emil Cobar
Buz & Duch Cohan
Fredric Cohan
Ira & Jeri Lynn Cohen
Dr. Marc & Melanie Cohen
Zahi & Dawn Cohen
George & Vicki Cook
Bud & Renee Cronenwalt
Alan & Diana Dabach
Steven Danzig
Shira Dardashti
Richard & Melissa Darwish
Data Support Company, Inc.

Robert & Suzanne Davidow
Elias & Gail Davis
Mr. & Mrs. Howard Davis
Steve Davis & Julie Schuer
Gary & Barbara Deitsch
Ailee & Jordan Dembo
Marvin & Patti Demoff
David Diamond
Dr. Leonard & Cheryl Tau Doberne
Mr. & Mrs. Bennett Dolin
Miriam Dorfman
Charles & Ann Doskow
Adee Drexler
Bill & Louise A. Earn
Gloria Edelstein
Irving & Dolores Einhorn
Rebecca Elbaz
Elevado Group
Miriam Elkins
Samuel Englender
Alex Espinoza
Etch Creative LLC
Marvin & Ruth Farber
Dr. Daniel & Dalia Farkas
Dr. Benjamin Fass
Alex & Julie Fax
Linda Feinholz
Cindy Feit
Dr. David & Faye Feit
Mark & Doreen Feit
Rachel Feit
Lillian Feldman
Mark & Traci Feldman
Aviel & Sella Feuer

Michael Feuer & Gail Ruderman Feuer
Greggory & Emily Dubin Field
Jerrold & Susan Fine
Lois Fishman
Ilia Florentin
Mr. & Mrs. Leo Frajnd
Mr. & Mrs. Eugene Frankel
Lolli & Harvey Freedman
Glen & Elizabeth Friedman
Irv & Naomi Friedman
Jerry & Lisa Friedman
Dr. Albert & Janet Fuchs
Sarah Galperin
Frank Gamboa
Donna Ellman Garber
Billie & Jenny Gelb
Bruce & Sharon Gersh
David & Elaine Gill
Gindi Maimonides Academy
Dr. William Ginell
Bertrand & Benita A. Ginsberg
Erica Ginsberg
Mark & Marla Gitig
Buff Given
Cary & Elizabeth Glass
Scott & Sarah Glass
Chuck & Nadine Glauberman
Carole Glodney
Iris Gluzman
Jacob Gofman
Ely Gold & Doreen Akry Gold
Jedd & Marissa Gold
Daniel & Ivonne Goldberg
Carol Goldman

Dr. Jerome & Joni Goldwasser
 Joel & Marla Goodman
 Glenn Goodstein
 Don Gordon
 Elaine Gordon
 Dorothy Goren
 Gilbert & Rosalind Gotfried
 Roberta Gotfried
 Glenn M. Gottlieb
 Sujit & Kristen Govindraj
 Dr. Gil & Robin F. Graff
 Lenny & Marsha Green
 Marjorie Green
 Robert & Cheryl Green
 Dr. Richard & Carole Greenberg
 Adam & Ellen Greenfield
 Ken & Gerri Gross
 Adam & Leah Grossman
 Marlene & Marshall Grossman
 Harold & Shirley Gutterman

Ira Hofer
 Roger & Renee Holt
 Honey Comb LLC
 Mr. & Mrs. Sydney Horn
 David & Michelle Horvitz
 Dr. Jonathan & Ronit Hulkower
 Sheila & Milton Hyman Foundation
 Irene Hymanson
 IDS, Inc.
 Clyde & Nikki Isaacson
 Dr. Sami Jabara
 Barbara Jaffe & Don Wohl
 Justin Jurgens
 Orrin & Betty Kabaker
 Sheldon Kadish & Dr. Mary Ann Rosenfeld
 Babak & Debbie Kadkhoda
 Dr. Tanaz Kahen
 Rabbi Yanky & Hindy Kahn
 Judy Kalush

Sidney & Helen Katz Charitable Endowment Fund
 Marc Kaye
 Robert & Ellen Kehr
 Richard & Wendy Kellner
 Honey Kessler-Amado
 Todd & Shelley Kierman
 Hal Klein & Ellen Riches
 Gertrude Kline
 Rabbi Joshua Knobel
 Jeffrey Kohn & Elise Perer
 Dr. Morris Kokhab
 Talia Kolasinski
 Irwin & Carol Koransky
 Robert Korhonen
 Gerald & Delores Koris
 Barry Korn
 Michael & Evelyn Koss
 Carole Kracer
 Alex Kraenkel
 Marshall & Hannah Kramer
 Allan & Heather Kruse
 Mark & Caroline Kuperstock
 Joette Labinger
 Greg Laemmle
 Luis & Lee Lainer Family Foundation
 Mr. & Mrs. Mark Lainer
 Dr. Ronald & Barbara Lang
 Lori Lasman
 Darya Laufer
 Randy & Megan Laufman
 Alexander & Ann Sofia Lauterbach
 Matthew Lax & Kareen Akry
 Sylvia & Corey Leaf
 Les Lederer

Matthew & Jill Lefferman
 Ariella Lehrer
 Dr. Eric & Harriet Leibovitch
 Bernard & Johanna Lemlech
 Max & Mina Lerman
 Robert Lesser
 Loren & Kelly Lester
 John Levi, Jr.
 Brandon Levin
 Randee Levin
 Alan Levine
 Rabbi Arthur & Barbara Levine
 Dvora Levine
 Hartan Levinson
 Mynka Lewis
 Norman Lewis
 Dr. Carole Lieber-Wilkins
 Irene Lieberman
 George & Eleanor Lindenbaum
 Jeff & Laura Lipson
 Mr. & Mrs. Amnon Lisbona
 David Lockman
 Ruth Low
 Jeremy Lunzer
 Matthew Lux & Katrina Murphy
 Mr. & Mrs. Suzanne Macht
 John Malpede
 Jacob Manaster
 Gary Maple
 Eve Marcus
 Steve & Diana Marienhoff
 Miles Martin
 Melanie Maslan
 Jack Massachi & Shannon Raphaely
 Gary Meade

“I was the recipient of a Jewish Free Loan, and I know how truly life-saving an interest-free loan can be. I am so proud to be in a position to give back!”

George & Emily Medina
 Tingfeng & Ying Wu Mei
 Rachel Meis
 Brieanna Merle
 Dr. Linda Metzner
 Carla Meyer
 Jim & Fay Miller
 Louis & Judy Miller
 Lynne Miller
 Anthony Moccia & Michele Warner
 Harry & Myra Morewitz
 Lewis & Jane R. Morgen
 Shane & Brooke Morris
 Justine Movson
 Jerry & Marge Neiter
 Matthew & Lisa Nelson
 Bruce & Evelyn Newman
 Jubin Niamehr
 Fred Nigro
 Michele Oken & Richard Stuart
 Braden Onishi
 Perry Oretzky & Sandy Silas
 Dorothy Osman
 Danny & Mari Ozair
 Mr. & Mrs. Barton Pachino
 Barbara Parker
 Su Part
 Peg Pashkow
 Dr. Marvin & Irene Perer

Mr. & Mrs. Larry Permaul
 David Peskin
 Alfred & Barbara Pine
 Wendy Plottel
 Jerry & Marcia Pollak
 Julie Preis
 Maurice & Ayala Price
 Jennifer & Chris Prince
 Michael & Sherry Raber
 Jeffrey & Amy Rabin
 Justin Radell
 Stephanie Ramer
 Raskin Family Foundation
 Joel Ravitz
 Daniel & Sarah Reback
 Lior Regenstreif
 Jose & Lillie K. Reines
 Shaye & Laila Remba
 Lauren & Ari Resnik
 Dr. & Mrs. Ilya Reyter
 Boris Reznikov & Svetlana Reznikova
 Karen Riesenfeld
 Lester & Saredel W. Riskind
 Martin & Harriet Riss
 David & Natalie Roberts
 Dr. Leo & Karen Roberts
 Kenneth & Karen Robertson
 Greg & Renee Robitshek
 Eugene Rome

“Jewish Free Loan is one of my go-to charities because they’re efficient, responsible and make a major impact across my community.”

Robert & Cindy Gutterman
 Zalman Harari
 Samuel & Diane Hart
 Amram & Elana Hassan
 Sofia Hassid
 Helene Heller
 BD & TJ Hellman Family Trust
 Debbie & Edward Herbst
 Howard & Ruth Hirsch

Stanley & Charlotte Kandel
 Rabbi Yosef Kanefsky & Sari Abrams
 Marvin Kanfer
 Steven Karbelnig
 Allison Kasirer
 Joanna Kasirer
 Charles & Katie Katz
 Donald & Andrea Katz
 Michael & Yael Katz
 Miriam Katz

Harvey Rosen & Rita Schahar
 Dr. Lawrence & Ruth Rosen
 Robert & Jackie Rosenberg
 Dan & Linda Rosenson
 Judith Rosenson
 Robert Rosenstock
 Dr. Joel & Monica Sach
 Rabbi J.B. Sacks & Steven Karash
 Bette & Gerald Sallus
 Brian Saltzman
 Alex & Lisa Sandel
 Jay & Linda Sandrich
 Stephen Sass & Steven Hochstadt
 Evelyn Schechter
 Joseph & Regina Scheer
 Thomas & Robbi Schiff
 Samuel & Peggy Schiffman
 Dr. Stephen Schloss
 Barbara & Edward Schlusser
 Foundation
 Rachel Schmid
 Dr. Stephan & Sima Schuster
 Art & Eileen Schwartz
 Arthur & Margery Schwartz
 Robert Schwartz
 Anthony Segil
 Dr. Marcia Selz
 Alan & Bonnie Seplow
 Eli & Evelyn Shamam
 John & Lynn Shane
 Paul Shane & Dr. Mary Jo Shane
 Mr. & Mrs. Bernard S. Shapiro
 Daniel & Annette R. Shapiro
 Esther Shapiro
 Gerald & Jo Ann Shapiro

Jim & Amy Shapiro
 Michelle Shapiro
 Norton & Virginia Sharpe
 Mr. & Mrs. Lewis Shepard
 Evelyn Sherman
 Mark & Gail Sherman
 Shahriar Shouhed
 Sanford & Cindy Sigal
 Drs. Adam & Taaly Silberstein
 Susan Simon
 Slater Family Foundation
 Rebecca Slutzky
 Robert Smith & Susan Fink
 Steve & Ceci Solton
 Sheldon & Judith Spector
 Jeffrey Spitz
 Morris & Rae Spivak
 Karen Steinbaum
 Steve & Cindy Steinschreiber
 Morris & Melanie Stern
 Karl Storz Endoscopy-America
 Carl & Tove Sunshine
 Janey Sweet
 Morris & Sandra Symson
 Stephen Tannenbaum
 Daniel Tarica
 Manny Tarich
 William & Anna W. Tenenblatt
 David & Stephanie Tepper

Mr. & Mrs. Marc Tract
 Jeffrey Trust
 Blossom Trustman
 United Way California Capital Region
 Cari Uslan
 Michael & Marsha Wachtell &
 Linda Silver
 Alexander & Milana Waksman
 Robert & Toby Waldorf
 Jennifer Wang
 Michael & Jacklyn Waterman
 Stephen & Merryl J. Weber
 Jon & Lee Weisner
 Lee & Arin Weissmann
 Isadore & Sylvia Wendel
 Jacques & Lynne Wertheimer
 Howard & Barbara Wettstein
 Dr. Richard Willis
 Wendie Wilson
 Judi Wise
 George & Diane Wolfberg
 Chic Wolk
 Wonderful Giving
 Melvin & Julie Wynn
 David & Ginny Yadegar
 Dr. Philip & Elaine Yalowitz
 Benjamin & Negar Yasharel
 Leah Zagha

“I contribute to Jewish Free Loan’s education fund to help struggling students finish their college and graduate degrees. I see it as an investment in the future of our city!”

Steven & Nisa Zap
 Marvin & Judith Zeidler
 Drs. Scott Zeitlin & Victoria Lucas
 Hadas Zies
GIFTS TO \$100
 Danny Adivi
 Arlene Agress
 Sidney & Joyce Alpert
 Robin Andisman
 Judy Applebaum
 Mel & Judy Aranoff
 Bryony Atkinson
 Edith Ballonoff
 Harris & Penny Ballow
 Tarika Balyan
 Bank of America Employee Giving
 Campaign
 Anna Baral
 Don Barenfeld
 Dr. & Mrs. Arnold Barron
 Harry & Sunny Bernstein
 Brett Blumstein
 Alan Bohme
 Bernice Boigon
 Moshe & Sylvia Brakha
 Alex & Vida Brucker
 Mr. & Mrs. Gerald Cadish
 Jeff Caplan & Gale Cohen-Caplan
 Nancy Carter
 Roger & Diane Cherniss
 Henri & Jacalyn Cohen
 Jill Cohen
 Steven Cohn & Richard Goldberg

Rabbi Baruch & Claire Cohon
 David Contorer
 Joanna Crawford
 Alan & Sandra Croll
 Sharon Croskery
 Andrew Crow
 Sanford & Ginette Dacher
 Ruth Davis
 Eli Diller
 Ruth Doddy
 Jeff & Patricia Dodge
 Jessica Druzman
 Mae Dunlap
 Daniel Edberg
 Melvin Feldman
 Clara Festin
 Nancy Firestein
 Phyllis Simon Foster
 Allan & Ina Gartenberg
 David Geffner
 Dr. Paul & Anne Geller
 Michele Gendelman
 Irving & Carol Gertel
 Brian & Terri Gever
 David Gillaspie
 Harriet Glicklich
 Donald & Elaine Gold
 Rabbi Ron Goldberg
 Rabbi Mel Gottlieb & Dr. Annette
 Gottlieb
 Ruth Graham
 Maureen Green
 Muriel Green
 Shannon Greene

Dr. Albert & Sandra Greenfeld
 Hedy Greenfield
 Mr. & Mrs. Richard Grey
 Tessie Gumbiner
 Lauren Hargin
 Dr. Abraham Havivi & Deborah
 Schmidt
 Carl Helfand
 Jay & Rebecca Heller
 Kenneth & Babette Heller
 Dr. Paul & Marcia Herman
 Barbara Himelstein
 Shoshana Hirsh
 Bruce & Elaine Holiday
 Isabelle Holman
 Steven Jacobs & Deborah Dacher
 Frani Ruch Kalika
 Rabbi Alan & Sandy Kalinsky
 Yelena Kapulkina
 Marc Katz
 Carol Kaye
 Daniel Kent
 Marsha King
 Mr. & Mrs. David Kleid
 Tom Knechtel
 Kay Kobe
 Megan Koehler
 Youssef & Sima Kohanzadeh
 Larisa Kopylovsky
 Charles Kotok
 Family of Joseph Kouame-Waldman
 Toni Lagunoff
 Edward & Belle Landa
 Anthony & Sharon Landler

Dr. Jeffrey Lauber
 Elizabeth Lautman
 Gabriella Lee
 Gary & Marcie Lerner
 Len & Phyllis Lerner
 Bella Lesch
 Jacob Leven
 Michael Leventhal & Sharon Rich
 Sylvia Lezak
 Dr. Baruch Link & Teri Cohan Link
 Glenn Lipton
 Steve Lowenstein
 Robert & Denise Lubow
 Lumileds
 Merrill & Fran Lyons
 Mr. & Mrs. Stewart Lyons
 Tigran Makhulyan
 Glenda Maliksi
 Barry & Andrea Mann
 Mildred Mann
 Robert & Delanie McKendrick
 Carolina Mearns
 Robert Mehler
 Bernard Melamed
 Dena Meyer
 Nuri Miller
 Bevey Miner
 Gil & Karen Moalem
 Norman & JoAnn Montrose
 Lisa Mundy
 James Nicolette
 Deborah Novak
 Gary & Denise Orland
 Esther Oshuntluyi

David & Marcia Paller
 David Penso
 Mila Podolskaya
 Poster Family Trust
 Olga Pronlover
 Brian Rabinovitz
 Mr. & Mrs. Mitchell Radist

Ronald & Janet Shlesman
 Meredith Shreder
 Rabbi Harry Silverstein
 Dr. Ben & Julie Simon
 Greg & Andrea Smith
 Rabbi Samuel Spector
 Roger & Rose Steinberg

“I make a gift to Jewish Free Loan every time I’m celebrating a special occasion — it’s a way of sharing my good fortune with others who could use some good cheer of their own.”

David Ricanati
 Rafael Romis
 Jack Rose
 Leon Rosenblum
 Jeffrey & Sylvia Rouss
 Charles Rozner
 Daniel Rozsa
 Gail Ruder
 Ignacio Ruiz
 Edward Saltzberg
 Romeo Santos
 Theodore & Rochelle Sartes
 Jason Scharf
 Ronny & Joyce Schaul
 Dr. Zvi & Ingrid Schoenburg
 Maurice & Claire Segal
 Frank Seiden
 Seoul Semiconductor
 Suren Seropian
 Roman Shain
 Sheridan Family Trust

Rabbi Eleanor Steinman
 Sheldon & Susan Stern
 Sheldon & Marcia Strauss
 Carolyn Stuart
 Oded & Miriam Tajkef
 Ruth Tober
 Syreeta Tyrrell
 Janice Tytell
 Danielle Walsmith & David Eshaghpour
 Richard & Linda Weiner
 Bernard & Eleanor Weintraub
 Martha White
 Wayne Windsor
 Phyllis Wolf
 Zev & Barbara Yaroslavsky
 Namik Zaman
 Samuel & Sara Zands
 Milton & Helen Zerín
 Mae Ziskin

JEWISH FREE LOAN BOARD OF DIRECTORS

Harold J. Tomin, *President*
 Jordan Lurie, *Vice President*
 Leslie Aronzon, *Vice President*
 David Horvitz, *Vice President*
 Joel Glucoft, *Treasurer*
 Anthony Sauber, *Secretary*

BOARD MEMBERS

Aron Abecassis	M. Bruce Gumbiner*	Paul B. Shane
Mayim Chaya Bialik	Stan King	Bruce D. Sires
Aaron Bloom*	James A. Kohn*	Victor Snider
Erwin Diller*	John N. Levi, Jr.*	Alan Spiwak*
Linda Feinholz*	Brandon Levin	Mitchell Stein
Alan Feit	Eileen J. Lewis	Tony Stern
Gerald Feldman	Alexa Margalith	Tom Walsmith

**Past President*

JEWISH FREE LOAN ASSOCIATION STAFF

Rachel Grose, *Executive Director*
 Shelly Meyers, *Program Director & Senior Loan Analyst*
 Kathy Wax, *Financial Controller*

Elliot Friedland, *Director of Major Gifts*
 Ivonne Goldberg, *Loan Analyst*
 Adam Greenfield, *Advancement Officer*
 Haley Hoffman, *Loan Coordinator*
 Nancy Kaye, *Fund Development Manager*
 Adina Kraus, *Loan Analyst — San Fernando Valley Office*
 Rebecca Marcus, *Loan Analyst*
 Susan Nemetz, *Loan Manager*
 Batya Ordin, *Loan Analyst & Outreach Coordinator*
 Michelle Vandenburg, *Executive Assistant*
 Abigail Yasgur, *Advancement Officer*



JEWISH FREE LOAN ASSOCIATION

6505 Wilshire Boulevard
Suite 715
Los Angeles, CA 90048

Main Office: 323.761.8830
Valley Office: 818.344.1072

www.jfla.org

**AT JFLA, WE ARE FIGHTING POVERTY.
PROMOTING SELF-SUFFICIENCY. CHANGING LIVES.**

3,000

ACTIVE
LOANS

WORTH
↓

\$11 MILLION

AT WORK
IN THE
COMMUNITY
TODAY

IMPACTING
↓

25,000

INDIVIDUALS
AND
FAMILIES