



# Free Loan

## M A T T E R S

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A Publication of Jewish Free Loan Toronto

## Fertility And Adoption

As a fertility lawyer, I am well aware of the financial expense involved for those who use assisted reproductive technologies to build their families. The cost of fertility drugs, in vitro fertilization and other fertility treatments is significant – so significant that there are many people, including those in our community, for whom the cost is a difficult burden and even prohibitive, preventing people from fulfilling their dream of having children.

This is one reason why Jewish Free Loan Toronto's new program is so exciting. The Fertility & Adoption Loans will provide Jewish people with the opportunity to access funds to help them build their family who otherwise may not be able to do so. It is hard to imagine a more important program than one that will help people in our community achieve their dream of building their family.

The other reason that this program is so exciting is that it is **available to any Jewish person, regardless of affiliation, marital status or sexual orientation, looking to build his or her family through adoption or assisted reproductive technologies.** Further, the funds are available to assist with third party reproduction, too – including surrogacy, egg donation, sperm donation and embryo donation. To the best of my knowledge, this is unprecedented in Canada within the Jewish community.

I urge all Jewish people in our community who need assistance to bear the financial burden of accessing assisted reproductive technologies to consider Jewish Free Loan Toronto's Fertility & Adoption Loan

**Sara R. Cohen, LL.B., Fertility Law Canada at D2Law LLP [www.fertilitylawcanada.com](http://www.fertilitylawcanada.com)**

## Growing Our Jewish Family

*"Thank you, Jewish Free Loan, for helping with our dreams of expanding our family. Our JFLT interest-free loan really is the lifeline that is allowing us to pursue adoption."*



**Alona Devorah\***

*"I was featured in JFLT's Fall 2012 newsletter after receiving an interest-free loan to attend Yeshiva University's Wurzweiler School of Social Work in New York. Remember when I told you how grateful I was to get an interest-free loan from JFLT?*

***It gets better!***

*With your support, I graduated as a Social Worker and now . . . I am so excited to tell you that I got a job in my field!*

*I will be working in a community-based rehabilitation practice as a medical social worker, and I couldn't be happier.*

*Thanks for making my dreams come true."*

**Rebecca L.**



## Getting Help Helped

When **Masha\*** came to Free Loan, we met a determined young woman with a dream of a career in Social Work. Her vision of the future featured her working fulltime in a helping profession, with a focus on delivering children's mental health services to families in need.

JFLT volunteers recognized that Masha's rigorous schedule of part time work and full time Social Work studies was causing conflict in her personal life and having a negative impact on her grades. She needed to cover her tuition and other expenses, but her single-parent, immigrant family was unable to give her any financial support.

After Masha's interest-free, student loan application was approved in the summer of 2005, she moved from strength to strength. Masha graduated with Honours and went on to complete a Master's of Social Work program.

After working at several social work organizations, Masha is now employed at a children's mental health organization. Yes, Masha's dream came true, and she credits JFLT for her success.

"Free Loan's financial support helped me focus my efforts on school. I was able to deal with the stress of my personal circumstances and my finances and just direct my energies to learning. I now have a career in Social Work that I enjoy and that I am passionate about. For that, I thank you, Free Loan."



## Saying *Thank You* Doesn't Seem Nearly Enough

2008 was a low point in my life. I was an unemployed woman who had just ended an eight year relationship and had to move. After my own bank refused to help me, I contacted Free Loan. I was embarrassed and humiliated about needing JFLT's service and I thought, "There has to be more to this . . . there must be a caveat



somewhere." However, once I learned about JFLT's loan process, I went from feeling 'stuck' to hopeful.

I was very nervous about meeting with JFLT's volunteer interviewers. From my perspective, I was in a personal crisis, but would the Loan Committee see it the same way? I was consumed with only one thought. "What if this Committee decides my situation doesn't warrant the privilege of receiving an interest-free loan?" I was deeply nervous, on *shpilkus!* As it turned out, the volunteers I met were smart, extremely kind and compassionate and genuinely interested in me and my situation.

Once my loan application was approved, I felt like I could breathe again. The tasks that lay ahead of me still had to be accomplished but **now I could follow through with a clear mind and a smile.**

Time went by and I prevailed. I was eager and proud to repay my loan. From time to time I

did have to adjust my monthly payments but JFLT's staff were understanding, flexible and always such a pleasure to work with.

Now that my loan has been repaid, I have a somewhat different perspective toward Free Loan. I remain grateful, not just for the kindness and understanding displayed by the administrators and loan committee volunteers, but appreciative and deeply thankful to the financial contributors who essentially make these loans possible. Saying *Thank You* doesn't seem nearly enough.

## JFLT Was My Prescription For Success

I was thrilled to be accepted to medical school in Ottawa in 2007. As a medical school student, I didn't have much free time and wasn't able to work. I was living away from home and was faced with expensive tuition fees, as well as apartment rent, groceries and other personal expenses. **The bills quickly became too much to manage.** I approached Jewish Free Loan Toronto for financial help and was so pleased and grateful to be granted an interest-free loan.

Four years after the loan was granted, I was a newlywed in a new home, completing my Family Medicine Residency. While residents are not students,

the residency program involves many hours of work for very little pay. JFLT understood my financial challenges and extended the Student Loan Repayment rate of \$50 per month until my residency was completed. I am now repaying the balance of my loan at \$150 per month, and I am looking forward to the day that my final JFLT loan payment clears through my bank account.

Thank you so much, Free Loan. Your staff and volunteers have all been so kind and understanding. I don't know where we would be without your support!

**Devorah Levy-Avraham\***

## Helping Yoni Give Back To Our Community



My name is **Yoni Simcha\*** and I am part of Toronto's Orthodox community.

I am 19 years of age, the fifth of seven children, and the first of my siblings to pursue a post-secondary education.

It seems as if all my work experiences, from tutoring to summer camp counselor, have channeled me towards a teaching career. I especially valued the unique opportunity of being a counselor at **Camp Aim**, Toronto's only Jewish day camp for children with special needs. This experience helped me realize that, if I want to positively impact the lives of these children, I should pursue a career in Special Education.

I've chosen to study at **Talpiot College**, and I'm working towards a Bachelor of Special Education degree with the goal of helping special children reach and attain their full potential.

Talpiot College was a natural choice since it offers an excellent undergraduate program in Special Ed, as well as being an appropriately sheltered environment specifically geared towards Orthodox women. However, financing was an issue, since the cost of this program was well beyond my family's means.

Talpiot staff referred us to Jewish Free Loan Toronto, telling us about JFLT's wonderful *chesed* program which assists Jewish students in attaining their educational goals by means of generous, interest-free loans.

My application was reviewed by two kind volunteers who put me at ease and encouraged me to explain my circumstances. I was so happy when I found out that my application had been approved and that a \$5,000 cheque was waiting for me at the JFLT offices!

This loan has enabled me to achieve my educational dreams and ultimately give back to our community as an accredited Special Education provider.

Thank you, JFLT, and all of your selfless volunteers who personify true Jewish values of *G'milath Chasodim* (Acts of Loving Kindness).

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## President's Message – by Terry Borer



I am pleased to begin my term as president of Jewish Free Loan Toronto. Since I began volunteering with Free Loan, I have seen it grow and develop. For the first time, in 2013, we granted six Mitzvah emergency loans as well as six fertility loans to help Jewish couples grow their families and pass on Jewish heritage and values to a new generation.

One great thing about Free Loan is how much we really do as an agency. Every two weeks we follow in the footsteps of our ancestors and grant interest-free loans to people who truly need them. All in the same night, we interview applicants, discuss and decide on each loan, and write the cheques for pick-up. I truly believe in our work that helps people weather the storms of life with support and dignity.

I also want to express my gratitude to two other groups. The first is the **UJA Federation's Joshua Institute for Jewish Communal Leadership**, where I had the opportunity for intensive study of the Jewish non-profit world with so many talented people – many of whom are now the presidents of their respective organizations. The second is **JIAS (Jewish Immigrant Aid Services) Toronto** where I am also a board member and volunteer. I am so proud of the great work JIAS Toronto does settling and assisting newcomers to

Canada, and am pleased that Jewish Free Loan Toronto helps in this endeavour by providing loans to new immigrants who have been referred to us through JIAS Toronto.

In the coming year Free Loan will take another step forward in our marketing plans. Email lists, social media and regular updates will soon be a formal part of our strategy – you can help by looking for us and liking us on Facebook and other social media networks. We will also be gathering feedback to see how we can make our loan process as transparent, efficient, and dignified as possible for the people we serve.

Finally, as part of our 90th anniversary we will be hosting the **2014 International Association of Jewish Free Loans Conference**. The conference will run from October 26th through October 28th, right here in Toronto, and represents an opportunity to share, learn, and be inspired by the work done by Free Loan agencies in Jewish communities everywhere.

On behalf of JFLT, I would like to wish you and your families a joyous Passover as we recall our journey from slavery to freedom.

## You Really Care



My experience with Jewish Free Loan Toronto began in 2007 when I applied for a \$5,000 Personal Loan to buy a car. **The minute I stepped into the office, I felt at home.** I wasn't worried because everyone treated me hospitably and with respect. My loan application was approved and the loan really helped me. I had some money problems but JFLT's monthly payments were manageable and I was able to repay that loan in 38 months.

I came back to Free Loan in the spring of 2011 with an application for a \$10,000 Business Start-Up loan. The interview was very straightforward and the volunteers asked questions in a very professional way. I realized that this interview really was benefiting me.

It was helping me see that I must use the loan money in a proper way so that I don't get stuck.

My application was approved and I invested in my new business. Even

though my plans fell through and I ended up with a new partner in a different business, I knew that I had to honour Free Loan's belief in me. So far, everything has gone smoothly and, thank G-d, I will be making my last loan payment in May 2014.

I would like to say Thank You to everyone who helps out at Free Loan. You really care for the people in our community and help make it a better place for everyone.

**Ovadya\***

**Dear Jewish Free Loan Toronto:**

I just got a telephone call from your staff, informing me that my JFLT loan is paid off. This is great news!

Nine years ago, after arriving here from Israel, I started again from scratch. Several organizations in Toronto's Jewish community helped build the future of my family in this new country:

- **JIAS (Jewish Immigrant Aid Services) Toronto**, who supported us and counselled us on all matters that could potentially derail newcomers like us
- **JIAS Toronto's LINC/ESL classes**, whose staff helped me build my language skills as well as my confidence and self-esteem
- **Centre Camp (now the Jack and Pat Kay Centre Camp)**, a program that gave my children a great summer experience
- The **Just A Second Shop**, an initiative of **Jewish Family & Child**, which allowed us to shop in dignity for clothes and household items, especially when our third child was born
- **Jewish Free Loan Toronto**, who came to my family's financial rescue. I'd been tearing around between family responsibilities, college classes and casual jobs, working basically anywhere – construction sites, delivery, restaurants, you name it. The balance was fragile and the result was catastrophic. I failed a final exam in my last college semester and, after an unsuccessful appeal, I lost the whole year. It was a huge disaster that made me realize that I couldn't combine studying and working any longer.

We really were desperate for money and so, although it was hard to ask for help, I had no other choice. I am so grateful to the JFLT Loan Committee who showed their trust in me by approving my Personal Loan application.

That interest-free loan, together with the scholarship that I received as a York University student, helped us tremendously. I am proud to say that I graduated with a Bachelor's Degree in Nursing, and now I have a great job with endless career opportunities.

Thank you to everyone – Toronto's Jewish community organizations and all of the staff, volunteers and individual people – who helped us, a family of immigrants, over years of hardship. **It was difficult to be a student with three children and an unemployed wife, but without the backing of the Jewish community, it would have been ten times harder!**

*Toda Rabah* to all the volunteers who dedicate their precious time to help others, and to the donors who make miracles come true for families like mine.

***Jewish Free Loan Toronto – you gave me great news and I have great news for you, too. Your Mission Is Accomplished!***

Thank you very much for your support,

Sincerely,

*Evgueni Dymov*

Registered Nurse, BScN



# A Big Thank You To Jewish Free Loan Toronto For Believing In Me

2001 was a tough time for me and my children. My husband and I had gone bankrupt the year before and we'd lost everything, including our house. With the help of family and friends, we started a new business as the Ontario distributors for a wholesale, organic bakery. The bakery's innovative product line was very successful in Montreal but was virtually unknown here. This initiative was going to be our new beginning.

A month after our launch, my husband passed away. It was a very challenging time for me and my children but I carried on with the business. I was the delivery person, the sales person, the office staff . . . I did it all because I had to.

I could foresee a growing local market for yeast-free and wheat-free products so I approached the major supermarkets and fine food stores and gave my best sales presentation. **Hallelujah . . . they wanted our bakery line to appear front-and-centre in their stores, but how could I service them?** I had no cash and no access to credit: my family was supporting me while the business was getting off the ground. Where could I get money for signage, marketing materials and a driver?

Coincidentally, my brother was telling my story to his partner, Mitchell Freedman. Mitchell explained that he was a Jewish Free Loan Toronto volunteer and that I might be a candidate for a JFLT Business Start-Up loan. I'd never heard of JFLT before, but he explained its mandate of helping local Jewish individuals in need by providing them with interest-free loans.

After submitting the necessary loan documentation and meeting with two JFLT volunteer interviewers, I learned that my \$10,000 interest-free loan application had been approved. JFLT's confidence in me gave me even more confidence in myself. I used the proceeds

of my loan to cover my business expenses and follow through with a successful launch. As a result of JFLT, our bakery line became available in major supermarkets, specialty shops, and health food stores throughout Ontario. While I am no longer employed in that field, I know that my past success with that venture paved the way to future successes for me and my children.

Thank you, Jewish Free Loan Toronto, for believing in me. You gave me a life-altering chance, and for that, my children and I will be forever grateful.

**Andrea Obront**

## Thank You For My MBA

I just wanted to take a moment and sincerely thank Jewish Free Loan Toronto for the financial support they provided me during the completion of my MBA studies.

At the time I applied I was unable to get a loan from any bank and OSAP (Ontario Student Assistance Program) hardly covered my tuition alone.

I'm now comfortably settled in my career and continue to grow in my company, thanks to the education I received and the assistance I got from your organization.

I'm humbled that I was able to repay the entire interest-free loan in 5 years and consider myself closer to being debt-free.

JFLT truly provides a tangible difference to people who need your support and I am incredibly thankful for that.

Kind Regards, **Lawrence Nirenberg**

*\* Name Changed At Client Request*

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