



INSIDE IAJFL

Fall 2025/ Elul 5785

A Time for Reflection and Growth

As the High Holidays approach, I want to wish you and your loved ones a meaningful and enriching time of reflection. This is such a special time of year, and it feels like the perfect way to lead into our upcoming annual conference.

I can't believe our conference in Phoenix is just a few weeks away! I am so excited to see everyone in October, share ideas, and absorb the incredible knowledge that our diverse community brings to the table. This conference has always been a place where we can recharge, learn from one another, and strengthen the bonds that make our organization so special.

As I complete my term as President, I feel so inspired by the continued progression of our organization and all of our member associations. From the online exchange of ideas to our in-person collaboration at the annual conference, I am always amazed by the experiences everyone shares.

This year, I have a challenge for all of you: find a new role or task that pushes you beyond your comfort zone. It could be something at work, a new volunteer opportunity, or even a simple act of support for a friend. I promise the feeling of self-fulfillment and the positive impact you'll have on others will be worth the effort. Let's make this year one of personal and collective growth.

I would love to hear what new role you embarked upon and the impact it had on you!



Tim Grossman
2025 IAJFL President

IAJFL Office Hours:
Thursdays 8:30 AM - 1:30 PM
(Mountain time)

To better serve IAJFL members and inquiries to the IAJFL office, we have established regular office hours.

Open SAG meeting : Wednesday, December 3
11 AM -12 PM pacific time.

Let us know if you have a topic
and/or facilitator to suggest for
future Lunch & Learns.

We're delighted to welcome Kerry Moss as the new Executive Director of Tucson Jewish Free Loan!

With 20 years of experience in financial services and a strong background in nonprofit leadership, Kerry brings both expertise and heart to Tucson Jewish Free Loan. Her thoughtful, people-first approach will help continue building a stronger, more compassionate community.

Say hello to Kerry at execdir@thefree loan.org – we're so excited for the journey ahead!



TUCSON • JEWISH
FREE LOAN

Jewish community support for all

Welcome, Jewish Free Loan of Greater Kansas City, to the IAJFL Family!

We are thrilled to welcome the Jewish Free Loan of Greater Kansas City as the newest member of the International Association of Jewish Free Loans! Together, we continue to strengthen the tradition of interest-free lending that supports individuals and families with dignity and compassion.

We look forward to working alongside our KC partners to expand opportunity and build a stronger community. For warm wishes or any questions, please reach out to Derek Gale at derekg@jewishkc.org



Jewish Federation
OF GREATER KANSAS CITY

2025 IAJFL 43rd Annual Conference

October 19-21, 2025

Don't forget – conference registration closes on the 30th!
Be sure to secure your spot and join us in Arizona for an
inspiring and unforgettable experience.

First-time attendees, we can't wait to welcome you to sunny Arizona! Join our **Pre-Conference Zoom on Thursday the 18th** – a friendly space to answer your questions, ease any concerns, and get excited for the amazing conference ahead. The link for the Zoom will be sent out via email shortly.

A big thank you and kudos to our incredible Host and Planning Committees for their hard work in making this year's conference possible – we couldn't do it without you!

2025 IAJFL Conference Planning Committee

Ellen Friedman Sacks, Chair, Phoenix
Tina Sheinbein, IAJFL Coordinator
Iris Aaron, Montreal
Valerie Abitbol, Montreal
Debbie Cohen, Austin
Dana Epstein, Austin
Debby Finkel, Phoenix
Mindi Frankel, San Diego

Tim Grossman, IAJFL President, San Antonio
Jessielyn Hirschl, Phoenix
Anna Koenig, Milwaukee
Stuart Laves, Austin
Jenna Shulman, JELF, Atlanta
Jeff Stanlis, Phoenix
Joanna Wasel, Vancouver
Nancy Weissmann, JIFLA, Atlanta
Carole Zeichick, Phoenix

2025 Phoenix Host Committee

Debbie Finkel, Chair
Louise Zirretta, Co-chair
Carole Zeichick, President
Madeline Berg
Ira Bernstein
Diana Buchbinder
Leslie Friedman
Jessielyn Hirschl
Rich Kleiner
Paula Weitzenberg
Ellen Friedman Sacks, Executive Director
Tina Sheinbein, IAJFL Coordinator

**Wishing you and your loved ones a
sweet, happy, and healthy New Year.
Shana Tova from all of us at IAJFL!**



**Thank You for Your Stories for the What's
Happening 'Out There'? section.**

We received a wonderful response to our request for stories about unique borrowers, guarantors, and the reasons for their loans. We're excited to highlight some of the interesting stories in our Fall newsletter. More will be coming in the Winter newsletter- stay tuned!

For this newsletter, we will be highlighting borrower stories from Hebrew Free Loan Detroit and The Jewish Free Loan Fund of Greater Hartford.

Case Study: Supporting Sarah – A Community Safety Net in Action

At 40 years old, Sarah, a single mother raising her 12-year-old autistic son in the Greater Hartford area, found herself at a critical crossroads. Diagnosed with autism herself at age 36, Sarah has spent the past several years navigating complex health and financial challenges largely on her own. Her grandparents, Holocaust survivors, had passed away; her father lives out of state; and her mother—who struggles with multiple sclerosis and schizophrenia—is unable to provide consistent support.

For years, Sarah and her son lived in substandard housing that worsened her autoimmune condition and affected her son's health. Though she ultimately secured a legal settlement with her landlord that waived rent through May 2025, she now faces a June deadline to find new, safe housing—without the resources to cover the significant upfront costs of moving.

In this moment of crisis, collaboration between the Jewish Free Loan Fund and Jewish Family Services (JFS) made all the difference.

Sarah received a \$10,000 interest-free loan from the Jewish Free Loan Fund, which enabled her to pay down high-interest credit card debt and cover the first and last months' rent and a security deposit for a new home. Simultaneously, she began working with JFS's Comprehensive Community Supports program, where she connected with a social worker named Alicia.

With Alicia's guidance, Sarah began taking steps toward long-term stability. She was added to housing waitlists in multiple towns and was connected to additional resources. The JFS team also helped her begin developing financial literacy skills and budgeting practices to prepare for greater independence and provided her with furniture for her new home.

After just one meeting, Sarah told Jewish Free Loan Fund Director Jody Angell that she could “finally see the light at the end of the tunnel.”

Sarah is also attending school part-time, taking two courses per semester, and has transitioned from SSI to SSDI—giving her the opportunity to begin saving for the future, something she had never been able to do before.

A Call for Coordinated Support

Sarah's story is a powerful example of how collaboration between community agencies and synagogues can change lives. Her progress was made possible not by one organization acting alone, but by a coordinated response that met her immediate needs while equipping her for the future.

This isn't just about connecting people to any one service—it's about building a shared understanding of the full range of supports available across our community. What we're truly aiming for is a strong, interconnected community safety net, where all of our partners—agencies, synagogues, schools, and service organizations—know both what they offer and what others in the network can provide. This allows us to respond holistically when someone is struggling.

When we share information, coordinate care, and communicate early, we can respond more effectively—and often earlier—to meet people where they are. The goal is not to increase clients for any one organization, but to strengthen our collective ability to care for those who are most vulnerable in our community.

Together, we can ensure that people like Sarah—and so many others—don't fall through the cracks.

1] Temple B'nai Israel in Kalamazoo, Michigan received an \$18K HFL no-interest MI Jewish Organization Loan to buy and install solar panels on their building for greater and cleaner energy efficiency.

2] National Council of Jewish Women (NCJW)—Michigan received a \$100K HFL no-interest MI Jewish Organization Loan to knock down the walls of the adjacent space to significantly expand their Resale Shop in Berkley, MI to provide beautiful, updated, double-the-space to resell donated clothing, jewelry and other household items. The money earned from those sales supports NCJW's Meals On Wheels programs to help indigent Jewish community members.



On October 7th, we pause to remember the lives forever changed and lost. Our hearts are with everyone affected, and we honor their memory today and always.



Please note that Tina,
our IAJFL
Coordinator, will now
be available on
Thursdays from 8:30
AM to 1:30 PM
instead of Mondays.

SOMETHING TO SHARE?

We encourage you to help us share your good news and/or current events with the IAJFL community. Please send recent news stories, event updates, agency highlights, staff & volunteer happenings or anything else you think your fellow IAJFL member agencies would find interesting.

We may highlight your agency's story, event, etc. in a future newsletter and/or social media announcement.

Email your items to:
tinasheinbein@iajfl.org
Please write "IAJFL News Item" in the subject line.

Save the Date!

November 8-10, 2026!

Pack your boots and get ready— the IAJFL 2026 Conference is heading to Austin! Join us for a Texas-sized gathering of ideas, innovation, and networking in the Live Music Capital of the World

DROPBOX

A reminder that the IAJFL Dropbox is a wonderful resource for member agencies. The IAJFL Dropbox serves as a repository for all types of written communication, including:

- Marketing materials
- Loan applications
- Policies/procedures
- Bylaws
- IAJFL annual City Reports
- And much more



We encourage you to submit your documents and review the items provided by other members as well.

IAJFL LEADERSHIP 2025

President

Tim Grossman
(San Antonio)

Treasurer

Selwyn Isakow
(San Diego)

SAG Chair

Mindi Frankel
(San Diego)

Executive Vice President

Terry Borer
(Toronto)

Immediate Past President

Ellen Friedman Sacks
(Phoenix)

SAG Co-Chair

Jody Angell
(Hartford)

Vice Presidents

Kim Kaplan
(New York)

IAJFL Coordinator

Tina Sheinbein

Federation/JFCS Chair

Lori Kabrun-Berry
(St. Louis)

Nancy Weissmann
(Atlanta)

Canadian Chair
Joanna Wasel
(Vancouver)

Non-sectarian Agencies Chair

Anna Koenig
(Milwaukee)

Vice President/Recording

Secretary
Joanna Wasel
(Vancouver)

LAG Chair

Kim Kaplan
(New York)

IAJFL Social Media Outreach

Leia Linn
(Phoenix)

IAJFL ADMINISTRATIVE OFFICE

12701 N Scottsdale Rd., Suite 206 Scottsdale, AZ 85254
info@iajfl.org

Office Hours: Thursdays 8:30 am to 1:30 pm (Mountain time)