

People

Asper helping hand initiative helps out members of the community in temporary financial need

Interest-free loans available for those in need

Newly-arrived immigrant David Freedman (not his real name) wanted to further pursue his university education. Although he was earning money

OUR LITTLE SHTETL



By MYRON LOVE



SHELLEY GARFIELD, Asper Helping Hand Initiative program manager: "This is the complete opposite of what I used to do."

working at a fast food restaurant and as a computer technician, he needed a little extra to help tide him over. He turned to the Asper Helping Hand Initiative for help.

My mother brought

the late Israel Asper. Garfield had been working in banking for the past 20 years.

"I was involved in helping clients increase their net worth," Garfield says. "I had been thinking about trying something different. When I saw the ad for a loans advisor for this new loans program, it sounded like it was written just for me."

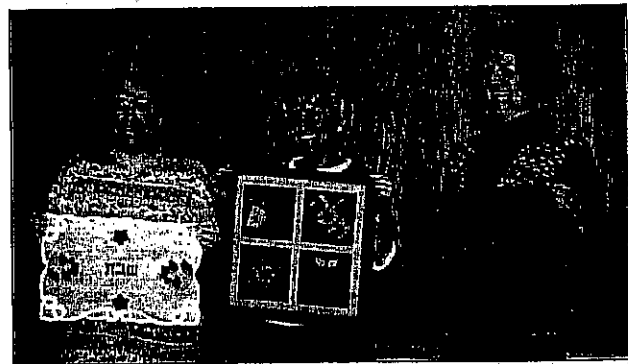
After a year and a half, she notes, a lot of people still aren't aware of the program. "What we are offering are loans, not tzedakah," she says. "The people we lend our money to have to be able to pay the money back. And every client requires a guarantor for loans under \$1,000 and two guarantors for loans over \$1,000."

Garfield has been approaching community and business leaders to act as guarantors for individuals who can't find anyone willing to act for them as a guarantor. "It has been difficult," she says. "I have had one businessman come forward who is willing to act as a guarantor. He noted that when his parents came here, people were willing to help them."

Garfield reports that so far, 50 people have applied for loans and 18 loans - worth more than \$40,000 - have been approved. "Some applicants don't fit into our program," she says. "In those cases, I try to direct them to other agencies where they can get help."

A new loan category just introduced is for first-time home buyers. Up to \$5,000 is available to help pay for incidentals such as legal fees, new appliances and property tax.

"This is the complete opposite of what I used to do," Garfield says. "It's a lot more rewarding. People are appreciative for the time I give them as well as the help."



SYMMA LOVE (at far left), **Ricki Jacobson** (centre) and **Judy Herscovitch** with challah covers for Sharon Home.

Yadai Ahavim (Loving Hands), a two-year-old Jewish women's craft group consisting of Judy Herscovitch, Ricki Jacobson, Symma Love, Marianne Rosenbloom and Marion Rubinfeld, has contributed a dozen challah covers to Rabbi Neal Rose's Sharon Home Shabbat Treasure Chests. Rose is putting together 12 of the wooden boxes, each containing a challah board (made by Larry Flynn who also made the boxes), a wine goblet, an electric candle and one of the challah covers, for the Jewish seniors home's 12 different areas for Friday evening suppers.

The challah covers is the third project the group has worked on for the Sharon Home. The crafters have previously made and donated wall hangings for Sukkot and Shavuot with material donated by Mitchell Fabrics. Their next project will be a wall-hanging with a Purim theme.

Social Notes

BIRTH ANNOUNCEMENT



Tannis and Richard Hechter are excited to announce the birth of their daughter **ELLA FAITH**. Ella arrived September 16, 2004 weighing 7 lbs 4 oz, and 19.5 inches long. Proud first time grandparents

are Dayna and Len Grenkow, Sue and Frank Hechter, and Rhonda and Harry Youell. Ecstatic great grandparents are Ray Brown, Kay Grenkow, Joyce and Lou Fingerote, and Lenore Hechter.

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Rabbi Dr. Neal Rose
Director of Spiritual Care
The Sharon Home Inc.
146 Magnus Ave
Winnipeg, MB R2W 2D4
Fax: 589-7560

home one of the brochures," he says.

He was able to borrow \$2,000, half of which he used as a down payment to buy a car. He put the other half into a GIC for one year last year and is using the money for school this year. He is paying back the interest-free loan at the rate of \$56 a month."

Students such as Freedman are one of the categories of people that the Asper Helping Hand Initiative is intended to help. Undergraduates are eligible for loans up to \$2,000. Graduate students can borrow as much as \$3,000.

Loans are available to students to help with tuition, books and living expenses. Parents of students can borrow from the program to assist their children in furthering their education. There is also money available for people seeking retraining or trying to re-enter the workforce.

Others who can apply are members of the community seeking help to pay for life cycle events (they can borrow up to \$1,000).

new immigrants, people in emergency situations, who have a special need (i.e. medical equipment, hearing aids, walkers) and individuals with home healthcare needs. There is also money available for emergency needs, and catch-up loans to make up for loss of income due to illness or job loss. The principal condition, though, is that the borrower has to be Jewish and living in Manitoba.

All applicants for a loan meet with Shelley Garfield, the program manager and lone staff person. Garfield was hired for the role in July, 2003, shortly after the program was initiated by

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