



Good and Welfare

Lending to Heroes team's philanthropic efforts go above and beyond

BY MITCHELL KRUGEL

Philanthropy toward law enforcement might not be in vogue, but you would never know it, seeing how sponsors step up for PBA Locals and their causes. Perhaps the greatest example of philanthropic above and beyond came during a two-week wave in September when the Lending to Heroes (LTH) team, led by Jeff and Debbie Rosen, lent their unconditional support to a bevy of PBA Locals and law enforcement events.

There they were, sponsoring the Garden State C.O.P.S. golf outing. And the Hoboken Local 2 golf outing. And the Bergen County Prosecutors Local 221 golf outing. And the NJ Transit Local 304 Cigar Night. And the Port Authority Local 116 Cigar Night. And the New Jersey Smoking Shields Annual Cigar Social.

NJSBPA President Pat Colligan quips that LTH, a PBA-preferred mortgage lender, attends more events than he does. Hyperbole, probably, but it's a statement about how much one of the PBA's most motivated sponsors values the opportunity to lend its support.

"We feel the opportunity to physically being in places shows the men and women in law enforcement that we understand everything they are going through," Jeff Rosen submits. "And it makes us feel good when we can walk in the room and hug the members, so they know we are there for them like they are there for us."

"The only time we say no is usually because we're already going to another event," Jeff explains. "But you don't want to say no because it's a noble thing when somebody reaches out and asks for help. You want to deliver on that request."

The impact of sponsorship is often felt way beyond writing the check or donating raffle items. (FYI, if you have been to any event with the Rosens, you know they never come without a 50-inch flat screen television to donate to the raffle.)

But there was one a couple of years ago when Debbie learned just how important a sponsor can be to members.

"I had somebody stop me and tell me, 'I need you to know something. You saved my marriage,'" she recounts. "I couldn't believe it. And he goes, 'All we did was fight about how we were always flat broke. And you know that refinance you did for us saved us enough money by putting all our debt into one payment that it saved my marriage. And I'll be forever grateful.'"

The philanthropic opportunities and rewards that result from them clearly drive the LTH team to be out and about throughout the state as much as possible. Of course, being able to present a substantial donation to the PBA Survivor & Welfare Fund, like they did last year – and plan to do again this year – is a great reinforcement that the work they do matters.

But it's also the opportunity to refinance a mortgage for members that saves \$900 a month that can be used to save for a child's college education. Or the smile they see after helping



At the Hoboken Local 2 golf outing.



At the Bergen County Prosecutors Local 221 golf outing.



At the NJ Transit Local 304 Cigar Night.

Adds Debbie Rosen: "It's easy to write a check, but true support is when you are there for people. Whether it's demonstrating the amount of community support, helping Locals set up or clean up at an event or helping gather supplies for a fallen officer's family, that's what we try to do."

It's not unusual for Jeff to wake up in the middle of the night to a text from a member inviting LTH to another event. He tries to attend them all, especially the golf outings, where Debbie is currently on a record-setting pace of winning the women's longest drive competition. (Jeff won one, too, this past summer.)

The relationships they have formed with members – they seem to know all the members, their spouses, their kids' birthdays, etc. – compel them to be at every event. And the two-week stretch in September typically is replicated every summer and a couple of times per summer when there is not a pandemic.

a member get that house he or she always wanted. Or that retirement home.

The NJSBA is fortunate to have many benefactors who want to get up every morning, sit at their computers and figure out another way to help members. And that's why they go to all the events because they never know when they will meet a member who needs that help.

"We'll be at an event sharing a few laughs when somebody says, 'Have you met Jeff and Debbie Rosen,'" Debbie notes. "And the next morning, that person calls saying, 'I didn't want to say anything, but I am really struggling right now. I'm trying to figure out a way to make all the ends meet.' You just never know how many people and organizations you can help by being at these events."