

PRESIDENT'S MESSAGE



The annual IAHL Conference is the high point of our year, joining Free Loan agencies from around the world to share ideas and exchange information. The central themes of this year's conference included "branding" and "marketing." We shared ideas about internet marketing strategies and networking with Jewish communal agencies. With better strategizing in these areas, we hope to be able to provide a larger number of loans to members of our community.

The conference also included the installation of a new slate of officers, a group dedicated to serving a growing membership and to adding resources to assist member agencies. To learn more about these resources, please visit the IAHL website at www.freeloan.org. Be sure to visit the members' only section for up-to-date member information. Thank you to all who participated in making this year's conference a success.

IAHL 2006 Conference – Miami Beach

This past September, over 30 representatives from Free Loan agencies gathered in Miami Beach for the 2006 annual conference. Attendees had the privilege of hearing many fascinating ideas from several inspiring speakers. In the opening presentation on "branding," Rick Goldman, Vice President of Ad Excellence in Fort Lauderdale, recommended the use of human interest stories to create community identity through word of mouth and local media placements. In his presentation of the City Reports, Mark Meltzer indicated that many agencies have more than 50% of their assets on hand and need to work on improving their lending programs. On the "cosmetic" front, Selma Fiel and Tina Sheinbein of Phoenix presented useful ideas for an agency "makeover" with their lime green color scheme, first class marketing materials, and tag line, "We provide interest free loans, we promise dignity."



Left to Right: Sheila Muster - Metro West
Shelly Garfield - Asper Helping Hand
Mary Keane (standing) Detroit
Mr. & Mrs. Michael Banks - Detroit
Richard Broder - Detroit



Left to right: Linda Coff, Abby Gopman, Glenn Gopman, Armelle Druker, and Mannie Druker.

"Branding," explained Mary Keane from Detroit, is defined as a process that begins with understanding who you are and what your goals are. Leonard Petlakh explained how to identify and contact borrowers in New York, how to partner with affiliates in the Federated system, and how to access free media through public access radio, cable networks and newspapers.

Attendees also heard remarkable statistics on Jewish demographics in society today from renowned demographer, Ira Sheshkin. He correlated the decline in the Jewish population in many communities with less charitable giving from those areas.

"Networking" was also an important topic at the conference. Evelyn Schecter and Elliot Friedland of Los Angeles discussed methods of effectively running various types of networking events. Rabbi Susan Stone of Cleveland continued with variations on networking opportunities. She explained how to begin donor outreach by seeking small gifts through a "Friend of HFLA" campaign.

On the spiritual side, Jewish scholar, Hillel Abramson, traced the history of interest-free loans to Deuteronomy 23:20, quoting, "you shall not charge your brother interest." This type of "tzedaka" is given not just because it is Biblically mandated, but because it is the right thing to do. The root of "tzedakah" is "tzedek," which, Abramson explained, literally translates as "correct" or "just." Members of IAHL are committed to providing interest-free loans because it is the correct and just way to help our brothers and sisters in need.

We look forward to seeing you and hearing your ideas at the October 2007 conference in Vancouver, Canada!

THE FREE LOAN ENDORSER

International Association of Hebrew Free Loans



2007 OFFICERS**President**

Glenn H. Gopman (FL)

Vice Presidents

Richard Broder (MI)

Mannie Druker (Vancouver)

Treasurer

Susan Luterman (TX)

Secretary

Cindy Rogoway (CA)

Administrator

Elana Taylor (CA)

PAST PRESIDENTS

Harry Adler (AZ)

Julius Blackman (CA)

Bernard Granor (PA)

Efraim Joffe (TX)

Henry Leopold (MI)

Irving Levine (PA)

Allen N. Luterman (TX)

Ruth Marcus (MI)

Mark Meltzer (CA)

Irwin Wiener (CA)

Honorary Life Trustee

Jerome Frankel (OH)

Honorary Board Chair

Julius Blackman (CA)

Nobel Peace Prize Awarded for Micro-Lending



Muhammad Yunus, founder of Grameen Bank and Bangladeshi winner of this year's Nobel Peace Prize, has helped lift millions of women and men from poverty, nurturing the entrepreneurial spirit, one small loan at a time. He developed a micro-credit finance program that has helped improve the lives of over six million people.

Yunus' loan program began in 1974 by assisting Bangladeshi women who did not qualify for loans through conventional resources. No collateral was needed and repayment was based strictly on an honor system. Today, loans average \$200 with interest ranging from zero to twenty percent. Loans are open to the entire community, and the repayment rate is a staggering 99%.

Those of us in the interest-free lending community were delighted that the Nobel Committee helped publicize the importance and value of micro-lending. Although we do not expect to receive comparable recognition for our interest-free lending programs, it is wonderful to know that the work we do is considered worthy of a Nobel Peace Prize.

(Picture: Left to Right: Jeremias Kier Joffe, Financial Director of HFLA of Buenos Aires, Muhammad Yunus, Nobel Peace Prize Recipient, and Ezequiel Kier Joffe, Operation Director of HFLA of Buenos Aires, together at the Summit Meeting of Councils in Santiago, Chile in 2005.)



6505 Wilshire Blvd.

Suite 715

Los Angeles, CA 90048

Tel. (323) 761-8830

Fax (323) 761-8841

administrator@freeloan.org

www.freeloan.org

RETURN SERVICE
REQUESTED