

PRESIDENT'S MESSAGE



Dear Free Loan Community,

As I begin my second term as the President of the IAHLF, I look forward to another year of great opportunities and increasing challenges.

First, I want to congratulate the leadership and staff of the Hebrew Free Loan in Cleveland. Our conference was an excellent chance for all of us to learn from each other and to receive expert advice on issues that we all face.

I know the Detroit leadership is already hard at work planning what will be an excellent conference for 2009. I hope our conference delegate numbers continue to grow as this is such an essential time for us all to learn from and get to know each other.

During these challenging times I want to encourage all of us, while always being mindful of safeguarding our agencies, to be as flexible and creative as possible to meet rising needs. Please feel free to make use of our listserv on Google at <http://groups.google.com/group/IAHLF> to ask questions, check out new ideas and get information from colleagues throughout our network.

We are making a special effort this year to increase communication between the IAHLF and our member agencies through more frequent use of email, the Google group and more direct contact with board members of our agencies. We hope this increase in communication will help us share ideas and receive assistance regarding issues that arise.

We have several new chairs on our Executive Committee: Andy Weinberg, our IAHLF Treasurer, is our communications/marketing chair; Richard Broder, IAHLF President-Elect, is chairing our outreach efforts to ensure direct meaningful communication among IAHLF officers and agency representatives; Mannie Druker, IAHLF Vice President, is the liaison to the Canadian Free Loan agencies; and Susan Luterman, IAHLF Vice President, is the chair of the small cities group. We hope in the coming year all of our member agencies and active leaders will experience meaningful and useful involvement with the IAHLF, and will be able to gain greater wisdom and knowledge.

Wishing you all a happy and healthy New Year,
Ed Cushman

IAHLF 2008 Conference – Cleveland, Ohio

This past October, over 40 representatives from Free Loan agencies throughout North America gathered in Cleveland for the 2008 IAHLF conference. The Sunday portion of the conference included the city reports session, a tour of the infamous Rock 'n Roll Hall of Fame and a lovely barbeque dinner at a local board member's home.

Monday's conference sessions were held at Cleveland's Maltz Museum of Jewish Heritage and centered around the theme, "The Influence and Power of Free Loan Societies in Challenging Times."

Delegates presented on a variety of topics, including how to attract young leaders, creative methods of locating borrowers, marketing and PR, special issues confronting borrowers in today's fiscal crisis, current free loan lending guidelines, and innovative uses of technology to increase fundraising results. The afternoon included a guided tour of the museum, featuring the special exhibit, "Zap! Pow! Bam! The Superhero: The Golden Age of Comic Books, 1938-1950."

The Monday evening gala awards dinner was hosted at Harlan Diamond's Landerhaven Executive Caterers. In addition to enjoying an excellent meal, the delegates honored two local "heroes" – Jerry Frankel and Irwin Frank. Jerry has been involved in HFLA for decades, and he proudly spoke of his efforts to spearhead the initial efforts to form a union between the various free loan agencies throughout the country. These efforts eventually grew into what we now know as the International Association of Hebrew Free Loans. Irwin Frank captivated the crowd's attention as he accepted his award, speaking of the grave foreclosure issues facing many of Cleveland's communities.

Tuesday's sessions on fundraising at Landerhaven featured local speakers from HFLA Cleveland, Big Brothers, Big Sisters, Jewish Community Federation and Fund for Our Economic Future. The final session included the small and large agency breakouts, an opportunity for open discussion of specific issues and challenges facing Free Loan agencies.

IAHLF extends a special thanks to the board and staff of HFLA of Cleveland who worked tirelessly to put this conference together.

See you in Detroit!



1. Elaine Geha, Springfield; Corrie Coff, Miami; Elana Vorspan, Los Angeles; Mary Keane, Detroit

2. Irwin Frank, Jerry Frankel, and Eric Rivchun, Cleveland

3. Marie Granor, Philadelphia; Hinda Greenberg, San Antonio; Wayne Kessler, Boston



SPOTLIGHT ON IAHLF LEADERSHIP



Richard Broder

Richard E. Broder currently serves as President-Elect on the Executive Board of IAHLF.

He is President of *BRODER & SACHSE* Real Estate Services, Inc. Since inception, *BRODER & SACHSE* has grown under Richard's direction from a startup business to a full-service company, managing over 70 properties consisting of over 9 million square feet.

Richard's involvement spans a variety of community and charitable organizations. In addition to various leadership roles within the Federated community of Detroit, his recent positions include the Board of Governors of the Jewish Federation of Metro Detroit and Board of Directors of Detroit Commerce Bank. He is a member of Capital Needs Division of the United Jewish Foundation and the Properties Committee of the American Red Cross. He also served for several years as an officer and Campaign Chairman for the Young Adult Division of the Jewish Federation of Metropolitan Detroit and was the first recipient of the Mark Family Young Leadership Award.

Richard wanted to augment his involvement and experience on the agency level, where the services were directly delivered. He stated: "HFLA seemed the most unique of our community agencies and they were looking to bring a younger perspective to the board, so I jumped in! HFLA's mission was straight forward and simple...giving a helping hand seems better than giving a handout, sustains dignity of the person in need, gives pride of accomplishment when the loan is paid back."

In turn, during his tenure as President of HFLA-Detroit, he attended an annual conference as it was a "required duty" of the office. He added: "I thought it was a tremendously useful experience to bring new ideas back to the local level and further my commitment."

He is now actively involved in the planning of the next IAHLF conference to be held in Detroit from **October 18-20, 2009**.

Richard resides in West Bloomfield, Michigan, with his wife and two daughters.

The Atlanta Jewish Educational Loan Fund



The Jewish Educational Loan Fund (JELF), a member of the IAHLF, grants interest-free loans to Jewish students from Georgia, Florida, North Carolina, South Carolina and Virginia for post-secondary study at accredited institutions. JELF's loans

are "last dollar"—they supply the final funds that a student needs to attend school. These loans can be used for study at a college or university, graduate school or professional/vocational school that leads to a degree or certificate.

JELF was originally established in 1876 as the Hebrew Orphan's Asylum and served the geographic B'nai B'rith Fifth District. The home was built in Atlanta and officially changed its name to the Hebrew Orphan's Home in 1901. The facility was home to hundreds of Jewish children from the Southeast between 1876 to 1930 when it closed as a resident facility. In 1948 the name was officially changed to The Jewish Children's Service and provided foster home placement, adoptions and subsidies. In 1988 the name was again changed to more accurately portray the organization's present role of providing interest-free loans to Jewish students whose families live in the Southeast.

JELF's central office is based in Atlanta, but its loan program is administered in 15 member communities in Virginia, North Carolina, South Carolina, Georgia and Florida. The JELF office in Atlanta includes Suzan Saidman, Project Coordinator; Cathy Miller, Financial Manager; and Lara Dorfman, Executive Director. JELF partners with agencies in each affiliate city to administer the program in the area. **In 2008, JELF loaned \$639,000 to 132 students**, a record year of loan disbursements in the history of JELF. To learn more about JELF, please visit www.JELF.org.



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- Cindy Rogoway, Vice President (CA)
- Andrew Weinberg, Treasurer (FL)
- Moish Soloway, Secretary (NY)
- Elana Vorspan, Administrator (CA)

Save the Date



2009 IAHLF Annual Conference
Sunday, October 18 – Tuesday, October 20

Detroit, Michigan

Details coming soon.