

PRESIDENT'S MESSAGE



Dear Friends,

As the new President of the International Association of Hebrew Free Loans, it gives me a great deal of pleasure to greet all of you in our first newsletter of the year. I am indebted to my predecessor, Glenn Gopman, for his excellent two year run as our President. During his tenure, a number of new and important initiatives were launched that gave our member agencies vital additional tools and brought the whole association closer together. I want to thank you, Glenn, for your hard work, superb leadership and personal friendship.

During the course of this next year, I hope that we will all be brought even closer together in our mutual quest to provide excellent service to our Jewish communities through interest-free lending. Whether it is through our Google group, through a number of new ongoing communication strategies that we will initiate shortly, and/or through your attendance at our annual conference (this year to be held in Cleveland on October 26-28), I expect that we will continue to have more opportunities to learn, connect and be inspired by each other.

I want to encourage you to get in touch with me, our staff director Elana Vorspan in the LA Jewish Free Loan office, or any of our officers listed on www.freeloan.org, if you have any comments or questions. I know that the IAHLF leadership is dedicated to the mission of our umbrella organization and will be glad to work with you directly.

Most importantly, I want to say how proud I am to be associated with so many individuals dedicated to providing such an ancient, powerful and dignified service to our Jewish communities. May we continue to go from strength to strength.

Ed Cushman
IAHLF President

IAHLF 2007 Conference - Vancouver, B.C.

This past October, over 40 representatives from Free Loan agencies around the world gathered in Vancouver for the 2007 IAHLF Conference. The Sunday portion of the conference included an afternoon tour of the city, and a lovely gala dinner at the local Jewish Community Center honoring Shirley Barnett. The evening also featured musical performances by several HFLA Vancouver loan recipients.

The business portion of the conference held at the Renaissance Vancouver Hotel Harbourside was a resounding success. Local Jewish community speakers gave thought-provoking presentations, including: "The History, the Present, the Future: Our Mitzvah in the 21st Century," by Rabbi Andrew Rosenblatt, Schara Tzedek; "HFLAs: What More Can (should) We Do?" by Lisa Rubin, JFSA; "Micro-Lending and the Next Generation – A Timely Synergy" by Rabbi Yonatan Gordis, Centre for Leadership Initiatives; and "21st Century Trends, Global Jewish Demographics and Their Impacts on HFLAs" by Mark Gurvis, Jewish Federation of Greater Vancouver.

Free Loan delegates presented on a variety of topics including annual membership, grants writing, website development and internet marketing, and privacy and confidentiality disclosures. Additional sessions included small and large agency breakouts, and the city reports update, which provided an opportunity for Free Loan agencies to share new programs and fundraising ideas.

HFLA Vancouver would like to express its gratitude to the members of their Board, the gala dinner committee, the conference committee, and members of the local Jewish community who worked tirelessly to put this event together. Kol Hakavod!

See you next year in Cleveland!



1.) Left to Right: Ed Cushman (San Francisco) and Mark Meltzer (Los Angeles)



2.) L-R: Elias Kier-Joffe (Buenos Aires), Diane Friedman (Vancouver), Shirley Barnett (Vancouver), Mannie Druker (Vancouver), Glenn Gopman (Miami)



Hebrew Free Loan Association of Montreal Establishes Directors Mitzvah Fund

Prior to July 2002, Hebrew Free Loan Association of Montreal had a policy that allowed two or three Directors to guarantee a loan of \$500 or less if a borrower was unable to secure a qualified cosigner. Occasionally, the Directors would have to repay the loan balance themselves.

Five years later, through the creation of the Directors Mitzvah Fund, just under \$200,000 has been raised to supplant the need for Director guarantors. Applicants may now request an interest-free loan of up to \$600 without a guarantee (cosigner) and are generally helped with the most basic of needs. The repayment level remains high and while there are losses, they are of minimal significance given the lightening of oppressive financial burden many of these borrowers feel.

HFLA of Montreal's objective is to raise \$250,000 to ensure that those in need are made aware of this fund and can benefit from it.



Loan Committee meeting

DHFLA Annual Meeting

Members of the Dallas Hebrew Free Loan Association gathered at their Annual Meeting on Sunday, December 2nd in Zale Auditorium at the Jewish Community Center to elect Officers and Board Members for 2008.

Newly elected for 2008 were Fern Bruckner, Jeffrey Derdiger, Jason Fishman, Gil Elan, Jamie Hazen-Cohen.



Left to right: Arthur Skibell (1st VP), Donald Gross (2nd VP), Sarah Beard (speaker), Deborah Dana (Office Admin), Ann Kahn (President), Louis Marx (Financial VP).

Newly Elected Vice President Donald Gross gave the loan report for 2007: 62 loans totaling over \$120,000 were made of which 8 were for General Needs, 53 were Student Loans and one adoption loan.

Loan recipient Sarah Beard addressed the audience of almost 50 members and guests. While describing the challenges she over came with the help of DHFLA, she went on to say that she is not unique in her struggles. She expressed her gratitude for the two DHFLA loans she was able to obtain. She has returned to school, and plans to graduate with a degree in social work.

DHFLA has also recently instituted a Home Health Care Loan Program, offering assistance for individuals in need of home based medical interventions, including physical and occupational therapy, nursing care and more.

Save the Date

2008 IAHL Annual Conference
Sunday, October 26 – Tuesday, October 28

Cleveland, Ohio

Details coming soon.



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