



DALLAS

SAVE THE DATE

2010 IAHFL Annual Conference • Sunday, October 10 – Tuesday, October 12
Dallas, Texas • Westin Park Central Hotel

More details coming soon!



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FREE LOAN ENDORSER

Winter 2010

PRESIDENT'S MESSAGE



It gives me great pleasure to serve as the new President of the International Association of Hebrew Free Loans ("IAHFL"). I'm highly aware that I assume the stewardship of this important organization at a particularly interesting time in our economic cycle. Now more than ever, the

challenges in our communities validate the need for the valuable service that our constituent-free loans provide. As our sister charities and social service agencies struggle to maintain their budget for annual grants or direct delivery of services, the Hebrew Free Loan micro lending model remains a viable and renewable source of funding to help individuals help themselves. While every agency and organization in our respective communities fill a valuable hole in the needs of our communities, free lending remains the gold standard for helping people improve their own lives with a sense of dignity and the sense of responsibility that they must try to lift themselves up so they can repay the loan.

During the course of my tenure, I hope to live up to the challenges identified at our recent annual conference in Detroit by helping our organization navigate a soul-searching process that will lift awareness of Jewish Micro Lending in North America and internationally, by improving our brand, by creating awareness for our mission, by providing service to our constituency and by acting as a clearing house for best practices throughout the Jewish Free Loan world.

Our excellent Executive Committee and staff are prepared to address your questions and concerns. We are open minded and creative and will entertain all ideas brought to the floor. Not only do we wish to serve you during the upcoming year, we want to encourage you to attend our annual conference which will be held in Dallas this fall, October 10-12, 2010. The IAHFL is a unique organization run by a mix of community lay persons and Jewish communal professionals. We believe this brings the most to the product that we provide.

We look forward to working with you and helping you achieve your goals.

Richard Broder
IAHFL President

IAHFL 2009 Conference Detroit, Michigan



This past October, over 40 representatives from Free Loan agencies throughout North America, Argentina and Israel gathered in Detroit for the 2009 IAHFL conference. Conference sessions for the three-day event wrapped around the central theme *Designing the Future for Hebrew Free Loans*, and included such timely topics as when to say no to an application for a loan; the increasing problem of borrowers finding reliable co-signers for their loans; and successful marketing strategies local agencies have used to bring attention to the services Free Loans have to offer.

Panel discussions and small breakout sessions punctuated the exchange of information as teams shared their best practices and suggested solutions to issues common to both the larger and smaller agencies. Detroit was also able to show off their local community during a visit to the Cranbrook Institute of Science, shopping breaks at Somerset Collection, and tours of landmarks in the Metro area. One of the major highlights was a barbeque hosted at a local donor's home, with an after-dinner presentation on Modern Architecture by Reed Kroloff, Director of Cranbrook Academy's School of Art and Design. Conference attendees were also treated to a special Gala dinner celebration highlighting Detroit's 115 year anniversary. The sold-out event was extremely successful, giving HFL Detroit the opportunity to recognize and thank their valued donors and supporters, and salute their community leaders.

IAHFL extends a very special thank you to the board and staff of HFL Detroit who worked tirelessly to organize a very successful conference. We look forward to seeing you all in Dallas!

Milwaukee Jewish Free Loan Association



MJFLA Board Members and Staff

**Back L-R: Moshe Katz, Rodney Bourrage, Kathy Gridley, Jamie Miller
Front L-R: Florence Steinberger, Lynne Pearson, Ginny Gendelman**

Established in 2009, Milwaukee Jewish Free Loan Association (MJFLA) is the newest member of the IAHL. Work began in January '09 to build a non-sectarian, 100% community supported, independent free loan agency. Following the established IAHL model, and with guidance from Andy Weinberg and Glenn Gopman in South Florida, Ed Cushman in San Francisco, Mary Keane in Detroit, and IAHL President Richard Broder, who came from Detroit to meet with major donors – *and with the help of the IRS, which issued 501(c)(3) status in just 3 months!* – the group's efforts progressed rapidly. An initial appeal letter was mailed to over 600 community members in August. As of December 31, 2009, \$105,000 has been raised, including a grant of \$10,000 from the Greater Milwaukee Foundation to cover start-up costs. MJFLA began making loans in November 2009, has

received many inquiries, and has already received two payments on its first loan. At the end of the year, the rate of inquiries rose sharply from one per week to at least one call per day, but the requirement of two co-signers per loan is proving to be a difficult hurdle in economically distressed Milwaukee. Three new applications are pending.

Executive Director and Founder Ginny Gendelman relocated to Milwaukee from Los Angeles and was disappointed to find there was no Jewish free loan agency in Wisconsin. After being welcomed into the diverse and close-knit Jewish community and getting involved in other local efforts, she was confident there would be support for a free loan. Upon receiving the blessing of the Milwaukee Jewish Federation in February 2009, Gendelman, Florence Steinberger, and Lynne Pearson developed a business plan, loan programs and by-laws, enlisting like-minded board members and identifying potential donors. To date, 5 of the 9 board seats are filled, along with 4 Advisory Board and 4 Clergy Auxiliary Board members who support their efforts.

Milwaukee has a Jewish population of approximately 24,000. There have been interest-free loan funds in Milwaukee's past, including a 'Gemilath Chesed Society' that existed from 1899 to at least 1926. More recently, there was a Federation loan fund in the 1960's that met quarterly to offer business, education and emergency loans, and a Russian resettlement loan fund established in the 1970's, both of which served the community until the 1990's. While MJFLA is being welcomed by many who see the need to offer a hand-up instead of a handout, Gendelman and others on the MJFLA board are interested in helping to promote the IAHL to broaden awareness of the interest-free loan concept in the U.S. and around the world.

To learn more about MJFLA, please visit www.mjfreeloan.org.

Small Cities Group

At the recent Detroit conference, the small cities session participants agreed it would be beneficial to have monthly conference calls to connect and discuss ideas, issues or concerns pertaining to their agencies. The Small Cities Group (SSG) had their first conference call on Tuesday, January 19, 2010. Twelve cities participated in the first "get acquainted" call: Atlanta, Buffalo, Cleveland, Dallas, Detroit, Miami, Milwaukee, Phoenix, Philadelphia, San Antonio, Vancouver and Winnipeg. Susan Luterman, Dallas, serves as Chairperson, assisted by Tina Sheinbein, Phoenix, Richard Earne, Buffalo and Barbara Fein, Philadelphia, Acting Secretary.

The call introduced the principals and there was a discussion of the purpose of the Small Cities Group. There was also a brief discussion about the upcoming IAHL Conference in Dallas October 10-12, 2010, as well as a short question and answer session. Upcoming calls will be facilitated by a

Mark Meltzer Celebrates 30 Years as JFLA CEO



This June, Mark Meltzer will celebrate 30 years as Executive Director/CEO of the Jewish Free Loan Association of Los Angeles. This important milestone will be recognized at JFLA's Annual Gala Dinner on May 26th where Mark will receive the *Ben & Anne Werber Communal Service Award*.

Since he joined JFLA in 1980, Mark has witnessed the tremendous growth and reach of the agency into the Greater Los Angeles community. Under his guidance, total loans out in the community have increased from \$700,000 to \$9.2 million today, and the agency's assets have grown by more than 1,000%. He has developed dozens of new programs, including funds for resettlement needs, education, adoption and micro-enterprise. He is a Past President/Chair of the Jewish Communal Professionals of Southern California and the Los Angeles Council of Federation and Agency Executives. A founding member and Past President of the IAHL, he consults with communities world-wide who wish to start up local free loan programs. Each year at the annual IAHL conference, Mark can be seen leading the city reports session where each representative shares information about their agency and any new programs they have.

On behalf of all members of the IAHL, we congratulate Mark on this tremendous accomplishment and thank him for his guidance and expertise!

Meet our Newest Board Member



Tina Sheinbein currently serves as Secretary on the Executive Board of the IAHL. Tina joined the Jewish Free Loan of Phoenix in June 2005 as the first Director of Development and Outreach. In March 2008, when Selma Fiel retired, she was promoted to Executive Director. Tina's original involvement with the Jewish community was as a volunteer. She received the Phoenix Jewish Federation Young Leadership Award and served on the UJA National Women's Young Leadership Cabinet, the UJA Women's Cabinet and was the CJF Leadership Development Committee Chair. As a Jewish communal professional, she worked at the American Jewish Committee, Jewish Community Center, AIPAC, and State of Israel Bonds. She also served as the State President of the Arizona Women's Political Caucus and Vice President of the National Women's Political Caucus.

Tina believes that her work at the Jewish Free Loan has been the most significant contribution she has made to the Jewish Community throughout her almost forty years of volunteer and professional efforts. In the four years since Tina began, Phoenix JFL annual loan distribution has increased dramatically (from 41 loans to 102 loans), and contributions have risen by more than 80%. On May 6, 2010 JFL will celebrate the growth of the agency at its 60th Anniversary celebration. The vision and wisdom that contributed to the expansion of JFL in Phoenix came with the leadership of Rabbi Irwin Wiener, D.D., Past President, and the first and former Executive Director, Selma Fiel.

Tina has been married to her high school sweetheart for 38 years and has four children and four grandchildren. She holds a B.S. Degree in Sociology summa cum laude and a Masters of Counseling Degree, both from Arizona State University. She loves to needlepoint and read, and her favorite vacation spots are Israel and Newport Beach, California.

different small city representative each month, and the following subjects will be covered: credit reports, amounts and types of loans given, categories of loans, and cosigners (how many, who and why).

The Small Cities Group will be a very effective networking tool for IAHL and will reap dividends in years to come. Calls will be on the third Tuesday of each month. If you would like to participate, please contact Susan Luterman at sclut@aol.com.

If you are part of a small city and would like to join the Small Cities Google Group, please visit <http://groups.google.com/group/iahflsmallcities> and click on apply for membership.

