

Free Loan Notes

A publication of
The Hebrew Free Loan Association of Vancouver

NOVEMBER 2010

President's Report

Dear friends and supporters,

From October 10-12, I attended the 2010 International Association of Hebrew Free Loans Conference in Dallas, TX.

At the Sunday evening Gala, HFLA Dallas honoured Mike Friedman (no relation), a "champion for charitable causes, both locally and nation-wide for the past 35 years." Guests enjoyed a keynote address by Fred Zeidman, appointed Chairman of the United States Holocaust Memorial Council by President George W. Bush in March 2002. Zeidman spoke about the connection between the work of Hebrew Free Loan Associations and antisemitism. Empowering Jewish people to help themselves, live dignified lives, improve their futures and contribute to society, according to Zeidman, is a valuable tool in the battle against antisemitism.

"Each time we say "yes," our support and contributions help someone take advantage of an opportunity.

"Yes" is a powerful word."



– Diane E. Friedman, HFLA President

At the conference, we were a tightly-knit group of forty delegates representing both small and large agencies from seventeen cities including Vancouver, Toronto, Montreal and Melbourne, Australia. This latter subset became affectionately known as the Commonwealth Group. The delegates spent just over two days learning from

one another, sharing challenges and solutions. Regardless of each HFLA's geographic location, size or programming, our commonalities outweigh our differences – we are all deeply committed to spreading the Hebrew Free Loan story, and to providing opportunities to members of the communities we serve.

There are two sides to every opportunity. First, the opportunity needs to be recognized and secondly, acted upon. Even when people have been able to identify opportunities, at times they need assistance seizing them. At HFLA, we try to help members of the Jewish community act upon opportunities. These opportunities can take many different forms including:

- Getting an education or re-training.
- Adopting a child.
- Celebrating a simcha such as a bar

/continued on page 2

**Hebrew Free Loan Association
2010 ANNUAL GENERAL MEETING
Wednesday, December 8th, 7 p.m.
JCC Dayson Boardroom**



FALL 2010

Free Loan Notes is a publication of
The Hebrew Free Loan Association
of Vancouver

c/o #305-1985 West Broadway,
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Website: www.hfla.ca

Editor: Diane E. Friedman

Hebrew Free Loan Association of
Vancouver is a non-profit society
registered (1979) in the Province of
British Columbia and is a member of
the International Association of
Hebrew Free Loans.

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President's Report

(continued from page 1)

- or bat mitzvah.
- Visiting an ailing loved-one back home.
- Raising a family in a secure environment.

Each time we say "yes," we help someone take advantage of an opportunity. "Yes" is a powerful word. Yes, I will marry you. Yes, the job is yours. Yes, you are having a baby. Yes, you can attend university. Last year, the Hebrew Free Loan Association of Vancouver said "yes," to 92% of loan applicants, and granted \$188,250 in new loans. With

your support and contributions, we will continue our good work, helping people act upon opportunities with dignity, and in the process, help people to help themselves.

Please take this opportunity to renew your annual membership (\$36) and remember us when you wish to send tribute cards. You can either leave us a message at 604-639-1400 or visit our website at www.hfla.ca

Shalom,

Diane E. Friedman, President

The Hebrew Free Loan Association is proud to
announce the creation of its
100th Named Loan Fund

Gary Averbach established
The Averbach Family Loan Fund
which will stand in permanent tribute to
the Averbach Family.

Thank you to Gary and to all the other families who
have established named loan funds.

With your support, HFLA offers a 'hand up'
to those in need, fulfilling the mitzvah of
Gemilut Chesed – Deeds of Loving Kindness.

HFLA Borrowers' Feature

Loan gives Naomi Buell Degree to Success

In 2009, Naomi Buell was attending the University of Victoria. She was receiving student loans, but they were not covering her living expenses. Knowing that the road to paying her loans off would be a long one, the idea of being able to pay off her tuition and some of her living expenses with a loan from the Hebrew Free Loan Association sounded amazing to her.

She is thrilled that she did it. "My roommate at the time had taken out a loan for school (from HFLA) and I saw how much stress it took away from her so I thought I would give it a try as well. I was able to continue with my degree and as a result graduated with a Bachelor of Commerce which so far has made me pretty employable." She now works in marketing for an architectural firm: a job she believes she would not have been hired for without her degree.

Without the loan, she wasn't sure what she would have done. "I might have had to take a semester off to work, which also wasn't really allowed by the program." She worried about having to increase her debt load or take more shifts at the restaurant where she worked while attending school. "That would have been nearly impossible", she said, with the heavy course load she was carrying. She

was able to use the loan from HFLA to get back on track and pay back her loan in what she called "a reasonable amount of time" because the loan is interest free.

Naomi is an ardent supporter of Israel, having been to Israel as a student when she was sixteen. As an adult she went once as a volunteer to teach English and, on another occasion, she helped to rebuild a community centre. She has plans to return to Israel later this year. During her university days, she was involved at Hillel at U Vic and continues to spend time with her Jewish friends.

The future looks exciting. "I would like to start my own company at some point and having a Commerce degree and having specialized in entrepreneurship seems like a pretty good start for that," she said of her longer term goal. "I think (HFLA loans provide) an amazing service and I am so grateful that it exists."

Realizing a Dream

What do you do when the bank loan you receive does not cover the expenses you are incurring while studying abroad? How do you finish your degree when you have taken on well-paid summer work and you still can't make ends meet? David* found out about HFLA through the Jewish Federation of Greater Vancouver. He hoped that we could help him realize his dream of finishing his master's degree overseas.

He has now almost finished his degree and his loan was just paid off by his father, one of the guarantors on the loan. "I'm happy to be able to pay off the remainder of my son's loan. Thank you very much for supporting him at a time of need," David's father remarked. "We appreciate the great service you provide."

In an ever increasingly competitive job market, education is more important than ever before. Hebrew Free Loan Associations across North America are proud to be able to help people achieve their academic goals with their pride intact. By granting interest free loans to students, we are giving the proverbial fishing lessons and enabling people to become contributing members of society.

*names have been changed

Support in a Time of Need

Debbie* was struggling with her student loans. Her objective was to pay down her student loan in order to get on with her life, but the stress of the loan and interest was considerable. That's when she remembered an acquaintance having mentioned the Hebrew Free Loan Association.

"It was definitely a great help at just the right time," she said about the loan she was granted in Fall 2007. She now finds herself, although not yet debt-free, in more control of her finances and in a much better situation in general. She is grateful for the loan and commented that, "Hebrew Free Loan is a great program for people to turn to in a time of need."

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(as of August 31, 2010)

HFLA Financial Statements

HEBREW FREE LOAN ASSOCIATION OF VANCOUVER - ANNUAL REPORT- 2010

Notice to Reader

On the basis of information provided by management, we have compiled the balance sheet of Hebrew Free Loan Association of Vancouver as at August 31, 2010 and the statements of revenue and expenses and changes in cash resources for the year then ended. We have not performed an audit or a review engagement in respect of these financial statements and, accordingly, we express no assurance thereon. Readers are cautioned that these statements may not be appropriate for their purposes.

Campbell, Saunders & Co.

CHARTERED ACCOUNTANTS, Vancouver, BC, October 5, 2010

Statement of Changes in Cash Resources

For the year ended August 31, 2010

| Receipts | 2010 | 2009 |
|---|-------------------|-------------------|
| Donations - capital | \$ 25,344 | \$ 33,347 |
| Donations - other | 26,691 | 17,721 |
| | <u>52,035</u> | <u>51,068</u> |
| Loan payments | 180,841 | 178,780 |
| Interest | 4,053 | 10,023 |
| Deferred revenue | (36) | 72 |
| IAHFL conference | 255 | - |
| Other | 480 | 218 |
| | <u>237,628</u> | <u>240,161</u> |
| Disbursements | | |
| Administraton | 16,570 | 17,247 |
| Loans advanced | 188,250 | 218,050 |
| Office | 15,448 | 13,097 |
| | <u>220,268</u> | <u>248,394</u> |
| Increase in cash and term deposits | 17,360 | (8,233) |
| Cash & term deposits - beginning of the year | 336,547 | 344,780 |
| Cash & term deposits - end of the year | <u>\$ 353,907</u> | <u>\$ 336,547</u> |

Balance Sheet

As at August 31, 2010

| Assets | 2010 | 2009 |
|--|-------------------|-------------------|
| Cash and term deposits | \$ 353,907 | \$ 336,547 |
| Loans receivable | 632,335 | 624,825 |
| | <u>986,242</u> | <u>961,372</u> |
| Liabilities | | |
| Accounts payable | 506 | 251 |
| Deferred revenue | 36 | 72 |
| | <u>542</u> | <u>323</u> |
| Surplus | | |
| Balance - beginning of year | 961,049 | 929,876 |
| Capital donations | 25,344 | 33,347 |
| Excess (deficiency) of revenue over expenses | (693) | (2,174) |
| Balance - end of year | <u>985,700</u> | <u>961,049</u> |
| | <u>\$ 986,242</u> | <u>\$ 961,372</u> |

Approved on behalf of the Association

Diane E. Friedman President

Murray Livergant Treasurer

Statement of Revenue and Expenses

For the year ended August 31, 2010

| Revenue | 2010 | 2009 |
|-------------------------------------|-----------------|-------------------|
| Donations - memberships | \$ 17,937 | \$ 13,568 |
| Donations - other | 8,754 | 4,153 |
| Interest | 4,053 | 10,023 |
| GST rebate | 581 | 426 |
| | <u>31,325</u> | <u>28,170</u> |
| Expenses | | |
| Administration | 16,570 | 17,247 |
| Bad debts | 281 | 3,845 |
| Office and miscellaneous | 15,167 | 9,252 |
| | <u>32,018</u> | <u>30,344</u> |
| Deficiency of Revenue over Expenses | <u>\$ (693)</u> | <u>\$ (2,174)</u> |

Our Newsletter Sponsors

Our sincere thanks and appreciation to the generous sponsors of this edition of Free Loan Notes:

Shirley Barnett • David & Adele Cohen
 Mannie & Armelle Druker • Michael Fugman
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 Lyle Pullan • Sam Shamash & Tracy Penner
 Brian Wener & Linda Tenenbaum

Named Loan Funds

These funds are created in honour or in memory of loved ones, or by bequest, and provide The Hebrew Free Loan Association with the resources to grant loans. As loans are continually made and repaid, each fund stands as a perpetual, living tribute to the person or organization honoured. We gratefully appreciate the establishment of the following funds:

Byron Aceman Loan Fund
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Zipursky Family Loan Fund
Harold Zlotnik Memorial Loan Fund
Dr. Samuel Zweigenhaft Memorial Loan Fund

NEW LOAN FUNDS

LEON BROITMAN FAMILY LOAN FUND
established by Leon Broitman

AVERBACH FAMILY LOAN FUND
established by Gary Averbach

If you would like to add to, or establish a named loan fund, or would like more information, please call Gaylyn Young at 604-639-1400.

Tribute Cards

We gratefully acknowledge the following donations:

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Eli Joseph – Mazel Tov
Cornelia Oberlander – Mazel Tov
Alan Morinis & Bev Spring
Hy Bromberg & Florence Salama – Mazel Tov
The Wener Families
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Larry & Lyliane Thal – Mazel Tov
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Bob Huber & Family – Condolences
Harold Groberman & Family – Condolences
Harvey & Adrienne Siegel – Mazel Tov
Rhonda Sacks & Family – Condolences
Brian Wener & Linda Tenenbaum
Lorne Balshine – Condolences
Carol Herbert – Congratulations
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Shirley Barnett – Mazel Tov
Lynn Kagan – Condolences
Sarah Schaffer – Condolences
Lyle Pullan & Family – Condolences
HFLA Board of Directors
Linda Frimer & Family – Condolences
Alex & Ketty Magil
Dr. Stanley Radomsky – Congratulations
The Kaushansky-Heaney Family

Mannie & Armelle Druker Loan Fund

Lyle Pullan & Family – Condolences
Mannie & Armelle Druker

Irving Kates Loan Fund

Alan Lever – Happy Birthday
Barbara and Alan Lever – Happy Anniversary
Irving & Sharon Kates
Mrs. Sheila Bermann – Mazel Tov
Alan & Barbara Lever

M.I. Lerman Memorial Loan Fund

Phyllis Pollock – Condolences
Charles Shnier – Condolences
Joan Berlow

Shmuel & Simma Lechtman Memorial Loan Fund

Larry & Miri Garaway – Mazel Tov
Gerri London – In appreciation
Shirley Barnett – Mazel Tov
Bernie & Marilyn Hooper – Mazel Tov
Dan & Connie Elezam – Mazel Tov
Tzipi Mann

Arnold Steele Memorial Loan Fund

Mel & Daria Moss – Condolences
Harry Karsh – Yahrzeit
Goldie Steele
Les & Tracy Ames
Drs. Jeremy & Jenny Safran – Condolences
Frank Kettner & Family – Condolences
Myrna Kolberg & Family – Condolences
Bill Ornstein & Family – Condolences
Les & Tracy Ames
Sheila Stern – Happy Birthday
Goldie Steele

Dr. Monty Neaman Memorial Loan Fund

Evelyn Neaman – Happy Birthday
Kent & Krista Scarborough
Scott Bluekens
Lisa Marcoe
Rose Muchnik & Family – Condolences
Chuck & Sheila Herman
Bill & Risa Levine – Mazel Tov
Stephen Herman & Evelyn Neaman
On behalf of my yoga students, Tikkun Olam
Evelyn Neaman

Abe Nobleman Memorial Loan Fund

Bernie Hooper – Get well
Sylvie Epstein & Family – Condolences
Elaine & Marty Nixon
Esther Nobleman – Condolences
Mollie Korsch, Ami & Carla
Ashley & Lois Krisman
Abby, Cheryl, Cayla
Samuel and Gerald Hamer
Gary Richmond & Ellen Hamer
Dick, Carrie, Jessica and Jeffrey Stein
Michael & Phyllis Moscovich
HFLA Board of Directors
St. Albert Public Health Centre Kitchen
& Social Club, Alberta
Anonymous donor

Esther Nobleman and Elaine Nixon
Mark & Sylvie Epstein

Dr. John & Beatrice Zack Loan Fund

Beatrice Zack – Condolences
Diane, Howie, Marty, Nathan and
Alana Zack
Sari Zack-Weintraub, Dani and Jacob,
Abby and Elie
Nancy M. Kirk
Jim Rogers
Ted & Linda Zacks

Louis Rosengarten & Ivan Block Memorial Loan Fund

Dr. Philip Zack – Condolences
Mark and Natalie Rosengarten

Muriel Vallance Loan Fund

Maelor & Muriel Vallance – Mazel Tov
Alan & Barbara Lever
Alan & Barbara Lever – Congratulations
Maelor & Muriel Vallance

Herschel Wosk Memorial Fund

Shelley Seidelman – Happy Birthday
Ron & Roni Wosk

(March to October 2010)

**To send a tribute card, call
Tzipi Mann, 604-736-2221.**

DONATIONS TO EXISTING LOAN FUNDS

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Due to the printing deadline, recent donations will appear in the next newsletter.



Please support HFLA by taking out a membership.
 You can:

- Fax the form below to our attention at 604-648-8642; or
- Call us at 604-639-1400;
- Visit our website to make a secure online donation: www.hfla.ca

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MEMBERSHIP -----

A Loan To Build A Dream On . . . Will You Join?

Annual membership dues offset our minimal administrative costs and allow us to lend out 100% of our loan capital.
 The Hebrew Free Loan Association of Vancouver has many members who support us annually.

Name _____

Address _____ Telephone _____

Email address: _____

I wish to become a member @ double chai (\$36) per year I wish to take out a two-year membership (\$72)

I wish to make a further donation of \$ _____ I wish to sponsor an emergency loan of \$750

I wish to establish a Named Loan Fund (minimum of \$3,600):
 in honour of _____
 in memory of _____

Cheque enclosed for \$ _____ payable to Hebrew Free Loan Association, #305-1985 West Broadway, Vancouver, B.C. V6J 4Y3

I wish to pay by: VISA # _____ Expiry date ___/___

MASTERCARD # _____ Expiry date ___/___

Name on card _____

All donations are tax deductible

Remember to RENEW your HFLA Membership! Visit us on-line at www.hfla.ca