

A FORWARD VIEW

The Passion of our People

Committed. Passionate. Dedicated. These are just a few adjectives I use to describe the outstanding leadership and staff who drive Hebrew Free Loan. The exciting programs, events and opportunities available to our Jewish community are nothing short of extraordinary. None of these would be possible without the dedication of everyone involved in this vital agency.



HFL President Michael Berke

Hebrew Free Loan's profile has increased significantly over the years, rising to meet every challenge while experiencing no "growing pains" in addressing the increasing needs of the Jewish community. Our agency is consistently committed to its core agenda of raising the standard of living and working for Jewish individuals, families and businesses in Michigan. HFL has met every challenge over the years while remaining true to its fundamental values.

I am awed by HFL's accomplishments and know that these wouldn't be possible without an extraordinary Board and professional staff who demonstrate daily what true dedication means. The time and energy each gives to serving this agency has made a significant difference in so many Jewish lives.

We publish agency borrowers' profiles in blogs and Jewish News ads as they reflect on the impact of receiving a loan from HFL. They are very candid about how their lives have changed and improved due to the critical help received. Many express the nervousness or panic regarding that first interview with a Board member, wondering how they will explain their needs to strangers judging them. Reading further into the client profiles, all of them express being put at ease during the process in an atmosphere of trust, confidentiality and security.

Take a look on page 11 of this newsletter, and you will see a list of community leaders who are HFL officers, participate on the Board and/or the Advisory Committee. Each name represents someone who sits for borrower interviews on Wednesday nights or Sunday mornings. There are no ceremonial names on HFL's letterhead because everyone participates on some significant level, with many involved in a multitude of initiatives. They may serve at some level in twelve different

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PROGRAM UPDATE

Hebrew Free Loan launches the William Davidson Jewish College Loan Program

What could you do with your life if someone offered you \$7,500, interest-free, to help with your education? Would that secure your future? Change your path? Hebrew Free Loan is grateful to be able to offer those financial options to qualified Jewish students in our state, through the generosity of the William Davidson Foundation and its \$8 million grant.

The William Davidson Jewish College Loan Program (WDJCLP) officially opened for applications on April 1. It replaces the Jewish Educational Loan Service (JELS) program with additional dollars, upgraded marketing to Jewish students across Michigan, and an online application.

The new program will operate under Hebrew Free Loan's administration, in partnership with National Council of Jewish Women (NCJW), Jewish Federation and several other fund partners.

In its new form, WDJCLP will not only enable greater award amounts per student, but will also allow for an increase in the number of students who can apply for and receive awards, explained Program Chair Harriet Orley. "Potentially, we could double the number of loans that were previously awarded," Harriet said.

Harriet has worked closely with Program Director Laurie Banks from the outset, redesigning the delivery of service to meet the needs and expecta-

WILLIAM DAVIDSON



tions of the technology generation. Harriet emphasizes that a great deal of the initial focus was on the development of the program's new website because the site is the entry point for interacting with the loan program.

"If you go to the new website, www.jewishcollegeloansmi.org, you will see how dynamic, friendly and interactive it is," Laurie said. "The site is where applications are filled out and submitted, and where other supporting documents can be attached securely. Things like tax returns, scholarship letters or award offers from other sources can also be uploaded to create a loan package that will be used to determine needs. We are coming to students and their families in the way they are accustomed to collecting information and initiating contact, but the personal aspect that is the hallmark of HFL's interest-free loans will not disappear. A borrower interview will be scheduled with a program staff member to review the information, complete the process and answer any questions along the way."

Executive Director David Contorer

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William Davidson Jewish College Loan Program

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gave a nod to the vision of the William Davidson Foundation's leadership. "Our community has provided financial assistance for education since the 1940s, but the WDJCLP takes this to a new level. We now have the critical dollars we need to reach out to Jewish students statewide, increasing our capacity to provide loans."

"By reaching out to loan applicants across the state, we are delivering a powerful message," HFL President Michael Berke agreed. "We're saying to our young people that we want them here. We want them to graduate, to be economically self-sufficient, and to thrive in Michigan. We want to attract and retain the next generation of professionals, scientists, engineers, doctors, lawyers, teachers and entrepreneurs."

"It's an unparalleled opportunity," said Harriet. "We are making long-term investments in students and building our future as we are building theirs. We also hope to ease some of the heavy burden of college debt and help launch their lives in our community on a better footing."

Along with Laurie Banks, other HFL staffers will help drive the program. Cheryl Berlin will assist with application



WDJCLP Chair Harriet Orley



Executive Director David Contorer



HFL President Michael Berke

intake, and Bernice Herd will serve as program coordinator, helping with tracking and gathering of information.

"Students of any age who are enrolling in an accredited program are eligible," said Laurie. "The response so far has been enthusiastic, from both new applicants and returning students seeking funding for the new school year. It's very exciting because of the scope of what we could do on a regular basis. This has the potential to do so much good for our community." ☺

PROFILE

WDJCLP's New Loan Program Director: Laurie Banks



Laurie Banks has been with Hebrew Free Loan for ten years. As the agency Controller, she is responsible for all agency finances, reporting, and loan administration of the JELS program.

"I am just so excited about the reboot of the college loan program," Laurie said. "The William Davidson Foundation's investment will allow us to do so much more, for an even greater number of students, and I think that's amazing."

Aside from her experience with JELS, Laurie has a Bachelor's degree

in math education, and a Master's degree in accounting. She feels becoming the new program's director is a good fit.

"I have college students of my own, so I understand what parents go through with tuition and fees. This newly-expanded program is sorely needed, it will offer options to expand education, and can help keep the younger generation in our community," Laurie said. ☺

How it works:

- Need-based interest-free loans for up to \$7,500 per student per year.
- Must be Jewish.
- Must be a Michigan resident.
- Must be accepted/enrolled as a full-time student in an accredited institution in Michigan.
- HFL Loans are *last-money in*: applicants must file a Free Application for Student Aid (FAFSA) and pursue other funding sources, such as grants, scholarships, work and family funding.
- Loans may be applied to the cost of attendance, which includes classes, books, or room and board.
- Open to undergraduates, graduate students and those returning to school.
- There is a post-application interview with a program staff member.
- One qualified loan co-signer is required.
- There is a \$100 annual payment while the student is enrolled, and loan repayments begin six months post-college.
- There is no fee to apply.

Grow a Better Beard with Detroit-based Beard Balm

Shaving is not fun,” said Beard Balm’s Jon Koller. “It irritates, and it’s expensive. Shave creams, lotions and aftershave, razors and razor blades – those products aren’t cheap. However, there are some issues with not shaving. Beard hair is coarser than what you have on your head, and you can’t treat it the same way. Regular hair conditioner just doesn’t cut it, and many products use ingredients that aren’t really healthy to have on your face.”

Beard Balm evolved over several years out of frustration, because nothing was good enough, Jon said. “The focus was on ingredients that were organic and easy to source locally. We use natural oils like grapeseed oil, and Michigan beeswax and lanolin. The point is to coat the hairs and soften each strand, giving your beard a nice clean look and making it very soft. The texture of a beard can often get negative comments. I frequently get surprised reactions from people who expect my beard to be stiff and scratchy. Customers post similar things on our pages all the time.”

Beard Balm, which began in a tiny way with a small amount of Balm on a table at a pop-up shop, still operates largely from word of mouth. Detroit-area barber shops and small retail shops carry it, and it’s sold across the country, but the majority of orders come through their website, *beardbalm.us*. They’ve shipped orders to Sweden, and also have a following through shops in Melbourne, Australia.

Hannah Lewis, Jon and his brother, Micah, run Beard Balm’s production and distribution from their small office within Pony Ride, the Corktown warehouse that includes a coffee bar, a dance studio, and a group of web designers among the tenants. The machine that mixes the ingredients and fills the tins was their creation, with parts manufactured by them, or machined locally. They wanted product consistency, but also to fill the tins to a higher level than conventional machinery allowed. “A tin of Beard Balm lasts quite a while. If you begin using it when you stop shaving, when you finish the tin you have a fine beard to show for it,” Jon said.

Because men aren’t typically large consumers of grooming



Beard Balm’s Jon Koller



products, the Beard Balm crew looked around and found a country-wide networked community of beard clubs. Those clubs, Jon said, frequently gather their members for conventions or beard growing “contests” to benefit charities, and Jon would attend and sell product. They also take advantage of electronic media on Facebook, Twitter, a Tumblr blog and an Instagram account that shows many photos of happy customers who post bathroom selfies of their freshly-groomed faces next to tins of the product.

The partners approached Hebrew Free Loan’s Marvin I. Danto Small Business Loan Program because, as Jon said, the business had reached a certain scale of costs in production and ingredients, and they wanted to move to a larger scale, including the ability to negotiate better prices on the ingredients by buying in quantity where practical. “Hebrew Free Loan

was a really fresh opportunity for us,” Jon said. “We were the kind of business they wanted to listen to, because we are a local Jewish business with potential. They did send us back to the drawing board because they thought our research looked a little premature. We tore up the business plan, built it back up, adjusted our expectations and our ask, and came back to them. When they said yes to a \$10,000 interest-free loan, and an additional \$30,000 at the Jump Start event, it was because we had the data to back us up.

“This was all uncharted territory. We had to figure things out, and decide what was important to us. Things like the type of tins we use, can we print directly on them, or do we need a sticker? Can we pick a less expensive source for some of the organic oils, and will the quality be right? It’s a whole new ecosystem of thought. Hebrew Free Loan connected us to a customized mentor who helped us make the right choices and really get us going. They cared about the details, and supported our intent.”

Beard Balm recently became available for purchase on Etsy and Amazon. ☺

President’s Message { Continued from page 1 }

sub-committees for small business loans, community outreach, education loans, borrower mentoring or Project HEAL (Health Emergency Assistance Loans), just to name a few.

What an achievement! Together, leadership and staff have approved loans totaling \$1,208,000 in 2013. Listening to the needs of the community, our loan portfolio has increased significantly over the previous year. We can all say with great pride that the fine tradition of Detroit’s oldest Jewish agency continues to meet the needs of the future.

In addition to the countless hours given to fulfilling HFL’s agenda, our leadership is dedicated to spreading the word about

this fine agency — speaking to their families, friends, business associates, and community leaders about how HFL helps those in need. They also dedicate themselves to raising funds for additional loan capital to meet the ever-increasing needs.

In conclusion, I point with great pride at all of Hebrew Free Loan’s accomplishments. Each secure family, each budding business, each child laughing at summer camp, each person driving to work, each family in a comfortable home, each student studying for a college degree is a triumph for our organization. The passion and compassion of those who make up HFL is something we all can look upon with pride. ☺

Connecting with Northern Michigan's *Frozen Chosen*

Pam Ovshinsky speaks rapidly and enthusiastically about life Up North, and the consortium of Jewish leaders of which she is a part-time coordinator.



Members of L'Dor v'Dor Northern Michigan Jewish Women's Rural Leadership Consortium

"Many people are surprised to learn there's a vibrant Jewish life up this way," Pam said. "Some of our congregations have celebrated 100-year anniversaries, so we've had an established Jewish presence for quite a while. In the past, we had copper mining and lumber industries, and Alpena was a busy port town for shipping. Trains would come from Grand Rapids, Chicago and Ohio and bring passengers to Michigan's Summer resort areas. We had shoreline boom towns, and Jewish retailers responded to the demand by moving up and opening shops."

The consortium represents six congregations: there are two in Traverse City, and one each that serve Petoskey, Marquette/Ishtpeming, Houghton/Hancock and Sault Ste. Marie, Canada.

A few years ago, the congregation in Petoskey created a Rosh Chodesh group focusing on women's spirituality, and the organizers reached out to the other synagogue women's groups to come and participate. Distances were sometimes daunting, but the numbers and the camaraderie were encouraging. "Bringing everyone together was profoundly satisfying," said Carol Ellstein, president of the Petoskey congregation. "It worked out so well that it was suggested to continue collaborating on other things. When you live in a remote community, you really do enjoy the social contact with others."

The synagogue populations are fairly small by Detroit standards, but they each face similar challenges: to be the hub of communal life and to support their mem-



bers, and they do so with limited budget and no paid staff. People often travel from great distances to participate, and no building has a permanent rabbi. Joining together allowed the synagogues to leverage and increase opportunities, such as the ability to bring in cultural, social and educational programs, share out the cost and make the programs accessible to more people.

Because many of the leaders of the synagogues happened to be women, they were able to create a pilot program with funding from the Jewish Women's Foundation, and they had additional support from JFMD and programming support from the Ravitz Foundation. The purpose was to program across congregations, maintain the northern network, pass down their leadership skills and involve the next generation. They called it *L'Dor v'Dor*.

Affectionately called the *Frozen Chosen*, L'Dor v'Dor "recognizes that we can do more together than we can alone, to build bridges and make connections," said Carol.

Pam also emphasizes that the *Frozen Chosen* are not merely centered on northern life, but are also dedicated to maintaining links with the "downstate" community. "Organizations like Hebrew Free Loan have made it clear that, while proximity makes them easily accessible to those in Southeastern Michigan, they offer their programs to *all* qualified Michigan Jewish residents," Pam said. "HFL wants us to know we can call on them when needs arise, despite the distance."

"It's up to us all to support each others' efforts, and to see the value in all of us. Our hunger for Jewish connection, whether rural or urban, is a common denominator." ☺

GIVING OPPORTUNITIES

HFL Tribute Bank, Tribute Packs



Don't want the hassle of writing a check or pulling out a credit card? **Start a Tribute Bank** with a minimum deposit of \$100. Each time you wish to send a Tribute, call us with the details, and we will deduct the amount from your Bank. Call Beverly Dovitz at 248.723.8184 to set up your Bank.

Packages of five **blank Tributes** with envelopes may be purchased for \$25 each, and hand-written as needed.

Online Tributes may be requested 24 hours a day by selecting the "Donate" tab and drop down to "Make a Tribute" on our secure Web site, www.hfldetroit.org. ☺

HELP US HELP OTHERS

We need you! Local Jews benefit from your generosity

Hebrew Free Loan welcomes your Tributes and contributions of any size to support the agency and its loan programs. **Money donated to HFL stays right here in the community**, helping our local families and businesses, and strengthening Jewish life in Michigan.

To ask questions about our loan funds or programs, or to donate, please call our office at 248.723.8184, or visit our Web site 24 hours a day at www.hfldetroit.org.

Thank you! ☺

Major Donors are the backbone of our agency. Thank you to the individuals, families and foundations below who support our mission.

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Donations listed include those made through February 15, 2014

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Hebrew Free Loan gratefully acknowledges the following Evergreen Legacy Fund donors:

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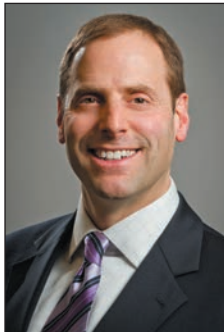
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Hebrew Free Loan's Expanding Horizons

This is an exciting year to be a part of HFL! The agency is expanding our horizons on so many fronts, because we believe there are Jewish Michigani-ans who still don't know about our interest-free loan programs and could greatly benefit once we connect them.



Executive Director David Contorer

The William Davidson Jewish College Loan Program will provide \$8 million in interest-free loans and program enhancements to Jews throughout the State of Michigan. Until now, these loans have only been provided to the Metro Detroit Jewish community, and they were limited to only \$4,000 per student per year. HFL is almost doubling that per-student loan maximum and we will likely provide between 250 and 300 college and graduate school loans in this school year (compared to 120 from last year). Now, THAT is an expanding range of students whom HFL will be helping!

There are so many couples who have been trying to start a family and cannot find the resources to pay \$15,000+ for in-vitro fertilization. Through ads and social media, HFL wants Jewish couples to know that we are open for business to help you make your 'miracle babies!' I can think of no greater use of an interest-free loan than to help families to have children. I would love to see the number of HFL's in-vitro loans doubled or tripled in the next year, and HFL will be marketing this program to expand the number of families who are helped in 2014 and beyond.

Interest-free loans to help children experience a fun summer camp session is another area where HFL is widening awareness. There are a variety of camps throughout Michigan and across the

Midwest and Canada where Jewish families send their kids. HFL wants to help any of these families that may need assistance with the cash-flow (usually due in the spring) to pay for those life-changing camp experiences. Again, HFL is expanding our outreach to help more kids to attend summer camps.

I wrote in my last newsletter column about how critical HFL's customized, assigned mentorship has been for many of our Marvin I. Danto Small Business Loan recipients. Newer business owners don't always see the pitfalls that await them around the corner, or they may miss critical opportunities that a mentor's eagle-eye can spot. HFL continues to expand our bullpen of great business mentors from our Jewish community. This is an invaluable resource, along with the interest-free loan dollars, to help ensure success for HFL's Danto business loan recipients.

As HFL continues to broaden our outreach efforts, we are expanding our marketing and publicity partnerships. The Jewish Federation's NEXTGen department represents several thousand young adults (21 - 40 years old) in our region—many of whom are not aware of HFL and the ways that we could help them with needed personal, educational and business loans. HFL, NEXTGen and a video production company called "B!GG" worked together to promote "Jump Start," our business pitch event that has widened awareness about HFL's Danto Business Loan Program. The Jewish Federation's marketing department has been a terrific partner with HFL in designing and preparing the logo and materials for our William Davidson Jewish College Loan Program. These expanding marketing and publicity partnerships will continue to widen awareness about HFL and our loans.

Stay tuned to HFL to watch all of these expanding areas help improve even more peoples' lives across our Michigan Jewish community. ☺

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Hebrew Free Loan's Jump Start Small Business Funding Event a Success

On Sunday, April 13, *Jump Start* was standing room only with 140 attendees meeting for breakfast and networking at Lawrence Technological University in Southfield. Co-chairs Howard Brown and Heyden Graham were thrilled with the event's success.

During the Pitch, Hit & Run session, three local Jewish business owners pitched their ideas for expansion to an esteemed panel of five judges. A total of \$155,000 in interest-free loans from HFL's Marvin I. Danto Small Business Loan Program was awarded to Wow Writing Workshop, Eskimo Jacks and Beard Balm. Josh Kaplan of Supply Line International spoke of his company's huge successes following his \$100,000 past HFL Danto loan. Each of these businesses will grow with these Danto loan dollars, as well as with the guidance of customized HFL mentors. HFL sees *Jump Start* becoming an annual event, in partnership with the Jewish Federation's NEXTGen, and we couldn't be more excited to promote successful small businesses in Michigan!

