

Dignity

Helping People Help Themselves

News from the
**Hebrew Free
Loan Association**

SPRING 2004

Meeting the Expanding Needs in a Troubled Economy

We hope you will enjoy reading this newsletter about much of the activity here at Hebrew Free Loan Association. It's been an extremely busy and meaningful year of providing an important social service to the Bay Area Jewish community. Here are just a few highlights of our loan activity in 2003:



Stuart Pollak

- ◆ 35% INCREASE in loan activity over the prior year.
- ◆ 418 loans disbursed for a total of \$1.7 million.
- ◆ Biggest increase was in the student loan category, representing a greater need due to governmental cutbacks in student scholarships as well as the additional stress placed on families dealing with the economic downturn.
- ◆ A large increase in the number of Emergency and Personal loans needed.
- ◆ Currently, we have more than 1,000 individuals with active loans totaling over \$4 million.
- ◆ Default rate on loans (people who don't pay off their loans) continues to be less than 1/2 of 1 percent.

We hope you'll enjoy learning more about us in the following pages. If you know someone who needs our assistance, or if you are in a position to help us help others, please contact our office.



Ed Cushman

Stuart R. Pollak
President

Edward L. Cushman
Executive Director

Saving the Life of a Child

Suzanne Granet delivered this speech at the Hebrew Free Loan Association's 2003 Annual Meeting.

I am a recipient of an HFLA adoption loan received about five years ago. I attempted to adopt a child from the United States but had doors shut on me, given that I was doing this as a single parent. I decided to look into foreign adoption, specifically Russia, as it was my heritage—both my grandfathers were born there. What I wasn't prepared for was the over \$25,000 needed to give a child a home.

I had heard about HFLA from my sister-in-law and decided to take the leap to see if I would qualify for a loan. I met with Mr. Irwin Wiener (former HFLA Executive Director) and to say that my experience was positive is an understatement. To ask for help is difficult and embarrassing but Mr. Wiener made me feel comfortable right away and treated me with compassion and respect. I will never forget him for that. I may have given up on my dream and chalked it up to this "not being meant to be" if this had been one more negative experience.

My adoption process went smoothly from there, although it was a very scary experience on so many levels. I was single, Jewish and headed to a Russian court to convince a judge why they should allow me to bring one of their own to America. The judge not only granted me the adoption, she gave me a big hug and said, "Who needs men anyway!"

Now to the best part of my story, Carly Kseniya Granet. Carly was born in a remote part of Russia called the Russian Far East, which is further than Siberia if you can imagine. Winters are long and when I was there with my Mom in January of 1998, it was a balmy 30 degrees below. Carly was in Baby Home #1 in a town called Khabarovsk, where she lived with 200 other children



Suzanne Granet and her adorable daughter, Carly

under four years old. The town had a total of twenty orphanages. Carly's original circumstances are not known. She was relinquished at two days old and had resided at the orphanage until I came to get her at 14 months. She had never been outside, was severely dehydrated and malnourished and had lost her smile since the last picture I'd seen of her. The caretakers appeared to have done the best they could but there was no nurturing or comfort shown to the children. Their baths consisted of being hosed off, and baby bottles were tied to the cribs for feeding. It was heartbreaking, yet uplifting, as I knew she was about to embark on a fantastic journey of discovery and love.

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Also in this Issue . . .

- ◆ **HFLA Comes to the Aid of a Russian Jewish Woman Facing Deportation**
- ◆ **Hebrew Free Loan Launches Legacy Society to Ensure our Future**

SAVE THE DATE: MAY 2, 2004—HFLA SPRING LEGACY BRUNCH

Keeping the Family Together



In January, the Hebrew Free Loan Association had the privilege of assisting a family caught in a struggle to remain together in this country. Yana Slobodova, 30, and her husband, Alex Makarchuk, were a young Russian immigrant couple living in San Francisco with their 20-month old child, Nikita. Yana was teaching music and Alex was working as a plumber. Their American dream was being realized.

Then one day, that dream was shattered when Alex, now a U.S. citizen, filed to get Yana a Green Card and they ran into trouble with the Immigration and Naturalization Service. The INS was disturbed by some of the irregularities in the original paperwork Yana had filed when she moved to the U.S. in 1996. Back then, Yana had relied on the support of a lawyer who prepared her documents. When she used those papers to enter the country, the INS discovered that some of the documents had been forged and still others misrepresented her situation. She was allowed to stay in the U.S. while she applied for political asylum, but when that request (as well as subsequent appeals) was denied, Yana's legal status became tenuous. In the meantime, she met and fell in love with Alex. They married and had a son. Now, years later, the INS agent considering her Green Card request, not only denied that petition, but also arrested her for immigration fraud.

After three weeks in jail, Yana was released on bail and allowed to spend one final month here with her family before being deported to St. Petersburg.

Devastated by the shock of needing to leave her entire family (Yana's parents had also relocated to the Bay Area) and move to a country where no family or friends remain, the family turned to the Bay Area Council for Jewish Rescue and

Renewal for support. Recognizing that the family had exhausted their financial resources, the Bay Area Council called on Hebrew Free Loan to see if we could provide funds for legal efforts. Although it was not clear how the family would ever be able to repay HFLA, our leadership approved a loan to enable Yana and her husband to retain the well-known immigration attorney Mark Van Der Hout.

Unfortunately, this story does not end well. Despite heroic efforts by the family, the lawyer, the Jewish community, and public officials (especially Congressman Tom Lantos), Yana was deported on Sunday, February 29. Her father traveled with her and will stay with her for a short time to help her settle in a country which is now foreign to Yana.

We have not given up hope, however. Her lawyer will continue to petition the U.S. government to reconsider her case on humanitarian grounds. Although we haven't yet been able to change the course of Yana's nightmare, we are proud that we could help in some way. In fact, Hebrew Free Loan was the only agency to offer financial support in this struggle.

The efforts made by Hebrew Free Loan and the Bay Area Council provided the Slobodova/Makarchuk family with hope as well as a renewed sense of respect for the Jewish community. At Hebrew Free Loan, we consider it a privilege to be able to assist people facing all types of hardship, however overwhelming their situations may be.

We trust that one day soon Yana will be able to return to her family in the Bay Area. Perhaps she'll even address us at our next HFLA Annual Meeting and share her story of hope and courage. ♦



Yana Slobodova, Alex Makarchuk and their son, Nikita Makarchuk, at a rally outside the San Francisco Immigration office to protest Yana's deportation to the former Soviet Union.

SAVE THE DATE!

- ✓ **Sunday, May 2, 2004**
10:30 AM – 1:00 PM
- ✓ **HFLA Spring Legacy Brunch at the Westin St. Francis Hotel**



Julius Blackman Daniel Goldberg Arthur Zimmerman

HONORING *Cantor Julius Blackman, Daniel T. Goldberg, and Arthur Zimmerman for their dedicated service to the Hebrew Free Loan Association*

LAUNCHING *our new Legacy Society to recognize those who are including HFLA in their estate plans*

PROVIDING *much needed funds to support our ongoing service to the community*

Invitation will follow. For more information, please call the HFLA office at (415) 546-9902.

Saving the Life of a Child

continued from front page

Today, Carly is a seven-year-old second grader at an Oakland public school. She is a bright, loving and well-adjusted, healthy child. She is loved by her Nana, Grandpa, uncles, aunts and cousins, not to mention all of her friends and me. She wants to learn Russian and wants to visit "her country," as she puts it, someday.

I want to thank HFLA for the assistance you gave me in fulfilling my dream but, more importantly, for being a part of a noble endeavor in saving the life of a child. We are all so lucky to live in a land of plenty and to be part of a community that cares enough to offer a hand up. You should be very proud of the work that you do. Thank you again and Spasibo! ♦

Oh, What a Difference We Make

Last summer, we sent a questionnaire to past loan recipients to find out what impact our loans had made on their lives. We received an overwhelming number of responses and were heartened by the stories people shared. We hope you share our pride in making these loans possible:

PERSONAL LOAN “We wanted to continue our eldest child’s third grade attendance at Brandeis Hillel Day School. Our second child was starting kindergarten and we wanted the same educational opportunity for him. We were in debt and would not have been able to afford it without the loan.” — *Jeffrey and Rebecca Wexler*



The Wexler family

HOME LOAN “It is encouraging to see that when there is no support system established, there is a place that can provide help, just like a family.” — *Inna Petviashvili*

ADOPTION LOAN “We received an adoption loan. Our relatives who cosigned felt wonderful in somehow being able to help us achieve our dream.” — *Karen Chandler*

DEBT CONSOLIDATION LOAN “I was recuperating from a serious accident. I had to borrow money to survive.” — *Linda Forkash*

ADOPTION LOAN “Thank you for this much-needed loan which I used for my adoption of my son 5 years ago from Russia. I have always found joy and support from each of you whom I have had contact with in this wonderful blessed organization. To me, Hebrew Free Loan exemplifies the genius and compassion of Jewish community.” — *Anonymous*

HOME LOAN “What a wonderful Association—not only did we feel grateful for the financial support—we also felt like part of a community that really wanted us to succeed and be happy.” — *Ron and Gigi Rigler*

PERSONAL LOAN “My husband passed away and I did not have money for funeral. I am a refugee from Russia and that loan helped me in a very difficult time.” — *Yeva Kabanovskaya*

STUDENT LOAN “The HFLA was a critical resource for me. I have never been comfortable about taking on debt, but the HFLA had confidence in me and I paid you back in good time.” — *Joan Lopate*

DEBT CONSOLIDATION LOAN “As a single mother of three school-aged children, I was living on credit cards. The loans saved my life and allowed me to keep my home, raise my children in peace and devote myself to their well-being and education. I will always feel a deep sense of gratitude and indebtedness to HFLA. With your help, I now have 3 children who are all college graduates and productive members of their communities in rewarding jobs.” — *Suzanne Hershfield-Haims*

STUDENT LOAN “Both my father and brother died during my 2-1/2 years at graduate school causing undue emotional and financial stress on me and my family. Without HFLA’s support, I would have had to discontinue my studies. This loan has made a lasting and profound impact on my life and I am very grateful.” — *Rachel Ehrlich*



Rachel Ehrlich

Help Us
Help Others...
Now and
Forever 

We invite you to join the new Hebrew Free Loan Association Legacy Society for donors who include HFLA in their estate plans. Legacy members will be recognized throughout the year in the print media and at special events.

Planned gifts to the HFLA will enable the agency to build a permanent financial base and will help us initiate new programs to better serve our community. If you have supported the valuable service we provide to the community, please consider making arrangements to ensure that our agency will receive your enduring support in the future as well.

If you have already included HFLA in your estate plans, we would love to know. To find out more about the various legacy options, please contact Ed Cushman, Executive Director, or Cindy Rogoway, Development Director, in our office at (415) 546-9902.

Become a charter member of our new Legacy Society and be recognized and honored as one of HFLA’s most dedicated supporters. Together, we can build a permanent foundation for the agency. ♦

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Recent HFLA Activities

Special Benefit Theatre Performance ♦ HFLA Board Retreat ♦ Annual Meeting

