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*Our mission is to lend money free of interest, for worthy purposes, to needy and responsible individuals who are unable to obtain loans through conventional sources.*

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Michal Marcus

*\*of blessed memory*

**HFLA Golf Outing**

On Monday, June 21, the Hebrew Free Loan Association of Cleveland honored Beachwood mayor Merle Gorden as HFLA's 2010 Man of the Year. A Beachwood resident for over 50 years, and mayor of Beachwood for four consecutive terms, Merle Gorden is truly a community icon. Active in local government for many years, Merle Gorden has held the post of council president, council member, democratic ward leader, served on various boards and commissions, as well as served on the board of numerous community and civic organizations and county committees.

88 golfers hit the links and 15 tennis players joined the fun at Canterbury Golf Club to support a respected community leader and the Hebrew Free Loan. 140 dinner guests enjoyed food and fun at an after-event reception and silent auction.

*(continued on Page 2)*



*Justin Berns, Saul Eisen,  
Stuart J. Sharpe, Fred, Goodman,  
Mel Jacobs, Mayor Merle S. Gorden,  
Brian H. Linick, Mark Mintz,  
Eric J. Rivchun*

*Stuart J. Sharpe, HFLA President  
Eric J. Rivchun, Golf Chair*

**HFLA Financials**

**Loan Status Update:**

Currently, the HFLA has 146 active loans totaling \$266,599.  
From January until August 2010 we have made 40 loans totaling \$101,695.



## The President's Corner

*"A loan is better than charity, for it enables one to help oneself"*  
~ Maimonides

I am honored to have been elected president of the Hebrew Free Loan Association of Cleveland. Our 107 year old organization has a wonderful and proud tradition of "being there" for hundreds, if not thousands of people who, facing a relatively short term but critical issue, sought a helping hand, not a handout.

Taking the reins of this organization is more than an honor. It comes with the responsibility to extend and enhance the tradition, and to leave the organization better for my having been elected. I have accepted that challenge, with the knowledge it is impossible for one person alone to achieve success. I am fortunate to be surrounded by a talented group of officers: vice presidents Marcia Coven and Irwin Frank, Michael Levine, treasurer, David Edelman, secretary. Additionally, we are supported by a dedicated board of directors and our office administrator, Michal Marcus. Beyond that all of us stand on the shoulders of our founders -- Morris Black, Charles Ettinger, Herman Stern and their colleagues, and those who have followed during the ensuing century plus.

The new board has three main goals for the coming year. First, like all non-profit organizations we are focused on raising funds. While we run a lean organization, one paid staff member, modest rent and routine business expenses, our operations require funding. In addition, we want to increase our Endowment and Maimonides funds, to provide financial stability for the future.

Next, we will explore the need for, and the opportunities to provide, loans to small businesses and local entrepreneurs. Today's financial marketplace makes it exceedingly difficult to obtain small business loans and our current loan limits prevent us from being of much assistance. Ironically, HFLA was founded primarily to help immigrants and others start businesses. The board thinks a return to our roots may be of great value given the current economic climate.

Finally, we want to increase our visibility in northeast Ohio. We want to make sure every person in the community, especially fellow Jews, who needs a helping hand we can provide, knows about Hebrew Free Loan.

More than likely, you received this newsletter because you made a contribution or have supported HFLA in some other way in the past. Thank you; we are grateful for your support. My fellow officers and board members ask your continued support during 5771. Please make a contribution, include a bequest in your estate planning, be a player, sponsor or volunteer at next June's golf outing, send us an idea, inquire about joining our board. Or, just call the office and tell Michal you'd like to help.

It is only with supporters like you, sharing generously your time, talent and contributions that Hebrew Free Loan/ Cleveland can continue to lend a helping hand -- this year, and for at least the next 107 to follow!

L' shalom. *Stuart*

## Golf Outing... cont.

**The event would not have been possible without the help and support of our generous sponsors:**

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Another thank you goes to our event chair, Eric J. Rivchun, as well as the folks on the golf committee: Kevin Adelstein; Anne Bloomberg; Jeffrey Bogart; Daniel J. Burkons; Beth Coven; Marcia Coven; Irwin Frank; Lorie Gelb; Mayor Merle S. Gorden; Bette Rini; Ryan Rivchun; Eric Schreiber; Stuart J. Sharpe; Marla Silberman; Cynthia L. Winters and Terry Zirkin. Thanks to all of the volunteers as well!

We're already planning for next year's event, which will be held again at Canterbury Golf Club. If you are interested in being an underwriter, sponsor, volunteer or participant, please contact the Hebrew Free Loan Office. [team@hflaclev.org](mailto:team@hflaclev.org)

***We look forward to seeing you next year!***



*Kerry Klotzman, Eric J. Rivchun, Irwin Frank, Mark Kaplovitz, Martin J. Cohen, Steve Friedman*

# Thank you for your support! October 23, 2009 - August 31, 2010

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*Noa Rachel Coven's Birth*  
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*Melvin & Karen Feinberg wedding anniversary and birthdays*  
Barry & Audrey Lowe  
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Esther Frank  
*Sidney & Ann Gantverg*  
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Keith & Betsey Belkin  
*Bert Lefkovich's Milestone Birthday*  
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*James Mellman*  
Jean & Allan Kleinman  
*Jim & Ruth Mellman*  
Rabbi Roger C. Klein  
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Cyd Kowitz & Mike Gottlieb  
*Marvin Potter's Milestone Birthday*  
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*Bert & Jan Chernin*  
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*Ree Warshawsky's 70th Birthday*  
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Special thanks to  
our newsletter  
team:

Shayna N. Sharpe,  
Stuart J. Sharpe,  
Michal Marcus

## Loan Recipient Profile: Mel Hoffman

It's back to school time, and with that comes...college tuition payments for many families in the area.

The Hoffman family knows all too well about those payments; they have two daughters that would be attending college within a year of one another!

Mel Hoffman owns Hoffman TV, a local TV and small appliance repair company. His wife of 22 years, Jeanette, is a school bus driver for the South Euclid/Lyndhurst district.

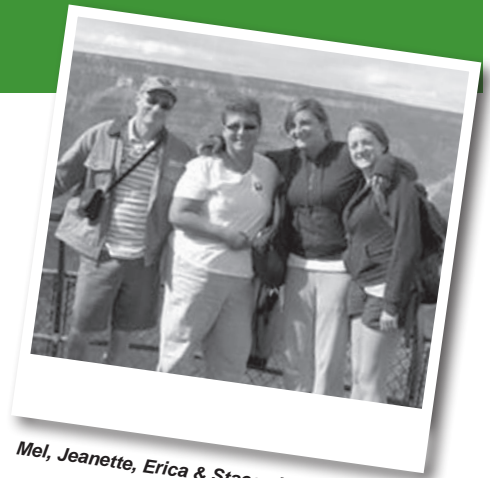
A few years ago, when it was time to send Erica to college first, Mel knew he would need help with college tuition. Through the couple's longtime friend, Rabbi Susan Stone, the Hoffmans discovered the Hebrew Free Loan Association of Cleveland. According to

Mel, HFLA "helped the family out when we really needed help." Hebrew Free Loan was able to step in and help out in a pinch, and Mel even repaid the loan early.

Here's how the girls are doing now:

Erica, now 22, completed her bachelor's degree at CWRU in Nutritional Biochemistry and Metabolism, with a minor in sports medicine. She got straight A's. After undergrad, she moved to Las Vegas where she is currently completing her Master's degree. She joined a two-year "Teach for America" program, teaching under-privileged kids, and is applying to medical school.

Stacey, 21, is finishing up her senior year at Bowling Green, with a bachelor's degree in Nutrition/Diet. After



*Mel, Jeanette, Erica & Stacey Hoffman*

graduation, she will be doing an internship in her field on her way to becoming a dietician. While in school, she donates her time at a local hunger center preparing and serving food.

The Hoffmans are extremely grateful for the help of the Hebrew Free Loan, and we're very happy that we could lend them a helping hand!