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Beachwood, OH 44122
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team@hflaclev.org

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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*of blessed memory

Person of the Year: Samuel H. Miller

The Hebrew Free Loan Association of Cleveland is honored to name Samuel H. Miller as our "Person of the Year" for 2011. Sam Miller is co-chairman of the board and treasurer of Forest City Enterprises, Inc.

The son of immigrants, Sam didn't learn to speak English until he was seven, even though he was fluent in multiple other languages. After high school, he joined the Navy where he earned the rank of Lieutenant, Senior Grade. He returned home where he earned a BA from Case Western Reserve University, then went on to get his MBA from Harvard Law School, where he graduated as a member of Phi Beta Kappa. In 1947, Samuel Miller joined Forest City Enterprises. He is most widely known for his role in the company's move into land development. 63 years later, Forest City is the country's largest publicly traded real estate developer with nearly \$12 billion in assets. It employs over 3,000 people in 25 states and the District of Columbia.

Sam Miller is the definition of community servant. Among his numerous activities, he is an honorary lifetime member of the Board of Trustees of the Jewish Community Federation of Cleveland, Honorary Trustee of Case Western Reserve University, National Chairman of the United Jewish Appeal, Board of Trustees of the Jewish National Fund, Board of Directors and Executive Committee of the Cleveland Clinic as well as a Distinguished Fellow, and a member of the Board of Trustees of the Catholic Diocese of Cleveland.

Sam is the recipient of the Veteran of the Year award for Cuyahoga County, B'nai B'rith National Humanitarian Award, Torch of Liberty Award from the Anti-Defamation League, American Red Cross Humanitarian Award among many, many others. Sam Miller is also the recipient of honorary doctorate degrees from Cleveland Academy of Medicine, Cleveland State University, John Carroll University, Ursuline College, Notre Dame College and Myers University.



2011 Annual "Person of the Year" Golf and Tennis Throw Down is June 20th

Please join us in a fun-filled day of golf, tennis and socializing as we honor Samuel H. Miller as Hebrew Free Loan Association of Cleveland's 2011 Person of the Year!

In addition to supporting both a respected community leader and the HFLA, you will enjoy a great time with old and new friends. We have planned a fun-filled day at Canterbury Golf Club, including a

delicious lunch, prizes, silent auction and reception. Best of all, you'll join HFLA in honoring our 2011 Person of the Year, Sam Miller.

Not a golfer? You can honor Sam Miller and support the Hebrew Free Loan Association by becoming a sponsor, or by urging your employer or friends to support this event. Sponsors receive great visibility, as well as the opportunity to network

with business owners, professionals and community leaders. Canterbury offers the perfect setting for initiating or enhancing personal and business relationships.

As a golfer, tennis player, or sponsor, or all three, we look forward you joining the fun on June 20th, 2011!

For sponsorship or sign-up information, contact the HFLA Office: 216-378-9042 or team@hflaclev.org



The President's Corner

In October, HFLA's Michal Marcus and I spent two energizing days in Dallas, attending the annual conference of the International Association of Hebrew Free Loans. Currently there are 22 members of the association, including Free Loan organizations in Jerusalem, Montreal, Vancouver and Melbourne, Australia. The oldest member, Pittsburgh, was founded in 1886; the newest in Milwaukee is less than a year old. Interestingly, Cleveland is one of only six IAHFL members that lend to people who are not Jewish.

The conference covered a variety of subjects of interest and importance to those of us charged with improving the effectiveness, and burnishing the legacy, of our respective Hebrew Free Loans. Topics ranged from (as one might expect) fund raising, to using so called "new" media like Facebook and Twitter to interact with contributors and supporters. The conference was a wonderful opportunity for us to meet HFLA professionals and volunteers from around the country -- and the world; representatives of free loans from Melbourne, Vancouver and Montreal were in attendance. We brought back numerous ideas that will serve Cleveland's HFLA well. We're already looking forward to next year's conference in Montreal!

Speaking of new media, if you haven't visited HFLA's re-designed website (www.hflaclev.com), or our new Facebook page, take a look next time you are online. Thanks to David Edelman, the website has a fresh look, tells our story and enables both potential borrowers and our supporters to interact with HFLA. Our new Facebook page, largely the work of our talented office administrator Michal Marcus, shares the more informal side of HFLA. You'll find pictures from last summer's golf outing and other activities, links to interesting information related to Cleveland's Hebrew Free loan and our sister free loans. You help us simply by becoming a "Friend" on our Facebook page and sharing your support of HFLA with your online friends. When you do that, the dynamics of the Internet take over; HFLA becomes more visible to potential borrowers and new supporters.

As you will read elsewhere on these pages, next summer, we will honor Sam Miller as our "HFLA Man of the Year." To merely list Sam's contributions to the quality of life in our community would take more space than this newsletter. To fully describe the impact he has had (not that he would allow it!) is likely impossible. Suffice it to say, Sam easily could be the "Man of Many Years". We trust you will join us in honoring Sam Miller next June.

In the last newsletter, I noted HFLA is exploring opportunities to make loans for business purposes. I'm pleased to report a business loan committee is now at work, investigating a variety of options, In addition, the committee, under the leadership of Lisa Lowe, has applied for a grant that, if approved, would provide dollars from a community development fund to support our work in this area. It interesting to note the earliest HFLA loans were given to immigrants and others for the specific purpose of helping them to establish themselves in business. In many ways, making business loans again will take us back to our roots!

As 2011 draws to a close, the board of directors of HFLA wishes to thank you for your continued support. Your contributions, whether of time, money or both, have enabled us to lend helping hands to countless people in our community, many of whom never imagined they would need help. You have participated in what Maimonides described as the highest level of giving: making a loan to a person in need, helping that person to become self sufficient without suffering the embarrassment of having to ask for charity.

May 2011 bring you, good health, good fortune and the continued commitment to those we can aid by lending a helping hand.

L'shalom,
Stuart

Thank you for your support! September 1, 2010- December 3, 2010

Isaac & Itta Abovitz
 Kevin Adelstein
 Anonymous
 Michael Armin
 Rabbi & Mrs. Moshe Barkin
 Howard Bram & Lynn Berg
 Avrohom & Giti Cohen
 Martin J. Cohen
 Beth Coven
 Bradley Coven
 Marcia Coven
 Jerry Cyncynatus
 Lois Davis
 Daniel Dreyfuss
 David Edelman
 Rebecca P. Eden
 Saul Eisen
 George & Bela Fischer
 Ivan Friedman
 James Friedman
 Gary Fromson
 Paul R. Gallin
 Gloria Gelb
 Lorie Gelb
 Sheldon Gerson
 Yuriy Goldman
 Gladys Goldstein
 Shirley & Bernard Gordon
 Edmund S. Goulder
 Andrew & Judy Green
 Arthur & Susan Greenberg
 Alan & Bernice Greene
 Michael Hennenberg
 Mel & Jeanette Hoffman
 Terence & Hetty Isakov
 Scott & Pamela Isquick
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 Klotzman
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 Harley Kravitz
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 Michael J. Levine
 Lucila Licata
 Amy Lipson
 Lisa Aryln Lowe
 Lawrence Mack
 Terry & Sharon Macklin
 Annette K. Markell
 Alen Michel
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 Marshall Nurenberg

Lawrence & Linda Rich
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 Fred A. Rosenberg
 Ellen Rossen
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 Harriet Roth
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 Mark Shoag
 Ruth K. Schochet
 Walter & Paula Schwartz
 Mel & Maude Shafron
 Michael Shapero
 Stuart J. & Rebecca Sharpe
 Alvin Siegal
 Seymour S. Stein
 Boris & Olga Vayner
 Neil & Connie Waxman
 Wealth Horizon
 Fred & Lois Weisman
 George & Josephine Weisz
 Daniel & Judith Zeligson
 Burt & Sandi Zucker

In Honor of

Eileen Blake's 80th Birthday
 Irene & Dick Kretch

A speedy recovery for Dan Cord
 Cindy & Michael Attias

Beth Coven
 Marjorie Loewenthal

Richard Feldman
 Andy & Judi Finger

Maury Feren's 95th Birthday
 Joel & Cindy Herman

Irwin Frank
 Lawrence Kronick

Charles Frankel's Milestone birthday
 Thelma Stern

James Mellman
 Allan D. Kleinman

Dr. Harvey Rosenbaum
 Andy & Judi Finger

Samuel Martin Stroom
 Dr. Richard Stroom

In Memory of

David Apple
 Andy & Judi Finger
 Clifford & Linda Wolf

Sanford Corwin
 Audrey & Barry Lowe

James Fried
 Sol & Doris Stark

Peter Garson
 Malcolm S. Elsoffer

Allan Gold
 Shirlee Overbeke

Linda Joseph
 Andy & Judi Finger

Walter Klopfer
 Faye Glazer

Judge Alvin Krenzler
 Irwin Frank

Buddy Krenzler
 Marcia Coven
 Lorie Gelb

Dr. Judy Ratzan's mother
 Dr. & Mrs. Sanford Fox

Marilyn Saltzberg
 Harry Saltzberg

Howard Schreiberman
 Helen Graves

Bunny Silberman
 Marcia Coven & family

Linda Sherman Stein
 Sanford A. Fox

Harvey Stein
 Marcia Coven & Family

Linda Stein
 Andy & Judi Finger

Max Strauss
 Lillian R. Strauss

Robert Zashin
 Andy & Judi Finger

Foundations

Albert B. & Audrey G. Ratner Family Foundation
 Nina & Norman Wain Philanthropic Fund
 Edith Anisfield Wolf

Maimonides Society

Michael & Iris Lorber

Loan Status Update:

Currently, the HFLA has 128 active loans totaling \$243,991
 From January until November 2010 we have made 46 loans totaling \$124,884.



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**HFLA to Honor
Samuel H. Miller as
2011 Person of the
Year at the Golf &
Tennis Throw Down**

We need you

Interest-free loans make a big difference to our local, Northeast Ohio community.
Students are struggling with how to pay for college tuition, books, supplies – *we can help.*
Young adults are going back to graduate school to further their education – *we can help.*
Medical and dental bills are overwhelming – *we can help.*
Small businesses need support to grow – *we can help.*
For Home repairs, behind of bills, life cycle events, adoption, fertility treatment – *we can help.*

WE NEED YOUR HELP to spread the word

Tell your neighbor, tell your friend, tell your family.

Friend us on facebook (just search Hebrew Free Loan Association Cleveland)

Check out our website: (www.hflaclev.org)

Suggest an organization you feel should hear from us directly!