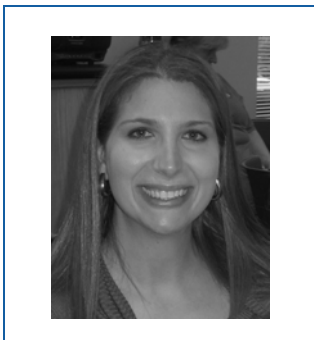




The Hebrew Free Loan Association of Houston 4131 S. Braeswood, Houston, TX 77025  
www.hfla.net | jjbrnk@hfla.net | 713.667.9336 x 221

## Microloan Seminar & Jewish Business Networking Event!

The Hebrew Free Loan Association of Houston is excited to host a microloan seminar for business executives & professionals. Professor Marc J. Epstein of Rice University's Jones School of Business will discuss the impact and use of micro-loans in the Houston Jewish community.



*Executive Director,  
Jennifer-Joy Bronk, Esq.*

In response to the tight credit market and high unemployment rates, HFLA is providing interest-free business start-up loans for Jewish-owned small businesses in the greater Houston area. The purpose of this seminar is to connect owners of small Jewish businesses with successful professionals for the purpose of creating relationships including financial support, and encouragement.

Professor Epstein also served as a professor at Stanford Business School, Harvard Business School, and INSEAD (European Institute of Business Administration). A prolific author of more than a dozen books and 100 scholarly articles, Epstein maintains extensive industry experience and has been a senior consultant and lecturer to businesses and governments throughout the world for more than 25 years.

The Hebrew Free Loan Association of Houston has launched an innovative program lending to prospective Jewish business owners in Houston at a zero percent interest rate with no fees.

We encourage you to attend our free event, and pass this invitation along to professionals who may also share in the same passion to invigorate and grow Houston's Jewish business community.

Sunday, November 7 2:00-4:00 pm  
Jewish Community Center, First Floor  
5601 S. Braeswood Houston, TX 77096

RSVP: [jjbrnk@hfla.net](mailto:jjbrnk@hfla.net) or call 713-667-9336 x 221

## A Hand Up Through MicroEnterprise

### Upcoming Events:

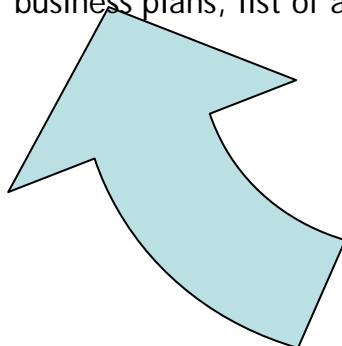
Micro Lending Seminar  
*featuring*  
 Professor Marc J. Epstein  
 of Rice University's  
 Jesse H. Jones Graduate  
 School of Management.

November 7, 2010, 2-4 pm  
 at the JCC.

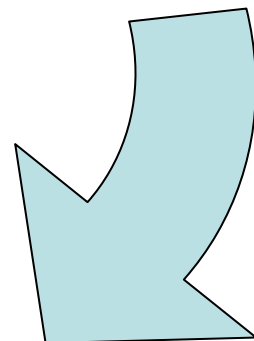
Please RSVP to  
 jjbronk@hfla.net

HFLA is proud to launch an innovative program supporting Houston's entrepreneurs through interest-free microloans. These loans are designed to cover start-up and growth related expenses to members of our Jewish community. Similar to other HFLA programs, these microloans will be repaid in modest amounts with terms based on each individual's financial circumstances. Those repaid funds are then recycled into new loans to help others.

To apply for a business loan, please visit our website at [www.hfla.net](http://www.hfla.net) and complete a business loan application. Applications must include business plans, list of assets and guarantors.



Donations are lent to individuals at zero percent interest. Loans receivable are then recycled and lent to other individuals



### HFLA Loan Activity From January to September, 2010

Join our FaceBook Group!

Number of Loans Awarded	36
Total Loans Outstanding	\$343,071.16
Amount of Donor Contributions:	\$39, 954.75

## *Thank you to our Donors!*

### *Diamond Level: \$1,000+*

*Siegel, Adam M. & Kimberly*

### **Platinum Level: \$500-\$999**

*Friedman, Dr. & Mrs. Monte H.  
Rosenberg, Greg & Melanie  
Samuels, Tom & Elli*

### **Gold Level: \$200-\$499**

Cohen, Murry B. in honor of Paco Cohen-Verinis  
Gardner, Terry & Shifra  
Gold, Jay & Wendy in honor of Louis Rosenberg, HFLA Founder  
Kluger, Luisa & Arnoldo Efron  
Levine, Marc & Jo Ann  
Omessi, Dr. Elan & Amy  
Page, Melody in honor of Lou Getz  
Polland, Esther & Gary  
Toubin, Mimi & Leon  
Tractenberg, Dan & Ellen  
Warner, Philip in remembrance of Pamela Warner  
Wasserstrum, Harriet & Nathan, MD, Ph.D.

## *Mitzvah Members*

Aaron, Stuart & Barbara  
Acker Family  
Alexander, Julie & Drew  
Applebaum, Allen in honor of Megan Applebaum's Bat Mitzvah  
Benjamin, Sonia  
Berkman, Maurice & Flo  
Berlat, Norman  
Bernstein, Matthew  
Brenner, Arlene in celebration of Anna Brenner  
Brochstein, Mr. & Mrs. I.H.  
Brook, Edward  
Burrus, James & Pauline  
Chandler, Nada  
Chanin, Scott F. in honor of Scott A. Davis  
Chapa, Cris G.  
Chapman, Julius, H.  
Charski, Abe & Sharon  
Cohen, Mirl & Ron  
Coleman, Dell & Barbara  
Congregation Brith Shalom  
Cotlar, David & Bayla  
Cyprus, Dr. & Mrs. Joel  
Dannemiller, Michelle & Jim  
Davis, Robert P. & Rachel  
Davis, Scott & Carolyn  
De Leef, Ernest  
Dorf, Diane & Morgen, Steven  
Elkin, Jeffrey & Linda in honor of their 25<sup>th</sup> Anniversary  
Ellard, Larry & Sandra  
Ephron, Vicki & Mark  
Epstein, Eleanor  
Feiveson, Alan H.  
Fein, Martin & Dr. Kelli  
Feldman, Bernard in remembrance of David Feldman  
Feldt, Sam  
Fields, Clive  
Fields, David  
Finder, Lawrence  
Fink, Dr. & Mrs. Aaron H.  
Forouzan, Soleyman  
Fram, Jerome S.  
Freedman, Karen & Buster in memory of Mollie & Harry Freedman  
Friendman, Dr. Robert  
Gardner, Edward  
Geller, Barbara & Salem  
Gerber, David\Brand, Rhoda  
Gerson, Buddy & Rae  
Goldfield, Barbara  
Goodfriend, Dr. & Mrs. Barry  
Goodman, Dr. & Mrs. Alfred  
Goot, John  
Gordon, Terence M.  
Grenader, Mark J.  
Gross, Rabbi Steven  
Grossband, Paul & Lauren in celebration of Frank Blumenfeld  
Grossman, Dr. Ellin & Robert  
Guttin, Jorge  
Harrison, Ronnie

Heller, Lee  
Henley, Ernest & Barbara  
Horowitz, Jeffrey & Barbara  
Horuit, Nancy & Michael  
Jaffe, Norman in honor of Rabbi Joseph Radinsky  
Jacobson, Anna Reva  
Kamen, Hershel  
Kaminsky, Dr. Dave  
Kaufman, Bernice C.  
Kaufman, Lewis  
Kaufman, Raymond  
Kellerman, Alan & Elaine  
Kronman, David & Sandy  
Lakind, Toni & Rory  
Leff, David M.  
Levy, Cheryl in honor of Jennifer-Joy Bronk  
Litowsky, David & May  
Loeb, Florence K.  
Loev, David  
Loftus, Dr. & Mrs. Jordan  
Lusky, Sandra in honor of Dr. Arnold Wolf  
Lyon, Rabbi David in honor of Jennifer-Joy Bronk  
Mandel, Mr. & Mrs. Joel H.  
Masdenhy, Robert  
Melamed, Leon in honor of his grandchildren  
Miller, Dr. Harold & Riei  
Minceberg, Edith  
Minchen, Meyer A.  
Mintz, Helen F.  
Mirwis, Etan M.  
Mitzner, Mimoy & Fora  
Morgenstern, Joan  
Munk, Zev  
Novy, Dr. Stanley & Dr. Diane  
Pallet, Best  
Peterson, Sharon DDS  
Perin, Steven  
Picus, Mark & Nancy  
Plost, Randall  
Poscovsky, Aaron D.  
Poscovsky, Stan  
Pryzant, Doris  
Rabie, Ruth & Trevor  
Radinsky, Rabbi Joseph  
Raizes, Sonia  
Reichenthal, Evelyn  
Reingold, William in honor of his father, Morris Reingold  
Robinson, Mallory  
Rose, Franklin  
Rosen, Alan & Linda  
Rosenthal, David  
Rosenstock, Harvey  
Rubinfeld in honor of I. Bob Davis  
Rubinsky, Bill & Karen  
Samuels, Tom & Elli in celebration of Irving Samuels

Sandler, Rose  
Schimmel, Mr & Mrs. Moses  
Schube, Pricilla  
Schultz, Herman H.  
Segal, Jack  
Shafran, Nancy  
Shelby, Alan  
Shkolnick, Jeff  
Shoss, Liz & Rob  
Shurberg, Barbara  
Siegel, Rabbi Diana  
Simon, Harry  
Simon, Sara in honor of Eric Simon  
Skibell, David L., DDS  
Statham, Diane in celebration of August & Rosalie Danburg  
Strauss, Rabbi Brian  
Swartz, Gail & Gary in celebration of Leonard Swartz's Birthday  
Todes, S. Bradley  
Toubin, Andrew  
Udell, Robert  
Vice, Sandra  
Victor, Joe & Jean  
Vogelfang, Stan  
Waddell, Miriam  
Waldman, Sophie Ryemon  
Walter, Rabbi Roy A.  
Weidman, Judy  
Weiner, Sandra & Leonard  
Weinstein, Riki  
Weinstein, Stanley in remembrance of Henry Spira  
Weisman, R.B.  
Wizig, Terry P.  
Wolinsky, Ira  
Yellen, Jerry  
Young, Mr. & Mrs. Kenneth  
Zarin, Dr. Jeraldo & Aileen

## HFLA Officers

President:	Jeffrey Horowitz	
Vice President of Loans:	Dr. Arnold Wolf	<i>Board at Large:</i>
Vice President of Membership:	Marcia Katz	Bryan S. Miller
Vice President of Foundations:	Barry Sandler	David Mitzner
Loan Servicing Manager:	Larry J. Ellard	Michael Richker
Secretary:	Julius Chapman	Vicki Richker
Treasurer:	Dr. Arnold Wolf	Harvey Rosenstock
Immediate Past President:	Scott A. Davis	Jeff Sokol
Executive Director:	Jennifer-Joy Bronk	

*We are honored to have the support of the following rabbis and cantors:*

Rabbi Barry Gelman	Rabbi Steven M. Gross	Rabbi Steven Morgen
Cantor Emeritus Irving Dean	Houston Congregation for Reform Judaism	Cantor David Propis
Rabbi Emeritus Joseph Radinsky	Rabbi David Lyon	Rabbi David Rosen
United Orthodox Synagogues	Rabbi Emeritus Sam Karff	Rabbi Jack Segal
Rabbi Gideon Moskovitz	Rabbi Mark J. Miller	Rabbi Diana Siegel
Meyerland Minyan	Cantor Robert Gerber	Rabbi Brian Strauss
	Congregation Beth Israel	Congregation Beth Yeshurun
Rabbi Shaul Osadchey	Rabbi Robert Haas	Rabbi Howard Siegel
Congregation Or Ami	Rabbi Roy Walter	Jewish Information Center Houston
Rabbi Mark Urkowitz	Congregation Emanu El	Rabbi Ranon Teller
Seven Acres		Congregation Brith Shalom

### Establishing an Endowment

Endowment funds for the benefit of the Hebrew Free Loan Association of Houston can be designated by the donor to support a specific program or area (including business start-up loans, loans to educators and community service professionals, or crisis loans) or remain unrestricted to meet the most critical needs of the Association. Donors can establish a new endowment in their own name, in the name of a loved one or other person they wish to honor or remember.

Donors may use either outright gift or deferred gift vehicles to establish named endowed funds. Outright gifts of cash, stock or other assets can be made through an immediate commitment to the endowment, or through a pledge over a period of up to five years. Deferred or planned gifts such as bequests, income producing gifts, life insurance and retirement assets can also be used to establish an endowment in the future when the gift is received.

#### Donation Form:

*Please make check payable to: Hebrew Free Loan Association of Houston, PO Box 6634, Houston, TX 77277*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Endowment:  
*In the Name of:* \_\_\_\_\_  
*Fund Purpose:* \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_ (Minimum suggested \$5,000)

Donation via Gift Vehicle; Bequest; Income Producing Gift; or Life Insurance *Circle One*  
 Amount: \$ \_\_\_\_\_

Please contact me at \_\_\_\_\_ to discuss this further.