

DHFLA Today

The newsletter of the Dallas Hebrew Free Loan Association

Fall 2009

“Seeds of Hope II” Non-Gala Gala *No Tie, No Dinner, No Event!*



Help sow the “Seeds of Hope II” for the future by participating in the DHFLA Non-Gala Gala fundraiser. Instead of spending money on a dinner or event, every cent raised from our Non-Gala Gala will go toward loans to members of the Dallas Jewish community.

Some of the loans cover emergencies, for which we expect the need to rise in these tough economic times. Loans are also given for college assistance, to send a kid to camp, adoptions, health-care and general needs.

“Seeds of Hope II” Sponsors include:

GROVE

Kahn Mechanical Contractors

BED OF ROSES

Marcus and Ann Rosenberg Foundation

Bird & Skibell, P.C.

SEEDLING

Steve & Carol Aaron

The Howard & Leslie Schultz Family Foundation

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Concept Surfaces, L.L.C.

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The Harlan and Hannah Kay Pollock

Philanthropic Fund

Joan N. Weil

In addition to your donation, consider participating in the DHFLA Raffle for Hope. You have

the opportunity to win a beautiful lady’s diamond ring, donated by Selma Bookatz; legal services: will preparation donated by Bird & Skibell, P.C.; a Dell Laptop Vostro A860, donated by Jason Fishman; or a week-end for two at the Westin Park Central, Dallas Texas, donated by the Westin Park Central. Raffle tickets are just \$36 each or three for \$100.

Consider participating at these “Seeds of Hope II” levels:

Forest.....\$7,500

Grove.....\$5,000

Vineyard.....\$2,500

Bed of Roses...\$1,000

Seedling\$500

Petal & Buds.....\$75 each

Donations are fully deductible. For nearly 100 years, DHFLA has provided a “helping hand” instead of a handout through interest-free loans. Please help us continue this important service to the community, that helps build futures while maintaining the dignity of people in need.

Your Membership is Critical

Your membership dues and donations are vital for funding for our loan programs. If you aren’t a member of DHFLA, please join. If you are already a member, now is the time to renew! **THANK YOU FOR YOUR SUPPORT!**

“He who lends without interest is more worthy than he who gives charity.” - The Talmud

Saying Thanks...

Dallas Hebrew Free Loan was there for me when I had no other resources. Going through my divorce and keeping my sons in college all on my own was certainly a challenge. Without the assistance of Dallas Hebrew Free Loan I would not have been able to put a down payment on a new car or help my children with their tuition. Dallas Hebrew Free Loan had made the application process very easy and welcoming during a very stressful and difficult time for me in my life. Without them none of this would have been possible, so I thank them from the bottom of my heart.

Sincerely, Mindy Grossman



(from left) Andrew, Mindy, Chad Grossman

Dallas Hebrew Free Loan has helped me and my family immensely for the past three years. My younger brother just started college this year at The University of Denver, a step in his life for which he is excited, and sorely ready, as he made clear to us during his long, last school year in Dallas. My parents are of course happy for him but understandably worried about costs. You are helping to put all of our minds at ease.

Since I was little, my parents have put a value on education which trumps almost anything else. Still, at the end of my senior year, after my mother was forced into retirement for medical reasons, they had concerns about how college could be a possibility for my brother and I at the same time. Those concerns resurfaced when the economic crisis coincided with my brother's freshman year. My family is indebted to the generosity of people like you for making college a possibility.

Thank you, Eric Rosenbaum

Were it not for the compassion and understanding of DHFLA, we would have not been able to save our home from foreclosure. The interest free loan they made us kept us from drowning.



George Gelsky

We all at one time or other in our life need help. My time came about a year ago. I was a single mother of 2 teens one in college and one in high school, I was working full time when I had to have surgery, I had a hard time paying my bills. I was very fortunate that DHFLA was able to help me. As a community is important to be there for each other, you never know what tomorrow may bring.

Sincerely, Ilana

Our family came to the United States several years ago. When we found out that my 16-year-old daughter needed emergency dental work, I did not know where to find that kind of money. My friends told me about DHFLA. I came to them for help and received a 2-year interest-free loan. I have successfully paid it off by now. I would like to express my endless gratitude to those who help and enable families that find themselves in difficult financial situations. Without your help, I would not have been able to pay for my daughter's important medical procedure.

Sincerely, Natalia Korshunova

I was pretty much at the end of my rope. Still unable to get a permanent job after many months, I was late on every utility and internet bill. I was about to get evicted from my home as well. I was, quite literally, calling around to research homeless shelters. I had already sold some of my furniture, along with my wedding crystal, china and sterling.

With all options exhausted, I applied to Dallas Hebrew Free Loan Association. Within a short time I was invited to come before the loan committee. The gentlemen were warm, empathetic and very approachable. I felt like I was talking with caring family. DHFLA saved my life, and I'm eternally grateful to the organization and its leaders and members.

- Shari Stern

President's Letter

Membership is our Goal



This is the time of year that each of us are bombarded with mail seeking contributions and donations for all manner of worthy causes throughout the metroplex, the state of Texas, the U.S. and often throughout the world.

This letter is written not seeking a donation or a contribution; rather it is written for the purpose of seeking your **MEMBERSHIP** and participation in one of the finest charitable organizations in the Dallas area—**Dallas Hebrew Free Loan Association**. It is our mission to assist people of the greater Dallas Jewish Community who are in need by providing interest free loans; in this way we help preserve the dignity and self worth of our clients and borrowers.

By providing a **Hand Up** rather than a hand out, we enable a family in crisis to retain their self esteem and dignity. DHFLA provides up to \$3,000 during a period of crisis which can carry a family through unemployment, or help someone with their medical bills so they can still put food on their table and pay their utility bills and rent. We can help an elderly person with a \$5,000 Health Care Loan so that he or she can afford a caregiver following an illness or injury or attend rehab at a medical facility. We provide \$16,000 College Loans, funded over a 4-year period, to enable a student to complete college or graduate school.

These programs cannot continue without our annual membership dues and membership participation. One of DHFLA's primary sources of funding is annual membership dues, money that is cycled and recycled, repaid and re-loaned as loans are made time and again. For as little as \$36 you can join DHFLA as an individual; \$54 as a family. Perhaps your budget will allow you to join as a patron for \$100, or you would like to become a life member for \$500. Your membership dues continually helps numerous Dallas area residents in crisis, time and time again.

PLEASE JOIN DHFLA AND ENABLE US TO CONTINUE OUR GOAL OF SPREADING THE TRADITION OF GEMILUT HESED—performing acts of kindness.

Complete the enclosed membership application and return it at your earliest convenience or join online at www.dhfla.org. - Arthur Skibell, President

An Excellent Observation from an Excellent DHFLA Supporter

“I have always thought that this particular concept of “hand ups” vs. “hand outs” is what separates the Jewish culture from other cultures. It seems that programs such as affirmative action or welfare often lead to a sense of entitlement by able bodied people for whom the programs were not intended. What I like about Hebrew Free Loan is that it does not appear to perpetuate the above, but instead, it seems as though it would give the recipient a sense of achievement that will last long after the “hand up” deal is complete. This concept must be in my blood since my great grandfather was a founding father. I am proud to be able to help.” — Louis Okon

DHFLA Annual Meeting

December 13, 2009

The Dallas Hebrew Free Loan Association will hold its Annual Breakfast Meeting at the Prestonwood Country Club on Sunday, December 13, 2009 at 10 a.m. Michael Fleisher, Executive Director of the Jewish Family Services of Greater Dallas, will be the guest speaker.

The breakfast is free for members, guests are \$15. Please RSVP to the office no later than Monday December 7 to dhfla@sbcglobal.net or 214-696-8008.

We want to thank our outgoing board members for their valued service to DHFLA over the past year: Fern Bruckner, Murray Berger, Rebecca Greenblatt, Harry Kabler, Adrea Luterman, Harlan Pollock, and Anita Tobias.

Renew Your Membership or Join Online

DHFLA now accepts online donations! Click the “make a donation” button on our Web site, www.dhfla.org. We accept donations via credit card or paypal. Both are secure transactions.

We Want to Hear *Your* Story!

Has a loan from the Dallas Hebrew Free Loan Association been important in your life? We'd love to hear from you and share your experience (anonymously, if you wish) on our Web site or in a future newsletter! Please contact DHFLA@sbcglobal.net or call 214-696-8008. Help us spread the word that DHFLA makes a difference!

**DALLAS HEBREW
FREE LOAN
ASSOCIATION**

"A Hand Up Not A Hand Out"



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**Seeds of Hope II
Non-Event
Event:
Details Inside**

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* Deceased

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