

# DHFLA Today

May You be Inscribed for a Good Year!  
From the Board of Directors of the  
Dallas Hebrew Free Loan Association

לשנה טובה תכתבו



*May the sweet blessings of good health,  
happiness, peace, joy and contentment  
fill your home,  
the homes of your loved ones,  
and all of Israel.  
Happy New Year!*

Dallas Hebrew Free Loan Association makes interest free loans to persons in need with 6 different loan programs:

Emergency  
General Assistance  
Post Secondary Education  
Adoption and Fertility  
Jewish Youth Experience  
Health Care

For more info, visit [WWW.DHFLA.ORG](http://WWW.DHFLA.ORG)

Dallas Hebrew Free Loan, 11333 North Central Expressway, Dallas, Texas 75243

The newsletter of the Dallas Hebrew Free Loan Association

Fall 2013



*A Hand Up Not a Handout*

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# Stories From Our Clients

## Melissa Duchin

With the help of an interest free education loan from the Dallas Hebrew Free Loan Association, Melissa Duchin graduated with college honors from Washington University in St. Louis in December 2009 and moved back to her hometown of Dallas. She started her first job as a young professional at



Retreat Central, a start-up company that enhances the retreat revenue of camp properties. She also helped rebuild Congregation Beth Torah's USY (United Synagogue Youth) chapter, Rashi USY, as its advisor for two years. Today, she is still active on the youth committee, helping plan the annual bowl-a-thon to raise funds for the youth groups.

Most recently, Melissa learned about market research as a research analyst at Parks Associates, and now she is looking forward to starting her new job as assistant director of engagement at Temple Emanu-El. This year, Melissa will also be co-chairing the Anti-Defamation League's young leadership program, Glass Leadership Institute, with Sam Johnson. Long term, she aspires to be in education research.

## Jodi Martin

"Growing up in South Africa and immigrating with my mother to Dallas at the ripe old age of 12 taught me that things do not always come easy. The DFHLA, however, has shown me that there is an amazing community in Dallas, and that there is help for Jews in times of need. With the generous support of the DFHLA,



I was able to attend Texas A&M University, majoring in communications and minoring in creative psychology.

"While attending A&M I became active in the Chabad on campus and helped the rabbi and his wife grow Jewish life there. Serving as president of Chabad and also on the board for several years gave me an even stronger sense of what it means to be a Jew and how important it is to help others.

"Recently, I got engaged to an exceptionally amazing man and moved to California with him for both of our jobs. I am an assistant buyer and assistant merchandizer for the Men's Wearhouse and love every second of it —

well at least 99.9 percent of the time.

"I can attribute a lot of the amazing and positive things that have happened in my life to the generosity of the DHFLA and its supporters. What may seem like a little bit of money to some can make a huge difference in the life of one person and afford him or her to live up to their potential. Thank you from the bottom of my heart for the difference y'all made in my life. Now I will pay it forward."

## Dylan Harris

Dylan Harris grew up in Dallas, going to Akiba Academy and the Arts Magnet. He had a passion to create video games and attended the University of Michigan for computer science. Dylan was fortunate enough to receive a college loan from Dallas Hebrew Free Loan!

Throughout his college years, Dylan worked at summer jobs to further his experience in the tech field, one of them being at the video game company EA. After college, armed with his bachelor's and master's degrees in computer science, as well as numerous contacts and experiences from his summer internships, he was very fortunate to obtain a full time job at Zynga in San Francisco.

Dylan has been employed for almost a year and recently participated on a Birthright Israel trip, also exploring the Middle East. He is very grateful for his many opportunities, including his interest free student loan from Dallas Hebrew Free Loan Association.



## Has a DHFLA loan been important in your life?

Share your experience (anonymously, if you wish).  
Contact [DHFLA@sbcglobal.net](mailto:DHFLA@sbcglobal.net) or call 214-696-8008.  
Help us spread the word that DHFLA makes a difference!

## President's Letter

As we begin the new Jewish year, we tend to look inward and examine how we have lived our lives over the past 12 months. We mull over what we have accomplished and, more importantly, how we can improve ourselves in the coming year. This same new year's introspection and evaluation is a process done by the board of Dallas Hebrew Free Loan Association each new year.

We have accomplished much in the last 12 months. We looked at new ways to reach more members of our community than ever before. We participated in the Federation Community Scan to help the Jewish community identify its members — who they are, how they participate within the Jewish community, and what their needs are.

As the Jewish community changes, the needs of its members are expanding. At DHFLA, we are adapting our programs to maximize their scope and impact and leave no need unmet.

Often, family members live in different cities. The effect often means that either financial and/or emotional support becomes scarce. DHFLA is working to help bridge these and other gaps. For example, we have provided adoption loans for many years. Now, a related – but previously unmet – need is being met in our newest loan program: loans for fertility treatment. You can read more about these new loans in the article to the right of this column.

This is just one example of how DHFLA has spent the past year evaluating the changing needs in our community and adjusting our loan program to meet those needs. So in this new year, rest assured that we will continue this process and look at all the ways we might provide interest-free loans to those who need them within our community.

Your continued support as a DHFLA member is making it possible to help more people than ever before. Thank you for your support of our mission, and may your new year be as sweet as honey. Shanah Tovah.

- Louis Marx



**Loans that Change  
Lives**

## Loan Update: Adoption Loan is now the Adoption/Fertility Loan

Dallas Hebrew Free Loan Association is pleased to announce our newly revised Adoption and Infertility Loan. We've been proud to have an adoption offering in our loan portfolio for a number of years. To keep up with the needs of our clients, we have expanded the loan to cover fertility treatment.

Infertility may be due to a single cause or a combination of factors. The American Society of Reproductive Medicine (ASRM) lists the average price of an in vitro fertilization (IVF) cycle in the U.S. to be \$12,400. (ASRM does not qualify if this includes medications.)

Applicants may apply for up to a \$20,000 maximum for this type of loan. Monthly payments would run \$278 and the repayment term has been set at 6 years.

**For more information about any of our loan programs, call the office 214-696-8008 or email [dhfla@sbcglobal.net](mailto:dhfla@sbcglobal.net).**

## Upcoming Events

- **September 19:** North Texas Giving Day sponsored by Communities Foundation of Texas. Online gifts of \$25 and up made at [www.donorbridgetx.org](http://www.donorbridgetx.org) from 7 a.m. - midnight will be matched.
- **Early November:** Chanukah raffle with gift certificates to local restaurants and businesses.
- **December:** Virtual Gala

## Home Healthcare Loan Updated to Health Care Loan

In another move to make our loan offerings current, the former Home Health Care Loan is now our Health Care Loan. It covers more health care needs. Applicants may apply for up to a \$10,000 maximum for this type of loan. Monthly payments would run \$208 and the repayment term has been set at 4 years.

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### Fall 2013 Issue

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