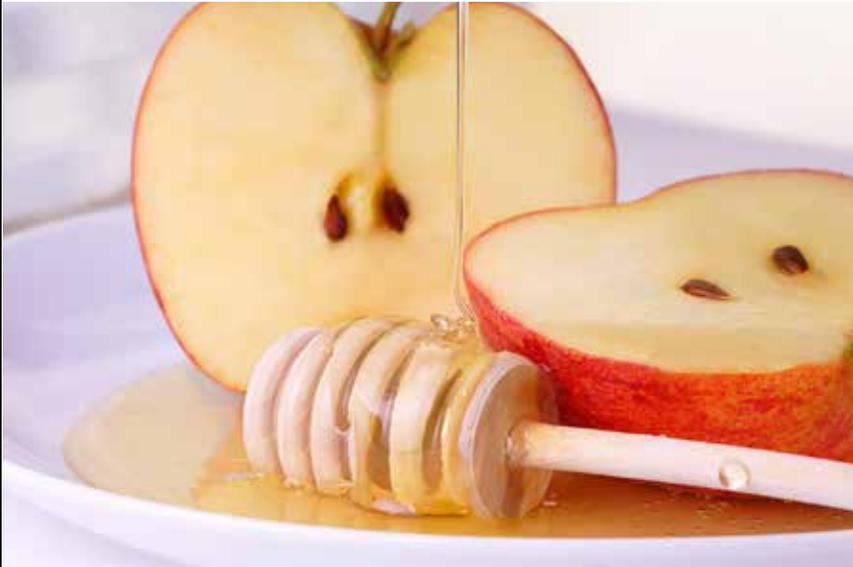


DHFLA Today

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
Dallas Hebrew Free Loan, 11551 Forest Central Drive, Suite 102, Dallas, Texas 75243

The newsletter of the Dallas Hebrew Free Loan Association

Fall 2014



A Hand Up Not a Handout

Dallas Hebrew Free Loan Association
P.O. Box 671235
Dallas, TX 75367-1235
214-696-8008

www.dhfla.org
dhfla@sbcglobal.net
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DHFLA Offers Six Types of Loans

Dallas Hebrew Free Loan Association has six loan types to help those in need in the Greater Dallas area Jewish community. The geographic area we serve includes Collin, Dallas, Denton, Ellis, Kaufman and Rockwall counties.

Residency requirement: 6 months minimum for borrowers, 1 year for cosigners. Borrowers are required to be Jewish, cosigners are not.

Adoption and Fertility Loans: We've been proud to have an adoption offering in our loan portfolio for a number of years. Now we have expanded the program to cover fertility treatments. 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.

Applicants may apply for up to a \$20,000 maximum for this type of loan. Monthly payments would run \$278, and the maximum repayment term has been set at six years. A minimum of two qualified cosigners is required. Borrowers are required to be 18 years of age or older. Co-signers must be 21 years of age or older.

General Assistance Loan: Maximum loan amount \$5,000. Maximum payback period of 24 months; payments will be equal monthly installments, commencing approximately one month after receiving the loan. Shorter payback periods can be arranged. Borrowers are required to be 18 years of age or older. Co-signers must be 21 years of age or older.

Education Loan: Post secondary student education: trade school, college, or graduate degree. Preference given to college/trade applicants. Applicants ranked as to need each semester. The maximum loan amount is \$16,000 spread over 4 years (\$2,000/semester based on a 2 semester year, fall and spring). Minimum of two qualified cosigners required. Payback \$75/month while the student is enrolled full time. Three months following graduation, or failure to be enrolled

as a full-time student or upon receiving the 8th check, the payments will go up to \$250/month until the balance of the loan is paid in full. Co-signers must be 21 years of age or older.

Health Care Loan: This loan provides funds to assist qualified borrowers with health care expenses of between \$5,000-10,000. The minimum loan amount is \$5,000 and the maximum amount is \$10,000 with a maximum repayment term of 48 months. The borrower must have a verifiable need for health care; must provide health care invoices, estimate of benefits, physician's statement of need and/or any other supporting documentation required by the DHFLA. Borrowers are required to be 18 years of age or older. Co-signers must be 21 years of age or older.

Jewish Youth Experience Loan: To assist youths 21 years of age or younger attending Jewish summer camp, leadership training conventions such as USY, BBYO or others in U.S. or in Israel. Maximum loan amount \$1,500. Maximum payback period is 12 months. If the youth is less than 18 years of age, a parent must sign as a co-borrower/ Minimum 1 qualified cosigner required. Co-signers must be 21 years of age or older.

Emergency Loan: Maximum loan amount \$500. No cosigners required. Maximum payback 24 months.

For more information about any of our loan programs, call the office 214-696-8008 or email dhfla@sbcglobal.net.

It's easy to join our mailing list!

Just send your email address by text message:

Text

DHFLA4HELP

to **22828** to get started.



Message and data rates may apply.

Save the Date!

DHFLA Annual Meeting

Sunday December 14, 2014

10 am until noon

President's Letter

L'shanah Tovah. Wishing you a happy and healthy new year.

DHFLA's mission is to assist Jewish people in need to become self-supporting by providing interest-free loans. Begun in 1935 to help those in financial need with dignity and respect, our organization has helped thousands of members of the North Texas Jewish community through times of crisis and financial struggle.

As a Jewish organization, we are guided by our religion. The Torah informs us that by lending money to needy persons, we attach ourselves to them and their plight. They are not alone, because we take it upon ourselves to help them cope with and overcome the obstacles to their self-sufficiency. Not only is a loan a required form of charity, it is one of the highest forms, because it preserves the self-respect of the borrower and allows him or her to rebuild their own financial stability, so they will not be dependent on others. "To assist the poor with a loan is not optional, but obligatory." (Rashi)

DHFLA's loan program has grown from those early years. We began by providing emergency and general assistance loans. Now we also help college students, those seeking to adopt a child or have fertility treatments, people with health issues, and Jewish youth who gain valuable leadership skills through the Youth Experience Loan.

The beauty of DHFLA loans is not only that they help members of our community in times of need, but they also provide a vehicle for these people to maintain their self respect. Our motto - "A Hand Up, Not a Hand Out" - is meant to allow people in need to reach out without shame. All of our loans are handled with complete anonymity and respect.

So as we start the new Jewish year, I would like to thank our members and donors for making these programs possible. Your support continues to have an incredibly significant impact on the lives of our clients. I am extremely proud of DHFLA and all we accomplish. I hope the new year brings you much joy, as we, as an organization, help put some joy back into the lives of our community members in need.

Louis Marx



Loans that Change Lives

Stories From Our Clients

I came to the United States after fleeing a difficult situation in my country. I am so grateful to be here and to the DHFLA for helping me succeed here. In America, what I earn working in one week, this would take me easily a month back home. Here I can support myself with honest work. As long as a person stays busy, they can do well here. I am an open person and I am not ashamed to ask for help when I need it. I have helped others before and now it is my turn in the cycle of my life. I am confident I will be able to help others in need again. Thanks Dallas Hebrew Free Loan for the assistance during this portion of my life's journey! — "M.S"

The interest free loan I received was a life saver. I had unexpected and expensive car repair bills which coincided with other bills that I was struggling to catch up on. I couldn't afford to get my car "out of the shop" and I needed my car to get to my job. With the help of DHFLA I got my wheels back and got caught up on my past due bills. — R.I.

I was laid off from my job after 23 years of faithful employment from a job I loved and had expected to retire from some day. Although I had numerous interviews, I did not have a firm full time job offer in hand. In the meantime I took whatever part-time work I could to try to survive but I started in fall behind on my mortgage. Fearing that I would lose the home I had lived in for the past 28 years I reached out to Dallas Hebrew Free Loan Association. The interest free loan I received allowed me the breathing room I needed to get current on my mortgage and deal with the mountain of bills that had accumulated. — F.R.L.

They say, "...when it rains, it pours." Not too long ago, I found myself in a really tight spot. All of a sudden, many things in my life happened at once, and I needed help. I was the breadwinner in two marriages. As a woman who always not only supported myself, but also my family, I found it very difficult to ask anyone for help. As a single woman and newcomer to Dallas this seemed especially challenging for me.

I was extremely fortunate to find to co-signers here; new friends who saw who I really am on the inside & who saw beyond my situation. Deborah was very easy to speak with on the phone which immediately put me at ease. It is a tremendous gift that she has that is truly appreciated beyond measure. That reassuring way that she has was evident in person as well.

The people who interviewed me also did a great job of seeing who I really am. I am extremely grateful to everyone at the Dallas Hebrew Free Loan Association. You live the Torah and put words into good deeds and action. I feel that now many blessings are being showered upon me making the saying, "...when it rains it pours" take on a whole new meaning!

May the work of your hands be continually blessed and may this coming year be a sweet, healthy and peaceful one!

Thank you so so much! — Anonymous

Dallas Hebrew Free Loan Association
P.O. Box 671235
Dallas, TX 75367-1235
214-696-8008
www.dhfla.org

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* Deceased

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DHFLA Today is published regularly by the Dallas Hebrew Free Loan Association (DHFLA), a non-profit organization whose mission is to assist people of the Greater Dallas Jewish Community who are in need by providing interest free loans. Five dollars of every membership goes towards the publication and mailing of *DHFLA Today*. Any reproduction or use, in whole or part, without the permission of DHFLA is prohibited.

The Dallas Hebrew Free Loan office is located at 11551 Forest Central Drive, Suite 102, Dallas, Texas 75243

POSTMASTER, send address changes to:

Dallas Hebrew Free Loan Association

P.O. Box 671235

Dallas, TX 75367-1235

E-mail: dhfla@sbcglobal.net

Phone: 214-696-8008

Fax: 214-696-6554

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AGENCY COORDINATOR
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Deborah Dana