

DHFLA Today

Seeds of Hope III Virtual Gala Honoring the Waltzers

The Dallas Hebrew Free Loan Association (DHFLA) proudly honored Miriam and Bruce Waltzer with our Seeds of Hope III Virtual Gala. Miriam and Bruce Waltzer sent their sincere thanks to the sponsors and well wishers. Miriam said they were so impressed by the professionalism, organization, and cooperation among the many Jewish organizations in Dallas. The memory of the warm greeting they received from the Dallas Jewish Community will always be with them.

DHFLA extends our thanks as well. Because of your support, DHFLA is able to continue our mission to assist people of the Greater Dallas Jewish Community through interest free loans.



Miriam and Bruce Waltzer

Forest (\$5000 & up):

Kahn Mechanical Contractors

Grove (\$1500-\$4999):

Concept Surfaces - The Gross Family:

Don, Jackie, Geoffrey, Katrina,
Bradley, & Amy

Jonathan & Andrea Bard

Bed of Roses (\$1000-\$1499):

The Leo & Rhea Fay Fruhman Foundation
Joe & Beverly Goldman

Seedling (\$500 to \$999):

Business Express Press
CBRE, Julius M. Blatt

Cindi's Deli

Skibell Fine Jewelry

Chuck & Ety Friedman

Joel & Nancy Roffman

Howard & Leslie Schultz

Arthur & Linda Skibell

Single Rose (\$75 to \$499):

Alison, Brian, Samantha, & Evan

Fisher

Sylvia Bloom

Howard & Carol Gene Cohen

Elizabeth Ann Cardash

Gordon & Deidre Cizon

Deborah Dana

Marvin, Pam, & Sylvia Feldman

Mr. & Mrs. Robert Feldman

Ronald & Nancy Fellman

Howard & Patti Fields

Linda Fisch, Bernie Fisch, Stephanie,

Barry, & Bobby Grossman, Sandra,

Michael, Jenna, & Katie Somer

Marcia, Fred, Greg, Issac, Evin, &

Marla Fox

Alan & Kathy Freeman

Rebecca Greenblatt

Marcy Helfand

Jay & Carol Ann Hoppenstein

Stephen & Jane Lerer

William Mexic

Sol & Toba Reifer

Wayne & Leslie Secore

Andrew & Iris Sheppard

The Sklavers

Linda S. Steinberg

Charlotte Webberman

Jeffrey & Bonnie Whitman

Eugene & Ethel Zale

Petals & Buds (\$36 to \$74):

Mr. & Mrs. Arthur Altman

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The newsletter of the Dallas Hebrew Free Loan Association

Spring 2013



A Hand Up Not a Handout

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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 Loan: Maximum loan amount \$15,000. Minimum of 2 qualified cosigners required. Maximum payback period of 5 years with minimum payments of \$250/month. 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 \$3,500. 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.

Home Health Care Loan: Home health care is defined as in-home health care as provided by independent health care providers through a licensed agency. Home health care shall include but not be limited to: 1) Therapy: physical, occupational, and/or speech 2) Sitters: nursing care (home). Maximum loan amount \$5,000. Maximum payback time is 36 months. Shorter payback periods can be arranged. Monthly payment is a fixed amount determined by dividing the loan amount by the payback period. 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.


Contribute While You Shop at Kroger and Tom Thumb

It's easy to link your Kroger PLUS card to DHFLA. Just start by printing out the DHFLA Bar Code which can be found at <http://dhfla.org/news.html>. Bring the printed bar code document along with your Kroger Plus card to Kroger's. Tell the check out person to link your Kroger Plus Card to the DHFLA bar code. Then DHFLA will receive a donation every time you shop at Kroger's and present your Kroger Plus Card.


You can also link our "Good Neighbor" number to your Reward Card at Tom Thumb. DHFLA's Good Neighbor number is 685. Just follow this link to get a copy of the form that will link your Reward Card to DHFLA: http://shop.safeway.com/corporate/tomthumb/gn_dallas.pdf.

Dallas Hebrew Free Loan

Scan the QR code to join our mailing list. We'll e-mail you our newsletter, great information about our interest free loans and other fun events in support of our programs.



Use your mobile device to scan the QR code.



President's Letter

I am very honored to follow in the footsteps of a long line of wonderful Dallas Hebrew Free Loan Association board presidents, the most recent being Donald Gross. They and the board members serving under them have expanded and strengthened DHFLA, allowing our organization to continue its important mission: to assist people of the Greater Dallas Jewish Community who are in need by providing interest free loans.

Since DHFLA's inception in 1935, the Dallas Jewish community has grown exponentially and will continue to expand as long as our metropolitan area attracts new residents. The growth in the size of our community has also increased the number of people who find themselves in financial crises. DHFLA has been able to expand its loan program to help meet this need.

DHFLA is a vital resource for those in our community who need temporary financial aid. Our six different loan programs — General Assistance, Student, Home Health Care, Emergency, Jewish Youth Experience, and Adoption Loans — make it possible for people to get the college degrees they might otherwise not have been able to earn; pay for basic necessities like food and utilities after losing a job or finding themselves in some other unexpected situation; pay for emergency health care or home health care; send a child to a Jewish camp when they couldn't otherwise afford it; and so many other situations. Each and every loan is made in complete anonymity and handled with respect.

Over the next two years during my term as DHFLA president, it is my goal to grow and develop the loan programs offered by DHFLA to better meet the needs of the Jewish community. This will only be possible with your continued membership and financial support, for which I, the DHFLA board and entire Jewish community are extremely grateful. Through your generosity, DHFLA has and will continue to make a marked difference in the lives of many wonderful people who just need a hand up, not a hand out.

- Louis Marx



To apply for a loan or learn more about them...

To become a member of DHFLA or contribute funds to help others ...

Call us at 214-696-8008 or email us at DHFLA@sbcglobal.net

Grant Awarded From Sylan T. Baer Fund

Dallas Hebrew Free Loan Association was awarded a grant from the Sylan T. Baer Fund, administered by the Dallas Jewish Community Foundation. Stuart Prescott from the Dallas Jewish Community Foundation presented DHFLA President Louis Marx with the check at the March 24, 2013, Board of Directors meeting.

The Sylan T. Baer Foundation was established in 1965 in memory of Mr. Baer's parents, Helen and Jacob Baer, to assist needy and deserving Jews.

According to the instructions left in Mr. Baer's will, an endowment fund was created to award up to

\$100 each year to Jews in need of financial aid.

The Board of Directors of the DHFLA gratefully acknowledge the support of the Sylan T. Baer Fund and the Dallas Jewish Community Foundation in furthering our mission to assist people of the Greater Dallas Jewish Community who are in need by providing interest free loans.



(from left) Stuart Prescott (Trustee, DJCF), Marna Edenson (Development Director, DJCF), and Louis Marx (President, DHFLA)

Renew or Join Today!

Please renew your membership or join as a new member today! Our members are the bedrock of our organization, and we depend on your support so we can continue to assist individuals and families in need! Membership levels: \$36 (Friend), \$54 (Donor), \$100 (Patron), \$250 (Benefactor), \$500 (Sustaining Member)

Click the donate link on our webpage or contact our office by calling 214-696-8008.

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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.

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