

# DHFLA Today

## The Faces of Dallas Hebrew Free Loan: Our Clients



General  
Loan



Adoption



### Children are a Blessing

After my husband and I divorced, I was convinced that adoption was out of the question. Seeing my son Kiran grow up all alone became increasingly painful. I decided to look into the option of adopting a second child and was excited that the Dallas Hebrew Free Loan Association (DHFLA) offered an interest free adoption loan. That was a huge help to me!

I signed up with an adoption lawyer, applied for the loan and was interviewed by the DHFLA team. I was very happy to learn that they approved my loan! Lovely daughter Nanda was born May 12, 2009 and placed with me three days later.

I would like to express my heartfelt gratitude to the DHFLA for making my adoption possible. I cannot thank you enough for everything! You were always available for me, working with me through the unpredictable process of domestic adoption, making sure all happened in time. — Jasmin Oz

### Healthy and Active

After four years of numerous back surgeries and the near loss of feeling from my waist down, I was accepted to be the first person outside of Europe to go to Berlin, Germany and receive spine surgery that isn't available anywhere else.

Insurance promised to pay for the surgery (minus a large deductible), but I had to come up with enough money to cover the surgery, buy airline tickets and cover travel expenses for my daughter, husband and myself. DHFLA approved a loan to help cover these expenses.

Because of the help Dallas Hebrew Free Loan gave me, I have not lost any feeling in my legs, I have no pain, and I get around very well. I am even still canoeing and exercising. Thanks DHFLA, for helping me to have so many blessings to count! — Libbi Stovall

### Lighter Burden

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 assistance 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 made the application process very easy and welcoming during a very stressful and difficult time. Without them none of this would have been possible. — Mindy Grossman

Health  
Care



Higher  
Education



Youth  
Experience

The newsletter of the Dallas Hebrew Free Loan Association

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A Hand Up Not a Handout

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# Six DHFLA Loan Types

## Help People With Varied Needs

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 Dallas, Ellis, Collin, and Denton 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.

**Emergency Loan:** Maximum loan amount \$250. No cosigners required. Maximum payback 24 months.

**General Assistance Loan:** Maximum loan amount \$3,000. Minimum of 2 qualified cosigners required. Maximum payback period of 24 months with minimum payments of \$125/month.

**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 8<sup>th</sup> check, the payments will go up to \$250/month until the balance of the loan is paid in full.

**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.

**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.

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

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## David Eastman Education Loan Fund

Through the generosity of board members, past presidents, and family friends, Dallas Hebrew Free Loan Association has established a named fund: the David Eastman Education Loan Fund. This fund was created in memory of David Eastman, who was the husband of DHFLA Vice President Dorothy Wolchansky. The purpose of this fund is to provide interest free loans to members of the Dallas area Jewish community who are seeking post secondary education, and are in need of assistance. As the loans are repaid, the fund is replenished and more loans will be made.

We wish to acknowledge the following individuals who have contributed to the fund thus far:

Mr. and Mrs. Mark Ayers  
Mr. and Mrs. Brad Bookner  
Mr. & Mrs. Alan Chernow  
Ms. Deborah Dana  
Mr. and Mrs. Ivan Edelman  
Ms. Holly Friedman  
Ms. Nancy Gordon  
Mr. and Mrs. Donald Gross  
Mrs. Sabra Klein  
Mr. and Mrs. Larry Krasner

Mr. and Mrs. George Lasky  
Mr. and Mrs. Alan Laves  
Mr. and Mrs. H. P. Laves  
Mr. Michael Laves  
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Mr. and Mrs. Charles Skibell  
Ms. Mary Spector  
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Mr. and Mrs. Shami Waldman  
Mr. and Mrs. Bruce Waltzer  
Mr. and Mrs. Mark Wigder  
Mr. and Mrs. Joram Wolanow  
Ms. Dorothy Wolchansky  
Ms. Sandi Wolchansky  
Mr. and Mrs. Jonathan Yellen

The demand for education loans is high. We encourage your donations to enable us to aid as many students as possible. If you wish to set up a named fund in honor of or memory of someone for any of our loan types, please contact our office and we will be glad to assist.

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# President's Letter

A measure of every great community can be viewed by looking at how it helps those in need. Our philosophy of providing interest-free loans, when there is nowhere else to go, offers a mature respect for the borrower and the surrounding community. Our clients are hardworking people. They honor the commitment they make when taking out a loan and take great pride in paying them back. Every repaid dollar goes right out to help someone else.

Dallas Hebrew Free Loan is proud to be in our 76th year and proud to serve the Dallas and surrounding Jewish communities. Since our start in 1935 we have helped 506 families with interest free loans. Since 2002 we have helped 98 students attend college and/or graduate school. This summer we helped our first family with the Jewish Youth Experience loan, and their child is now able to attend a youth leadership program.

This year we want to increase our visibility throughout the Dallas area. We want to make sure every Jewish person in the community who needs a helping hand knows about Dallas Hebrew Free Loan. Look for more about DHFLA in our newsletters, on Facebook, on LinkedIn, and on Twitter.

You may know people in the community facing home foreclosures, unemployment, medical bills, growing tuition charges, and other financial challenges. Let them know the DHFLA is here to help.

With your continued support Dallas Hebrew Free Loan will be there to help with a hand up and not a handout.

— Donald Gross

## Kudos



Taylor Knight was granted a higher education loan in the fall of 2008. This summer, she is doing an internship with the world renowned *Cirque de Soleil* for the show "KA" in Las Vegas, Nevada. Taylor is studying technical theater, lighting and design at Oklahoma City University and will graduate in 2012.

Taylor is the treasurer and the head of fundraising for the United States Institute of Theatre Technology (USITT) student chapter at Oklahoma City University. She is also the co-founder of Koop Designs, a T-shirt company that designs and sells shirts for not only Oklahoma City University but also professional theatres in the Oklahoma City area. We're so proud of our DHFLA extended family!

## DHFLA at the



## Chili Cookoff

DHFLA's chili was a spicy success at the 18th annual kosher chili cookoff. Under the skilled direction of chef Jimmy Wilson, our chili was admired by all who saddled up for a tasting. We couldn't have done it without the help of Jimmy Wilson, his wife Kathyrn and children Adayah, Naaryah, Tzidkiah, and Yoshiah, as well as our many volunteers!

### Hats off to:

Ivan Edelman

Scott Egna

Jason Fishman (Outreach chair)

Rebecca Greenblatt

Donald Gross

Jackie Gross

Joanna Kessler

Leslie Secore

Wayne Secore

Arthur Skibell

Linda Skibell

Helen Waldman

Miriam Waltzer

Thanks to Leslie and Wayne Secore, Dallas Hebrew Free Loan Association was able to offer a drawing for an Amazon Kindle. Congratulations to Landon Elfenbein of Plano Texas, our winner.



(left to right, back row) Scott Egna, Donald Gross, Jason Fishman, Jimmy Wilson, Miriam Waltzer, Ivan Edelman;  
(left to right, front row) Adayah Wilson, Naaryah Wilson, Yoshiah Wilson

### 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!

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\* Deceased

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