

DHFLA *Today*

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Congratulations to the winners of the Tikkun Olam raffle:

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\$500.00 gift certificate from Skibell Fine Jewelry: Anonymous

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Our raffle was underwritten by these generous donors:

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The newsletter of the Dallas Hebrew Free Loan Association

March 2012



A Hand Up Not a Handout

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Zella Sobel Memorial Fund

Miriam and Bruce Waltzer, Zella's family, and DHFLA thank you for your generous support. Each donation not only honors Zella's memory but has a positive effect on our clients and our community. This list is of fund contributors through February 12, 2012. Like every contribution to DHFLA, these dollars are used to perpetually support interest-free loans.

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Every effort was made to ensure that all names were included and listed properly, with donor's permission. We apologize if any name was inadvertently omitted or listed incorrectly. Please report any necessary corrections to Deborah Dana at: 214-696-8008 or dhfla@sbcglobal.net.

President's Letter

On the Friday of Shabbat Mishpatim, February 17, the Wall Street Journal featured an article about Judaism's charge to provide interest-free loans within the Jewish community, and our own Allen and Susan Luterman were quoted, with Dallas Hebrew Free Loan getting prominent mention. The article described how the Talmud says that interest-free loans merit an even greater reward than giving charity, because loans preserve the recipient's dignity and foster independence. It noted that interest-free loan societies from Eastern European Jewish life were transported to America by immigrants, with New York's Hebrew Free Loan Society starting in 1892. Our own Hebrew Free Loan Association started in Dallas in 1935. Now 38 Hebrew Free Loan societies exist in the U.S.

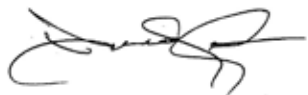
The article went on to say: *Such societies were "very much a part of the engine of how Jews were able to succeed in America at a time when a lot of people would not extend credit [to Jews]," says Jonathan Sarna, a professor of American Jewish history at Brandeis University.*

In our difficult economic times, interest-free loans may be more important than ever. In Dallas, the local Hebrew Free Loan Association offers a variety of them, including for life-cycle events, adoptions, home health care and education. And Hebrew free-loan societies boast inordinately low default rates of less than 1%. "There is a sense of religious obligation on both sides," says Mr. Sarna.

"I tell donors that their money will be loaned out, returned and loaned out again—it's a never-ending resource for helping people," says Allen Luterman, a past president of Dallas's association. Adds his wife, Susan, president of the International Association of Jewish Free Loans, "It's a hand up, not a hand out."

As you know, Dallas Hebrew Free Loan Association's mission is to assist people of the Greater Dallas Jewish Community who are in need by providing interest free loans. Over the years, DHFLA has loaned over \$2 million through our General Assistance Loans, Student Loans, Home Health Care Loans, and Adoption Loans. All our loans are handled with complete anonymity and respect.

We are proud to have received national recognition in the Wall Street Journal, but we are even more proud of the members of our Dallas Jewish community who generously support DHFLA and continue to make it possible for us to provide interest-free loans. Thank you for all you do.



— Donald Gross

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 (Life Member)

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

Kudos

Andrew Hefter, a DHFLA student loan recipient, is a Senior at Savannah College of Art and Design (SCAD). He is majoring in Photography with a minor in Graphic Design. Andrew's awards and achievements include a photography internship with Hallmark Cards, a solo exhibition of work in Hong Kong, and publication of photos in magazines and on book covers.



Most recently, his work as a documentary photographer in Hong Kong was published in *Tilting the Lens: Telling the Story of Sham Shui Po*. The book chronicles the history of Sham Shui Po, Hong Kong's oldest district, and includes the work of over a dozen photographers, designers and historic preservationists.

Andrew is an active member of SCAD's Hillel program, and is hoping to visit Israel on Birth Right after graduation. He wishes to continue traveling for photography, and eventually work freelance. You can view Andrew's photography at www.andrewhefter.com. *Tilting the Lens: Telling the Story of Sham Shui Po* is available for purchase via shopSCAD (www.shopscad.com, keyword: tilting).

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 treasurer Ivan Edelman with the check at the February 12, 2012 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.



(left to right): Donald Gross, DHFLA President; Marna Edenson, Development Officer; DJCF, Ivan Edelman, DHFLA treasurer; Stuart Prescott, Trustee, DJCF.

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* Deceased

March 2012 Issue

Vol. 4, No. 1

DHFLA Today is published quarterly 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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