

Dallas Hebrew Free Loan Association

"He who lends without interest is more worthy than he who gives charity." - The Talmud

No Tie, No Dinner, No Event!

You are Invited to the DHFLA Non-Gala Gala

Help sow the "Seeds of Hope" for the future by participating in the DHFLA Non-Gala Gala fundraiser. Instead of spending money on a dinner or event, every cent raised from our Non-Gala Gala will go toward loans to members of the Dallas Jewish community.

Some of the loans cover emergencies, for which we expect the need to rise in these tough economic times. Loans are also given for college assistance, to send a kid to camp, adoptions, healthcare and general needs.

"Seeds of Hope" Sponsors include:

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In addition to your donation, consider participating
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Saying Thanks...

My experience with DHFLA restored my faith in the human race. I had experienced an unfortunate situation concerning my family and my job. I had nothing in savings and nowhere to turn. I was always the one who helped others out, and it felt so devastating to have to ask for help for myself. It was a very emotional process for me...but when I was approved for the loan, the committee members gave me a hug and wished me well. That meant so much to me, as I was in such a vulnerable position. The loan I received from DHFLA not only helped me financially, but also showed me that there are people out there that are willing to help without making you feel like you were a second class citizen. When you find yourself in a bad situation, the last thing you need is for people to look down on you. Thank you, again to all involved with DHFLA. — D.M.

The interest free loan I received from Dallas Hebrew Free Loan Association was the best thing that has happened to me in a long time. The last few years were a series of one problem after the next: injuries, illness, and unemployment. But DHFLA is helping me get back on my feet! I only wish more people knew about you and the good work you do in the community! — M.N.

My son has been able to excel in his course work, and more importantly to do what he loves, thanks to an interest-free Education Loan from Dallas Hebrew Free Loan Association. You have eased some of our financial pressures and so D.H. has been able to concentrate on his studies, and because of his success in school, he even obtained a great summer job! His future looks very bright, and he is thrilled with the assistance he receives from DHFLA. — H.H.

We Must be Ready When Times are Hard



My tenure as president of the Dallas Hebrew Free Loan Association (DHFLA) is nearing completion, and I want to thank our board, our members and all DHFLA donors for helping make my term so successful. We have added a new category of loan: the Jewish Youth

Experience Fund to provide funding for youth ages 21 and under to attend events that will enhance their Jewish experience. This is in addition to our student loan, home health care loan, adoption loan, emergency aid and general loan programs. We have been able to increase the number of loans made overall, thanks to your support.

As I write my final letter as president, I urge you to renew your DHFLA membership each year, increasing your membership level if possible. Please help us bring in new members to grow the dollars from which we make loans. The availability of money to loan to members of our Jewish community is going to be crucial during these times of economic uncertainty. We must be prepared to meet this need. It is more important than ever that DHFLA be able to help people who find themselves in financial crises, and we can only be ready for this inevitability through your continued support.

It is also my hope that you will spread the word about DHFLA and its wonderful work. When you hear of someone in need, tell them about DHFLA – the only Jewish organization in the Dallas area that makes interest-free loans to people in need. Through our loan program, these people are allowed to maintain their dignity and self respect.

Thank you for the two years you have allowed me to serve as DHFLA president. It has been a privilege and an honor.

– Sincerely,

Ann Kahn, President

“Seeds of Hope” Non-Gala Gala

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in the DHFLA Raffle for Hope. You have the opportunity to win a beautiful ladies diamond ring, donated by Stanley and Caroline Kaye, a work of art by Jerry Skibell, or two tickets to see the Utah Jazz when they play the Dallas Mavericks on January 17, donated by Jackie Marx. Raffle tickets are just \$36 each or three for \$100.

Consider participating at these “Seeds of Hope” levels:

Forest.....\$7,500

Grove.....\$5,000

Vineyard.....\$2,500

Bed of Roses...\$1,000

Seedling\$500

Petal & Buds.....\$75 each

Donations are fully deductible. For nearly 100 years, DHFLA has provided a “helping hand” instead of a handout through interest-free loans. Please help us continue this important service to the community, that helps build futures while maintaining the dignity of people in need.

Your Membership is Critical to our Mission!

Your membership dues and donations are vital for funding for our loan programs. If you aren't a member of DHFLA, please join. If you are already a member, now is the time to renew!

DHFLA now accepts online donations! Click the “make a donation” button on our Web site, www.dhfla.org. We accept donations via credit card or paypal. Both are secure transactions.

THANK YOU FOR YOUR SUPPORT!

We Want to Hear *Your* Story!

Has a loan from the Dallas Hebrew Free Loan Association been important in your life? Helped you through a medical crisis or recover from temporary unemployment? Did you get your college, vocational or professional degree through a DHFLA Education loan? Whatever your story, we'd love to hear from you and share your experience (anonymously, if you wish) on our Web site or in a future newsletter! Please contact DHFLA at DHFLA@sbcglobal.net or call 214-696-8008. Help us spread the word that DHFLA makes a difference!

Has a loan from the Dallas Hebrew Free Loan Association been important in your life? Helped you

Board Nominees for 2009

The Dallas Hebrew Free Loan Association held its Annual Breakfast Meeting at the Prestonwood Country Club on Sunday, December 14. **Elliot Dlin**, Executive Director of the Dallas Holocaust Museum, was the featured speaker.

We want to thank our outgoing board members for their valued service to DHFLA over the past year: **Mike Friedman**, **Larry Schwartz** and **Jerry Weiss**. Their input and participation on the board have helped our organization continue its mission with great success, meeting the most urgent needs of members of our community.

We want to welcome our new and returning board members. Officers elected by the membership to serve their terms beginning January 1 are:

Arthur Skibell, President
Donald Gross, Vice President, 1st
Shirley Strauss, Vice President, 2nd
Dorothy Wolchansky, Vice President, 3rd
Louis Marx, Vice President of Finance/Secretary

Elected to start new board terms are: **Gordon Cizon**, **Marilyn Paillet**, **Dr. Harlan Pollack**, **Wayne Secore**, **Charles Skibell**, **Anita Tobias**, **Helen Waldman** and **Hershel Wilonsky**.

Elected to the DHFLA Honorary Board are: **Gil Elan**, **Sylvia Feldman**, **Michael Fleischer**, **Rabbi Joe Menashe**, **Ann B. Hewitt-Phipps**, **Rabbi Andres Paley**, **Rabbi Adam Raskin**, **Rabbi David Stern**, **Ruth Swaab**, **Rabbi Stefan Weinberg** and **Gary Weinstein**.

Deborah Dana, DHFLA office administrator, will be recording secretary (non-board position).

Meet Our Newest Board Members:



Charles Skibell was born in Greenville Mississippi, and is the owner of Skibell's Fine Jewelry. He has been providing quality merchandise and customer satisfaction to the Dallas area for over 23 years. Charles is a graduate of the University of Texas at Austin and a member of Temple

Emanuel. He is the second cousin to DHFLA's incoming president Arthur Skibell. Charles is an avid golfer and has been an active supporter of various charitable organizations in the Dallas Jewish Community.



Wayne Secore has practiced law since 1971. From 1971 to 1986 he was employed by the Securities and Exchange Commission (SEC) in various capacities in the Chicago, San Francisco and Fort Worth offices. From 1981 through April 1986, he was in charge of the SEC's Fort Worth Office, which is responsible for the regulation and enforcement of the federal securities laws in the states of Texas, Oklahoma, Kansas, Arkansas and Louisiana.

Since April 1986, Wayne has been engaged in private practice handling virtually all facets of state and federal securities work, including litigation and arbitration and the defense of investigations conducted by and the enforcement actions initiated by the Securities and Exchange Commissions, the Texas Securities Board and other state security agencies and self-regulatory organizations. He also counsels mutual funds, investment advisors, brokerage firms, privately and publicly held companies in connection with issues involving federal and state securities laws. Wayne is an author and lecturer on a variety of laws and issues.

Helen Waldman is a psychotherapist with the Legacy Counseling Center. She is a member on the advisory board of the University of North Texas Jewish Studies Program, and a member of the Greater Dallas Jewish Federation Community Council.

Over the past years, Helen has volunteered in numerous capacities for civic as well Jewish organizations and institutions, including BBYO, North Texas Youth Commission, Family Outreach of Carrollton, Jewish Federation of Dallas Young Leadership, Akiba Academy, Solomon Schechter and Jewish Family Service.



Hershel Wilonsky, the manager/owner of a 75 year old independent family auto parts business, recently retired after 40 years in the company and is married to Margaret Wilonsky. The Wilonsky's have two sons: Robert Wilonsky, a journalist, and Major Michael Wilonsky, who serves in the United States Marine Corp, as well as three grandchildren. Marshall enjoys attending weekly minyan at Congregation Shearith Israel.

**DALLAS HEBREW
FREE LOAN
ASSOCIATION**

"A Hand Up Not A Hand Out"



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**Seeds of Hope
Non-Gala
Gala:
Details
Inside!**

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* Deceased



DHFLA is a participant in **Tom Thumb Grocery's Good Neighbor Program!** All you have to do is ask your cashier to link your Tom

Thumb Reward Card to #685. Tom Thumb will donate to DHFLA a percentage of your grocery purchases every time you shop! If you don't have a reward card, now is the time to get one! Everyone is a winner!

Link Your Kroger Plus Card to DHFLA!

Kroger has a new program benefiting DHFLA! Just print out the bar code by going to our web site (www.dhfla.org) and click the news & events page to access the printable bar code. Bring the bar code, along with your Kroger Plus card, to Kroger. Tell the checkout person to link your Kroger Plus Card to the DHFLA bar code. (You only need to do this once/year). DHFLA will receive a donation every time you shop at Kroger's and present your Kroger Plus Card. **THANK YOU FOR YOUR SUPPORT!**