

Dallas Hebrew Free Loan Association

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

DHFLA Provided Important Public Service at Jewish Arts Fest

DHFLA partnered with Farmers Insurance Agent Greg Nicholson to provide an important public service at the 12th Annual Dallas Jewish Arts Fest, on Sunday August 17 at the Morton H. Meyerson Symphony Center. DHFLA handed out free m.i.l.k.® (Managing Information on Lost Kids) Digital CD ID and fingerprinting kits to all interested Arts Fest attendees.

The m.i.l.k.® Digital ID was designed to provide parents and caregivers a convenient location to store a digital photo and identification information about their children. It also creates a progressive "digital memory album." Every six months, the software will remind the caregiver to update the photo in the Digital ID.

This information is stored on the hard drive of your computer and provides a vital identification tool in the event of an emergency. Law enforcement points out that in a missing person situation, rapidly distributing a current photo can be the difference between a fast recovery and a prolonged search. Should a person become lost or missing, with just a click the Digital ID can be printed or sent via e-mail to proper authorities and forwarded to the National Center for Missing and Exploited Children (NCMEC) or the National Center for Missing Adults (NCMA). This identification information can then be broadcast to over 17,600 police departments and the vast database of NCMEC Poster Partner Program members.

The m.i.l.k.® Digital ID meets the standards established by NCMEC for providing critical visual and narrative information to police. The primary goal of this program is to establish the world's largest electronic dragnet for missing person recovery.

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Student Loan Update

Dallas Hebrew Free Loan Association has been making student loans to Dallas Area Jewish students since 2002. The program began with five students; today over 84 students have been helped by the program, with over \$611,000 in funds being disbursed.

DHFLA student loans have given students the opportunity to advance both on the undergraduate and graduate college level. A college freshman, a displaced homemaker needing to retrain, a student pursuing advanced studies; these are just a few of the students DHFLA has helped to attain educational goals they might not otherwise reach.

Once a student has been accepted into the student loan program, they are eligible to borrow for up to eight semesters of loans, at amounts up to \$2,000 per semester. The total maximum amount a student can borrow is \$16,000 over 4 years. There is no minimum amount requirement, nor are they required to borrow every semester, only as needed. These student loans are interest-free, as are all of DHFLA's loans.

Success Stories:

DHFLA has had the unique opportunity to help when more than one family member is attending school, in some cases at the same time! We have helped 11 such families since 2002.

"It really struck me just how far we've come" said Deborah Dana, DHFLA Administrator. We have 30 students who have graduated since entering the DHFLA Student Loan Program. Our students go on to become doctors, lawyers, psychologist, journalists, engineers, nurses, and more. Students represent a large variety of universities: Duke, Columbia, University of Texas, and the local area community colleges, just to name a few.

We are proud of all these students who have succeeded in fulfilling their goals through our student loan program. Our hope is to continue to provide loans for future students. For more information visit www.dhfla.org or contact Deborah Dana at dhfla@sbcglobal.net or 214-696-8008.

We're Committed to Growth and Expansion



Dear Friends:

When fall arrives, many things start anew. School begins, college students go back to campus, and the High Holy Days bring one year to a close and start a new year. It is a time to reflect on what is really important.

The mission of the Dallas Hebrew Free Loan Association (DHFLA) is to assist Jewish people in need to become self-supporting by providing interest-free loans. We continue the work begun in 1935 by 14 men whose goal was to help Jews in financial need, always with dignity and respect. On page three of this newsletter, you can read the first DHFLA minutes and learn a little about two of our founding fathers.

Since those early years, DHFLA has continued to be the only Jewish organization in the Dallas area to make interest-free loans to people in need. We have loaned millions of dollars for a wide variety of financial needs. If you know someone in the Jewish community who could use the help of DHFLA, please tell them about our interest-free loan program.

DHFLA loans include student loans, adoption loans, home health care loans and general loans. The details for each type of loan can be found on the DHFLA Web site: www.DHFLA.org.

So, as you reflect on what's important to you during this special season, remember how important DHFLA's mission is to the Dallas Jewish community and how many people we help each year.

Sincerely,
Ann Kahn
President

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!

DHFLA at Jewish Arts Fest

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Anyone interested in obtaining one of these CD & Fingerprinting Kits, please e-mail DHFLA at dhfla@sbcglobal.net and have your subject line read "Request for milk CD kit."

Many thanks to **Coral Landscaping Service** who provided the DHFLA raffle prize of a \$50 gift certificate for their services. Congratulations to the raffle winner: **Shelly Siegel** of Irving Texas.

We want to thank our many volunteers who staffed our booth and made our day at Arts Fest such a success! Hats off to...

- Arts Fest Chairperson **Jason Fishman**
- **Dorothy Wolchansky** for making the partnership with Farmers happen!!
- Volunteers:

Murray Berger
Sharon & Stephen Blend
Donald Gross
Harry Kabler

Ann Kahn
Allen Luterman
Abbie Pickle
Arthur Skibell

Saying Thanks...

Dear DHFLA,

One year ago, your organization helped me achieve something monumental.

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. I was accepted at the end of the school year while I was teaching.

I needed the whole summer for the two part procedure, so I had to act fast. 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's board called a special meeting to approve a loan to help cover these expenses.

Regards, Libbi Stovall



Libbi Stovall

Minutes from First DHFLA Meeting

DALLAS TEXAS-
JUNE 23RD 1935.

RECORD OF MINUTES OF ORGANIZATION MEETING OF GEMILATH CHASODIM- HELD IN AGUDAS ACHIM CONGREGATION .

MR. MANUEL HOPPENSTEIN NOMINATED AND ELECTED TEMPORARY CHAIRMAN- WHO OPENED THE MEETING. THE NAME " DALLAS HEBREW FREE LOAN ASSOCIATION WAS UNANIMOUSLY SELECTED FOR THE GEMILATH CHASODIM BY THE MEMBERS PRESENT . NOMINATIONS OF PERMANENT OFFICERS FOLLOWED WITH THE RESULTS AS HEREIN LISTED : MR. M. LEVINE NOMINATED AND ELECTED PRESIDENT- MR. D. RABINOWITZ NOMINATED AND ELECTED VICE-PRESIDENT. MR. E. LERER NOMINATED AND ELECTED TREASURER- MR. A.T.STILLMAN NOMINATED AND ELECTED SECRETARY. THE ELECTION OF CHARTER MEMBERS WERE AS FOLLOWS :

M. LEVINE-M.REISBERG-A.T.STILLMAN-D.RABINOWITZ-E.LERER-SAM KASSED-MAX GLAZER-R.ROBINSON-MANUEL HOPPENSTEIN-L. OKON- J. KIRSCHNER- M.WANKS- J. WINER-SIMON SELLINGER. THE ELECTION OF A BOARD OF DIRECTORS FOLLOWED WITH RESULTS AS LISTED : M. LEVINE-D. RABINOWITZ-A.T.STILLMAN-E.LERER-L. OKON- MANUEL HOPPENSTEIN-~~XXXXXXXXXX~~-MAX GLAZER-SIMON SELLINGER-~~XXXXXXXXXX~~-M.REISBERG-SAM KASSED-~~XXXXXXXXXX~~-H.M. LEVINSON .

THE FOLLOWING MEMBERS PLEDGED TO DONATE TO THE ASSOCIATION THE AMOUNTS AS HEREIN LISTED : D. RABINOWITZ \$50.00-M. LEVINE \$25.00-E.LERER \$25.00 MANUEL HOPPENSTEIN \$10.00- L. OKON \$5.00-JOE COLEMAN \$5.00-SAM KASSED \$3.00- JOE KATZ \$3.00-M. REISBERG \$1.00- A MOTION WAS MADE AND CARRIED TO BEGIN THE LENDING OF MONEY WHEN THE ASS'N HAS ACCUMULATED \$500.00 OR MORE- LIMITING THE AMOUNT OF THE LOANS TO A MAXIMUM OF \$10.00. A MOTION WAS MADE AND ADOPTED TO CREDIT DUES RECEIVED BEGINNING JUNE 23RD- THE DATE THE ASS'N WAS OFFICIALLY ORGANIZED. A MOTION WAS MADE AND CARRIED TO INSTRUCT THE SECRETARY TO CALL A SPECIAL MEETING OF THE BOARD OF DIRECTORS FOR WED, JUNE 26TH- FOR THE PURPOSE OF DISCUSSING FORMATION OF A SET OF BY-LAWS WITH WHICH THE ASS'N SHALL BE GOVERNED. A MOTION WAS MADE AND CARRIED TO INSTRUCT THE SECRETARY TO CALL A MEETING OF THE MEMBERS OF THE ASS'N NEXT JULY 21ST- FOR THE PURPOSE OF ADOPTING THE BY-LAWS ADOPTED AT THE SPECIAL MEETING OF THE BOARD OF DIRECTORS HELD JUNE 26TH- AND ALSO REPORT ON THE COLLECTION OF MONEYS AND OTHER MATTERS PERTAINING TO THE OPEHATION OF THE ASS'N. THERE BEING NO FURTHER BUSINESS TO TRANSACT- THE MEETING CLOSED.

GEMILATH CHASODIM.
M. LEVINE - PRESIDENT.
A.T.STILLMAN- SECRETARY .

M Levine

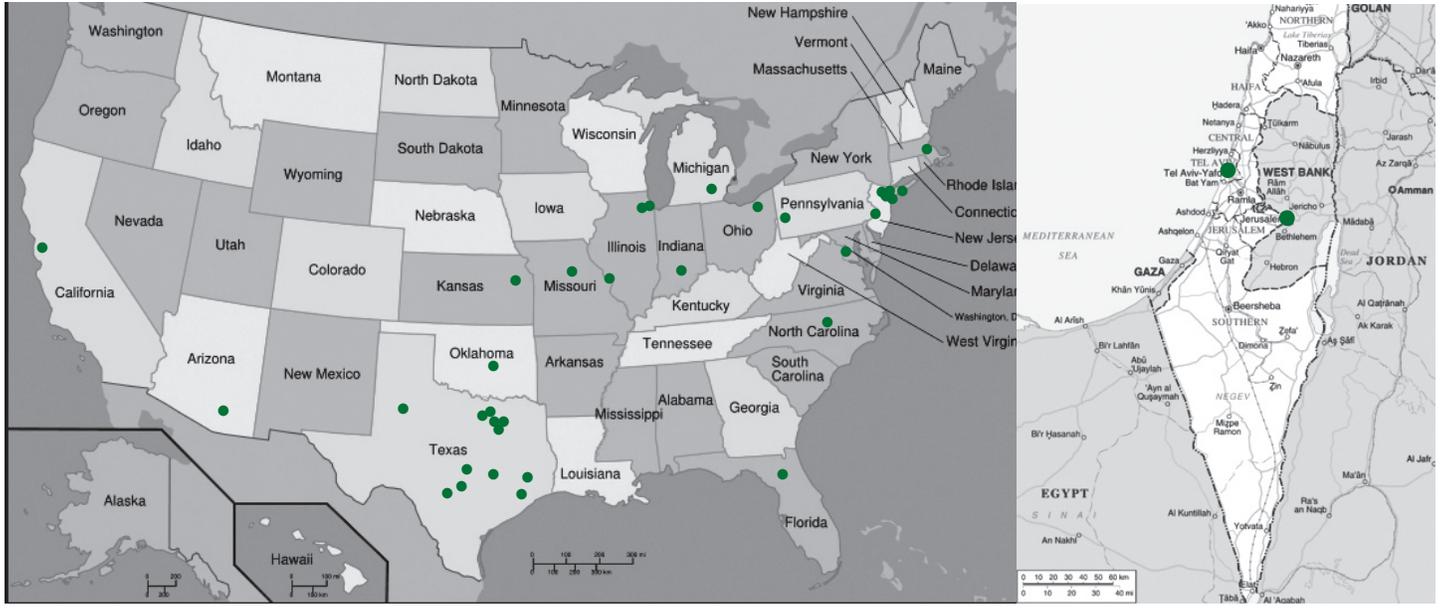
DHFLA Founders

Two of the 14 DHFLA Founding Fathers are briefly profiled here.

Max Glazer was born in Chicago in 1898 and came to Dallas in 1909. His father, Louis Glazer, started a soft drink company, Jumbo Bottling Company, where Max worked. When prohibition was repealed in 1933, Max led the family into spirits and wine and founded Glazers Wholesale Drug Company, later renamed Glazer Distributors. Max's philanthropic efforts, many of them anonymous, touched almost every facet of Dallas civic and religious life. He was involved with Jewish Federation and helped initiate a million dollar emergency fund to rescue displaced persons in European camps and move them to Palestine after WWII. He also led the campaign in 1952 to build Golden Acres, the Dallas Home for the Jewish Aged.

J. Manuel "Manny" Hoppenstein was born March 17, 1910 in Waco. After earning his law degree in 1933, he moved to Dallas. In the late 1930s he was Dallas assistant city attorney and later in solo practice until 1965 when he became a senior partner of Hoppenstein and Prager. He was active in Congregation Agudas Achim where he was instrumental in helping create the Hertze Chaikel Talmud Torah Hebrew school. When there was someone in need, Manny would collect funds and see that it would get to that person anonymously. He was a key individual in setting up the legal structure of DHFLA, and served as it first Board Chairman. Manny was also very active in many causes dealing with the problems of mental retardation.

Where DHFLA student loan recipients go to college:



**DALLAS HEBREW
FREE LOAN
ASSOCIATION**

"A Hand Up Not A Hand Out"



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

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**Seeds of Hope
Non-Event
Event:
Invitations
to Come**

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* Deceased

**Seeds of Hope
Non-Event
Event**

Look for your
invitation coming
in the mail soon!



**New Kroger Neighbor to
Neighbor Program: Link Your
Kroger Plus Card to DHFLA!**

Kroger has a new program benefiting DHFLA! It's easy to do! Print out the bar code by going to our web site (www.dhfla.org) and clicking 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!**