Dallas Hebrew
FREE LOAN ASSOCIATION

Supporting our community with no interest loans since 1935



Hebrew Free Loan Climbs Success Ladder As Organization Marks Thirty Second Year In Helping Local People In Urgent Need

Thirty-two years ago twelve men gathered at a small grocery store in Dallas to discuss an unusual idea — lending money without interest to needy people. This type of assistance would make it possible to help people with dignity and honor.

Mike Levine, who called t meeting at the W. Reisberg G cery, found his friends eager join him in the organization "Gemilath Chasodim" — he ing with a heart — and the D las Hebrew Free Loan Asso tion was born.

Dallas Hebrew Free Loan Assoc. To Dedicate Torah to Fred Reisbergs

The Dallas Hebrew Free Loan Association will formally dedicate a Torah, in honor of Fred and Heddy scribed in the dedicated Torah are asked to call Bruce Feldman, 913-2441 or 553-0220.

Dallas Hebrew Free Loan to Mark 35th Installation Banquet Mar. 15 With Rabbi Zucker, Cantor Sanders

The 35th Annual Banquet of Dallas Hebrew Free Loan Association will be held at Congregation

Somer, Charles Spigel, Jack Stein, Sam Sturman, and Sam Tobolow-

Dallas Hebrew Free Loan Does Fine Job

Wherever one finds a group of our people one finds a "Gemilath Chasodim", a free loan. Such was also the case in Dallas, when the Dallas Hebrew Free Loan Association was founded in 1935 by Mr. Mike Levine. The Dallas Hebrew Loan Association is probably

SEC. 1. The name of this Association shall be the Dallas Hebrew Free Loan Association, or "Gemilath Chasodim."

SEC. 2. The purpose of this Association shall be to make loans of money to deserving persons, under rules and regulations hereinafter prescribed to persons of the Hebrew Race.

SEC. 3. It shall be a fundamental principle of this Association that no interest charge or any other fee whatsoever, except court costs, attorney's fees and other expenses incidental to the collection of money due the Association, shall be charged to persons borrowing money from the Association, and their endorsers, guarantors or co-makers.

SEC. 4. Except so much of it as shall be required to pay expenses of operation and maintenance, all funds of the Association shall be available at all times for the purpose of making loans to persons in need of assistance, as hereinafter set out in the by-laws.

An evening to Remember!

DALLAS HEBREW FREE LOAN ASSOCIATION

Dinner and Installation

Principal Speaker — RABBI MAX ZUCKER
Cantorial Renditions — CANTOR YITZCHAK COHEN

SUNDAY APRIL 30, 1972
CONGREGATION TIFERET ISRAEL

Rabbi Rabinovitch, Phil Levin Speak To Hebrew Free Loan Auxiliary

most entertaining program of zation.

Dallas Hebrew Free Loan Ass'n. To Celebrate Golden Anniversary

$750.00 Dallas, Texas, 7/26, A. D. 1975

On or before THIRTY MONTHS weeks after date, for value received, I, we, or either of us, the undersigned, promise to pay to the order of the DALLAS HEBREW FREE LOAN ASSOCIATION SEVEN HUNDRED FIFTY & NO/100 DOLLARS, at Dallas, Texas, in installments of $25.00, the first installment being due on 9/1/75, A. D. 19____, and weekly thereafter until fully paid.

The charter of the Dallas Hebrew Free Loan Association provides that no interest shall be charged: if any installment is not paid at maturity, the holder of this note shall at his or its option declare the unpaid balance due and payable at once.

And in the event default is made in the payment of this note at maturity, and it is placed in the hands of an attorney for collection, or suit is brought on the same, or same is collected through bankruptcy or probate proceedings, then the undersigned agree that an additional amount of ten per cent on the principal then due hereon shall be added to the same as collection fees.

of dedicated se in financial e celebrated 2 when the v Free Loan elebrates its ersary.

r Kaplan Au- earith Israel, brunch will be Jewish and performed by erg and her

rviving mem- ginal charter m Soltes who resident and honored with residents in- vine, Mickey

interest has ever been charged. Hundreds of people have been helped with small loans — people whom no bank would have considered. With few exceptions, loans have always been paid back, a commentary on the appreciation of the human being, and the money loaned.

In Dallas today are hundreds of people who, through the help of the Dallas Hebrew Free Loan Association have overcome financial difficulties. Many who were on the brink of disaster then are leaders in the community today. They have joined in efforts to assist others. Each day,

assistance, two signors must be obtained, and money is available almost immediately upon approval of the Loan Committee. All loans are kept confidential. A loan is rarely turned down. Loans have been made for many reasons — payment of doctor bills, down payment on a home, purchase of a car necessary for holding a job, to small business for buying merchandise, educational expense — any worthy need.

Today, loans are still being made promptly and confidentially. The maximum of a loan is $750,.00 and one must still be a resident of Dallas for at least six

Yale Candy, Vice-President; Secretary; Fred Reisberg, Treasurer, Directors include: Herman Abrams, Alex Falikov Label Feldman, William Finklestein, Isaac Goldstein William Jayson, Nathan Kaplan, Morris Leach, Morris Leiman, Richard Myers Sid Myers, Sam Rachofsky Morris Resiberg, Albert Schwartz, Julius Scolnic Isaac Sobel, Jack Stein and Miles Zitmore.

All members of the Jewish community are invited to join and help celebrate this historic occasion. Tickets are $10.00 per person For information call Fred Reisberg at 361-6832 or Herman Abrams at 233

From Texas Jewish Post and DHFLA archives

2023

ANNUAL REPORT

Proud of our Past, Embracing our Future

A RICH HISTORY



During the peak of Jewish immigration to the United States in the late 19th and early 20th century, Jewish free loan societies were formed to offer interest-free loans to Jewish merchants to help them become established in the retail business community. For many Jewish immigrants, access to capital from banks was virtually nonexistent and bankers were unwilling to make loans to recently arrived immigrants who generally lacked collateral.

For many Jewish immigrants, free loan societies were their only source of capital. These associations provided the needed funds for peddlers so that they could buy merchandise for their small stands or push carts, or for small businessmen who had small grocery stores, drug stores, or clothing stores. The overriding purpose of free loan societies was borrowing for entrepreneurial purposes. Without access to the small loans provided by the free loan societies, many of the businesses founded by and employing immigrant Jews would not have been created.

ROOTED IN DEEP TRADITION

The Jewish philanthropic tradition of extending no interest loans is a response to a biblical call. "*If you lend money to My people, to the needy among you, do not act toward them as a creditor: Exact no interest from them.*" (Exodus 22:24) It is considered to be a profound act of loving-kindness, *gemilut chassadim,* a central tenet of Judaism.

In fact, the great sage Maimonides honored the practice of extending interest-free loans when he said, "*A loan is better than charity because it helps one help oneself.*"



HEBREW FREE LOANS COME TO DALLAS

WE PAY TRIBUTE TO OUR FOUNDERS*

*of blessed memory

Morris Banks
Max Glazer
J. Manuel Hoppenstein
Sam Kassed
Joseph Kirschner
Elly Lerer
Mike Levine
Louis Okon
Daniel Rabinowitz
Wolf Reisberg
Reuben Robinson
Simon Selinger
Aaron T. Stillman
Jacob Winer

In 1934, a group of prominent Jewish businessmen met in the back of W. Reisberg's humble grocery store in South Dallas to assess the financial needs of the local Jewish community. The next year, this group of 14 prominent Jewish business leaders pledged $132 to establish an interest-free loan fund and agreed to make loans up to $10 to Dallas Jews in need of assistance. Their primary aim was to help the Jewish community become self-supporting, and also to help sustain those in danger of losing their economic independence.

In the nearly 90 years since our founding, times have changed, and the needs of the community have changed, but our mission remains the same—striving to create a financially secure Greater North Texas Jewish community by offering no interest loans.

CONNECTING TO OUR PAST

CURRENT BOARD MEMBERS CONTINUE THE TRADITION

Ellis Shwarts received an education loan for dental school after being introduced to DHFLA by his mother. It turns out his great-grandfather, Joseph Coleman, became a charter member of the agency (with an initial pledge of $5!) on June 23, 1935, 54 years to the day before Ellis was born. "The money from Dallas Hebrew Free Loan absolutely made a difference. Once I finished my payments, I wanted to be a part of helping others in the same way."

Eric Feldman remembers listening in on DHFLA meetings hosted at his grandparents' house when he was 10 years old. His zayde, Label Feldman, was a past president, as was his uncle, Marvin Feldman. "DHFLA is a cause near and dear to my heart and my family's heart...I'm honored to be part of such a worthy organization."

David Feygenson's parents benefited from an interest-free loan to come to the U.S. as refugees from the former USSR. "Seeing the pride my father had when repaying the loan in full and early, made me want to participate in a free loan society that helps the Jewish community, just like it helped my parents."

sources: ojs.library.carleton.ca/index.php/pcharm/article/view/1440/1295, www.myjewishlearning.com/article/modern-tzedakah/, www.dhfla.org, DHFLA archives

A LOOK BACK: 88 YEARS OF MILESTONES

1930's Mike Levine calls a meeting of twelve men at Wolf Reisberg's small family grocery store in South Dallas. As a result of that meeting, DHFLA is born!



1940's Loans are made to Jews in need between $5-$35 and are payable at $1-$2 per month. Always no interest and always provided confidentially and with dignity.

1950's Loan amounts increase to $250, with the hope of one day increasing to $500. This dream became a reality by 1967. At this point, $62,000 has been lent out, with a loss of only $60.

1960's DHFLA celebrates its 25th anniversary at Shearith Israel. 846 loans totaling $135,000 have been disbursed over 25 years.



1970's DHFLA starts a new campaign to enlarge its activities. Membership, program, publicity, and speakers committees are formed to carry out expanded activities.

1980's Loan amounts increase to $750. DHFLA celebrates its golden anniversary, and honors William Soltes, the only still-living charter member.

1990's Loan amounts increase to $1,500.

2000's After receiving a generous surprise bequest from Ann Little, DHFLA starts an educational loan fund, offering up to $15,000 over a 4-year period. Ann Little's father, Morris Bullis, took a small loan from DHFLA in 1940 and subsequently made his fortune in oil and gas. When Ann learned that DHFLA was still offering loans, she added them to her will. Upon her death, she gave $750,000, quadrupling DHFLA's available funds!

This decade also saw Susan Candy Luterman get installed as president, following in the footsteps of her late father, Yale Candy. She becomes the first female president of DHFLA.



2010's Going Green and Expanding Loan Types: the last printed newsletter is mailed and a Special Needs loan is started.

2020's DHFLA reaches over $1 million of loans out to the community, an Angel Fund is created to assist applicants with only one guarantor, we hire our first executive director, make our first small business loan for $20,000 and introduce a loan for Jewish Burials.

Information is from the DHFLA archives at the Dallas Jewish Historical Society, TJP archives and www.texashistory.unt.edu/



MEMBERSHIP CARD
Dallas Hebrew Free Loan Association
GEMILATH CHASODIM
DALLAS, TEXAS 12-17-73 19
This is to certify that
Mrs Ray Andres
IS A MEMBER OF THE DALLAS HEBREW FREE LOAN ASSOCIATION IN GOOD STANDING UNTIL
DEC 31 1974
19
SECRETARY
PLEASE SIGN HERE

THEN...

- In 1935 the highest loan amount was $10. Today we offer loans up to $25,000!
- Initially, applicants were required to have lived in the City of Dallas for at least six months. Today we serve all of Greater North Texas!
- DHLFA started as a membership organization requiring a $3.00 annual donation. Today, we are no longer membership based, but still rely on donations to provide loans.

...AND NOW

DHFLA TODAY

Since that first meeting 88 years ago, DHFLA has lent over $8 million to thousands of members of our Jewish community who needed immediate help and those who were investing in their futures. Our zero interest loans not only provide hope and peace-of-mind through the relief of immediate financial strains, but give borrowers an opportunity to meet their challenges with dignity.

DHFLA maintains a 100% loan repayment rate. As our loans are repaid, the dollars are lent again and again, enabling us to help a greater number of people and multiplying the impact of our work.





70: Number of loans issued in 2023

$408,583: value of loans issued in 2023



STATEMENT OF FINANCIAL POSITION

For the Year Ending December 31

ASSETS

Loan Receivables.....$1,138,628.94

Cash/Cash Equivalents/Investments.....$633,216

TOTAL ASSETS.....$1,771,844.75

LIABILITIES

Current Liabilities.....$1,138.79

TOTAL LIABILITIES.....$1,138.79

2023 LEADERSHIP

OFFICERS

Michael Radoff
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David Baynash
Vice President & Treasurer

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Vice President

Alan Tolmas
Vice President

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Bradley Laye
Rachel Leventon
Manuel Mesa
Jolene Risch
Joel Roffman
Dora Rudberg
Steven Sayewitz
Ellis Shwarts
David Singer
Arthur Skibell

STAFF

Jane Larkin
Executive Director

KEEPING UP WITH CHANGING NEEDS

DHFLA now offers ten different loan funds serving over 18 Greater North Texas counties!

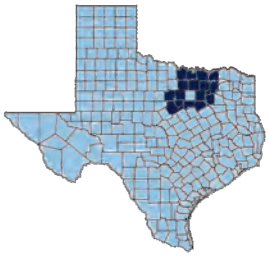
LOAN FUNDS

- adoption and fertility
- education consolidation
- emergencies
- general needs
- healthcare
- higher education
- Jewish burial
- Jewish experiences
- small business
- special needs

COUNTIES SERVED

Collin	Fannin	Montague
Cooke	Grayson	Palo Pinto
Dallas	Hood	Parker
Denton	Hunt	Rockwall
Ellis	Johnson	Somervell
Erath	Kaufman	Wise

and any other county inclusive of Wichita Falls, Texarkana, Tyler, Waco, and Longview



YEAR IN REVIEW

APPROACHING 90 BETTER THAN EVER



MIKE RADOFF, PRESIDENT

2023 was a stellar year for the Dallas Hebrew Free Loan Association (DHFLA). We exceeded our goal of gifts and grants, raising nearly $197,000, for which we are eternally grateful. Many thanks to our donors, board members, and volunteers for your support. Demand for loans was up by 35% this year. All funds raised will enable us to meet this increased need.

With over one million dollars in loans outstanding, DHFLA continues to support the Greater North Texas Jewish Community by providing no interest loans to pay core living expenses, underwrite educational costs, support small businesses, cover medical treatments, and more. This year, we increased the size of our emergency and special needs loans.

While we have always served the local Jewish community, we recognize that the war against Hamas has affected many Israelis financially. DHFLA, in partnership with the Dallas Jewish Community Foundation, committed over $133,000 via a 5-year loan to Ogen, the Israel Free Loan Association, in support of their Swords of Iron Emergency Economic Relief Fund. The loan from our community is part of an emergency campaign to provide no interest loans to over 1,000 Israeli families facing substantial losses.

Our loan to Ogen could not have come at a better time, with Israel's economy and its labor force taking a significant hit from the war. As reported by The NY Times on Dec. 25, 2023, the Israeli economy is expected to shrink by 2% this quarter, with hundreds of thousands of workers displaced by the war with Hamas or called up as reservists.

As we prepare to celebrate our 90th year in 2025, we're hopeful that 2024 brings health, happiness, and peace to you and your family.

As a nonprofit, our ability to fulfill our biblical directive and continue the mission established over eight decades ago is dependent upon the generosity of donors. Our work would not be possible without you. THANK YOU!

2023 DONORS

Donor list includes gifts received by DHFLA by 12/31/23. Gifts initiated in December 2023 but received by DHFLA in January 2024 will be included in our 2024 list of supporters.

Supporters names are listed in the manner requested by donors.

Don't see your name? If you indicated that you did not want your name listed publicly, or requested that your gift be acknowledged as Anonymous, your donation is included in the Anonymous number listed under each gift category.

$10,000+

Sylvan T. Baer Foundation

Fichtenbaum Charitable Trust

Louis Okon

Sylvia Selim

Lydia Selim-Wempe

Roy and Esther Barzune Stein Endowment Fund of the Dallas Jewish Community Foundation

$5,000-$9,999

Leo and Rhea Fay Fruhman Foundation

Ann Kahn Dallas Hebrew Free Loan Association Student Loan Fund of the Dallas Jewish Community Foundation

Julie and David Kronick

Sherri and Michael Radoff Philanthropic Fund of the Dallas Jewish Community Foundation

Bernard and Belinda Reingold

Charlotte Webberman Fund of the Dallas Jewish Community Foundation

$1,000-$4,999

Adobe

Albertsons Tom Thumb Good Neighbor Program

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The Mitchell L. and Miriam Lewis Barnett Charitable Trust

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Norman Hoppenstein

Mark Jacobs

Alex and Sophie Jakubowich

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continued

$1,000-$4,999 *continued*

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Ylang 23

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Sarah Gourley
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Marc and Paula Wolens

Up to $99

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Anonymous
Sarah Gourley
Todd Robins

continued

ANGEL % FUND

Sylvan T. Baer Foundation
Harley and Linda Cohen
Alex and Sophie Jakubowich
Malafsky Family Fund of the Dallas Jewish Community Foundation

CHAMPAGNE for a CAUSE

These individuals donated an Israel Bond Shalom Bond to DHFLA during our Champagne for a Cause event hosted by Joanne and Charles Teichman at Ylang 23.

Karen and Glenn Garfield
Mark Jacobs
Garry Kahalnik
Jane Larkin
Michael and Sherri Radoff
Jason Schwartz
Talya and Zev Shulkin
Arthur Skibell
Dawn Strauss
Joanne and Charles Teichman



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Lauren Feiler
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Rachel and Evan Fetter
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J. David and Debra S. Friedman
Norman Hoppenstein
Israel Bonds Southwest Office
Mark Jacobs
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Dora and Cary Rudberg Family Philanthropic Fund of the Dallas Jewish Community Foundation
Artie J. Simons
Arthur Skibell
Shane and Tracey Stein
Jonathan Swerin
Alan and Gina Tolmas Fund of the Dallas Jewish Community Foundation

Ogen

DHFLA and the Dallas Jewish Community Foundation (DJCF) formed a unique partnership in order to assist Ogen, the Israel Free Loan Association, in providing emergency financial assistance to 1,000 families (over 5,000 people) facing financial distress caused by the war with Hamas. DHFLA established the Dallas Swords of Iron Emergency Loan Fund dedicated to providing direct relief to Israelis during this time of war, funded by a $50,000 gift from our cash reserves. The following community members along with the DJCF contributed to the effort and over $133,000 was sent to Ogen from the Dallas Jewish community in the form of a no interest loan.

Arrow Industries Philanthropic Fund of the Dallas Jewish Community Foundation
Susie Salfield Avnery Philanthropic Fund of the Dallas Jewish Community Foundation
Denise and Bart Bookatz Family Philanthropic Fund of the Dallas Jewish Community Foundation
Rozelle and Richard Gilman Family Philanthropic Fund of the Dallas Jewish Community Foundation
Gothard Family Charitable Fund of the Dallas Jewish Community Foundation
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Julie and David Kronick
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Arthur Skibell
Alan and Gina Tolmas Fund of the Dallas Jewish Community Foundation
Julie P. and Michael D. Weinberg Family Foundation of the Dallas Jewish Community Foundation
Joram and Carole Wolanow

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Linda Abramson Evans
Larry Fellman
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Tara and Mark Wettreich
Dorothy Wolchansky
Marc and Paula Wolens
Jeffrey Zigman

Every effort has been made to list donors accurately. We apologize for any errors or omissions. If your name is not listed or if you are listed incorrectly, please contact us at dhfla@jfsdallas.org so we can update our communications and records.

THANK YOU TO OUR PAST PRESIDENTS*

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**of blessed memory*

Dallas Hebrew
FREE LOAN ASSOCIATION
PO Box 671235 • Dallas, TX 75367-1235

No interest loans: An age-old tradition that is changing lives today!



LOANS UP TO $25,000
FAST TURNAROUND
NO INTEREST AND NO FEES

CONTACT
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online, by phone, or mail.
Or text GIFT or DONATE to 214-466-1538

We now take Venmo @DHFLAssoc

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