

# Free loan program provides a helping hand

By Deb Silverthorn

Dallas Hebrew Free Loan Association's motto of providing a "hand-up, not a handout" has its arms stretched open wider and then some as the organization supports community members.

"We're here to help people make choices and to bring stability to our Jewish community," said Jane Larkin, who came on as executive director last summer. "Our 'hand-up' works."

DHFLA is the only organization in Collin, Dallas, Denton, Ellis and Rockwall counties providing no-interest loans for adoption and fertility, burial needs, health care, higher education, Jewish experiences including summer camp, b'nai mitzvah expenses, Jewish youth group activities and gap year programs, small business, special needs and emergency and general assistance loans to the Jewish community.

The loans, with repayment schedules that can be tailored, range from \$500 to more than \$20,000. Many loan applications can be turned around in 24 to 48 hours and, in most cases, funds are deposited electronically. In its 86th year, the association now has 128 active loans and a 100% repayment rate.

Those wishing to support DHFLA's efforts can do so by direct tax-deductible donations, by signing on as a guarantor of loans or by registering the agency to their Amazon Smile, Kroger Community Rewards and Tom Thumb Good Neighbor programs. All loan repayments are recycled back into the system to fund new loans.

"My work here is deeply personal, and it truly is a labor of love," said Larkin, who has previously worked on staff at Temple Emanu-El and American Friends of Hebrew University's Dallas office. "To hear the concern fall from the voice of a borrower, when we can tell them we can help — there's nothing like it."

Larkin works closely with her board, including executive officers Abby Fuqua, David Kronick, Eliot Shindler, Helen



Photo: Courtesy Jane Larkin

Jane Larkin, executive director, Dallas Hebrew Free Loan Association



Photo: Courtesy Jamie Dweck

Alan and Gina Tolmas provided the seed funding for Dallas Hebrew Free Loan Association's Jewish burial loans.



Photo: Courtesy Aaron Blasband

Aaron Blasband, a rabbinical student and recipient of Dallas Hebrew Free Loan Association support, with Lauren Roth, in Jerusalem

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## DHFLA

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Waldman, Dorothy Wolchansky and Iris Young Sheppard. For example, the organization responded quickly in the aftermath of the February storms with \$16,000 in loans.

“What may be an everyday issue to one person can be huge to another. We want to be, and we are, here to ease life’s financial strains,” said Kronick. “We want people to come to us rather than to put significant expenses on a credit card or borrow from a costly institution.”

New to Dallas Hebrew Free Loan Association is burial support, provided with seed funding by Gina and Alan Tolmas. They were motivated by their own experiences of taking care of arrangements for their own family members.

“A Jew should have a proper burial but because cremation is less expensive than a burial, families sometimes choose that

route,” said Alan Tolmas, a donor for 10 years. “We hope to provide an alternative to cremation for Jewish families that are struggling financially, and DHFLA’s burial loan program will allow mourners support for an alternative.”

DHFLA’s loans can be made with one or two guarantors, depending on the loan. To ease the strain on borrowers who may not have local connections, the organization started its Angel Fund, money that can be made available to support those loans. In its first three-and-a-half months, the Angel Fund quickly raised \$15,000, \$8,500 of which has been lent against.

“The process was easy and I truly thank Dallas Hebrew Free Loan for giving me the support I needed. I’m glad to have also had the help of my parents,” said Mollie Rose, who has recently paid off her loan for her master’s degree at Southern Methodist University.

She is now the Mountain West community manager of Moishe House, supporting residents in

Texas and the Rocky Mountain region. “I’m so glad I could pay off my loan and continue to help others in need.”

Aaron Blasband, a student at Hebrew Union College–Jewish Institute of Religion, has benefited from the organization’s loans throughout his college career. Beginning with his undergraduate degree at Collin College, to Texas A&M University and ultimately HUC-JIR, the Dallas Hebrew Free Loan Association has made his academic experience possible.

“I realized, despite starting my studies in the sciences, what I really wanted to do was to make the connection for young Jews, to their Judaism,” said Blasband, now at HUC-JIR’s New York campus with an education internship beginning in the fall at Central Synagogue. Blasband’s own Jewish experience was enhanced by his involvement at Texas A&M’s Hillel and summers working at Greene Family Camp.

“The money I’ve been able to borrow has been a huge blessing,” said Blasband, who



Photo: Courtesy Mollie Rose

Mollie Rose recently completed the repayment of her higher education loan from Dallas Hebrew Free Loan Association.

will graduate with a Master’s of Jewish Education in 2023 and be ordained as a rabbi in 2025. “It has absolutely allowed me to pursue my dreams.”

For more information on applying for a loan or making a tax-deductible donation to Dallas Hebrew Free Loan Association, visit [dhfla.org](http://dhfla.org) or call 469-206-1639.

## FRIED

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that collateral civilian deaths, sad as they are and after ample warning by the most ethical army on the globe, are inevitable when children are used to protect missiles instead of missiles being used to protect children. Those blam-

ing Israel for the more than 4,000 missiles shot at Israel, because of a land dispute over a few families or over breaking up a riot on the Temple Mount, have fallen for the sinister and false Hamas narrative — hook, line and sinker.

But when lawmakers as prestigious as Bernie Sanders attempt to block arms sales to Israel, calling them “murderers of babies,”

utilizing the staunch antisemitic Hamas trope, throwing his own people under the bus, he, the “squad” and others like them are announcing an open season against Israel and all Jews. The antisemites don’t distinguish between Jews in Zion or Los Angeles. All this is further fueled by a completely biased media, led by **The New York Times**, CNN and

**BBC**, which focuses only on the “Palestinian victims” and adopts their narrative completely, purposely and completely ignoring the truth and the suffering of innocent Israelis.

Anyone who thinks their statements aren’t stoking the fires of hatred and antisemitism is not looking to our past, not “asking their father who will relate it to

you, your elders and they will tell it to you.”

We need to keep both eyes open wide and heed what we are witnessing and hearing. And, as painful as it is to contemplate this, time will tell if our time in this country is limited.

Rabbi Yerachmiel Fried is the dean of Dallas Area Torah Association.

## LEVY

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many of our television sitcoms contained scenes of children uttering bedtime prayers before they fell asleep. Never mind that some of those iconic child stars knelt beside their beds with folded hands, message received! Pray before bed. Offer God a thankful recap. In short, praise, thank and

even petition God. Pop culture made seeking God a mainstream and pretty cool experience for me.

The sukkah at Temple Emanu-El religious school did such a number on my senses that it has remained with me my whole life. There was a shiny, new red book for keeps about the festival of Sukkot, held tightly by me, as my class entered the sukkah at our assigned time. Real fruit everywhere, palm fronds and lulavs, straw and gourds, all contributed to the harmony of

my class feeling and embodying nurturance under that thatched roof. Both my Jewish education and my Jewish roots sacredly filled in the missing pieces that pop culture could not. I had the joy of being surrounded by Jewish people in the customs and laws that bind us in a loving contract. It was good to be in the sukkah with my class and tell my mom all about it when she picked up my brother and me from “Sunday school.”

“Are You there, Shekinah? It’s

me, Debby Levy. I am so thankful to be back home here in Dallas, Texas, and I am in awe of all that has unfolded around me. Falling in love at the age of 50 and welcoming grandchildren into my world is surely a taste of Gan Eden. Will You keep me in good health that I may continue to fulfill your mitzvot and do all that I am able as I take responsibility for my part in tikkun olam? Will You bless my family and friends that they may do the same? Will

You bless my greater community and all who seek You in prayer and thanksgiving, and even in petition? Will You, Eternal One, continue to hear us, as we yearn for your presence, whether we are 10 years old or 110 years old? We want so much to experience Your warmth and Divine spark as we converse with You. God? Are You still there? Amen. Selah. This is Debby Levy signing off for now.”

XXXXX WAITING ON TAGLINE XXXX

## RACKOVSKY

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not wait to leave, but had to remain for seemingly interminable stays, because the clouds stayed. It was enormously destabilizing to sojourn somewhere and be unable to set their affairs in order before the clouds lifted and they had to travel again. It is for this reason that the Torah stresses, with each travel permutation, that their travels

were dictated by God — to show that they followed His commands regardless of what their instincts or desires told them to do.

This interpretation is not just a description of the travels of the Jewish people — it is a metaphor for life. We sometimes find ourselves in stages in life that we wish would end, that we wish we could fast-forward through — but they just don’t. Ask anyone enduring an illness, a bitter divorce, the loss of a loved one or fertility challenges,

and they will tell you how true this is. Sometimes, we find ourselves in a stage in life that we have looked forward to or that we love, and it ends too quickly; ask the empty nesters who are ready to enjoy life, and then succumb to an illness — or the newlyweds who are getting used to and enjoying married life and, before they know it, the children come along and blessedly upend the lives their parents were building. Sometimes, we are afraid to move on in life, because of the

unknown changes that the next stage brings — ask anyone who is stereotypically commitment-phobic in romantic relationships. And sometimes, in between stages in life, there is no time to arrange one’s affairs, take stock and adjust to the transition. This is not just true on a personal level; it is true on a national level, as well. Jewish history is a repetitive pattern — without exception — of Jews settling in a location, growing comfortable and then having to

leave when the ground shifts under their feet in ways that are shocking and destabilizing, yet should not be. Wherever we live, wherever we are in life, the Torah is teaching us a profound message. If we want to get to the physical, emotional or spiritual Promised Land, we must surrender our time to God — the ultimate expression of faith.

Rabbi Ariel Rackovsky is the rabbi of Congregation Shaare Tefilla and a member of the Rabbinic Association of Greater Dallas.