

TEXAS JEWISH POST

Since 1947

Free loans: an essential Jewish service

One of the essential Jewish community services that I first learned about from my late (and may I add “great” — because she really was, for me and so many others) Boubby the Philosopher was free loans, because there are always some folks who really need that specific type of help.

Consider this a good example: A person with a spotless payment record but who cannot afford to buy even a new (which in truth will be just another used) car to keep a small business literally running without a fairly good-sized loan. But — also in truth — such a loan has to be guaranteed somehow. So through the Dallas Hebrew Free Loan Association, I’ve become a first-time guarantor for someone in our own community who really needed a “new” reliable used car with proven earning potential to enable business to continue as usual.

Yes — that means that if this person should be unable to pay off the car on terms that were offered and accepted at the time of signing the loan, I would step in to help. No — this default protection is not something that everyone would be comfortable promising. But our local Free Loan Association finds such guarantors by following “directives” straight from the Torah: In parashat Mishpatim, God tells Moses and the people of Israel that they may not “derive personal benefit from loans made to members of their community” — which, put quite simply, means they may not charge interest. (Hence, of course, Free Loans...) And I do, like all guarantors, get regular reports of loan repayment amounts made on the borrowers’ contracts with DHFLA, which are remarkably good.

Dallas Hebrew Free Loan Association makes this biblical mandate’s Big NO both the inspiration and foundation for its work. You can read all about its origins in Exodus 22:25. In today’s terms, offering interest-free loans rather than giving outright charity helps people become, and remain, self-sufficient, which is DHFLA’s true mitzvah. I’m writing about this now, not to solicit guarantors, but just to help more people in our Jewish community know what this organization is all about.

You can learn much more about its work by calling 469-206-1639 or going to www.dhfla.org. Just knowing and understanding will be your very own mitzvah! (In Tarrant County, there is a similar organization, Tarrant County Hebrew Free Loan Association; visit their website, tchfla.org, for more information.)

Harriet Gross can be reached at harrietgross1@gmail.com.

Post published: April 12, 2022 • Post category: [Columnists](#) / [In My Mind's I](#) by [Harriet Gross](#)