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DHFLA: a hand up, not a handout



Photo: Shwarts Family Dentistry

"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," said Dr. Ellis Shwarts, of Shwarts Family Dentistry, now on the DHFLA board, who used loans from the agency to help pay for his dental school education.

Celebration will take place May 3

By Deb Silverthorn

In coming together for the Dallas Hebrew Free Loan Association's (DHFLA) 2023 Zeroes are Heroes event, the community will honor donors who change lives, and the lives forever enhanced by the organization's support. From 6 to 8 p.m. Wednesday, May 3, at a private home, the public is invited to join the celebration.

Since June 1935, DHFLA has provided security for couples, families, students, individuals and small businesses through no-interest loans. DHFLA was founded in the spirit of *hevrot gemilut hasadim*, the giving of loving-kindness, that was shared in Europe in the 1700s; Dallas' initial Jewish community pledge came with \$132 to establish the organization.

In 2022, DHFLA, with a 100% repayment rate, made 78 loans totaling \$471,000. The agency services 23 counties to provide support for adoption and fertility treatments, emergencies and general needs, health care, higher education, Jewish experiences, small business and special needs — that division’s loans this year increasing from \$7,500 to \$10,000.

“This event is to educate the community about what we do and how we help, to share the stories of those whose lives have been touched and who truly understand our mission,” said Jane Larkin, the organization’s executive director. “We look forward to thanking our donors and guarantors — some who sign off without knowing the person they are helping — and everyone who supports us in many areas. Without them, so many people would be affected and not in the positive way DHFLA allows.”

Michael Radoff, DHFLA board chair, explained the organization’s core principles.



Photo: Courtesy Joseph Atkens

“I absolutely loved my time in Israel: the education, the tours, the people I met and the food we ate,” said Joseph Atkens, now a senior at Mansfield Legacy High School, who participated in a Jewish National Fund-USA Alexander Muss High School program in Israel last summer.



Photo: Courtesy Haim Vasquez

“My wife learned of Dallas Hebrew Free Loan from DJM (Dallas Jewish Moms) on Facebook and in the middle of the pandemic we realized we never know what tomorrow will bring,” said Haim Vasquez, whose loan allowed him to live his dream and open a solo law practice focusing on immigration law.

“A hand up, not a handout, to help those in need without taking away anyone’s dignity is just what we should do, and it is what we do here. It follows our tradition of helping others through hard times. In this event, we’re thrilled to introduce recipients of our loans who exemplify the success of the program. They are why we are here,” he said.

At the May 3 event, loan recipients Joseph Atkens, Dr. Ellis Shwarts and Haim Vasquez will share their stories of how their opportunities, because of the support of DHFLA, changed their lives.

Atkens spent last summer in Jewish National Fund (JNF)-USA's Alexander Muss High School Roots program. His sister Lauren experienced Young Judea's Year Course gap year program in 2021. DHFLA's loans were what made these Israel experiences possible for the siblings.

"I absolutely loved my time in Israel: the education, the tours, the people I met and the food we ate," said Atkens, now a senior at Mansfield Legacy High School who will attend Texas Tech in the fall to study veterinary medicine. "Climbing Masada, seeing tanks in the desert and natural springs, a visit to Kibbutz Ayelet HaShachar, going to the Kotel and the Shrine of the Book in Jerusalem and visiting an IT organization and a water biosecurity firm in Tel Aviv gave me the spectrum of what Israel has been and is and how it is keyed into the future."

His sister, now at Collin College studying cybersecurity, had previously spent fall 2020 in a JNF-USA Alexander Muss High School program, but was longing to return.

"Returning to Israel for another learning and connecting opportunity meant so much to me. I'm so glad my brother had that same opportunity," she said. "The feeling of being where everything (is that) I've learned about and read about in books, and being there in person, was amazing. I'm so happy I got to go back."

Shwarts, a family dentist, now serves on the DHFLA board; many years before that, the agency helped him get through UT Health San Antonio School of Dentistry. His mother introduced him to the agency, but it turns out his great-grandfather Joseph Coleman became a charter member of the agency on June 23, 1935, 54 years to the day before Shwarts was born. Coleman's initial pledge? \$5.

"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," said Shwarts.

"I am so proud of our community for lending a helping hand up to one another. It is almost impossible to find another resource that provides similar 0% loans," he added.

Vasquez debated the idea of opening his solo legal practice, specializing in immigration law, for a long time.

"Being a managing attorney, in a firm with so many benefits, was always enticing but I wanted my own practice and to create a life for my family," Vasquez said. He received a small-business loan and hung his own shingle in March 2022. "My wife learned of Dallas Hebrew Free Loan from DJM (Dallas Jewish Moms) on Facebook and in the middle of the pandemic we realized we never know what tomorrow will bring."

"The loan came through and it allowed me to fill in some missing spaces," said Vasquez. His practice has grown, with four employees assisting him. "I am working twice as hard as ever but it's mine, it's our family's and I can't wait for the time when I can give back to help someone else."

There is no charge for the May 3 event. To RSVP and to receive location information, email dhfla@jfsdallas.org. To learn more about DHFLA, visit dhfla.org.

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