

By Deb Silverthorn

The Dallas Hebrew Free Loan Association will salute another year of providing a hand up, not a handout. The 2024 Zeroes Are Heroes event, honoring its donors and sharing those whose lives have been enhanced by their support. The event, which begins at 6 p.m. on Wednesday, April 3, is open to the public and free of charge but RSVPs are required to receive location information.

“In the last year, we had a 35% increase in applications, and we’ve been able to meet those that qualify because of our 100% repayment rate,” said Jane Larkin, DHFLA’s executive director. “Our donors and guarantors provide for the loans; but without our responsible and reliable borrowers following through, we couldn’t keep going. We are proud of them.

“The success of our Angel Initiative, which allows for one guarantor in many cases, is a lifeline,” added Larkin. “We’re strengthening our efforts and thrilled with every successful loan. We don’t want our money sitting in the bank.”

June will mark 89 years since DHFLA began with a \$132 pledge; last year, more than \$408,000 in no-interest loans was provided. In addition, a \$133,000 loan was sponsored through a partnership with the Dallas Jewish Community Foundation to Ogen Israel Free Loan Association to support individuals and families impacted by the atrocities of, and since, Oct. 7.

DHFLA provides loans to those in 23 counties needing assistance for adoption and fertility treatments, emergencies and general needs, health care, higher education, Jewish experiences, small businesses, and special needs.

“This has been another amazing year in which we exceeded our goal in donations and our ability to provide,” said Michael Radoff, DHFLA’s board chair. “Jane builds us up, our board members sustain us and we’re always looking for, and appreciative of, contributors to our mission and those who serve as guarantors. The collaboration to help others is special.”

A small business success story

Ricky Silber had a good experience reaching out to DHFLA. He, his wife, their four children and their dog made Plano their home mid-pandemic after a wanderlust road trip landed them in the Metroplex when COVID-19 closed the borders to their home country of Canada. They made friends, found a community, and decided to take a leap they’d likely not have otherwise.

“We didn’t want to go back to Toronto’s lockdowns, especially after seeing the blessing of freedom in Texas. With a business visa we were able to stay,” said Silber. “In Canada, I worked in marketing and copywriting and did stand-up comedy. The chance to start a business was a ‘forced’ opportunity into starting a dream venture and it’s the best thing that could have happened.

“We started from scratch, made significant headway using personal savings, but this loan and the DHFLA’s trust and belief in us provided a whole different situation,” said Silber. “That there’s an organization in our Jewish community that has our backs, believing in people for so many needs, is meaningful.”

Silber founded Spacedog Shroomery, which formulates and distributes mushroom teas aimed at enhancing the health and well-being of dogs by adding antioxidants, immune, energy, blood sugar, cognitive and anti-stress support to their diet. Connected to DHFLA by a synagogue friend, Silber applied for and received a \$20,000 loan to be paid back within four years.

“I created a business plan for our application and met online with entrepreneurs who serve on DHFLA’s board. It was very serious, they were very thorough, and I appreciate the process,” said Silber. “While we sell online through our website, the loan has allowed me to begin advertising, to expand and repackage the products for store compliance, which should help get us onto stores’ shelves.”

More inspiring stories

At the April 3 event, Elena Stein, who received an education loan, and a couple preferring anonymity whose family has grown through an adoption and fertility loan, will speak to their great appreciation of the organization.

Elena Stein, née Kuperman, emigrated from Belarus to Texas in 1997, just three years before starting college. As her parents, Svetlana and Eduard, were rebuilding their lives and the family’s budget was tight, Stein applied to The University of Texas at Dallas to remain close to home.

She's not sure of the original connection to DHFLA but knows that both the Jewish Federation of Greater Dallas and Jewish Family Service of Greater Dallas were instrumental in much of the support her family received upon their arrival. The day Stein met a DHFLA representative in the parking lot of the Aaron Family JCC, however, is one she'll never forget.

"How often do you show up to a parking lot and someone gives you a check for \$1,000? That doesn't happen to an 18-year-old," says Stein, whose father, and uncle Michael Kuperman, co-signed her DHFLA loan application. "He asked me how I planned to pay back the money and I told him I was going to college during the day and working part-time and I promised I'd pay it back as soon as I could."

Stein added, "That money was given to me with purpose, and it came with great responsibility. I didn't want anyone needing money to wait long while I paid it back." Having graduated from UTD's School of Management with a finance degree, Stein is a financial adviser using her professional expertise to help organizations locally and in the growing Jewish community of her family's now second home of Park City, Utah. She is married to Eric Stein and they have one child.

"I've found ways to volunteer and donate because I so appreciate how much this community helped my family in so many ways," said Stein. "I sat on a scholarship committee because I know the gift of education is priceless. A seed was planted early for me and the dots have been connected for philanthropy to matter."

DHFLA's support has helped 20 couples to expand their family trees. For one, it was egg transfer No. 4, with extensive emotional and financial tolls, that fulfilled a successful pregnancy and brought them a child. Grateful for the zero-interest loan shared by DHFLA, they were able to use their savings for other expenses as they started their family.

One of DHFLA's core principles for nearly a century is rooted in *gemilut chasadim*, giving of loving kindness. The organization provides hope, peace of mind and relief for borrowers to meet life's challenges with dignity.

To RSVP for the April 3 event and to receive location information, email dhfla@jfsdallas.org. To learn more about DHFLA, visit dhfla.org.

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