



Don Dederer

Free Loan Project Solves Big Problems

TODAY, perhaps as you are reading this, a few fast friends will gather around a conference table in the Phoenix Jewish Community Center.

There was such a meeting last Sunday, and the week before, and the week before that. The meetings have been going on for 14 years.

The order of business is ever different, and always the same.

Misfortune. Marital trouble. Expensive habits. Bad times. Sickness. Or just plain sorry luck.

But for whatever the reason, somebody needs money.

Today the men will hear the case of a Phoenix father who works hard but earns small. He has two brilliant sons. They won scholarships, but the family needs \$2,000 for other college expenses.

CHANCES ARE the family will get the money, interest free, to be repaid a little at a time.

This is the Phoenix Jewish Free Loan Association in action. The inspiration of Sam Block, the fund was established by 14 Jewish men, whose initial donations totaled \$1,000. Today with hundreds contributing, still predominantly Jewish in membership, the fund has grown to \$25,000.

Over the years the money has been turned over again and again, in a thousand loans, large and small, for an incredible total of \$500,000.

Although Jewish in origin, the fund continues to be open to all races and religions, Jew or gentile, white or black, high or low.

Yet for all the impressive statistics, the principal contribution has not been money. It has been time. Block served as president followed by Joseph Rabinowitz and Martin J. Adler and Leon H. Francis. Dozens of other officers and board members have given Sundays to try to stretch the limited funds to the seemingly unlimited human need.

Mortgages have been paid. Medical expenses met. Businesses saved.

A woman who tried to borrow to pay for a divorce was delayed by the loan committee, and after counseling, was happily reconciled. Jobs have been found for the unemployed. Drop-outs have been returned to school.

Considering the risky situations, loan losses have been surprisingly few.

"IF WE DIDN'T have disappointments," said Block, "we'd be living in heaven, not earth. The world is not entirely populated by devils, and it is not entirely populated by angels."

More often than not Block's patience with his fellow man is justified. Ten years ago a man borrowed \$250 from the Free Loan Association, paid his hospital bill, and skipped town. The other day a check for the full amount arrived in the mail.

The free loan fund was begun as a mitzvah — a Jewish good deed. The Old Testament specifically suggests the lending of money without interest as an ideal mitzvah.

True to its founding philosophy, the Phoenix Jewish Free Loan Association through 14 years and a half a million dollars has never charged a penny in interest or a dime of carrying charges.