

HFLA: a century of helping self-help

By IRIS M. SAMSON, Assistant Editor

Moses Maimonides, the outstanding Jewish scholar, once said that the greatest form of charity is "to help a man help himself."

The Hebrew Free Loan Association of Pittsburgh has been doing just that for the past 100 years, helping thousands of needy people with funds establish new lives for themselves. And, according to Executive Director Robert Lesser, the Association also has the distinction of being the oldest continuous free loan association of its kind in the country.

Lesser is well aware of the facts; for the past 41 years—almost half the life of the organization, and for half of Lesser's 81 years—he has held the post of executive director and has seen many changes in his four decades of service.

"All the way around, things have changed," he recalls. "It used to be that people would come to us for things like horses and wagons. Then people came to the Association, asking for money to help celebrate the holidays.

"That's practically stopped. Now people come to us for funds to go into business, or to help pay the rent. The requests are endless."

The Association was started in 1887 by Simon Shupinsky. He and fellow congregants at the Hill Shul collected money for needs during the Pesah season. When they were done, they found they had \$50 left over.

According to one Association board member, one of the congregants "knew of a young widow with a couple of kids who had no funds. They went to her, and offered her the money to make the Passover preparations.

"She said she wouldn't take it if it were charity, so they decided to 'lend' it to her, but without any interest. She paid it back when she could."

That was the beginning and the basic concept of the Hebrew Free Loan Association. The group lends money for valid purposes to people who cannot borrow through "normal" channels. In the past 100 years, over 25,000 people have taken advantage of their services, borrowing between \$4 and \$5 million.

Of that total, only two percent has not been repaid, a phenomenal rate. "Each year," Lesser explains, "we loan about \$175,000 to about 120 people. The loans are available to anyone, and, while there's no limit on how much people can ask for, today the average loan is about \$1,200." When Lesser first joined the Association, the average loan was about \$300.

Funds for the Free Loan Association come in the form

of donations and bequests. "Many leave us money in their wills," say Board members, who add that the money is invested to ensure a continuous supply. "We hold no fundraising event per se. We're not supported by the United Jewish Federation, but we've found that many of the people who have come to us for loans often add some extra money when they pay us back."

Paying back the loans is an integral part of the Association's success. "We are required to charge no interest, but we want our money back," note Board members. "If not, we can't give it to

someone else. If a person comes to us with no equity, nor a steady job, we need a co-signer on the note."

Recipients are requested to pay back a little bit on their loan every month. "How much they pay, however, is based on their ability," notes Lesser.

Members of the Association have been privy to many poignant stories. Every Tuesday they meet at the United Jewish Federation Building in Oakland to review the requests of the many applicants. Funds from the Association have helped defray dental expenses; helped to support a student in summer school, or tided someone over when they were recovering from a heart attack. About ten

years ago, a "would-be drama student" borrowed \$600 from the Association. Years later, the actress received an Emmy Award.

There have been "three significant times that the Hebrew Free Loan Association has been especially active," explain Board members. "First was in the 1880's-90's, with the mass immigration of Jews from Europe. The next big wave of requests came in the 1930's, as people were coming into this country from Germany and Europe. Finally, we met with many applicants in the 1970's and 80s, when the Russian Jewish population came into the city.

"We've been involved in starting hundreds of busi-

nesses in Pittsburgh, from butcher shops to stores."

"There are so many stories," adds Lesser, "that it's impossible to pick out just one."

At the present time, the Association comprises about 30 members of the community. Sitting on the Board are professional people, doctors, lawyers, "people who offer the applicants advice as well as money. But we're always looking for input." Anyone interested in becoming active in the Hebrew Free Loan Association should contact Robert Lesser at 421-1491.

To celebrate their centennial, the Association is holding a 100th Anniversary Dinner Dance on Sunday, May 17, at the Hyatt Hotel. Joyce Levenson and the Art

Mann Orchestra will entertain. Cost of the dinner is \$75 a couple; cocktails begin at 5:30 p.m., and dinner is at 6:30. Dietary laws are being observed. To attend, call Lesser or contact Dinner Chairman Paul Love. Current president of the Association is Alan Tombosky.

"It's fantastic," Lesser exults, "that we're facing our 100th birthday. But we know that we'll be in existence for many more years because there are always poor people among us."

Adds a 15-year Board member: "The Hebrew Free Loan Association is a great idea. And I think we on the Board get more than the people we help."

The Clear Choice of 30,000 Baseball Fans

When close calls are made at the ballpark, the clear choice of the fans is Dalmo Optical Center. Every umpire should know what the fans know...

Dalmo is the leader in quality eyecare... and at a price that's great for the budget. Make the right call... call Dalmo!

LIMITED TIME OFFER

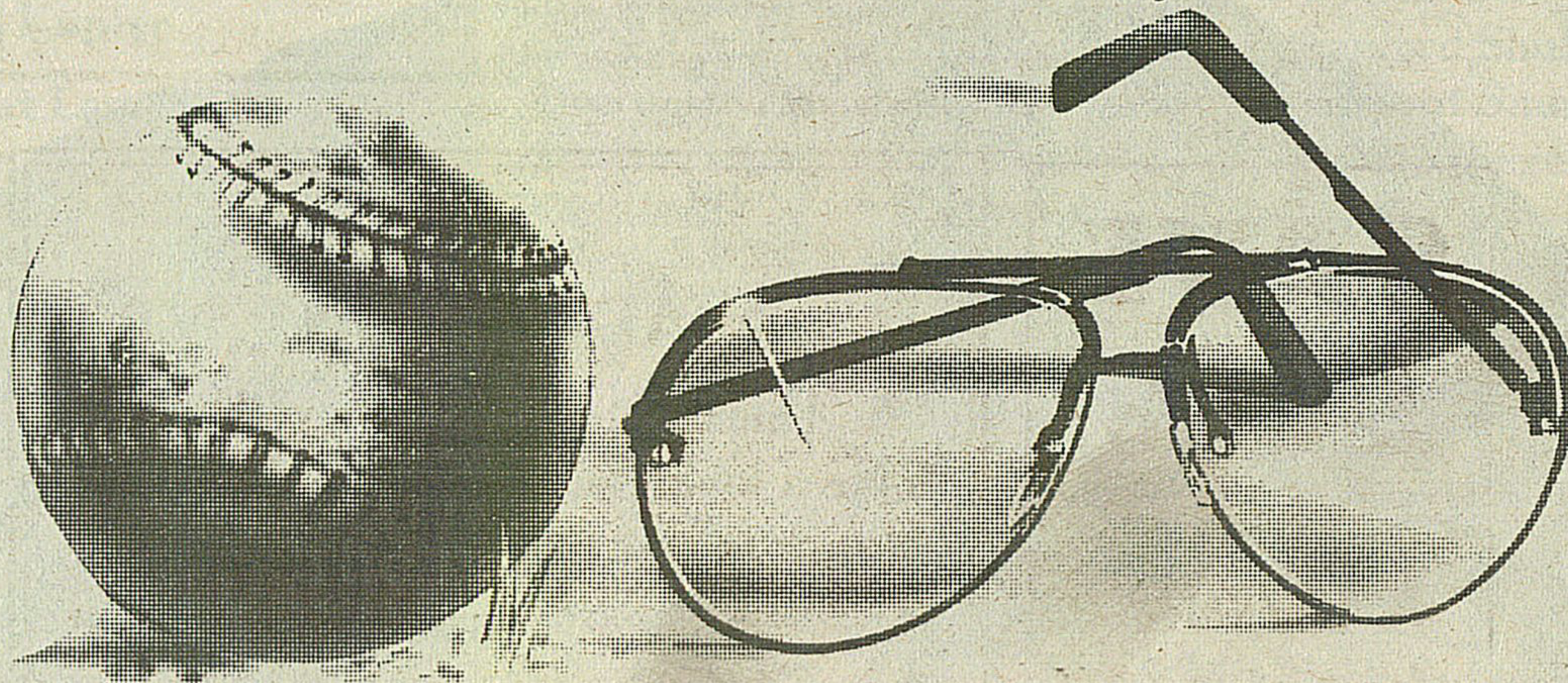
ALL FRAMES

UP TO 50% OFF

Save now on every frame in stock. Including Dalmo's huge selection of designer frames from Halston, Yves St. Laurent, Pierre Cardin, Bill Blass and Carerra.

Contact lenses start at \$29. Professional services additional.

High quality eyewear for low prices isn't new... Dalmo's been doing it for over 40 years!



Dr. Bernard H. Grossman, Director

Dalmo Optical

The Clear Choice

SQUIRREL HILL
5824 Forbes Avenue • 521-2100
Dr. D. D. Canterman

OAKLAND
3608 Forbes Avenue • 681-1300
Dr. Ellen N. Lebow

This offer may not be used in combination with any other discount or offer. This offer good only in the locations listed.

PREGNANT?
And you didn't mean to be?
For a free pregnancy test
and confidential help call:
BIRTHRIGHT — 621-1988