

HEBREW FREE LOAN

63rd Anniversary
1914-1977

TOASTMASTER: And now, ladies and gentlemen, at this time I would like you to hear a special broadcast.

(DIALS ON RADIO)

MUSIC: UP AND UNDER

VOICE: (SLOWLY, SOLIDLY, DISTINCTLY) Well will it be with the man who is kind and lendeth.

MUSIC: UP AND UNDER

AARON: My name is Aaron....and my wife is Bessie. We have two children, little Jeannie and Max....and this is our story.

MUSIC: SHORT

AARON: I don't think you know me...nor my family. I'm not a well known member of your community...(PAUSE) probably...well, because I was not a young man when we moved to Pittsburgh... and...well, we kept pretty much to ourselves. Our story, though, starts several years back, when my earnings, though modest, were adequate. I was ambitious....my prospects were good....and then....Bessie became sick....(FADING)

BESSIE: Aaron, the doctor was here again, and he says I should go back to the hospital...

AARON: You're not worse, are you?

BESSIE: Oh, no, but...well, there's some kind of test he wants me to take....it'll mean more bills, Aaron.

AARON: (SADLY) Yes, I know.

BESSIE: Aaron, I know how hard you're working, and how this illness has just eaten into it....I'll not go.

AARON: Don't be foolish, Bessie. If the doctor says you're to go... you'll go to the hospital.

BESSIE: But...but all these medicine, hospital, and doctor bills! Aaron, we can't afford it.

AARON: Never you mind, you hear. Something will happen for the good, I'm sure. Just don't you worry and ...get better. I'll try to get another job that pays more...or something.

BESSIE: Oh, Aaron, you're so good to me.

MUSIC: UP AND UNDER

AARON: Sure, I'd do something. I certainly sounded confident to Bessie...but undorneath I wasn't sure of myself at all. (PAUSE) Walking along Fifth Avenue the next afternoon, I was feeling pretty tired and depressed....

VOICE: (INTERRUPTING) Hey, Aaron, what's eating 'ya? You almost passed me by...an old friend like you....I'm surprised.

AARON: Oh, ^{Gee,} Sam, I'm sorry. Just seems I can't get my mind off Bessie....

VOICE: Your wife? Anything wrong, old man?

AARON: Frankly, yes. Now, don't think I'm asking for a loan.... because I'm not...but I'd sure like about three hundred dollars right now...with Bessie in the hospital, the bills mounting...I just can't meet it all with my salary.

VOICE: You may not be asking me for a loan, Aaron, but I think I know of a place that can help you. I just heard of it, you see, but it's a free loan society that may help in an emergency situation like yours...and you might look into it.

AARON: Sounds not bad...but I don't know. Tell me, where is it, and what's it all about. . (FADING)

MUSIC: UP, SUSTAIN, OUT

AARON: (CALLING) Bessie, Bessie, I've found it!

BESSIE: Found what?

AARON: A way to pay our bills...now, wait...don't interrupt...
I told you I'd find a way...and I did! Sam told me about
a free loan organization that meets once a week, and he
says they'll be glad to help us in an emergency like ours.
Just think!

BESSIE: But what about paying them back...and the interest?
We'll be more in debt than ever...^{and} I don't like to feel
that we're begging.

AARON: Oh, no, Bessie. Sam said it's nothing like that...and
about the other...well, we'll have to wait until Tuesday
and see...yes (FADING) we'll just have to wait and see...

MUSIC: UP AND UNDER

AARON: On Tuesday evening I found myself on Fernando Street in
front of a modest white brick building. Somehow I'd never
noticed this building, although I'd certainly walked there
before. But now that building really meant something to
me...to Bessie....I looked up at the lighted windows...and
wondered. (PAUSE) Then I took a deep breath...and
walked up the stairs...(FADING) and up to the desk...

MUSIC: SHORT, FAST

1 MEMBER: Now, let's see...your situation, sir, is clear...from what
you've told us, and we are prepared to help you.

AARON: Oh, thank you...I...I was hoping you would...I mean...

1 MEMBER: That's all right. The Hebrew Free Loan Association is
here for that very purpose...to help self-supporting heads
of families in emergencies such as yours. We consider

(MORE)

1 MEMBER: yours a constructive need, for it will enable you to meet this distressing situation without losing your independence.

AARON: Just one thing...what interest do I pay? And how are the repayments...I mean, how often, and other things like that.

1 MEMBER: The Hebrew Free Loan has never accepted a single penny as interest or charges on a loan. You merely repay the amount you borrowed, and these repayments can be arranged in small weekly amounts over a generously long period of time. Every effort will be made to base it on your ability to repay.

AARON: That sounds too wonderful to be true. My wife will be really happy to know this. It will really help a lot, sir... can...can I receive the loan tonight?

1 MEMBER: Well, let's see. Can you have someone...your grocer, your employer, any business man or property owner...act as a guarantor for this loan? You need a guarantor, you know.

AARON: Well, my cousin owns a small house...is that all right?

1 MEMBER: Yes, if he'll do it for you. Want to call him now and ask him to come over? Go ahead...use my phone here.

MUSIC: UP, SUSTAIN, UNDER

AARON: Yes, my cousin did come over that night, and together we talked to the loan committee. My cousin gave the committee a few details about the property, and a few minutes later we were waiting in the anteroom while the committee discussed my loan and whether to approve it or not...(FADE)

MUSIC: SHORT TRANSITION MOOD

1 MEMBER: Well, gentlemen, we've gone over this case sufficiently, I think. Are there any other comments?

2nd MEMBER: I notice here that the property has a substantial mortgage on it.

1 MEMBER: That's true, but I think that this man's need for a loan is fully justified, and he appears to be an upright, conscientious person. I think we should grant it. After all, over the many years the Hebrew Free Loan has extended loans, the defaults have been amazingly small...less than 3%, in fact. And even some of those accounts charged off as uncollectible were wholly or partly repaid long after. Borrowers from the Free Loan have proved unusually good risks.

2nd MEMBER: Well, our repayment record is a tribute to man's inherent honesty, I'll admit.

1 MEMBER: Our loan will mean that this man can continue to remain a self-supporting, self-respecting citizen. And that's our object...to keep families on their feet and off public relief rolls.

2nd MEMBER: All right, I'm with you. As someone said...these loans without interest LEND A HAND...not a HEAD-OUT!

MUSIC: UP, SUSTAIN, UNDER.

AARON: Five minutes later my cousin and I were on our way home... my faith in man renewed, my heart pounding with happiness... for in my pocket was \$250 in cash. Yes, they even cashed the check...to save me the time I would need to go downtown and cash it next day. And how courteous and kind they were..

(MORE)

AARON: why, I was treated in the friendliest way....they even shook my hand and wished me well. Bessie could certainly tell our worries were over when I got home....I was beaming all over...

MUSIC: UP, SUSTAIN, SLOWER. LONGER THAN USUAL.

AARON: Several weeks had passed, and Bessie got well. With Bessie back on her feet, I felt better. My earnings increased...
~~I felt~~ good. Each week, of course, we sent another payment on that loan to the Free Loan...yes, (FADING) every week...

BESSIE: Aaron, just look here...

AARON: Look at what?

BESSIE: Why, this old beat-up hat of yours. It's a disgrace, it is. I won't have you wearing it any longer. You just march right down tomorrow and buy a decent hat for once. One that has some style to it.

AARON: And what am I to use for money, just when we're saving every penny we can so we'll have something to fall back on if times are tough again?

BESSIE: Well, we could miss a few repayments to the Hebrew Free Loan, I should think. We don't have to pay every single week, do we?

AARON: Bessie, I'm ashamed of you. You know I gave my word I would repay the small amount suggested every week.

BESSIE: But a new hat? Surely, you need one.

AARON: Bessie, listen. This is an honor debt that gave us the greatest opportunity of our lives to remain self-respecting and self-supporting. To miss one repayment, if not absolutely necessary, is to lose our self-respect. When we

(MORE)

AARON: asked and were given this loan, we did not ask nor want charity. Except for an emergency, I always want to be a self-reliant man. The Free Loan gave me more than just a cash loan...they let me keep my self-respect and my dignity. You do understand, don't you?

BESSIE: Well, the way you say it...you're right, of course. (SIGHS) This old hat can stand another season...with a little cleaning here and a brushing there...Yes, it(FADING) will do....

MUSIC: UP AND UNDER

AARON: Since then a long time has gone by, and I'm now a modestly successful man. Of course, the Hebrew Free Loan has been completely repaid some time ago. (FADING) My family's health is good, and we are very content...

BESSIE: Aaron (PAUSE) (LOUDER) Aaron.

AARON: Yes, what is it?

BESSIE: I was just thinking, that's all.

AARON: I know your thoughts, Bessie. Come on, tell me what you want...a fur coat, a new hat...

BESSIE: (LAUGHING) Oh, no, it's nothing like that. I was just thinking that it's just two years tonight you went to the Hebrew Free Loan and received that money that really helped so much.

AARON: That's right, of course. But, surely, you're leading up to something else. Tell me.

BESSIE: (HESITANTLY) Well....I just thought...there must have been many other men and women who found financial relief in emergencies, just as we did...and, well, I suppose the money must come from somewhere...I mean....

AARON: I know what you mean, Bessie. And you're right. I should have thought of it before, but you're right. We'll celebrate that occasion two years ago by sending a check to the Hebrew Free Loan as a gift. Maybe it will help another man and his family....after all, the more money the association has, the more kind deeds they can do.

BESSIE: Oh, Aaron, that's just what I was thinking....Imagine, from ones who have taken, we have become ones who gave!
(FADING) I'm so glad...

MUSIC: UP, SUSTAIN, AND UNDER

AARON: So that's our story....of a man temporarily unfortunate who started life anew...not with a hand-out but with the aid of a helping hand. I read somewhere that the Hebrew Free Loan has granted nearly 20,000 cash loans amounting to about \$2,000,000. Just think of the thousands of emergencies, of small businesses that were saved from closing, of homes and families kept intact, of self-respect and pride restored...all through these modest interest-free cash loans given without loss of self-esteem. I wonder sometimes why some people are indifferent to community organizations, the Hebrew Free Loan and all the others. After all, this is my Hebrew Free Loan...and yours...to see that no one needlessly suffers permanent harm for the mere lack of a little cash loan. It is just as much a community responsibility to see that the Hebrew Free Loan or any other social service organization is used,

(MORE)

AARON: where needed, as it is to contribute funds toward their support. So when I have an opportunity to perform a Gemilath ^{chesed} ~~Chesed~~, an act of thoughtful kindness, I do not hesitate to mention the Hebrew Free Loan to someone temporarily in distress. For this is but a living expression of the religious teachings of our forebears, as revealed in EXODUS... "If thou loan money to my people, to the poor by the , thou shalt not lay upon him interest."

MUSIC: UP LOUD, THEN LOW UNDER FOLLOWING

VOICE: Well will it be with the man who is kind and lendeth...

MUSIC: SWELLS UP TO CLIMAX.

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