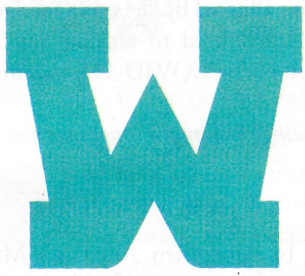


# DOING GOOD IN THE COMMUNITY

Three local organizations take on the work of  
Tikkun Olam



e've all spent the last few months washing our hands and avoiding large gatherings. But in addition to taking all the steps to follow crucial safety guidelines, some San Diego organizations are helping the individuals and communities affected by the COVID-19 pandemic.

The pandemic has created new needs while putting enormous financial pressure on all non-profits, even if they aren't directly responding to the crisis. The economic uncertainty caused by the pandemic may cause many donors to dial back. Many charitable organizations are also having to cancel many of their usual programs and fundraising events out of concern for public safety. Today, these organizations have limited financial reserves to carry them through the lean times ahead, putting them in a difficult spot.

To make a difference, if you are in a financial position to do so, consider donating money or time to your favorite charity, to directly help combat the COVID-19 pandemic. *L'CHAIM* explored several non-profit organizations worthy of dedicating your time to today, including Hebrew Free Loan Society of San Diego. Read on for more from the Jacobs & Cushman San Diego Food Bank and USO San Diego, including how you can help the community by donating to these great organizations in a time where your support means more than ever before.

#### HEBREW FREE LOAN SOCIETY

It is an indisputable fact that San Diego is a safe and beautiful city, rich in culture and entertainment with weather that is usually warm and sunny year-round. Every resident should have the right to enjoy living in this beautiful area of the United States. Yet studies show that poverty touches about 20 percent of the approximately 50,000 Jewish households in San Diego County. No doubt this has been further exacerbated this year by further financial hardships related to COVID-19.

Dealing with poverty is a situation not unique to Jewish households only in San Diego — it is an issue that has been addressed in many other cities throughout the country with the establishment of organizations known as Hebrew Free Loan Societies.

Hebrew Free Loan Societies are based on the biblical commandment to provide financially strained Jewish individuals with interest-free loans. The great Jewish Philosopher Maimonides considered the interest-free loan among the highest forms of "tzedakah" — the religious obligation to do what is right — because it respects the dignity of the borrower, provides him or her with a means of self-sufficiency, and does not saddle the borrower with unmanageable debt repayments.

The objective is to provide interest-free loans to members

of the Jewish Community to address the financial challenges of those who lack access to traditional lending sources. With the impact of COVID 19 at no time has this need been more apparent. Yet San Diego is one of the very few major cities in the US that does not have an active Hebrew Free Loan Society — until now that is.

"I am pleased to announce the formation of the Hebrew Free Loan of San Diego whose mission will be to aid and empower members of the San Diego Jewish community to help themselves by providing interest free loans in accordance with core Jewish values of dignity, respect, compassion and confidentiality," announced Selwyn Isakow, founding president.

"Loans are interest-free and don't require collateral, only someone to guarantee they'll pay if the borrower can't," he added.

The loans will support those who are facing serious financial challenges or realizing life dreams. Fundamental to the process is that as loans are repaid the funds are then relented to others who need assistance. Historically, Hebrew Free Loan Societies have proven the success of this model with a repayment rate of over 99 percent.

Isakow states that the objective will be to become a perpetual source of funding for members of the San Diego Jewish Community to meet financial challenges, pursue their dreams, and become or remain self-sufficient. Loans will be made prudently, with guarantors, ensuring the recycling of funds and continuity of community assistance.

Hebrew Free Loan of San Diego plans to make several different loan programs available for clients, including loans for Jewish Continuity, Fertility and Life Cycle events, Personal and Special Needs, Debt Consolidation, Education, Healthcare, Women & Children in Crisis, Small Business, Emergency and for the recently unemployed.

The individual loan amounts will vary based on the specific loan program, have a term of one to four years, and will be repaid in monthly, interest free installments that meet the borrower's ability to repay. Loan criteria will include meeting a genuine need, ability to repay, having co-signers, and the integrity of the client.

Funded by the generosity of foundations and individual donors, Isakow expects to have the Hebrew Free Loan of San Diego operational by November. A worthy objective for an organization that will impact members of the Jewish community for generations to come.

Donations are tax deductible and donor funds will recycle as loans are repaid and new loans made for generations to come.

"This will allow us to fulfill our mission of creating a perpetual source of funds to meet the financial challenges and opportunities of the Jewish residents of San Diego County who lack access to traditional lending sources," concludes Isakow.

*For more information about Hebrew Free Loan of San Diego, including online loan applications, visit [hflsd.org](http://hflsd.org).*

#### **JACOBS & CUSHMAN SAN DIEGO FOOD BANK'S SUPER PANTRY PROGRAM**

The Jacobs & Cushman San Diego Food Bank and its North County Food Bank chapter launched the regional hunger-relief nonprofit's new "Super Pantry Program" over the summer in response to skyrocketing demand for food assistance from families and seniors facing financial hardship due to the COVID-19 pandemic.

The Food Bank's Super Pantry Program is comprised of 35 high-volume food distribution centers strategically located in communities throughout San Diego County from Fallbrook in the north to San Ysidro in the south and rural communities in East County.

Since the program's launch, the Food Bank's new Super Pantries have significantly reduced food lines, and the amount of time families need to wait for food assistance. Each Super Pantry is distributing food a minimum of three days a week to prevent long lines experienced at mass food distributions at the start of the crisis. With longer service hours on multiple days every week, the Food Bank is serving more households, more safely, more efficiently and more quickly.

Since the start of the COVID-19 pandemic in mid-March, the San Diego Food Bank and its North County Food Bank chapter have distributed more than 34 million pounds of food to struggling families and seniors in communities throughout San Diego County thanks to generous support from local donors and an army of volunteers working at its two warehouse facilities.

The Food Bank supplies food to San Diego County's charitable food network through a hub and spoke model. Through this model, 500 nonprofits receive food from the San Diego Food Bank's 90,000-square-foot warehouse in Miramar and the North County Food Bank's 40,000-square-foot warehouse in Vista. The Food Banks' member nonprofits include food pantries, soup kitchens, shelters, low-income day care centers and senior centers. Currently, the Food Bank supplies food for 200 scheduled food distributions every month throughout the county.

James A. Floros, President & CEO of the San Diego Food Bank and its North County Food Bank chapter said, "Since the start of the COVID-19 pandemic, we have increased the amount of food we distribute by 60%, and we are currently feeding nearly 600,000 people every month, up from 350,000 per month prior to the start of the crisis."

"Our Super Food Pantry Program has greatly increased the capacity of our existing food distribution network partners. With record unemployment and COVID-19's devastating impact on our economy, the need for enhanced food distribution centers will remain for the foreseeable future. Our Super Food Pantries will enable the Food Bank to distribute more food more safely, quickly and efficiently to families in need while the pandemic maintains its grip on our region."

The Food Bank has been at the forefront of the COVID-19 pandemic, leading the county's charitable food network to ensure that tens of thousands of families affected by the crisis receive food assistance. The Food Bank is committed to serving San Diego County throughout the duration of the COVID-19 pandemic.

*For more information, including volunteer opportunities, visit [sandiegofoodbank.org](http://sandiegofoodbank.org).*

#### **USO SAN DIEGO**

USO San Diego's mission is to strengthen America's Military service members by keeping them connected to family, home, and country throughout their time in service. COVID-19 may have shifted traditional service delivery for USO San Diego, but our mission has remained strong throughout this pandemic.

USO has over 250 locations worldwide. The organization's global support to the military around the world has been instrumental for almost 80 years as the USO has been providing direct support services within our centers, airport locations and of course in deployed areas around the world providing morale support.

In San Diego, the USO has remained open during this pandemic. With five locations around the San Diego county, active duty, reservist, national guard, and military families are served 365 days a year while following all county health guidelines.

At the Neil Ash Airport Center, USO provides services to essential personnel on official military orders, such as recruits who continue to make their way into the Marine Corps Recruiting Depot (MCRD). At Liberty Station a virtual, pick up and drive-through service is available for military families, providing high quality programming and support. Programs include STEM and reading programs for military kids and teens, professional skill set building for our military spouses, food distributions and essential product distributions for our military families.

COVID-19 has created an additional layer of challenges for San Diego's local military and their families; from quarantined service members returning from deployment, to those prepping for deployment. The USO in San Diego/Camp Pendleton team remains ready to react where needed, providing toiletries, food, and resources immediately upon request. The USO in San Diego and on-board Camp Pendleton can connect local military families to quality resources through virtual or drive-through programming, showing the entire San Diego community around them truly cares.

USO San Diego / Camp Pendleton will continue to strengthen the military, keeping members connected to family, home and country, throughout their time in service, through a pandemic and through the generosity of our San Diego community.

*For more information on USO programs and services, contact Executive Director, Ashley Camac at [acamac@uso.org](mailto:acamac@uso.org) or visit [www.sandiego.uso.org](http://www.sandiego.uso.org). Join the "Live from the USO" virtual event on November 19th by visiting [www.uso.org/Live](http://www.uso.org/Live), and "TROT for Troops" this upcoming Thanksgiving Holiday at [bidpal.net/trotfortroops](http://bidpal.net/trotfortroops).*