

(Lisa Pleskow)



Pacifiers, cranberry juice and hair clippers are available from local free-loan societies.

Stopping the gap

By Carol Ungar

I must operate the strangest *gemah* in the world," observed the wife of a Kiryat Moshe rabbi recently. "I loan out cranberry juice." Ideally, it should be replaced by people travelling abroad.

In fact, the idea isn't nearly as preposterous as it sounds. Virtually unattainable here, cranberry juice is well known as a natural remedy for common urinary-tract infections.

Her *gemah*'s just a new twist on a centuries-old idea. An acronym for the phrase *gemilut hesed* (acts of charity), the term *gemah* has come into the Jewish vernacular as a synonym for free-loan society. Originally, *gemahim* lent cash, but in recent years the idea of offering cost-free loans of goods has become increasingly popular in Jerusalem's Orthodox neighbourhoods.

"The goods *gemahim* are very specialized," notes Hebrew University social work professor Eliezer Jaffe who, together with his students, will be undertaking a major study of Jerusalem's free-loan societies later this year.

"Many of the items that they lend out relate to Jewish ritual life and celebrations; for example there are societies for wedding dresses, benches and chairs, cutlery and even glass-encased candles that won't be blown out by the wind on the way to the *huppa*," he says.

"It's a fantastic money saver, especially for large families," he adds. "It's so logical, especially for items like a wedding gown which you will hopefully need only once. Instead of buying a fancy gown, the young couple would rather spend the money on setting up house."

As giving has become more sophisticated, so have the societies. One Har Nof man offers audio systems for private parties, school gatherings and funerals. Another family provides elegant table settings of silk flowers.

Gemahim also specialize in items that you'd find in many people's storage rooms. Among these are home repair tools, sewing patterns and even electric hair clippers.

The latter type of free-loan society appears to be an exclusively home-grown variation. "I heard of *gemahim* for tables, chairs and the like in Stamford Hill [London's *haredi* district], but back in England I'd buy things like sewing patterns," says a London-born Kiryat Sanz housewife. "In Israel, the religious are more concentrat-

ed together and there is less money around for extras," she observes.

Sometimes personal need will inspire the creation of a new type of *gemah*. Recalls one Kiryat Unsdorf housewife: "I needed Isomil [infants' formula] one night for one of my kids - I just couldn't get the child to stop crying. It must have been one of the longest nights of my life."

After that she resolved not to let others end up in the same sorry state. "I began to stock large amounts of formula, bottles, pacifiers, vaporizers and other baby supplies for loaning and I let the word out.

"Usually they replace whatever they have taken by the next day. We have people at our doorbell almost 24 hours a day," she says.

Maybe so, but with the exception of Yad Sara, the nationwide medical equipment lending network, most societies are unknown outside of the neighbourhoods in which they are located.

"They operate principally through word of mouth; the whole trick is to know where they are and who runs them," Jaffe says.

Although the information network is closed, Jaffe insists that the services are not. "Usually, anyone can walk in and get what is being loaned," he insists. "It might be in bad taste, though, for a woman to walk in wearing slacks," he adds.

Nonetheless, operators of societies are reluctant to advertise for fear of being swamped with callers.

The smaller goods *gemahim* are grass-roots efforts, privately funded and administered. The initial cash outlay can vary from several hundred shekels, in the case of the baby supplies "fund," to several thousand for the audio systems.

Gemah operators had positive reports about their dealings with the public. "I ask for a deposit - a cheque of \$300 which is returned when the equipment is returned to me. My only condition is that my service not be exploited for commercial purposes," says the initiator of the audio systems society. "I have been doing this for three years and I have always had very good experience with clients."

Former *gemah* users often become avid supporters. "I received my wedding veil from a *gemah*; I had bought my dress in the U.S. I was so touched by the kindness of the operators that I donated my dress to them to loan out," recalls one Kiryat Kaminetz resident.

"I've even gotten 'thank you' notes from the brides who've been married in my gown."

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