

Everything Is Not Terrible

Not everyone is trying to tear the world apart.

Take the American Jewish Congress, Northern California Division. Have you seen its name on the front pages of the *Chronicle* lately? No? Well, nevertheless, it will be around long after the Symbionese Liberation Army and the American Revolutionary Army have passed into oblivion. That fact, and the reasons for it, can be comforting in a time of small comfort.



Raab

The American Jewish Congress here has just revived the "Experience Reserve Bank." The purpose of this Bank is to provide needed technical assistance to black and other minority businessmen who are starting out. The idea is that interested parties—Jewish and otherwise—place their special skills "on deposit," and "withdrawals are made as needed by business career aspirants in the minority communities.

This Experience Reserve Bank was originally established by AJCongress in 1969. During its first two years it had provided specific assistance in 133 different cases, ranging from a small retail florist to a manufacturer of African clothing.

A standard example was that of a man who came to the Bank for technical help in starting a mortuary business. The Experience Reserve Bank provided him with an accountant who helped devise a sound bookkeeping system adapted to his business; and also a technical advisor who had himself been successfully operating a mortuary business for many years.

The need for this kind of service is not artificial: One approach to the cycle of economic depression in the black community, for example, is to make black-owned business more efficient and self-generating in order to slow down and reverse the outflow of dollars from that community—in other terms, to help establish a more stable middle class base in that community. The American Jewish community knows well the historical importance of such a base.

But especially where the development of necessary skills has been sparse and artificially depressed for so long, the hazards are high. A recent study of 443 minority businesses assisted by government funds, found that 27 percent of these businesses were absolute failures, 25 percent probable failures and 31 percent probable successes. The government found further that lack of expertise was the major factor in over two-thirds of the failures, and a contributing factor in all the others.

The Experience Reserve Bank is realistically addressed to that factor. It works. The AJCongress created this project locally, and ran it for two years, before turning it over to another organization which had been created—Volunteers for International Technical Assistance. The latter organization has recently gone out of existence because of federal cut backs. So the AJCongress has just recreated its Experience Reserve Bank.

Why should a Jewish agency be interested in such an activity? It could easily be put in parochial Jewish terms. If American Jewish security depends on a strong and stable American democracy . . . if, indeed, as we have learned, the secure existence of Israeli Jewry—and of Soviet Jewry—depends so much on a secure American Jewry, and on a strong and stable American democracy—then the answer, in terms of Jewish self-interest, becomes clear.

But that is still not a complete answer. The fact of the matter is that the members of the American Jewish Congress here, in addition to the above considerations, are also concerned with just helping people who need help. They are concerned with helping to shape a civilized future for everyone. As Jews gathered together in common interest, they have a common and Jewish faith in that future.

It's a self-fulfilling faith. It actually helps people—not with hand-outs, but with a step towards independence and dignity. Aside from everything else, each such act of assistance is a powerful affirmation for life, for respect, for humanity. As such, it is an effective counterpoint to some of the insane, anti-human activity we see committed around us in the name of social progress.

So, for the sake of our battered and reeling minds, we should all be reminded that there are such activities as the Experience Reserve Bank, and that there are people who are devoting themselves to these activities. And, if you have any expertise to deposit in the Bank, call the AJCongress in San Francisco.