

# Financial aid provided by HFSL, IFLA

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In Florida, the Hebrew Free Loan Society, which is based in local communities throughout Dade, Broward and Palm Beach Counties, oversees the needs of the local Jewish community. In Israel, the Israel Free Loan Association was established to meet the need of the local Israeli community. The two organizations joined forces in the early 1990's in order to serve the needs of the Jewish population, internationally. There are currently 40 HFSL's in the United States, with the largest interest free loans, located in New York and IFLA being a close second.

Both the IFLA and HFSL work together in order to spread the word about the work that is being done to help Jews everywhere. The HFSL is based in Dade, Broward and Palm Beach

Counties, often times operated through the local Jewish Federations, depending on the individual needs of the community.

The HFSL was established in order to help individuals out of financial difficulties. "We deal primarily with temporary financial troubles, distributing both personal and business loans," said Ephraim Goldberg, director of planning and budgeting for the Jewish Federation of Palm Beach County.

As discovered by Goldberg and his colleagues, often times there is a larger issue related to personal financial troubles. "By operating out of the Federation, we are better able to assist an individual by discussing counseling options through the Jewish Family Services," said Goldberg.

The Ruth Rales Jewish Family Services, located in South Palm Beach County is

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happy that the HFSL is housed within their organization. "It is a time of difficulty for a family or individual and we can help them on many levels," said Beth Levine, business manager.

Meeting the local needs of the Jewish community has

been the mission of the HFSL since its inception. It is only within the last decade that it has been able to branch out to the international Jewish community through its neighboring organization the IFLA.

With the constant flow of new immigrants coming to Israel from Russia and Ethiopia, the absorption centers and new immigrant facilities have become homes for many families and Jews. What about after their transition into Israeli culture? Where do they go next and what do they do for work? Certainly many organizations have been established to help answer these very questions. The IFLA responds to the question of "what next?" with the question of "how much?"

How much money does one person or family need to begin life in Israel? The IFLA was established in 1990, by a group of concerned Israelis

and was developed to assist their fellow Jews with living in Israel, (ie: Jews that have made Aliyah).

The IFLA offers interest-free loans to Israelis. There are many organizations that offer food, clothing, shelter to new immigrants and those in need. "We were impassioned to follow in the ways of the Rambam (a Jewish philosopher and sage)," said Eliezer Jaffe, founder.

"A loan, as opposed to charity gives someone the opportunity to help themselves," said Jaffe.

Since its founding, the IFLA has provided a total of \$16 million in interest-free loans to nearly 11,000 Israelis. 70 percent of the recipients were new immigrants.

For information about the HFSL in Palm Beach County call 561-478-0700 or 561-852-3334. For information about the IFLA call 2-563-0248 (ISRAEL).

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