

## Free-loan society for Soviet immigrants

By HERB KEINON  
Jerusalem Post Reporter

An organization providing Soviet immigrants with interest-free loans to cover unexpected expenses was recently set up in Jerusalem.

The Israel Free Loan Association (Ifla), was registered as a non-profit organization in August by Eliezer Jaffe, a Hebrew University social work professor, and has so far raised \$30,000.

"This is just a start," Jaffe said. "We hope to grow to millions of dollars and get to the point where we can administer interest-free small business loans as well."

In the meantime, he said, the organization hopes to supplement the help the government and Jewish Agency provide to the immigrants. "The government and Jewish Agency deal with the big issues," Jaffe said. "But where does the immigrant turn if his kid's teeth need fixing? Nobody is meeting this need."

There are a multitude of free loan societies in the country, Jaffe said, but these either loan only specific items, small amounts of money, or are affiliated with a political party or a particular religious stream. Ifla does not have any strings attached, he said.

The loan is patterned after free loans that have been distributed for the last 12 years by Zahavi, the association of large families which Jaffe helped found. Ifla's interest-free loans range from \$500 - \$700, and the applicants determine how much they can repay each month.

Jaffe expects most of the money to come from communities and foundations abroad, and said that Ifla is likely to have a sentimental appeal to many American Jews whose parents and grandparents were helped by Hebrew free-loan societies when they immigrated in the early 1900s.

Although the society is dealing exclusively with Soviet immigrants, Jaffe said he hopes it eventually will be able to assist other immigrants, as well as young Israeli couples.

Among Ifla's board members are former prisoner of Zion Yosef Begun, Jerusalem city council member and Yad Sara founder Uri Lupoliansky, and Professors Ephraim Urbach and David Hartman.