

## GRAPEVINE

• By GREER FAY CASHMAN

■ THE SLIGHTLY premature 25th anniversary celebration of the Israel Free Loan Association, which was held at the Begin Heritage Center, was brought forward to coincide with the 80th birthday of its founder and president, Prof. **Eliezer Jaffe**, an internationally respected expert on social work.

Jaffe believes that giving people interest-free loans, arranged with comfortable repayment terms, goes a lot further in preserving human dignity than merely giving charity. He doesn't discount the importance of feeding the hungry, but is convinced that if people are helped to help themselves, the end result is better for the individual, the person's family, the community and society as a whole.

Speaker after speaker spoke of Jaffe with admiration and affection, noting the extent to which the association has grown and improved under his guidance. Someone else might have basked in the glory of it all, and though it was undoubtedly pleasant to Jaffe's ear to hear so many compliments, he wasn't happy about the direction in which the anniversary symposium was going – declaring he didn't want it to be an "Eliezer Jaffe Festival." But the truth is that without Jaffe, the IFLA would never have gotten off the ground.

Indeed, his ideas have been adopted elsewhere. Rabbi **Benny Lau** spoke of how they have been taken on by his own congregation, which helped a man who was near suicide because his debts had increased to what he believed was an untenable extent. Lau had sent an accountant to probe and analyze the situation, and come up with a possible solution. The accountant worked out how much money was needed to help eliminate the man's debts, and Lau put it to the congregation. Although it was quite a sizable sum, the congregation raised the money in a very short period. The accountant worked out an interest-free repayment plan. The beneficiary began paying off the debt and with this and other funds, the congregation is now helping others in need.

Jaffe's philosophy is to turn the borrower into a lender. He developed the idea as the waves of Russian immigrants came in from the former Soviet Union. They came with hope, often with impressive academic credentials or professional abilities, but with no money. He wanted to help them help themselves, and initially raised \$20,000. In the interim, he received a lot of support from philanthropists who liked his idea, and since then, the association has given loans somewhere in the range of NIS 750 million. Nearly all the loans have been repaid, said Jaffe, and as they are being repaid, the money is made available to other people seeking loans. As a result of these funds, people have been able to build up small businesses, embark on essential study courses, get medical treatment that was unavailable without payment, pay off part of their mortgage, etc.

Jaffe and other speakers noted that when someone is reduced to asking for charity, it is a sign of failure and loss of self-esteem. Asking for a loan is like any business transaction, and does not involve loss of dignity.

The biggest contributors to the loan fund are the Gottesman family of New York, who fund many different projects in Israel, and whose key representative, **Bob Gottesman**, specially came to Israel to pay tribute to Jaffe.

■ A HUMOROUS note was injected into the IFLA celebration by chairman **Edward Cohen**, who acted as master of ceremonies and apparently found the hall a little too hot. He approached the microphone while still wearing his jacket, then removed it and decided to tell a joke to explain his action:

David Ben-Gurion, when invited to dine with the British high commissioner, removed his jacket – and was soundly reprimanded. "But I have permission from Winston Churchill himself," he protested. When dining with Churchill, he continued, he had also removed his jacket, to which Churchill's reaction had been: "You can do that when you're dining with the high commissioner in Jerusalem – but not here."

When Benny Lau, minus jacket and tie, took his place at the microphone, he made a crack about not knowing about the dress formalities. IFLA CEO **Joe Rosen**, who was wearing a suit and tie, said that even though he had never dined with Churchill or the high commissioner, he was following the dress code – but Gottesman, before mounting the stage, removed his jacket to be in sync with Cohen.