

Spread the word: Loans are interest free, life isn't

BY DEBORAH SELDNER
The Jewish Review

The chair of the Israel Free Loan Association, which provides interest-free loans, is busy paying interest on the biggest loan of all — life.

"Life is a loan and we have to give it back. But we have to pay interest — that interest is good deeds, mitzvahs ... making life better for someone else," said Dr. Eliezer Jaffe, during a brief visit to Portland.

Jaffe, who was in the United States to attend a conference of the International Association of Hebrew Free Loans and two international adoption conferences, came to Portland to visit his "good friend" Charles Schiffman, executive vice president of the Jewish Federation of Portland. Since Jaffe was in Eugene at a conference, Schiffman invited him to attend the Jewish Family and Child Service annual dinner in Portland Sept. 8.

Wherever he goes, Jaffe said he tries to make sure the local community knows about the existence of the IFLA, which he chairs as a volunteer.

Since Jaffe founded the IFLA in 1990, the non-profit organization has provided more than \$6 million in revolving, interest-free loans to more than 7,000 new immigrants (primarily from Ethiopia and the former Soviet Union) and needy Israelis in Israel. Each month the IFLA grants about 200 new loans ranging from \$1,000 to \$15,000 for use to help people start small businesses, help Ethiopians move out of crowded transient caravan homes into permanent housing, pay university tuition, pay emergency medical bills or purchase equipment for severely handicapped children.

"Our financial advisor is Maimonides," said Jaffe, explaining that Maimonides said the highest form of charity is giving a person a loan or a job to help him get on his feet. "That is what we do."

Visibly proud of IFLA's record and accomplishments, Jaffe exudes enthusiasm for the lives IFLA has touched. He said he strongly believes that integration of immigrants and needy persons does not rest solely with the Israeli government.

"This is not welfare. We give a hand up, not a hand down," said Jaffe.

IFLA gets all its money from foundations, private donors and legacies, said Jaffe. IFLA receives no funds from the Israeli government or the Jewish Agency. Jaffe spreads the word about IFLA in hopes people will remember the organization in their will or make a donation to memorialize a relative.

"The nice thing for donors is the money goes around forever," said Jaffe, since more than 97 percent of the loans are repaid and immediately rolled over into new loans. With only three full-time employees (all immigrants), office rental of \$1 per month, and a grant covering overhead, all contributions go directly for loans.

All contributions greater than \$10,000 can be named for the donor or someone they wish to memorialize. Jaffe said one anonymous donor set up a loan fund in the name of a boy with terminal cancer so that his name would live forever. Donations are tax exempt in Israel, the United States and Canada.

For more information on donations, write IFLA, 64 Aza St., Jerusalem 92384, Israel.

During his one-day stay in Portland, Jaffe also discussed Israel's new adoption law, which Jaffe helped author, that ends the government monopoly on adoptions. The new law, which took effect Sept. 1, allows non-profit, licensed social service agencies to handle inter-country adoptions.

Since only about 80 babies are available for adoption in Israel each year, many Israelis have tired of the seven-year waiting list and gone abroad on their own to adopt children. Adoptive parents have gotten into all kinds of problematic situations such as exorbitant costs, the black market and unscrupulous brokers, said Jaffe.

Jaffe worked on the Knesset's law committee as an outsider to draft the legislation to prevent such problems. With non-profit agencies allowed to assist inter-country adoptions, Jaffe said he expects to see the number of adoptions from eastern Europe, South America and Asia increase dramatically.

In addition to helping Israelis create the families they seek, the law "also finds good Israeli homes for abandoned children," said Jaffe.

Helping families has long been a driving force for Jaffe, who is married and has four children. Since emigrating to Israel from Ohio in 1960, Jaffe has taught social work at Hebrew University, where he is now a full professor and holds the chair for the Study of Nonprofit Organizations, Volunteering and Philanthropy.

He has been a consultant to the Israel Ministry of Social Welfare and served on several ministerial committees including the Prime Minister's Committee on Disadvan-



PRESIDENTIAL CITATION — Dr. Eliezer Jaffe, right, receives the President of Israel Citation for Outstanding Volunteer Activity for his work with the Israel Free Loan Association from Israeli President Weizman.

tagged Youth (under Golda Meir), the Prime Minister's Council on Social Welfare Policy (under Shimon Peres and Yitzchak Shamir) the President's Committee on Outstanding Volunteers (under Chaim Herzog), and the Committee to Determine Israel's Poverty Line.

Jaffe's research has focused on welfare services to children and their families. He is on the editorial board of Israel's social work journal, *Society and Welfare*, and frequently writes articles for professional journals and the Israeli and American Jewish press. He is also an advisor to immigrant self-help groups and is a community organizer of social action groups. He co-founded Zahavi — The Association of Large Families.

With all of the interest Jaffe has "pre-paid" for the loan of life, perhaps the loan won't be called-in for many years.

The JEWISH REVIEW

Serving Oregon & Southwest Washington since 1959

OCTOBER 1, 1996 • TISHREI 18, 5757 • VOLUME 39, NUMBER 2