



## PRESIDENT'S MESSAGE



**G**reetings from the International. Many projects are brewing to enhance benefits and expand membership. Allen Luterman from Dallas is in the final stages of a project compiling forms and agreements from all our member agencies onto one compact disc. Ed Cushman in San Francisco has organized a membership committee to reach out and offer membership to free loans in cities throughout the world. Mannie Druker is busy in Vancouver making preparations for the annual conference in October. Mark Meltzer keeps daily watch over the affairs of the International office in Los Angeles. The by-laws committee is working on revisions that should be circulated before summer. And, finally, the executive board continues to seek ways to add value to your membership investment.

The free loan spirit is alive and well. Through the efforts of our free loan agencies, guarantors and donors share the joy of "gemilut chesed" and directly impact the lives of individuals and families in need in our local communities. I am proud to know the free loan agency in your community is making a difference.

With kindest regards,  
Glenn Gopman, President

### *An Inside Look at Eliezer Jaffe & IFLA*

**E**stablished in 1990, The Israel Free Loan Association (IFLA) provides nearly everyone who asks for help with funds that will enable them to make it successfully through difficult times. All that is required is proof that you earn the minimal sum of at least \$550 a month, so that you will be able to repay the loan and it can be recycled to someone else in need.

"We are neither a bank nor a welfare organization," stresses Professor Eliezer Jaffe, founder and chairman of the IFLA. "We assume that only people who are really in need will come to us - and have found that 95% of them pay us back on time."

In 1956, halfway through his studies to earn a Master's Degree in Social Work in the United States, Jaffe decided to visit Israel to volunteer. He soon became aware of the cultural and religious differences and economic problems that people were faced with in the new state. Four years later, he immigrated to Israel with a doctorate in social work.

The idea for an interest-free loan agency in Israel materialized after Jaffe and his family visited an absorption center in 1988. "After we came home, I thought to myself: You have to get involved. Some friends and I put our heads together and we remembered what the sage Maimonides had said about the eight levels of charity: the lowest is when you give grudgingly, and the highest is when you give a loan or a job so a person can get onto his feet and keep their self-respect. And it has worked out well, because after their first year in the country, immigrants receive little help from the Jewish agency that helped bring them to this country."

Although originally established for new immigrants, the IFLA soon expanded to offer help to other needy Israelis. Over the past two years, as changes in the economy and terrorism have affected so many Israelis, the IFLA has seen a major change in their client load. "Before the intifada and the economic crisis we were giving out 150 loans a month - now that number has almost tripled and we are loaning an average of one million dollars each month," Jaffe said. The IFLA is proud to have provided an outstanding \$73,000,000 in loans since 1990! *Kol HaKavod!*



IFLA Staff



*Excerpts from article written by Aviva Bar-Am.*

## Jewish Free Loan of Greater Phoenix Dedicates New Offices



*(L-R) Selma Fiel, Executive Director, Rabbi Irwin Wiener, Immediate Past President, The Honorable Phil Gordon, Mayor of Phoenix, and Kay Abramson, Board President*

*Photography by Joel Zolondek*

On February 15th, JFL of Greater Phoenix hosted an Open House and dedication of new offices in conjunction with the week of Parshat Mishpatim, the Torah portion that discusses interest-free lending. Over 60 community leaders attended the Open House where remarks were given by Board President Kay Abramson and Executive Director Selma Fiel, and Rabbi Irwin Wiener, D.D. affixed the first mezuzah. Phoenix Mayor Phil Gordon, a member of the Jewish community, addressed the crowd, and Adam Schwartz, CEO/President of the Jewish Federation of Greater Phoenix, delivered remarks about the special occasion. There are now separate offices for the Executive Director and Director of Development, and the new office space is more than double the size of the previous JFL office. There is a conference/interview room for meetings with plenty of additional space for continued growth. The new offices represent the next step in changing the JFL image in the community, and come at a time when the agency recently expanded its programs with two new named donor funds.

## Cleveland HFLA Celebrates Past President Jerry Frankel's 95th Birthday



*Jerry Frankel and Cynthia Winters-Stone, HFLA President*

On February 16th at its monthly board meeting, the Hebrew Free Loan Association of Cleveland celebrated Past President Jerry Frankel's 95th birthday. Joined by his wife Bee and son

Chuck, also a Past President, Frankel treated the assembled group to a bit of history about the Cleveland HFLA and the International Association of Hebrew Free Loans, noting that he was one of five founding members of the organization over twenty-five years ago.

***On behalf of all members of IAHL, we wish Jerry Frankel many more years of good health and happiness!***

**Save the Date**

**2007 IAHL Annual Conference**  
**Sunday, October 7th – Tuesday, October 9th**  
*Vancouver, British Columbia*  
**Renaissance Vancouver Hotel Harbourside**  
**(800) 905-8582**

*Details coming soon.*



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