FUNCTIONAL DISTRIBUTION
$40.3 MILLION

SOCIAL DEVELOPMENT
$1.3 3.5%

PROFESSIONAL, TECHNICAL & OPERATIONAL SUPPORT
$3.5 8.7%

RELIEF & WELFARE
$12.7 31.5%

JEWISH EDUCATION
$10.0 24.8%

ADVANCED EDUCATION
$1.0 2.5%

MULTI-FUNCTIONAL
$1.9 4.7%

SERVICES TO AGED
$8.1 15.1%

OTHER
$2.6 7.0%

HEALTH SERVICES
$1.6 4.2%

GEOGRAPHICAL DISTRIBUTION OF JDC PROGRAM AS EXPRESSED IN PERCENTAGES

ISRAEL
32.7%*

RELIEF-IN-TRANSIT
22.2%

EASTERN EUROPE
15.8%

MOSLEM COUNTRIES
14.9%*

WESTERN EUROPE
13.0%*

AFRICA & ASIA
1.2%

LATIN AMERICA
.6%

*includes allocations to ORT and Alliance Israelite Universelle
ABOUT THE JDC

The American Jewish Joint Distribution Committee was founded in 1914 to provide relief for the Jewish settlements in Palestine and for East European Jews who were caught in the war zones of World War I.

In August, 1914, U.S. Ambassador Henry Morgenthau, Sr. sent an urgent cable to Jacob Schiff, New York Jewish leader and philanthropist, asking for $50,000 to establish a loan fund to support families whose breadwinners had been drafted into the Turkish Army.

The money was raised within a month and in November of the same year the JDC was established to distribute the income of the Orthodox Central Committee for the Relief of Jews, the American Jewish Relief Committee, and the People's Relief Committee, all of which were actively raising money for refugee relief.

From that day forward the JDC has served as the philanthropic arm of the American Jewish community, providing life-saving and life-sustaining programs and services for Jewish communities in every corner of the earth. The number of people aided during the past 67 years reaches into the millions. There has been a JDC presence at one time or another in over 70 countries.

A single criterion has guided the JDC through the years: Jews in need should be helped and should be helped to live as Jews. The scenes have changed and the needs have changed and JDC has changed with the changing needs. Thus, in the period following the Holocaust the major need was for basic relief first and then rehabilitation and education. In East European countries today, where there are many elderly and ill survivors, the need is for life-maintaining programs. In Western Europe and North Africa, with a large youth population, the emphasis is on education. In Israel JDC programs have an impact on almost every aspect of life in that country.

It was once the dream of the JDC founders that the "emergencies" would be over and the JDC would be able to "go out of business." That dream was shattered by the furious pace of Jewish history. JDC has become a vital instrumentality of the American Jewish community, reaching out in service to the Jewish people — to aid communities in need and in distress overseas and to improve the condition of life for Jews everywhere.
Dear Friend: May 18, 1982

December 1981 marked the end of my first term as President of the JDC. It was an eventful year for the JDC.

In July in Budapest, Hungary, we took part in the dedication of a new kosher kitchen, the first major project since our return to that country. We then went on to Poland for talks with Government officials and Jewish leaders to arrange for a resumption of direct JDC programs. While there we also visited the former Warsaw ghetto which is at once a cemetery for Poland's Jews and a monument to their greatness. Many of our own JDC people who died there rest among the victims and the heroes. JDC's return to Poland was most welcome, coming as it did so soon after JDC’s return to Hungary and Czechoslovakia. But the year was also characterized by a precipitous decline in Soviet Jewish emigration. This was a terrible setback.

Even so, we look back on 1981 as a year of major achievements — as you may read in the report which follows. We look forward to further achievements in 1982. There will be obstacles — but behind each obstacle lies an opportunity.

We are grateful for the continuing support of the American Jewish community. The United Jewish Appeal has set new standards in Jewish philanthropy, achieving a new record for cash collections in 1981. Other funds came from Jewish communities in Canada, Europe, South America and South Africa. And it could not have come at a more opportune time. Inflation has become an increasingly difficult problem overseas, forcing us to limit programs.

It is good to know that you are with us.

Sincerely,

Henry Taub
In 1981 the American Jewish Joint Distribution Committee provided direct and indirect aid to hundreds of thousands of men, women and children in over 30 countries around the world at a cost of $45.6 million. This included $5.3 million for Soviet emigrants, which was reimbursed to JDC by the United States Refugee Program. The regular programs of JDC totalled $40.3 million including $750,000 in merchandise contributed to JDC's package program through Operation Inventory. Of this amount relief and welfare accounted for $12.7 million, or 31.5 percent. Jewish education, which included funds for primary, secondary, religious and vocational schools given through allocations to ORT, Alliance Israelite Universelle, Ozar Hatorah and the Lubavitcher movement, came to $10 million, or about 25 percent of the total.

Among the highlights of the year was JDC's return to Czechoslovakia and Poland. In January we met with some Czech Jewish leaders in Vienna and discussed their invitation to have JDC resume functioning in Czechoslovakia. We went to Prague the following month and after discussions with Government and community leaders arranged for JDC to return.

This was followed in July by similar meetings in Poland and a formal agreement for JDC to resume programs in that country. In July, also, we dedicated a new $300,000 kosher kitchen in Budapest, Hungary.
INTRODUCTION

I visited Vienna several times during the year on problems relating to the decline in Soviet Jewish emigration. The steep drop in the number of emigrants is a tragedy for our people. We can speculate on the possible causes but no one really knows why. We can only hope that the movement will resume in 1982.

Another highlight was the completion of the first phase of an intensive study on Jewish education. While the Study Committee is still assessing the data, one conclusion has become very clear, that the JDC—and the Jewish community generally—must pay increasing attention to the quality and extent of Jewish education.

We have made headway and will continue to seek additional ways of reaching out to small and remote communities who are off the beaten path and who do not have sufficient resources to maintain a vital Jewish life.

Again on the positive side, JDC participated in the dedication of a preschool center located in the mountain town of Potenza, Italy, which suffered extensive damage in an earthquake in 1980. Specially earmarked donations enabled JDC to contribute to the funding of the center. During 1981, JDC continued its support of an education program in Thailand for Cambodian refugees, made possible by specially earmarked contributions received by JDC, and continued to cooperate with the Church World Service and Catholic Relief Services in the Interfaith Hunger Appeal.

* * *

In the year—and years—ahead JDC faces many problems. In Israel the normal flow of life continues under stress. We will continue, of course, to support improved social services in health, welfare and education, community center programs, and manpower training and development.

What follows, then, is a review of programs and activities around the JDC world in 1981. Brief though it may be, it will provide a glimpse of the condition of Jewish communities overseas and the role of the JDC in helping wherever it can.

* * *
JDC expenditures for its programs in Israel in 1981 came to $9,013,700. Support for over 105 programs aiding the aged, chronically ill, and the mentally and physically handicapped and support of the 127 community centers of the Israel Association of Community Centers totalled $7,500,000. Other allocations included $1,313,700 for aid to yeshivot and cultural and religious programs and $200,000 for the JDC/Brookdale Institute of Gerontology and Adult Human Development. JDC support for ORT programs amounted to $2,289,000, bringing total JDC allocations for Israel in 1981 to $11,302,700.

Jerusalem Neighborhood Project

Three additional neighborhoods—Rehavia/Nachlaot, Kerem Avraham and Beit Sefafa, an Arab suburb, have been added to the five originally included in the Jerusalem Neighborhood Project (A-Tur, Bak-a, East Talpiot, Gilo and Mekor Baruch). The goal of the project is to develop an integrated approach to the delivery of social services through the creation of neighborhood boards and local committees. The emphasis is on local citizen participation in all decisions made regarding their neighborhoods and their local services.

JDC's 1981 allocation, the second year of the project, was $150,000.
The Negev Project

During 1981 eighteen of the twenty-three members of the first graduating class of the Ben-Gurion University Medical School were employed in the Negev Project and added their skills and vigor to this pioneering attempt to improve medical care in an area serving some 100,000 people. The goal is to upgrade local clinics, and, in the process, reduce pressures on the hospitals, where outpatient care is more costly. The project got under way in 1980 in two clinics, one in Ofakim and the other in Metzada. With the arrival of the eighteen graduates the project has been expanded to include an additional nine clinics: three in Beersheba and six in development towns.

The new doctors are living in the development towns, teaching the populace preventive medicine. JDC provided scholarships to the medical students, subsidized lab and record-keeping equipment, and funded additional staff.

The project was developed by JDC in cooperation with the Ben-Gurion University of the Negev Medical School, the Israel Ministry of Health, and the Kupat Cholim Health Fund of Histadrut.

Community Centers

A new five-year program for cooperation between JDC and the Israel Association of Community Centers was approved in 1981. It marks a continuation of the high level of JDC support for the community center movement in Israel. It calls for improving the quality of center programming, of outreach to hard-to-serve populations, strengthening resident participation and continued upgrading of the quality of manpower. The first group of projects to implement this program includes integration of handicapped, the development of youth clubs and the involvement of young people in community activities, the enhancement of Jewish content in the centers and training senior personnel for executive positions.

The addition of eleven new community schools, those that place the community center activities in regular school facilities, brings the total of these innovative recreation/education facilities to 21.

There are now 127 community centers in Israel.
Care of the Aged—ESHEL

ESHEL, founded in 1969, plays an important role in developing and planning services for the aged, providing comprehensive community services, institutional care and manpower development, in cooperation with government ministries, local authorities and voluntary associations.

Tel Aviv, which has the highest concentration of elderly population, will be the focus of a substantial part of ESHEL's activity in 1982. This will include transforming an old hospital in Jaffa into a 71-bed nursing home and day-center with community services, starting construction on a home for the aged, developing services in three sheltered housing projects, and implementing two new innovative community service programs.

During 1982 a new home for the aged in Sanhedria, Jerusalem, will be completed. A new geriatric center in Ashdod, which includes sheltered housing, day care and nursing department, will be built. The Gilo Sheltered Housing Project, which is unique in Israel because of its integration within a new community, will open for residents in Jerusalem.

Extensive construction renovations and adaptations were undertaken in former Malben institutions in 1981 and will continue in 1982. Forty communities in Israel operate comprehensive programs for the elderly, and twenty new programs will be implemented in the period 1982-1984.
JDC/Brookdale Institute of Gerontology and Adult Human Development

JDC/Brookdale studies made significant contributions to Israel's services to the aged in 1981. One study on the needs of the frail elderly led to the establishment of a national commission of review of the needs of the frail elderly and for a reform of services in this area. Another study on the care of the elderly in Project Renewal areas was completed and distributed by the Prime Minister's office to all Renewal neighborhoods to serve as a basis for review of current activities and future planning.

A pioneering study on the quality of community care for the elderly revealed gaps in the understanding of community personnel of the needs and treatment of the most common disorders of the aged such as hypertension, dental and vision problems, etc. JDC/Brookdale is being asked to repeat this study on a national level and to propose a program for remedial action.

A study of the pension system has become a basis for assessment of long-range manpower needs and is being reviewed by ESHEL for a five-year plan. This study revealed gaps in training that led to the establishment of special courses for directors of homes for the elderly.

In addition, a Brookdale newsletter, "The New Age," published in cooperation with the National Pensioner Authority, brings the latest developments in aging to policy makers and professionals in the field.

Mental Health

Construction of the new mental health center in Safed was completed during 1981. The formal opening will take place in 1982. The center has inpatient and outpatient facilities and an intensive care unit. Manpower training for mental health workers was advanced through scholarships awarded to 30 psychiatric residents and nine psychology trainees in university-affiliated hospitals and by an expanded curriculum at the Tel Aviv University Medical School's Department of Psychotherapy.
Aid to Handicapped

The completion of the speech and hearing center in Lod-Ramleh in 1981 provided the area with the capacity for the screening and treatment of infants, pre-school children, school-age children and the aged. In Jerusalem JDC, acting in conjunction with the municipality, published a handbook listing all the services available to handicapped residents of the city. In cooperation with Israel's program for the International Year of the Disabled, the JDC-assisted Milbat Center opened a unit at Tel Hashomer Hospital in Tel Aviv for counseling, demonstration, and aids to the handicapped. It is the only facility of its kind in the country.

Aid to Yeshivot

In 1981 the JDC supported 164 yeshivot in Israel with a student population of 26,900. Forty of the yeshivot are located in small towns and villages, many of them in disadvantaged areas and settlement towns. There they combine Torah study with community projects such as teaching, youth clubs, counseling, summer camps, and big brother programs. Thirteen yeshivot have special outreach programs geared to alienated youth, delinquents and Jews seeking their spiritual roots.

Forty yeshivot with a student enrollment of 9,200 have added vocational training to their curricula — everything from metalwork to agronomy to computer science and applied physics. Seven yeshivot have instituted special programs for Soviet Jews. Nor have women been neglected. Once the exclusive province of Jewish males, there are now 25 major yeshivot for women in Israel with courses — in quantity and quality — paralleling those in the yeshivot for men.

JDC funds also provided special holiday grants for additional yeshivot and grants to 76 yeshivot for repairs of kitchens, dining halls, dormitories and infirmaries.
Manpower Development

Israel is beginning to reap the benefits of the many training programs organized and funded by the JDC. During 1981 the first graduating class of the Tel Chai Extension of the Haifa University School of Social Work took jobs in the north. Graduates of the JDC-supported Dr. Joseph J. Schwartz Program for Training Community Center Directors, Senior Staff and Directors of Early Childhood Programs at Hebrew University joined Israel's growing network of community centers. The Masters program at Haifa University School of Social Work added a number of rehabilitation specialists and Bar Ilan School of Social Work graduated a class of community organization specialists.

Hebrew University and Haifa University, with JDC assistance, is training occupational therapists. Four Israelis who completed their doctoral studies under JDC fellowships are on the faculty of the Paul Baerwald School of Social Work. The first 60 graduates of the innovative training program for para-professionals have also taken jobs in social service agencies throughout the country.
WESTERN EUROPE

Jewish Population 1,354,000
JDC Expenditure $4,379,700

FRANCE

Jewish Population 750,000
JDC Expenditure $3,775,000

JDC expenditures in France consisted of $2,200,000 for activities of the Fonds Social Juif Unifié (FSJU), the central coordinating body for social and educational services, and the direct support of programs of communal service and health. Also included is JDC support for the educational systems of the Ozar Hatorah and the Lubavitcher movement. In addition JDC provided $278,300 for the Jewish schools of the Alliance Israelite Universelle and $1,297,400 in JDC support for ORT schools.

Noteworthy among the many programs JDC supports in cooperation with the FSJU is one, now in its second year, which will train 60 new communal workers to be employed as social workers, administrators, educators, fund raisers, and other vitally needed professionals. The program, which is in partnership with the government of France, JDC, and the FSJU, draws on academic resources and field experience in France, Israel and the United States.

The grants to Ozar Hatorah, Alliance, the Lubavitcher movement and ORT as well as a separate program for planning Jewish education emphasize the high priority assigned by JDC to Jewish education in France.

JDC reinstated its support for another program by Oeuvres de Secours aux Enfants (OSE) in 1981. It provides direct socio-medical assistance to elderly immigrants, mostly from North Africa, because French citizens become eligible for public assistance only after a certain period of residence in France. There is also a small group of transmigrants from a number of different lands living in Paris who receive JDC aid. A JDC office in Paris serves JDC in France and a number of other nations in Europe and North Africa.
Other Western Europe Countries

JDC operations in Italy are few and decreasing. Local health and welfare needs are met largely by the community in cooperation with the European Council of Jewish Community Services. JDC maintains an office in Rome which deals primarily with the needs of Soviet emigrants awaiting visas for relocation in the west. A small office is also maintained in Vienna, Austria, the first point of contact with the emigrants.

Modest programs are still supported by the JDC in other European countries. In the main, communal needs are met locally. JDC’s primary responsibilities include care of recent emigrants from North Africa and Eastern Europe.

In Belgium JDC aid is provided to new refugees, mostly students, for a limited period. The local community shares in the costs.

JDC provides relief and medical care for two surviving refugees in Portugal. JDC also subsidized a community center program in Lisbon serving approximately 400 Jews. There are approximately 12,000 Jews in Spain, living mainly in Barcelona, Madrid and Malaga. JDC continues to care for a residual caseload of some 20 World War II refugees in that country.

Both Denmark and Sweden receive funds from JDC for programs to integrate thousands of refugees from Poland who resettled there over a decade ago. Although they have achieved a degree of economic success, the younger refugees and especially the second generation are still lacking in Jewish cultural integration. As a result, the JDC has joined with the communities in establishing clubs for young people and organizing a wide range of programs.

JDC provided $119,500 in special funds in 1981 for student and youth activities and manpower development in European communities generally. Of this amount, $50,000 was devoted to student and youth activities, $34,500 for special projects and $35,000 for scholarships.

JDC maintains an office in Geneva, Switzerland, for contact with the local community and intergovernmental and international voluntary agencies, and has representatives in Athens, Greece and London, England.
The European Council of Jewish Community Services was formed in 1960 by the JDC as a central organization of European Jewish communities. Its headquarters is in Paris and it is served by JDC's office there. It serves as a medium for exchange of information in Jewish education, social services and community centers and as a central voice in matters of mutual concern of Austria, Belgium, Denmark, Finland, France, Germany, Great Britain, Greece, Hungary, Italy, Luxembourg, Netherlands, Norway, Portugal, Rumania, Spain, Sweden, Switzerland and Yugoslavia. Affiliated groups include: the European Association of Community Executives, European Association of School Principals and European Association of Jewish Community Centers and Youth Clubs.

Discussions on future of the Council were intensified in 1981 with the end of the three-year agreement between JDC and the Council. A self-study was proposed late in the year with the purpose of examining and strengthening the organizational structure, reordering priorities and becoming self-supporting. The study, it is hoped, will determine the future direction, programs and fundraising activities of the Council.
SOVIET EMIGRANTS

Emigrants 9,471
JDC Expenditure $5,847,000

Emigration from the Soviet Union took a precipitous drop in 1981 totalling 9,471, the lowest number in over five years. It compares with 21,693 in 1980 and 51,663 in 1979 when the movement reached an all-time high. Of the 9,471 who came out, 7,732 were referred to the JDC for care and maintenance while awaiting visas for settlement in the United States and other western countries. The expenditure for the year totalled $5,847,000, of which $5,311,000 was reimbursed by the United States Refugee Program.

The bulk of the expenditures were in Vienna, Austria, where the emigrants first arrive by plane and train and in Rome, Italy, where they remain until the visas are received. Only those transferred to JDC by the Jewish Agency for Israel, which greets them on arrival, are sent by JDC to Rome. Soviet emigrants choosing to go to Israel are flown directly from Vienna by the Jewish Agency.

**USSR EMIGRANT STATISTICS**

**VIENNA & ROME**

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EASTERN EUROPE

Jewish Population 2,796,000
JDC Expenditure $5,878,400

RUMANIA
Jewish Population 34,000
JDC Expenditure $3,966,000

With JDC’s help about 10,000 members of the community, most of them survivors of the Holocaust, aged and alone, receive a wide variety of services from the Federation of the Rumanian Jewish Communities. These include cash grants of $8 to $50 a month to about 3,000 families. Winter help, including fuel and food, is given to 6,300 persons. Food packages are given bi-monthly to about 5,800 needy. These are timed to coincide where possible with Jewish holidays. Clothing is distributed to about 2,000 persons. Medical services and free medications are given to about 4,500 persons. A rising cost of living and food shortages have increased problems, especially for the elderly.

Only seven percent of the Jewish community of Rumania are under 20 years of age. More than half are over 65.

There are eleven kosher kitchens throughout the country which provide about 2,400 hot meals daily, free to those unable to pay and, for nominal fees, based on the ability to pay, for the others. About 570 of the meals go to the homebound in a meals-on-wheels program. Other services include periodic visits by doctors, nurses and social workers. There are about 25 socio-medical centers throughout the country which provide home medical care, housekeeping and also serve as outpatient clinics.

The Federation, with JDC aid, maintains facilities for 400 elderly residents in homes for the aged in Bucharest, Timisoara, Dorohoi and Arad, including the Amalia and Chief Rabbi Moses Rosen Home in Bucharest with 220 beds.
Hungary
Jewish Population 80,000-100,000
JDC Expenditure $1,094,900

More than half of JDC’s expenditures in Hungary, $551,000 in 1981, were used for welfare programs aiding over 2,000 people with cash grants. Another $228,400 was allocated for operation of the kosher kitchen in Budapest. A highlight of the year was the dedication in July of a new facility for the central kosher kitchen. The kitchen provides 300,000 kosher meals annually.

JDC contributed $79,000 to the Hungarian Jewish community for care of the aged. The community operates four homes, a convalescent center and an Orthodox nursing facility. Residents pay according to their means and the Central Board of Hungarian Jews makes up the difference. The Government reimburses the community for hospitalization in the Orthodox home. During 1981 a day-care program for the elderly was established in the synagogue next to the Budapest central kosher kitchen. It will provide meals for about 50 men and women and will include social activities. Transportation will be provided where required, making the program accessible for the frail and the handicapped.

There is also clothing distribution, winter relief and matzot distribution during Passover. Another 700 needy elderly, who did not receive aid from other JDC-supported programs, received special cash grants.
EASTERN EUROPE

CZECHOSLOVAKIA
Jewish Population 13,000
JDC Expenditure $157,150

The JDC returned to Czechoslovakia in 1981, after an absence of 30 years, at the invitation of the Czech and Slovak Jewish communities. The Jewish population of some 13,000 is equally divided between the two autonomous republics. As in other East European countries, they are mostly advanced in age and survivors of the Holocaust.

During 1981 some 330 men and women, most of them elderly, received cash grants and several special grants were issued to meet individual emergencies. Subsidies for kosher kitchens totaled $66,500, divided almost equally between the Czech and Slovak communities. Three canteens, one each in Prague, Kosice, and Bratislava, serve 170 people daily, including the aged and students. Kosher food and Passover wine, not available locally, were shipped in from outside the country.

POLAND
Jewish Population 6,000
JDC Expenditure $420,350

Arrangements for a resumption of programs by JDC in Poland were made in mid and late 1981. Currently, JDC supports 1,800 needy Jewish families in the country. JDC aid to the tiny remaining Jewish community includes $175,000 for support of the Jewish congregation and its institutions, including seven kosher canteens serving more than 60,000 meals annually.

YUGOSLAVIA
Jewish Population 6,000
JDC Expenditure $240,000

About 150 people, mainly indigent aged and chronically ill, received cash grants totaling $81,000. Operating costs of the 100-bed old age home in Zagreb are partially met by the pension income of the individual residents. JDC appropriated $100,000 during 1981 to make up the balance. The Federation of Jewish Communities, mainly with JDC assistance, operates a summer camp accommodating about 240 children, including some from other East European countries. The campsite is also open during the year for cultural activities for adults.
RELIEF-IN-TRANSIT
(Including Operation Inventory)
JDC Expenditure $7,676,350

Relief-In-Transit is a program that cuts across national boundaries to aid Jews in Eastern Europe. JDC shipped 50,849 packages under this program in 1981; the 1980 total was 43,400. The increase was made possible by additional appropriations and by the donation of merchandise with a wholesale value of $750,000 received through Operation Inventory.

In addition to these direct shipments by JDC, an additional allocation permitted the shipment of 3,761 more packages through other cooperating organizations. It is estimated that 120,000 persons were supported by JDC under this program alone in 1981.
## THE JDC WORLD

1. **NEW YORK HEADQUARTERS**
   - Golden Age Clubs
   - Community Centers
   - Schools and Seminaries
   - Professional Manpower Development

2. **ARGENTINA**
   - Golden Age Clubs
   - Community Centers
   - Schools and Seminaries
   - Professional Manpower Development

3. **BRAZIL**
   - Schools

4. **URUGUAY**
   - Schools
   - Community Centers
   - Senior Care

5. **CHILE**
   - Schools
   - Senior Care
   - Children's Residence
   - Rabbinical Services

6. **MOROCCO**
   - Jewish Education
   - Senior Care
   - Summer Camps
   - Pre-School Classes
   - Health and Welfare

7. **ALGERIA**
   - Senior Care
   - Welfare

8. **TUNISIA**
   - Senior Care
   - Jewish Education
   - Health and Welfare
   - Passover Supplies

9. **EGYPT**
   - Passover Supplies
   - Welfare

10. **GREAT BRITAIN**

11. **PORTUGAL**
    - World War II Survivor Relief
    - Health Care
    - Community Centers
12. SPAIN*  
World War II Survivor Relief  
Health Care  

13. AUSTRIA*  
Soviet Emigrants:  
Care and Maintenance  

14. ITALY*  
Soviet Emigrants:  
Health and Maintenance  
Passover Supplies  
Italian Jewry:  
Young Adult Services  
World War II Refugee Relief  
Earthquake Relief  

15. FRANCE*  
Jewish Education  
Health and Welfare  
Senior Care  
Youth Programs  
Child Welfare  
World War II Refugee Relief  
Manpower Development  

16. BELGIUM  
Student Aid  

17. DENMARK  
Refugee Integration  

18. FINLAND  
Rabbinical Services  

19. SWEDEN*  
Transmigrant Relief  

20. NORWAY*  
Transmigrant Relief  

21. SWITZERLAND*  
Liaison International Agencies  

22. CZECHOSLOVAKIA  
World War II Survivor Relief  

23. HUNGARY  
Kosher Kitchen  
Health and Welfare  
World War II Survivor Relief
24. POLAND
   Kosher Kitchens
   World War II Survivor Relief

25. YUGOSLAVIA
   Services to Aged
   Passover Supplies
   Community Center

26. RUMANIA
   Services to Aged
   Health and Welfare
   Kosher Kitchens
   Passover Supplies

27. GREECE*
   Passover Supplies

28. ISRAEL*
   Community Centers
   Education
   Geriatrics
   Mental Health
   Manpower Development
   Yeshivot
   Youth Services

29. AFGHANISTAN
   Passover Supplies

30. INDIA*
   Schools
   Hot Lunch Program
   Senior Care

31. HONG KONG*
   Liaison

32. CHINA
   World War II Survivor Relief

33. BURMA
   Relief and Welfare

34. THAILAND*
   Cambodian Refugee Relief

* JDC Representation
MOSLEM COUNTRIES

Jewish Population 64,350
JDC Expenditure $4,135,900

In addition to the $3,004,400 JDC allocation for programs in Moslem countries, $721,700 was devoted to the education and welfare needs of children in the schools of the Alliance Israelite Universelle, and $409,800 for the children in the schools in ORT.

In Moslem lands nearly all Jewish children receive a Jewish education. In some countries this is a result of the high priority given to religious education by the governments.

MOROCCO

Jewish Population 18,000
JDC Expenditure $1,972,000

About two-thirds of the estimated 18,000 Jews of Morocco live in Casablanca and the rest are in small communities around the country. JDC supports four Jewish day school systems with about 3,500 students. Most of the schools have canteens financially assisted by JDC which were also recipients of United States Government “Food For Peace” donations of food supplies made through JDC.
A disastrous drought in 1981 resulted in rising prices for food which combined with other economic pressures and required JDC to increase the size of welfare grants to the needy aged. JDC assisted 1,400 persons with monthly cash grants and food parcels. Clothing was distributed to 2,300 men, women and children.

Six homes for the aged provide care for 222 residents. The largest home is in Casablanca and small family-type homes of 15 to 20 residents each are in Tangier, Marrakech, Meknes, Rabat and Fez.

The OSE clinic in Casablanca, in addition to offering a mother-child program and a school health program, provided medical care for the needy and for the elderly in the home for the aged. A dental unit was added in 1981, with four local dentists donating half a day a week each. DEJJ, a local youth organization, opened a youth center in a renovated building given them by Alliance Israelite Universelle and developed programs drawing hundreds of youngsters after school and on weekends. In the summer over 400 children from all over Morocco attend summer camp in two three-week sessions.

Ceuta and Melilla

JDC continued to provide modest financial aid to Ceuta and Melilla, located in the Spanish enclave of Morocco. About 80 percent of the $11,800 went for support of after school Talmud Torahs, with 75 students. The Lubavitch movement also has a day school in Melilla with over 70 students and evening classes for another 120 persons. JDC covers 70 percent of the costs of the Lubavitch program.

TUNISIA

Jewish Population 5,300
JDC Expenditure $607,600

Successive waves of emigration from Tunisia since 1949, when JDC inaugurated its program there, have reduced the Jewish population from 100,000 to 5,300, most of whom live in Tunis and on the island of Djerba. JDC’s work in 1981 was in four main areas: welfare, care of the aged, education and medical care.

Welfare, which consisted of monthly cash grants, mainly for food and rent, was given to 350 persons, most of them elderly and needy. Additional grants were made for Passover and in some cases, for clothing. Medical care was provided for 250 people per month, including 70
MOSLEM COUNTRIES

who live in two homes for the aged. Almost a third of JDC's expenditures for the year went for Jewish schools in Tunis, Djerba and Zarzis, with an enrollment of over 600 children, 350 of the students receive a hot lunch at school.

The major problem continues to be lack of personnel. As people emigrate there is a diminishing pool from which to choose replacements. Almost all the young people leave the country when they finish high school, usually to continue their education. The shortage of teachers, social workers, medical staff and institutional personnel is causing serious problems and the community turns more and more to the JDC.

In 1981 JDC provided over a ton of matza meal to the community which bakes Passover dessert cakes which are then sold to members of the community or donated to its institutions.

OTHER MOSLEM COUNTRIES

Eighty percent of the 4,500 Jews still in Syria live in Damascus; another 800 are in Aleppo and the balance in Qamishly. More than half of JDC's funds in 1981 went for Jewish education, 31.6 percent for welfare, 10 percent for medical care and the balance for general assistance. Total JDC allocations in Syria in 1981 were $360,000.

About 200 families receive a modest monthly relief grant from the community. This is supplemented by grants for food, matzot and dowries. Medical care to the needy is provided by the Damascus and Aleppo communities. For those who cannot obtain necessary treatment in Syria, a fund was established in 1977 for treatment in Europe. It is jointly financed by the JDC, the Swiss Jewish Community and the Sephardic World Union.
The political situation did not change in Iran in 1981. The Jewish population remains stable at 35,000. Enrollment in the Jewish schools operated by the community has increased slightly and all Jewish students receive religious as well as secular education. Refugees from the war zone have also increased the welfare burden of the community.

JDC continued to aid the tiny remnants of Jewish communities in Algeria and Egypt. In Algeria, a thriving Jewish community of 130,000 before 1962, when the country gained its independence from France, now numbers less than 600. Most are aged French nationals who receive pensions from the French Government. JDC provides supplementary aid where necessary and also assists those who are not eligible for French pensions. The 1981 JDC budget for Algeria was $23,000.

Following the peace treaty between Israel and Egypt, JDC was able to establish contact with the estimated 400 Jews of Egypt, 250 in Alexandria, and 150 in Cairo.
LATIN AMERICA

Jewish Population 565,000
JDC Expenditures $211,200

ARGENTINA

Argentina is the largest Jewish community in South America, numbering 300,000. The capital city, Buenos Aires, has a Jewish population of 260,000. There are also Jewish communities in eleven provincial centers. Immigration from Russia and other Eastern European countries began in 1889, most of them are of Ashkenazi background. In recent years there has been a strong population shift away from the provinces to Buenos Aires.

The major JDC aim through manpower development programs is to help train leaders, both lay and professional, and to strengthen the communal framework including fund-raising. In 1981, JDC also provided assistance for a coordinating body of social service agencies, for rabbinical seminaries, and for scholarships to professionals training overseas for communal service in Argentina.

CHILE

In Chile, JDC funds helped support two homes for the aged, a psychiatric pavilion and a children's home. The country has a Jewish population of 28,000. Following an assessment of the JDC program in Latin America, the JDC decided to focus more on communal activities, attracting college youth, developing lay leadership and improving the utilization of professionals in communal service. Continuing its emphasis on training, the community conducted a number of seminars during the year in which several key leaders from Argentina, in a display of regional solidarity, played a leading role.

The main objective of the JDC in Latin America continues to be to strengthen local communal structures. Another JDC priority is to strengthen the contact with some very small, isolated Jewish communities in the interior of Argentina and other Latin American countries. Visits and seminars conducted with volunteers, lay-leaders and the few Jewish professionals working in Uruguay, Bolivia and Paraguay are part of the aid JDC is providing.

In addition to direct JDC expenditures in Latin America, JDC supports the educational programs of ORT in Argentina, Brazil and Uruguay, and helped the small Jewish community in Ecuador to obtain Passover supplies.
OTHER COUNTRIES

ETHIOPIA
Jewish Population 25,000

In 1981 ORT, whose programs in Ethiopia benefited the Jewish community, was forced to cease operations in the Gondar region. Before this JDC, through ORT, had accepted responsibility for assisting with Jewish education, health services and religious activities and had even been able to send a shipment of matzot into the country in time for Passover.

During the year JDC was also able to provide school uniforms for children in the ORT schools, most of whom were Ethiopian Jews.

INDIA
JDC Expenditure $65,000

The JDC budget of $65,000 for India in 1981 was mainly for feeding programs in school canteens, a day care center for destitute aged and an ORT hostel for boys. The canteens provide food for hundreds of boys and girls attending ORT schools in Bombay. The day care center for the aged provides meals and medical care for 30 impoverished old people, most of whom are homeless, and food and home-care services for some home-bound cases. JDC also issues cash grants to twelve handicapped elderly people in the town of Poona.

In addition to the direct programs, JDC helped finance ORT vocational training programs in India. This added another $130,800.
A number of JDC programs cut across national boundaries and do not readily lend themselves to the geographic breakdown that characterizes the organization of material for the JDC Annual Report. Some, such as those dealing with Jewish education, have already been referred to in countries where the activities constitute a significant portion of the JDC expenditure. Others, because the sums are relatively small, have not been previously noted.

**JEWISH EDUCATION**

In 1981 JDC devoted $9.6 million of its budget to Jewish education. This program extended to over 150,000 children in Jewish schools in more than 30 countries, embracing Jewish and academic studies, yeshivot and vocational schools.

**ORT (The Organization of Rehabilitation through Training)** celebrated its 100th anniversary in 1981. It received $4,400,000* from JDC this year to support education for Jews in over 20 countries in Western Europe, North Africa, the Middle East and South America. Total ORT enrollment in 1981 was over 100,000. Israel has the largest ORT system, with 103 schools and training centers, 69,000 students and a teaching and administrative staff of 3,000.

**Alliance Israélite Universelle** is a secular-oriented French Jewish educational organization which maintains 38 schools in France, Morocco, Syria and Israel, with a total enrollment of 13,000 students. Although the schools receive funds from the governments of Israel, France and Morocco and additional contributions from individuals, JDC contributed $1,050,000* in 1981 to meet its operating costs.

**Ozar Hatorah** is a religiously-oriented Jewish educational system. JDC subsidizes between 70 and 75 percent of its operating costs, which amounted to $1,566,200* in 1981. Ozar Hatorah operates schools in Morocco and France.

**Lubavitch**, the Brooklyn-based Hassidic world movement, operates schools in France, Morocco, Ceuta and Melilla in the Spanish enclave of Morocco, and Tunisia. Total enrollment in all three countries is 3,090. JDC subsidizes Lubavitch operating expenses with contributions that range from 50 percent in France to 70 percent in Morocco and Tunisia. In 1981 this totaled $905,300*.

*These amounts are reflected in individual country expenditures previously shown.
WORLD PROGRAM

PASSOVER

In 1981 JDC shipped over 390,000 pounds (195 tons) of Passover supplies to Jewish communities throughout the world, mainly those that do not have facilities to bake their own matzot. For the fourth consecutive year JDC also supplied matzot and kosher wine to the tiny Jewish community in Egypt. Matzot were also shipped to the Jews of Ethiopia and Afghanistan.

Rumania received the largest amount, nearly 270,000 pounds. Tunisia received 47,000 pounds and Poland 40,400 pounds. Additional communities getting Passover shipments were Greece, Italy (for Soviet Jewish emigrants), Yugoslavia, Portugal, Spain and Ceuta and Melilla in Morocco.

In addition, JDC provided special cash grants to needy Jews to purchase Passover supplies.

INTERFAITH

The Interfaith Hunger Appeal (IHA), established by the Catholic Relief Services, the Church World Service (Protestant) and the JDC in 1978 is a unique interfaith attempt to focus American attention on the issue of world hunger and to involve unaffiliated members of the general community in the life-sustaining work of the three agencies.

In 1981 the IHA benefited from inclusion in the national program of the Advertising Council of America, which generated widespread publicity for the campaign in newspapers, magazines and television, and which resulted in an income to IHA of $123,552.

It is recognized by the sponsors that there is great value in the interfaith message conveyed and the informational aspects of the interfaith campaign.
ITALIAN EARTHQUAKE RELIEF

In May of 1981 the JDC dedicated a children's preschool day center in the mountain town of Potenza, Italy. The children's homes had been destroyed in a November, 1980 earthquake that devastated a large area near Naples, Italy. The JDC response was part of a continuing tradition of disaster relief in nations where JDC has regular programs.

In addition to its direct contribution JDC received specially earmarked donations from members of the Jewish community who wished to relieve the suffering of the people affected by the tragedy. The full amount contributed was $108,000.

Potenza is one of three locations in the earthquake area where Jews were interned during World War II. JDC records of that period refer to the "friendly and helpful" attitude of the people "whose aid may well have saved many Jews from capture."

The center contains three classrooms, a large hall that serves as a recreation center and meeting room, a kitchen and a service area. The center was constructed by the Italian Red Cross.

CAMBODIAN REFUGEES

The educational program which the JDC has been funding for Cambodian refugees in Thailand continued through 1981, its second year of operation. The program was made possible by specially earmarked donations from individuals, groups and Jewish communities who responded to the suffering of the refugees when their plight received widespread public attention in November, 1979.

The program began in Khao I Dang, Thailand, in April, 1980, and was transferred to Sakaeo II in August, 1980. Three hundred adults are employed as teachers, administrators and workers. Ten thousand children between the ages of 6 and 17 are enrolled.

The continuing cooperation of the International Rescue Committee has been of inestimable value. There are enough funds remaining from the total of $375,000 received to allow for its continuance through 1982.
WHERE THE FUNDS CAME FROM

Of the $45.6 million spent by the JDC in 1981 on services and programs directly aiding 300,000 men, women and children in over 30 countries overseas and indirectly benefiting many, many more, the greatest part, $37.8 million, came from the United Jewish Appeal supported by the Jewish federations and welfare funds. $5.3 million came from the United States Refugee Relief Program for expenditures on behalf of Soviet emigrants.

Income also included contributions of clothing amounting to $750,000.

Other funds came from Jewish communities in Canada, Europe, South America, and South Africa, from the Jewish Restitution Successor Organization and previous year transactions. This includes substantial contributions during the year by the CBF-World Jewish Relief (formerly the Central British Fund) for specific programs and a contribution from the Norwegian Relief Council. It also includes programs conducted in cooperation with the Jewish Colonization Association.

Donations in kind not included in JDC receipts or expenditures consisted of foodstuffs from the United States Department of Agriculture and milk and cheese products from the Swiss Government.
Board of Directors
The American Jewish Joint
Distribution Committee, Inc.

We have examined the balance sheet of the American Jewish Joint Distribution Committee, Inc. as of December 31, 1981 and 1980, and the related summary statement of revenue and expenses—all funds from October 1914 through December 31, 1981. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the aforementioned financial statements present fairly the financial position of The American Jewish Joint Distribution Committee, Inc. as of December 31, 1981 and 1980 and the summary of its operations from October 1914 through December 31, 1981, in conformity with generally accepted accounting principles applied on a consistent basis.

Supplementary data included in Schedule 1 have been subjected to the same auditing procedures, and in our opinion, are stated fairly in all material respects when considered in conjunction with the financial statements taken as a whole.

Loeb & Troper
CERTIFIED PUBLIC ACCOUNTANTS

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Independent Certified Public Accountants' Report

Exhibit

A—Balance Sheet—All Funds

B—Summary Statement of Revenue and Expenses—All Funds

Notes to Financial Statements

Schedule

1—Summary Statement of Expenses—Operating Fund—Unrestricted
### BALANCE SHEET - ALL FUNDS
DECEMBER 31, 1981 and 1980

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>1981</th>
<th>1980</th>
</tr>
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<tr>
<td>Cash in checking and savings account (Note I-B)</td>
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<td>Investments — at cost (market or redemption value 1981 — $4,218,987; 1980 — $9,592,827)</td>
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<td>Receivable from UJA, Inc.</td>
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<td>Receivable from United States Refugee Program</td>
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<td>Receivable from UIA</td>
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<td>Accounts receivable</td>
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<td>Mortgage receivable</td>
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<td>Advances on account of future years programs</td>
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<td>Merchandise — operation inventory</td>
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<th>OPERATING FUNDS — UNRESTRICTED</th>
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<tr>
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<table>
<thead>
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<th>1981</th>
<th>1980</th>
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<td>$ 26,711,568</td>
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<th>LEGACY AND OTHER FUNDS — UNRESTRICTED</th>
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<th>ENDOWMENT FUND</th>
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<th>1980</th>
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<tr>
<td>$ 1,136,119</td>
<td>$ 668,834</td>
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| 36 |
|    |
EXHIBIT A

BALANCE SHEET — ALL FUNDS (continued)
DECEMBER 31, 1981 and 1980

LIABILITIES AND FUND BALANCES

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<tr>
<th></th>
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<td></td>
<td>1981</td>
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<td>1980</td>
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<td>Unpaid appropriations</td>
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<td>On account of current and prior years' appropriations</td>
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<td>Allowance for non-reimbursable costs for Transmigrant Program</td>
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<td>Allowance for estimated severance obligations</td>
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<td>Accounts payable</td>
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<td>344,147 404,491</td>
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<td>Total Liabilities</td>
<td>25,584,750 26,417,358</td>
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<td>Fund balance</td>
<td>1,126,818 375,333</td>
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<td>$26,711,568 $26,792,691</td>
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LEGACY AND OTHER FUNDS — UNRESTRICTED

|                      | $11,886,319 $9,367,325 |

RESTRICTED FUNDS

|                      | $1,136,119 $668,834 |
|                      | $1,136,119 $668,834 |

ENDOWMENT FUND

|                      | $ 42,750 |
|                      | $ 5,892,647 $4,823,713 |
|                      | $ 5,892,647 $4,866,463 |
## EXHIBIT B

### SUMMARY STATEMENT OF REVENUE AND EXPENSES — ALL FUNDS

**FROM OCTOBER 1914 THROUGH DECEMBER 31, 1981**

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<td>Year</td>
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<td>Expenses</td>
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<td>4,987,610</td>
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<tr>
<td>1919</td>
<td>13,574,593</td>
<td>11,606,707</td>
</tr>
<tr>
<td>1918</td>
<td>5,813,750</td>
<td>5,894,687</td>
</tr>
<tr>
<td>1917</td>
<td>4,603,153 (A)</td>
<td>2,827,785</td>
</tr>
<tr>
<td>1916</td>
<td>4,249,561</td>
<td></td>
</tr>
<tr>
<td>1915</td>
<td>6,167,092 (B)</td>
<td>1,904,749</td>
</tr>
<tr>
<td>1914</td>
<td>61,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total Operating Fund — Unrestricted</td>
<td>1,356,079,808</td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>1,354,952,990</td>
</tr>
</tbody>
</table>

These figures refer to dollar expenditures in each given year — the purchasing power of the dollar in 1914 cannot be equated with the 1981 dollar.
**EXHIBIT B**

<table>
<thead>
<tr>
<th>Year</th>
<th>Legacy and Other Funds</th>
<th>Revenue</th>
<th>Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unrestricted</td>
<td>$3,403,520</td>
<td>131,979</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>428,297</td>
<td>35,811</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>221,975</td>
<td>1,303</td>
</tr>
<tr>
<td>1975</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>646,373</td>
<td>113,002</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>74,491</td>
<td>61,440</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>528,104</td>
<td>178</td>
</tr>
<tr>
<td>1976</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>407,166</td>
<td>31,900</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>80,658</td>
<td>1,578,933</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>573,661</td>
<td>90,585</td>
</tr>
<tr>
<td>1977</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>946,215 (C)</td>
<td>54,651 (C)</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>31,900</td>
<td>26,394</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>1,578,933 (C)</td>
<td>102,908 (C)</td>
</tr>
<tr>
<td>1978</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>314,835</td>
<td>3,441</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>64,408</td>
<td>52,119</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>692,642</td>
<td>90,585</td>
</tr>
<tr>
<td>1979</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>2,345,688</td>
<td>65,456 (C)</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>232,488</td>
<td>193,272 (C)</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>794,764</td>
<td>125,912</td>
</tr>
<tr>
<td>1980</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>1,723,122</td>
<td>51,065</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>423,380</td>
<td>297,752 (C)</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>865,610</td>
<td>111,090 (C)</td>
</tr>
<tr>
<td>1981</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>2,586,780</td>
<td>67,786</td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>749,630</td>
<td>282,345</td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>1,129,396</td>
<td>60,462</td>
</tr>
<tr>
<td></td>
<td>Total other funds</td>
<td>20,844,036</td>
<td>1,928,951</td>
</tr>
<tr>
<td></td>
<td>Total revenue</td>
<td>$1,376,923,844</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total expenses</td>
<td>$1,356,881,941</td>
<td></td>
</tr>
<tr>
<td>Fund balances — December 31, 1981</td>
<td>Operating Fund — Unrestricted $1,126,818</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Legacy and Other Funds — Unrestricted</td>
<td>11,886,319</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Restricted</td>
<td>1,136,119</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Endowment Funds</td>
<td>5,892,647</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total fund balances — December 31, 1981 $20,041,903</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTES**

(A) Represents income from November 1, 1916 through December 31, 1917.
(B) Represents income from October 1, 1914 through October 31, 1916.
(C) Adjusted for transfers and other changes.

The accompanying notes are an integral part of these statements.
FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 1981

NOTE I — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A The books and records of The American Jewish Joint Distribution Committee, Inc. are maintained on an appropriation method of accounting.

1 Revenue is recorded on the accrual basis.
2 Appropriations are considered as expensed in the year authorized.
3 Long-term loans and investments for reconstruction purposes are charged-off to appropriation accounts. However, memorandum accounts are maintained for the control of these items.
4 Marketable securities are carried at cost or donated value. Premiums and discounts are not amortized. Gains and losses on sales of securities and interest and dividends are credited or charged to the specified fund involved.

B Cash balances held by or for the account of twelve branch offices aggregating approximately $1,000,000 as of December 31, 1981 and 1980, are not included among the resources. Such balances represent funds already committed for appropriations. Of this amount, approximately $145,000 represents blocked accounts in Morocco and Tunisia.

C During the year 1981, about $114,000 worth of supplies donated by the U.S. Government was shipped overseas. Donated supplies of approximately $75,000 were also received in 1981 from the Swiss Government and shipped overseas. Since these donated supplies pass through the JDC to its charitable beneficiaries, their value is not reflected in the accompanying financial statements.

D The U.S. dollar equivalents of the local currencies were calculated either at the actual rates of exchange realized or at an average of the rates obtained during the year.

NOTE II

The JDC has a noncontributory pension plan covering its New York staff and overseas foreign service personnel. Pension expenses for 1981 and 1980 were $226,649 and $169,609 respectively, which includes amortization of prior service cost over a twenty-year period for 1980. The JDC’s policy is to fund pension cost accrued. At January 1, 1981, the actuarially computed present values of accumulated plan benefits were as follows:

<table>
<thead>
<tr>
<th>Vested</th>
<th>$5,710,351</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonvested</td>
<td>128,295</td>
</tr>
<tr>
<td>Total</td>
<td>$5,838,646</td>
</tr>
</tbody>
</table>

The actuarial valuation of assets at January 1, 1981 was $4,827,145. During 1981, the JDC funded $1.2 million representing the unfunded prior service cost in addition to the $226,649 pension expense. The actuarially assumed rate of interest is 6% compounded.
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>$2,442,493</td>
<td>$616,404</td>
<td>$55,662,214</td>
</tr>
<tr>
<td>Austria and Germany</td>
<td>55,045,810</td>
<td>$1,417,007</td>
<td>55,662,214</td>
</tr>
<tr>
<td>Belgium</td>
<td>15,381,384</td>
<td>(6,939)</td>
<td>15,374,445</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>1,417,007</td>
<td></td>
<td>1,417,007</td>
</tr>
<tr>
<td>Central and South America</td>
<td>8,248,161</td>
<td>207,706</td>
<td>8,455,867</td>
</tr>
<tr>
<td>China</td>
<td>7,441,575</td>
<td>6,000</td>
<td>7,447,575</td>
</tr>
<tr>
<td>Cyprus</td>
<td>1,541,498</td>
<td></td>
<td>1,541,498</td>
</tr>
<tr>
<td>Czechoslovakia</td>
<td>8,696,124</td>
<td></td>
<td>8,696,124</td>
</tr>
<tr>
<td>France</td>
<td>83,611,140</td>
<td>2,249,000</td>
<td>85,860,140</td>
</tr>
<tr>
<td>Greece</td>
<td>2,155,467</td>
<td></td>
<td>2,155,467</td>
</tr>
<tr>
<td>Holland</td>
<td>3,778,153</td>
<td></td>
<td>3,778,153</td>
</tr>
<tr>
<td>Hungary</td>
<td>53,601,545</td>
<td>1,120,193</td>
<td>54,721,738</td>
</tr>
<tr>
<td>Israel</td>
<td>262,942,607</td>
<td>7,575,629</td>
<td>270,518,236</td>
</tr>
<tr>
<td>Italy</td>
<td>75,550,661</td>
<td>4,519,423</td>
<td>80,070,084</td>
</tr>
<tr>
<td>Lithuania</td>
<td>1,708,881</td>
<td></td>
<td>1,708,881</td>
</tr>
<tr>
<td>North Africa and other Moslem countries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Algeria, Iran, Morocco, Syria, Tangiers, Tunisia, etc.)</td>
<td>126,484,920</td>
<td>5,295,547</td>
<td>131,780,467</td>
</tr>
<tr>
<td>Norway, Sweden and Denmark</td>
<td>3,691,471</td>
<td>9,010</td>
<td>3,700,481</td>
</tr>
<tr>
<td>Poland</td>
<td>57,926,287</td>
<td></td>
<td>57,926,287</td>
</tr>
<tr>
<td>Portugal</td>
<td>2,023,928</td>
<td>6,799</td>
<td>2,030,727</td>
</tr>
<tr>
<td>Rumania</td>
<td>50,575,460</td>
<td>3,777,567</td>
<td>54,353,027</td>
</tr>
<tr>
<td>Russia</td>
<td>26,384,418</td>
<td></td>
<td>26,384,418</td>
</tr>
<tr>
<td>Spain</td>
<td>4,355,377</td>
<td>60,898</td>
<td>4,416,275</td>
</tr>
<tr>
<td>Switzerland</td>
<td>11,189,070</td>
<td></td>
<td>11,189,070</td>
</tr>
<tr>
<td>Turkey</td>
<td>1,186,739</td>
<td></td>
<td>1,186,739</td>
</tr>
<tr>
<td>Yugoslavia</td>
<td>5,154,646</td>
<td>229,999</td>
<td>5,384,645</td>
</tr>
<tr>
<td>Other countries (Japan, Latvia, Luxembourg, Philippines, India, etc.)</td>
<td>8,566,904</td>
<td>67,000</td>
<td>8,633,904</td>
</tr>
</tbody>
</table>
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