For they were counted faithful, and their office was to distribute unto their brethren.
Nehemiah 13:13
In August 1914, Henry Morgenthau Sr., then United States Ambas-
dassador to Turkey, cabled Jacob Schiff, the New York philan-
thropist, asking for $50,000 for
the relief of Palestinian Jews
caught in the agony of World War
I. The money was raised within a
month, and shortly thereafter, in
November, the American Jewish
Joint Distribution Committee was
established to channel funds be-
ing raised by the Orthodox Cen-
tral Committee for the Relief of
Jews, the American Jewish Relief
Committee, and the People’s Re-
lief Committee.

In this, its 75th anniversary year,
JDC still serves as the overseas
arm of the American Jewish com-
munity, sponsoring programs of
relief, rescue, rehabilitation, and
Jewish education, and fulfilling
its commitment to the idea that
all Jews are responsible for one
another and that: "To save one
person is to save a world" (Mish-
na, Sanhedrin 4:5).

The number of people aided by
JDC since 1914 reaches into the
millions. There has been a JDC
presence at one time or another
in more than 70 countries on
every continent except North
America. Since 1939, support for
JDC’s activities has come primar-
ily from the campaigns of the
North American Jewish commu-
nity through the United Jewish
Appeal. The JDC also receives
smaller amounts from the Central
British Fund World Jewish Relief;
from Canadian federations via
United Israel Appeal of Canada;
from communities in South Afri-
ca; from the United States gov-
ernment; and from a number of
foundations and international
organizations.

JDC receives most of its funds
from the United Jewish Appeal,
which in turn receives its funds
from campaigns in 639 American
communities. When men and
women contribute to UJA/Feder-
atation campaigns in 173 com-
munities and to UJA campaigns
in 466 smaller communities, they
support humanitarian work in
Israel and in 34 other countries
around the world.

Wherever there are Jews in need,
you will find JDC at work. In
Eastern European countries, JDC
provides life-sustaining assis-
tance to elderly and infirm sur-
vivors of the Holocaust and is
expanding its efforts to help
young and old sustain their Jew-
ish heritage. In Western Europe
and North Africa, where there
are sizable numbers of children,
the emphasis is on education. In
Israel, JDC programs enrich the
lives of the disadvantaged; im-
prove the quality of services for
the aged, the handicapped, and
the retarded; and help those in
need of vocational training and
rehabilitation.

It was once the dream of JDC’s
founders that the organization
would be able to “go out of busi-
ness” once the “emergencies”
were over. That dream was shat-
tered by the realities of twentieth
century Jewish life. As it cele-
brates its 75th anniversary, JDC
today continues to function as a
vital instrument of American
Jewry, reaching out to Jewish
communities in distress and im-
proving the quality of Jewish life
around the world.
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FROM THE PRESIDENT

Dear Friend,

It is an honor to have begun my term as President of this remarkable organization in this, its 75th anniversary year. I am privileged to join the ranks of JDC's distinguished leadership and would like to thank Heinz Eppler, my immediate predecessor, for having given so much of himself to JDC in the course of these past four years.

I look to the future with excitement and hope. As the overseas arm of the organized American Jewish community, JDC, since 1914, has been a vital part of the continuum of Jewish history, meeting each challenge as it has arisen.

As we prepare to enter the twentieth century's last decade, we find that although glorious new pages have been added to the annals of Jewish history, many elements of the story remain the same. There are critical needs to be met in Israel, and we will do so—as we have been doing from our first moment of inception. There are Jews on the move, and we will see that they are succored—as we have been doing for each succeeding group of Jewish refugees. There are Jews in Eastern Europe who can be reached now as never before, and we will husband our energies so we can seize this opportunity to rekindle and nourish the flame of Jewish yearning—as we have seized upon all previous opportunities in Eastern Europe since World War I. And there are Jews in North Africa and remnant and endangered communities elsewhere whose existence and communal needs we will continue to sustain—as we have been doing on every continent except North America since 1914.

JDC's greatest strength as an organization has always stemmed from its flexibility and its readiness to shift direction and respond quickly to changing needs and conditions. It is typical of the JDC way of thinking to use the occasion of our 75th anniversary not just to look back on past achievements, but to look carefully ahead and see how we can best take advantage of the new opportunities that glasnost and other political changes have brought, even if it means reordering priorities and reallocating resources within our existing budget. The time seems ripe for us once again to review the JDC mission, as was done in the 1976 self-study that has proved so prescient, and in keeping with Jack Weiler's admonition then that past accomplishments cannot be allowed to determine future goals if JDC is to remain both viable and relevant.

We are proud of our 75-year record of service to world Jewry. And we are grateful to the North American communities who, through their contributions to the United Jewish Appeal, have since 1939 provided our primary means of support.

We will continue our work in the tradition that has been ours for 75 years. There are no alternatives. We are a mature and caring community, and I am confident that if dollars are our greatest concern, we will find the dollars. Jews around the world continue to look to us for assistance. How can we, who are so fortunate, fail to respond?

Sincerely,

Sylvia Hassenfeld

May 1989
INTRODUCTION

by Michael Schneider, Executive Vice-President

In 1988, JDC assisted over 400,000 people in Israel and 34 other countries around the world, with a total budget of $84.6 million. The UJA, supported by the campaigns of Jewish federations and non-federated communities throughout North America, provided JDC with $52 million of that total. Additional amounts were received for various programs from the Central British Fund for World Jewish Relief, from Canadian federations via UIA of Canada, from communities in South Africa, from the United States government, and from a number of foundations and international organizations. Nevertheless, we incurred a deficit of $8.2 million in 1988, due almost entirely to the sudden increase in the cost of our transmigrant program.

Our net costs for this program have risen from $250,000 in 1986 to nearly $10.6 million in 1988. The welcome and long hoped-for expansion in the numbers of transmigrants accounts for only part of this increase; most of it is due to U.S. government deficit reduction measures that have brought about a series of changes in government refugee policies and reimbursement practices. It became clear during the course of the year that it was beyond JDC’s fiscal capability to address this issue alone; responsibility has now been accepted on a community-wide global basis. At the same time, it is of concern to JDC, as it is to the rest of the world community, that there has been such a marked drop in aliya. To attempt to reverse this trend, we’ve invited the Jewish Agency to take part in our cultural and educational programs for transmigrants in order to intensify their Zionist orientation.

Meanwhile, JDC was forced to cut nearly $7 million from 1989 appropriations for its other worldwide programs, a budget cut of almost 14 percent. This was a very difficult undertaking that was accomplished with skill and dedication by our lay leadership and staff, and I am very grateful to them for their cooperative team effort. The enormity of the funds required to pay for our transmigrant operations in Vienna and Rome has threatened, at times, to put JDC’s regular program budget in distorted perspective, but it is clear that we cannot cut our regular programs any further if we are to continue to fulfill our responsibility to Jews who depend on us around the world. We have struggled for too many years to gain access to these communities, and we will not abandon them now. We shall all have to make certain that transmigrant costs are contained, that self-help is encouraged, and that other vital overseas needs that are currently being met by JDC and the Jewish Agency are not jeopardized.

Coordination is also imperative if current trends in Eastern Europe are to be used most effectively. Our support for religious and educational programs in Eastern Europe actually preceded glasnost, and was built up slowly as we gained credibility through our relief and welfare activities. History has taught us to maximize current opportunities, even though we hope the changes will be permanent. We therefore must find the means to expand, in a coordinated fashion, existing efforts to enhance Jewish communal infrastructures and religious and cultural life in the Soviet Union, Hungary, Yugoslavia, and other Eastern European countries.

In Israel, JDC in 1988 found itself operating in an atmosphere of turbulence fueled by economic difficulties, the uprising in the territories, and a feeling of stagnation in the development towns. JDC-Israel continued to target a limited number of areas of endeavor in order to concentrate its energies and use its scarce resources to greatest effect. Several major projects were completed last year, and we marked...
the establishment of seven new day centers, the opening of the 68-bed Gilo home for the severely handicapped, and the renovation of an additional 628 Malben beds. The first class at our Interim Station for Marginal Youth completed its program and returned to school or got jobs, and an upgrading of walk-in centers for 15,000 dropouts around the country continues. We completed an effort to train 2,900 new immigrants with special needs and place them in jobs, and a special course was developed to orient Russian olim to Israeli conditions and help them adapt their professional skills to the needs of the Israeli economy.

In Latin America and Western Europe, further steps were taken to strengthen Jewish communal resources and structures, with the Latin American LEATID program to train lay and professional leaders off to a successful start. The JDC International Development Program completed its second year of activities by expanding its endeavors, while an “open mailbox” campaign for the victims of the Armenian earthquake raised over $470,000 in individual and community contributions.

In the organizational sphere, we solidified relationships with UJA, UIA, CJF, and other sister organizations, and we continued our efforts to reach out to and personally brief as many federation boards as possible. Internally, JDC closed its Geneva office last year, reduced its Paris staff, and strengthened its New York headquarters.

All in all, 1988 was an extremely busy year in which I believe we made progress in the areas we deem important in just about every corner of the JDC world. The difficulties of dealing with our budgetary situation have proved to be an enormous challenge to our staff and seem to have stimulated a veritable flurry of creativity and imagination. I am grateful to them for their true esprit de corps, and I am equally grateful to our dedicated lay leaders who have proved so helpful to me in this, my first year as executive vice-president.
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* Countries with JDC office or local representative
ISRAEL

ISRAEL

**Jewish Population:** 3.6 million
**JDC Appropriation:** $18,794,200

Israel is the only country in which JDC has operated without interruption throughout its 75-year history. In consequence, JDC has been actively involved in the growth of the State of Israel and has played an important role in bringing about many of its achievements in the field of human services.

JDC-Israel's mission today is to plan, develop, and monitor the implementation of highly innovative projects in the areas of health, education, and social welfare. It acts as a catalyst rather than as a direct provider of social services. Its goal is to improve the quality of life among the population groups most at risk: the very young, the elderly, the handicapped, and the disadvantaged. JDC operates as a small, professional body characterized by a non-partisan approach, independence, and a proven ability to adapt programs to changing needs and realities. Its partners in various efforts may include the national and municipal governments as well as other Israeli voluntary organizations, and it seeks to encourage inter-agency coordination in the national interest.

Many programs initiated by JDC-Israel in 1986 and 1987 hit their full stride in 1988, with the need for JDC funding reaching its peak. At the same time, in the absence of a devaluation of the shekel, JDC's operating costs in Israel increased by approximately 20 percent, creating a $3.4 million loss in the purchasing power of the JDC-Israel budget. The task of reducing the 1989 Israel appropriation, made necessary by the financial exigencies facing JDC in 1988-89, was therefore even more difficult.

ESHEL continues to finance the modernization of existing old-age facilities, with 360 beds in different stages of construction in 1988. A day center for infirm and well elderly began operating in Dimona, and a new ESHEL home with 120 beds and a day center for 75 elderly opened in Ashdod in June. Over 1,700 handicapped elderly benefited from ESHEL institutional services in 1988 in 13 modern old age homes. To serve the elderly Arab population, a new old age home is scheduled for construction in Daburie in 1989. ESHEL's community services continued to serve approximately 15,000 older citizens last year, and 25 sheltered housing programs in 14 locations provided 1,600 places for the elderly.
JDC is committed to helping Israel train the manpower needed to serve its increasing number of elderly citizens. Approximately 2,000 individuals took courses last year in geriatric medicine and nursing, the management of day care centers, social work, and physical and occupational therapy. A large number of these courses were conducted in the new ESHEL educational center near the Tel-Hashomer Hospital.

With over 3,000 additional beds needed for the frail and sick elderly by 1990, JDC agreed in 1985 to appropriate $5 million over a five-year period to transform homes once operated by JDC-Malben into modern geriatric facilities. JDC’s contribution to this project is more than matched by funds from the Ministry of Health and other partners.
In 1988, JDC concentrated on two priority efforts in this program area:

1. Faced with a long waiting list of retarded children who were not receiving suitable care, the Israeli government had requested JDC's assistance in 1986 to revitalize and expand institutional and community services for the mentally handicapped. In keeping with a five-year plan coordinated by JDC, 200 new community and institutional placements were added to the system in 1988, and facilities for over 100 individuals were refurbished. The groundwork was also laid for adding another 200 placements in 1989.

In addition, significant numbers of currently-institutionalized patients are being re-evaluated. Some have already been discharged to community care, with new activity and support programs for family care givers already in place.

2. JDC is committed to establishing a nationwide system of Child Development Centers (CDC's) to provide assessment, referral, and treatment services for developmentally disabled children and their families. Four new CDC's were operated in 1988 in cooperation with Kupat Holim. The Ministry of Health, despite a major financial crisis, took over full operation of other CDC's last year as JDC financial support came to an end. And community support systems for disabled children and their families are now operating in six regional locations.

One of JDC-Israel's key objectives is to bring the public and private sectors together to improve the now-tenuous connection between existing vocational education programs and the current and future needs of the economy. It is estimated that between 7 percent and 8.5 percent of Israel's adolescents are neither working nor studying. Without effective intervention, they are likely to remain permanently on the margins of Israeli society. To upgrade the treatment of these so-called "marginal youth," JDC has launched a highly experimental program that includes new outreach and diagnostic efforts, the use of computerized learning materials, social activity programs, and placement and follow-up counseling. The program had a full trial run in 1988 at the Mifne — Interim Station for Marginal Youth in Jerusalem. JDC is currently working with its partners to turn this site into a national demonstration laboratory for this project.
Additional vocational training and job placement projects are aimed at other special segments of the Israeli population. These include courses for soon-to-be-discharged soldiers with limited academic skills, an experimental attempt at prisoner rehabilitation, and efforts to help the handicapped and disabled enter the non-sheltered job market. Special refresher courses for new Russian immigrants help them update their professional skills and adapt to the Israeli environment. Budget constraints will force JDC to reduce its involvement in many of these programs in 1989, but some of the slack will be taken up by the Israeli government and by other JDC partners.
PROFESSIONAL DEVELOPMENT

One of the most effective ways for JDC to influence human services in Israel is by improving the management skills of the senior staff and field professionals who formulate and implement the country's social welfare policies. With JDC acting as catalyst and supporter, senior echelon management training programs are currently underway in the three ministries crucial to JDC's endeavors: the Ministry of Labor and Social Affairs, the Ministry of Health, and the Ministry of Education and Culture. Together with the Civil Service Commission, JDC has also initiated a three-tiered program to raise the quality of management skills throughout the public sector. In 1988, 390 professionals participated in these programs. They ranged from key ministerial and municipal officials to those at the deputy and middle management levels.

Other JDC-sponsored projects seek to upgrade the administrative skills of senior staff and direct practitioners in the field services. Together with the Ministry of Labor, JDC is working to develop the paraprofessional manpower essential to ensure adequate delivery of social services at a reasonable cost. An intended side-benefit of all these programs is the breaking-down of interagency barriers and an increase in inter-departmental cooperation.

SOCIAL DEVELOPMENT AND COMMUNITY BUILDING

Through its traditional link with the Israel Association of Community Centers (IACC) and in new partnerships with various municipalities, JDC seeks to bolster local grassroots organizations, foster community integration, and encourage the exercise of local initiatives, particularly in disadvantaged areas. Special efforts are also being made to strengthen the non-profit sector and encourage the growth of voluntarism in Israel.

Municipal Projects:
Began in 1980, the Jerusalem Project has successfully promoted the development of neighborhood self-government aimed at improving service delivery in Jerusalem's politically and ethnically diverse neighborhoods. Ten neighborhood councils have been established and three more are in advanced stages of negotiation as JDC prepares to conclude its financial role in this project.

Since 1984, JDC has been supporting the development of Municipal Planning and Information Units. Six such units are now in operation, two of which were pilot projects initiated by JDC and the Rehovot and Yavne municipalities. The four others constitute the first stage of a Ministry of the Interior program to establish such units in all middle-size cities and towns. As Israeli municipalities expand into new areas of service provision at a time of national budget austerity, these units will provide the professional expertise and comprehensive planning capability needed to achieve greatest efficiency.

Community Centers:
Together with our partners in this field (among others the Israel Association of Community Centers and the Ministry of Education), the JDC is consolidating, as part of its work with community centers, pilot and training programs which focus mainly on serving weak populations in general and youth in particular.

Existing community center-based field projects include a program that encourages interaction be-
tween each school and its surrounding community and also trains parents to become more involved in their children's education. A new project was developed last year that recognizes that parental involvement is critical to the success of early childhood enrichment programs, especially among the disadvantaged. Other projects include a leadership development program for adolescents, and an effort to improve the fiscal management and increase the fundraising potential of various community centers.

Since the weakest segments of Israeli society have been most affected by the country's economic problems, JDC encouraged the IACC last year to strengthen the community centers located in the poorest areas. This will enable these centers to respond more fully to the increasing needs of the disadvantaged population.

Voluntarism:
One hundred national organizations have now joined the Confederation of the Voluntary and Non-Profit Sector, which was created by JDC to unify this sector and give it full voice. A lobby composed of twenty Knesset members from all political parties promotes desired legislative initiatives, and a newsletter is published at regular intervals. In addition, a Self-Help Information Clearinghouse has been established to provide professional advice and assistance to volunteer groups throughout the country.

Northern Galilee Projects:
JDC's role as a social entrepreneur was never more evident than in its development of new cooperative education and training ventures in the northern reaches of Israel. A program of learning enrichment for gifted students throughout the Upper Galilee has been markedly successful, with participation increasing from 22 students in 1986 to nearly 200 last year. Much of the financing for this project was taken over by the Ministry of Education in September, as JDC concentrated its attention on a new effort to enhance science and technological education for all students in this area.

Established in 1982, the Center for Social Policy Studies is an independent research organization principally supported by the JDC. It aims to assist national decision-making in Israel by analyzing current social and economic issues, explicating priorities, and developing realistic and cost-effective options for policymakers to choose from. The Center also strives to give Israel's friends abroad a clearer understanding of the country's various social problems. In addition to a resident research staff, the Center draws on analysts from other research institutions, the universities, government agencies, trade unions, and industry to explore policy issues that are, or soon will be, high on the agenda of the Cabinet and the Knesset.
YESHIVOT

Though all budgets for this program in the past decade have reflected a progressive shift in emphasis to a programmatic approach, 1988 marked the beginning of a new chapter in JDC assistance to yeshivot. This new departure, which continued despite unavoidable budget cuts, is designed to encourage a widening in the scope of the yeshivot’s programs, a strengthening of institutional management, and a continuing improvement in programs and facilities affecting the students’ health and welfare.

Through its Outreach Program, JDC has encouraged the yeshivot to move out of their institutional setting and extend their teaching activities to the surrounding community, particularly in small development towns and disadvantaged areas. Women from Arab countries who never had the opportunity for Jewish learning are benefiting from these efforts, and a special prisoner rehabilitation program has proved highly effective. Innovative projects have also been funded in religious and technological colleges for women.

Through a number of management assistance projects, supportive services have been developed to assist yeshivot in planning and operating improved, cost-efficient nutrition programs, and to advise on critically-needed plant maintenance and repairs. With vocational training a permanent fixture of the JDC program, grants are provided to help in the acquisition of new machinery and raise the level of training to meet the requirements of today’s advanced economy. Such training runs the gamut from courses for religious functionaries to programs in systems analysis and electronics. JDC also helps yeshiva high schools introduce new courses and improve their laboratory and computer equipment. In addition, this JDC program provides support for JDC activities elsewhere by providing training for religious functionaries who will return to serve their home communities around the world.

The Brookdale Institute, a partnership between JDC and the Israeli government, is the national center on aging and human development. As such, it is responsible for promoting policy, field practices, and education on a nationwide basis. It provides a meeting ground for policy-makers, researchers, and professionals throughout the country, and seeks to rapidly disseminate research findings and link them with policies and practices.

The Institute was founded in 1974 when Israel was first beginning to confront the challenge posed by its rapidly increasing number of older citizens. In 1987, a multi-year effort to introduce major changes in the system of services for the elderly reached fruition, as the scope of the Institute’s activities continued to expand.

The Institute today serves as a center for international collaborative efforts in the area of aging within the Jewish world. The potential contribution of the various mechanisms that have been put into place has yet to be fully realized, and the search for effective collaboration across such great physical and cultural distances continues. In addition to its substantive contribution, this program is important as a model for cooperation in other areas and as a contributor to inter-community solidarity.
The Institute also serves as a research arm of the JDC in developing its program in Israel and in other parts of the Jewish world. In keeping with JDC's ongoing interest in developing data bases that inform the planning process, the Institute established a National Information Center for Service Development. This center provides policy-planners with updated information on the availability of community and institutional services for the elderly in different areas and at different times.

The Institute's work increasingly serves as a model for the application of expert research to the process of service development. At the request of the relevant policy-makers, the Institute, in cooperation with JDC-Israel, will undertake a new program initiative in 1989 that will focus on a contemplated reform of Israel's entire system of health care.
Jewish Population: 21,000
JDC Appropriation: $4,308,600

Of the nearly 21,000 Jews remaining in Romania, 46 percent live in Bucharest; the rest reside in 158 localities throughout the country, 66 of which have organized Jewish communities. The Federation of Jewish Communities (FEDROM), led by Chief Rabbi Dr. Moses Rosen, is the government-recognized Jewish communal organization for all of Romania and is responsible for central decisions on policies and programs. Forty-seven percent of the Jewish population is aged 60 and over and has therefore reached the country’s mandatory retirement age. Most of the Jewish retirees are Holocaust survivors who lost many years of employment during and after World War II; as a consequence, they receive very limited government pensions, or none at all.

Scarcities of food, fuel, and other necessities, exacerbated by the dry summer and consequent reduced harvests of 1988, make daily living a challenge for all in Romania, but especially so for these Jewish elderly who generally have no relatives to whom they can turn for assistance. In 1967, JDC resumed operations in Romania after an absence of 19 years. With the approval of the government and financial support from the JDC, the Federation began a comprehensive Social Assistance Program that has since been expanded to provide the specialized services increasingly needed by the aging Jews who constitute such a predominant portion of the Romanian community. Due to the economic situation and the increasing ill health of this segment of the population, these Jewish elderly are today more dependent than ever on the social services provided by FEDROM with an 80 percent subsidy from JDC.

Over 1,600 elderly and chronically ill assistees received monthly cash grants in 1988, and over 2,000 received winter relief grants to help them meet the high costs of heating their apartments and purchasing winter vegetables like potatoes, cabbages, and turnips. During the five winter months, a special heating surcharge is added to tenants’ bills in buildings with central heating, even though fuel is usually so scarce that little heat is actually provided. High surcharges are also paid for the use of electricity beyond the absolute minimum needed for lighting the apartment.

Over 3,500 people last year received seven food packages containing scarce groceries and goods generally unavailable in the regular markets. Due to the impact of the government’s decision to increase foreign currency earnings by exporting the maximum possible amount of foodstuffs and other products, these food packages are critical to survival. A clothing distribution program, aided by donations of new clothes from abroad, also provided over 3,300 elderly with basic clothing and linens in 1988.

The Federation, with JDC assistance, operates a network of 11 kosher canteens throughout the country. In addition to the nutritional benefits provided, the canteens are a place where the lonely elderly can go to meet fellow Jews. Over 2,400 meals a day were provided in 1988, including 1,200 meals-on-wheels that were delivered to the homebound elderly. Payments for the meals are made according to the individual’s means and are kept strictly confidential.

In 1988, local inflation, a decrease in the value of the dollar, increasing program utilization, and JDC budget exigencies necessitated a series of economizing measures and cuts in various services. As one example, significant steps were taken to reduce the canteens’ operating costs and to increase the financial participation of all but the poorest of the elderly.
Nearly 1,900 infirm elderly in 15 communities, many of whom are bed-ridden, live alone, and would otherwise need to be cared for in an institutional setting, received vital home-care services in 1988. This home-care program, initiated and supported by JDC, provides meals-on-wheels, medications and medical supplies, and visits by doctors, nurses, social workers, and homemakers. Twenty-four medical clinics in Bucharest and the provinces are closely tied to the home-care program and also serve as out-patient clinics for the entire welfare caseload of 4,000 elderly in 28 communities.

To provide the institutional care that eventually will be required for most of these elderly Jews, JDC contributed to the initial cost of constructing and equipping both the highly-regarded 210-bed Rosen Home for the Aged, which opened in 1979, as well as the Balus Home that became operational in May 1986. JDC continues to pay part of the annual operating expenses of these two Bucharest facilities and to support the costs of an additional 90 beds in small, family-like old age homes in Transylvania and Moldavia. In 1988, JDC also introduced a medical consultant from abroad to help improve medical services in the clinics and the nursing homes, in tandem with JDC's social services consultant.

In 1988, JDC again provided Passover packages of holiday foods and matzot shipped in from Israel, as well as special holiday allowances for all relief cases. Budgetary constraints, however, forced a cut of approximately 50 percent in this program last year. Beginning in mid-1988, the salary of only one shochet (ritual slaughterer) was covered by JDC, in part because two local shochtim have been trained by the community. The community maintains its own rich religious and cultural program, including Talmud Torah classes, Oneg Shabbat programs, choirs, and other extra-curricular activities for its youth. Its size, however, continues to diminish due to the mortality rate of its predominantly aging members as well as the continued high rate of aliyah.
In recent years, JDC, with the Hungarian Jewish community, has directed an increasing proportion of its program efforts to the cultural, religious, and educational aspects of Jewish communal life in Hungary, while continuing its support for health and welfare services for the aged. Given the size and age distribution of Hungarian Jewry, it has the potential to remain a viable Jewish community for many years to come. JDC programming is designed to maximize this potential by taking advantage of new opportunities as they arise.

Eighty percent of Hungary's Jews are believed to reside in Budapest; the rest of the community is scattered across the country in at least 190 towns and villages, with sizable populations in Szeged, Debrecen, and Miskolc. The Jewish community operates a well-organized program through the Central Board of Hungarian Jews (MIOK), which includes representatives from every synagogue in Hungary. Most of JDC's health and welfare assistance is provided through the Kozponti Szocialis Bizottsag (KSB), a Jewish social assistance agency that works closely with the Central Board.

In 1988, cash and in-kind assistance was provided to approximately 1,800 individuals on a regular monthly basis, while 800 additional individuals received special cash grants to meet emergency needs. Most of the recipients were elderly pensioners who, because of the Holocaust, did not work long enough to qualify for adequate pensions and do not have family to assist them. They receive only a small subsistence grant from the government. Other KSB clients were ill and unable to work. Regular assistance is also provided during the cold winter months to help defray the high costs of heating and electricity, and warm clothing and shoes are available from the KSB clothing department.

The Jewish community operates a large-scale feeding program...
with JDC funds to provide kosher meals to the indigent elderly. A central kitchen in Budapest provides approximately 250,000 meals a year. These are sent to canteens to be eaten there or picked up and taken home. For those unable to reach the canteens regularly, the central kitchen supplies dry rations for meals to be cooked at home. In 1988, JDC assisted the community in making needed renovations in the central kitchen. Additional kitchens are maintained by JDC in Debrecen, Miskolc, and Szeged to ease the financial strain on the poorer Jews in these communities and help fulfill their dietary needs. Before Passover, cash assistance is provided to purchase locally-produced matzot.

The Central Board operates three residential homes for the aged in Budapest and Szeged and a holiday home on Lake Balaton. Residents pay according to their means, but those who most need the facilities are least able to pay the full charge. The Central Board makes up the difference with help from JDC. JDC also pays the operating costs of the Pava Day Care Center for the Elderly, operated by the Central Board in a building next to the Budapest kitchen. The center serves meals and organizes social activities for over 100 participants, with transportation provided to make it accessible to otherwise homebound elderly.

In 1987, a team from the JDC-Brookdale Institute of Gerontology in Israel reviewed the needs of the Hungarian Jewish elderly. Based on the team’s recommendations, JDC began working with the community in 1988 to develop a small-scale homemaker service. Funds were also allocated to renovate the Alma Home for the Aged and, with the support of the Reichmann family, construction of a new wing for the Jewish hospital was begun.

Increasingly in the last few years, JDC, through the Hungarian Jewish community, has introduced programs of Jewish content for young and old. In 1988, JDC embarked on an intensive program to supplement and upgrade Jewish education projects, including the Talmud Torah network that serves children in Budapest and the smaller communities. JDC continued to support the operating costs of the Anne Frank Gymnasium, the Jewish high school, and helped develop programs to enrich the high school curriculum and insure that the increase in student enrollment — from 9 in 1983 to 83 in 1988 — will continue. JDC also continued to fund a summer sleepaway camp at Lake Balaton, the first of its kind in Hungary since World War II. In 1988, the camp hosted 400 youngsters from Budapest and the provinces in two-week sessions, providing them with the opportunity to live the kind of Jewish life they are learning about in school. JDC is currently negotiating to buy a new campsite in coordination with the Lauder Foundation, so that this program can continue to expand.

The Budapest Rabbinical Seminary continues to be an important institution for Jews in Hungary and throughout Eastern Europe. JDC helps meet the Seminary’s operating costs and provides needed student stipends. In 1988, JDC was able to arrange the appointment of an Israeli scholar-in-residence to supplement the Seminary’s curriculum. In addition to Passover assistance, JDC in 1988 also continued to provide the Hungarian community with religious supplies and with the services of a Rabbi and two shochtim.
Jewish Population: 4,500
JDC Appropriation: $629,500

The average age of the affiliated members of the Polish Jewish community today is 78, and practically all receive some form of assistance from JDC. JDC returned to Poland in January 1982 after an absence of 14 years. With the approval of the government, it was able to organize a program of assistance for elderly Holocaust survivors that is implemented through the local Jewish organizations — the Union of Jewish Religious Congregations and the Kulturverband, the Social and Cultural Union of Polish Jews. Approximately 3,500 Jews who met the criteria established by these two organizations received monthly cash assistance grants in 1988, and help was provided for the purchase of medications needed to fill over 1,400 prescriptions.

For a number of years, JDC has been assisting needy non-Jews recognized by Yad Vashem in Jerusalem as Righteous Gentiles. This program is supported primarily by the Claims Conference and had 365 beneficiaries in 1988.

JDC fully finances the budget of the Union of Jewish Religious Congregations and, through the Congregation, operates eight kosher canteens around the country that provided approximately 75,000 meals to needy Jews in 1988. JDC purchases kosher food abroad for the canteens, and provides the community with matzot from Israel and
special Passover foods, religious supplies, the bi-monthly services of a shochet, a chazzan for the High Holidays, and funds for the Congregation's public Passover sedorim and weekly Shabbat celebrations.

In 1988, JDC again enabled the community to publish a richly illustrated calendar yearbook with extensive Jewish content that has been unique in Eastern Europe. JDC funds make possible monthly concerts of liturgical music in Warsaw's Nozyk Synagogue. A special concert in this series was devoted to the 50th anniversary of Kristallnacht; the public attended in great numbers, as did government representatives from Israel and from both East and West Germany.

JDC funds continue to support the cultural activities organized by the Kulturverband throughout Poland. These include Yiddish theater performances, guest speakers, and Yiddish film and music presentations, as well as the publication of Jewish newspapers. A special event with Jewish content is presented each and every week in even the smallest localities, and the programs are very well-attended.

In 1988, 200-300 young people aged 20-45 participated in a new program of youth activities implemented through the Kulturverband clubs, which now include nine youth groups. The program was developed in 1987 by JDC and the Kulturverband leadership in response to the increasing desire by the members of a small post-war generation to learn more about their Jewish origins. It includes lectures in Jewish history, literature, and religious tradition, as well as lessons in Hebrew and Yiddish. A summer camp in Srodborow, near Warsaw, was established last year and attended by more than 60 young people. Ten others attended the international Jewish summer camp in Pirovacs, Yugoslavia, and five were sent to Israel for three weeks. During the winter period, a retreat for 50 young people was organized in Srodborow, as well as vacations for 50 parents with young children.

Last year, in addition to the celebration of Jewish holidays by the Jewish Religious Congregation, the Kulturverband leadership decided to organize such a program on its own and celebrate each holiday as a central event in each of its 15 branches. They immediately began to implement this decision by instructing all branch offices to organize Chanukah celebrations for young and old. Special gift packages were arranged for the young people that included a much appreciated Star of David hastily fabricated for the occasion in Warsaw with funds contributed by JDC. The Chanukah celebrations were a great success throughout the country, and the youth groups immediately started to prepare a rich program for Purim 1989.

Jewish Population: 15,000 – 18,000
JDC Appropriation: $175,400

In 1981, JDC was invited to return to Czechoslovakia following an absence of 21 years, and has now completed its eighth year of activity in that country.

The Jewish population of Czechoslovakia is divided equally between the two autonomous republics of Czech and Slovakia, each of which has a separate Jewish community leadership structure. The majority of the population is an elderly one. There is, however, a small younger population group, some of whom are eager to maintain kosher homes and a Jewish cultural connection.
JDC provides assistance to aging Holocaust survivors through cash grants and subsidies for Jewish communal kitchens, and enables the two communities to maintain an infrastructure of needed social services. In 1988, cash grants were provided to 750 mostly elderly clients, supplemented by special pre-holiday assistance and one-time grants for emergencies and exceptional needs. Medical supplies not available through the State Health Services are purchased abroad by JDC.

The kosher kitchens maintained by JDC have become centers of Jewish communal life, providing nourishment for the soul as well as the body. Three kitchens, in Prague, Kosice, and Bratislava, serve meals to 250 people a day, including the elderly, students, and other members of the community. Kosher food, Passover wine, and special holiday foods not available locally are bought outside the country by JDC.

Within the limitations set by the authorities, JDC encourages the observance of Judaism and the expansion of Jewish cultural activities. Religious supplies are purchased abroad by JDC for use in the synagogues and, continuing a project initiated the preceding year, the Czech community in 1988 again received funds from JDC for holiday celebrations in four localities.

**Jewish Population:** 6,500

**JDC Appropriation:** $646,500

Yugoslavia is the only country in Eastern Europe in which JDC operations have continued without interruption since World War II. JDC funds are channelled through the Federation of Jewish Communities, the official representative of the 30 local bodies that together comprise this small but dynamic community. The community's financial capacity, however, is quite limited and the economic situation has continued to worsen — with an inflation rate of 251 percent and unemployment at 15 percent in 1988. In consequence, JDC has had to increase its appropriation periodically just to sustain the minimum levels of assistance and assure the community's continued development.

In 1988, cash relief grants were made to approximately 130 individuals each month, up from about 100 the preceding year. This caseload includes dependent elderly, the chronically ill, and a small number of needy students and economically disadvantaged individuals. The increase is a reflection of the country's growing economic difficulties and is particularly noticeable in Sarajevo, the poorest of the local Jewish communities.

JDC continued its support for the Zagreb Home for the Aged, rebuilt in 1950 to serve as a model home for the Jewish aged, and provided medical supplies for those in need. In 1988, the heating system of the Zagreb Home was replaced with a major capital grant from JDC.

JDC also maintained its support for the camp program operated by the Federation near the coastal town of Pirovacs. A five-session summer program for children, young adults, young families, and the aged has had a constantly rising enrollment in each category. Camp programs are designed to enhance the quality of Jewish life for the participants, who come from within Yugoslavia as well as from other East European communities. In the summer of 1988, 400 people participated in the camp's various sessions.

JDC continued to address the community's developmental needs in 1988, amid promising signs of increasing involvement by the middle generation in both the leadership and the activities of the various communities. JDC supported a training program in Israel for the community professional in Sarajevo, and again increased its involvement in reli-
igious and cultural programming. It helped fund the community’s new Institute for the Training of Chazzanim and worked together with the community to identify a candidate for rabbinic training in Israel, sponsored by JDC. The young man chosen will return to Yugoslavia to serve as the country’s Chief Rabbi.

A drop-in center for 15-24 year olds in Zagreb is now open three days a week, while a national meeting for young adults in this age group was held last November. A newspaper is published regularly by the Zagreb community, which has also started a new circulating library and enhanced its Shabbat morning school program to attract more youngsters to the community. All of these programs were suggested and are being supported by JDC as tools to help insure the continued viability of this unique Jewish community in the years ahead.

SOVIET UNION

Late in 1987, JDC was invited to the Soviet Union for the first time since 1938 for meetings with the Chairman of the Soviet Council of Church Affairs and with the synagogue leadership of Moscow and Leningrad. The first visit of JDC leadership took place in January 1988. A second set of meetings in October included an extended visit with the Jewish communities of Tashkent and Samarkand. JDC leadership encountered a warm reception in the synagogues from the many Soviet Jews with fond memories of the help extended by the Joint during the war years. For JDC, this represents a return to the Soviet Union after fifty years and the opportunity to be of service to its 2.5 million Jews.

An understanding was reached that JDC would begin to help provide for some of Soviet Jewry’s religious and cultural needs. Late in 1988, activity began with the shipment of Jewish liturgical books, books for teaching Hebrew, mezzuzot, tallitot, tefillin, and instruments for shochtim and mohalim to Moscow, Leningrad, Tashkent, and Samarkand. Thus, in this first year of modest activity, JDC was able to reach out not only to the Ashkenazic communities of Moscow and Leningrad, but also to the Sephardic communities in the distant republics. As 1989 got underway, plans were also being explored for programs designed with a view to strengthening the communal infrastructure, tempered by the constraints posed by the financial exigencies facing JDC in the current year.
Jewish Population: 600,000
JDC Appropriation: $2,333,600

The size of the Jewish community in France today is due in part to a massive two-decade-long influx of immigrants and French nationals from North Africa and the Middle East. From Morocco, Algeria, and Tunisia alone, approximately 300,000 Jews resettled in France in successive waves of immigration. The continuing task of absorbing and integrating such large numbers of newcomers necessitated an expansion in Jewish communal services throughout the country. JDC has been helping to support this effort through its continuing assistance to the Fonds Social Juif Unifie (FSJU), the central social service organization of French Jewry, which has been shoul-dering this responsibility through its constituent agencies.

Present economic difficulties, including lingering unemployment and government aid cutbacks, have fallen with particular severity upon the newcomers, the aged, and the sick, thus adding to the work of the FSJU. Its task has been complicated even further by stiffened immigration and citizenship requirements imposed in response to terrorism as well as to heightened anti-alien sentiments. The FSJU is nevertheless trying to stretch its funds to support vitally needed new programs in Jewish education and manpower development, while continuing its ongoing support for the health, welfare, cultural, and educational services provided by its affiliated agencies.

Last year was the seventh and final year of a manpower training project jointly sponsored by JDC and FSJU, with additional funding from the French government and the local communities. A fifth class of communal professionals completed their training in the techniques of administration, planning, fundraising, and community education. A final JDC project evaluation pointed to the need to complement these professional development efforts by assigning top priority to training lay leadership, with an emphasis on resource development.

In the field of Jewish education, JDC continued its assistance to four school systems in 1988, and a program designed to improve the quality of Jewish kindergar-ten education entered its second year. Its features include teacher training as well as the provision of special Jewish educational equipment and materials.

In 1986, to aid the French community in planning to meet its educational needs, a comprehensive research study was undertaken that was jointly funded by JDC and the Jewish Agency. An inventory of all formal and informal Jewish educational opportunities in France was completed in 1988, with representa-tives of French Jewish educational bodies intricately involved in the entire process.
OTHER WESTERN EUROPEAN COUNTRIES

JDC Appropriation: $190,100

JDC program activities in Spain are limited to the care of a number of residual refugees, most of whom are aging and handicapped. Their needs range from cash assistance to medical care, including frequent hospitalization, and, in some cases, institutionalization. A small amount is also allocated annually for the purchase and distribution of Passover supplies in Spain, as well as in Portugal. In Denmark, JDC in 1988 continued to support club activities for elderly Polish refugees who have resettled in that country. JDC also supported a variety of Jewish youth and educational activities in other Western European countries. Through the European Union of Jewish Students, JDC encouraged the growth of local and regional student groups and facilitated the organization of seminars and conferences on Jewish subjects.
EUROPEAN COUNCIL
OF JEWISH
COMMUNAL
SERVICES

JDC Appropriation: $253,000

In 1960, the European Council of Jewish Communal Services was established to provide a vehicle for interaction, solidarity, and cooperation, especially among Europe's smaller Jewish communities. Its current activities include sponsorship of a European Jewish School Principals Association, a Jewish Values seminar, community worker conferences, summer university programs, and both formal and informal programs of Jewish education. Budgetary constraints posed by the loss in the value of the dollar precluded new programming ventures in 1988, while the Council reviewed and reassessed its activities and services. The new director, who took office in March, has proposed a number of changes designed to make the Council more flexible in responding to the needs of smaller communities. More effort will also be put into the development of lay leadership and financial resources.
TRANSMIGRANTS

JDC Appropriation: $26,888,800

In 1988, JDC was faced with a large increase in the number of transmigrants seeking assistance, due primarily to the large numbers of Soviet Jews permitted to emigrate to other countries. Approximately 17,000 transmigrants were assisted by JDC in 1988, compared to a caseload of 4,000 in 1987.

Soviet emigres arriving in Vienna are interviewed by the Jewish Agency and then referred to JDC if resettlement is sought in a country other than Israel. Depending on a variety of factors, transmigrants either remain in Vienna or are sent to Rome for the completion of immigration processing. Emigres from other Eastern European countries or from other regions are handled similarly.

The majority of the transmigrant population remained in-transit for an average of 80 days each in 1988, with significant numbers remaining for longer periods of time (in some cases up to 10 months). This was largely due to the limited number of visas available, particularly for non-Soviet emigres.

While HIAS processes cases for admission to the U.S., JDC is responsible for providing care and maintenance (food, housing, health care, etc.) for the transmigrants at an average cost of $15 per day. In previous years, the United States Refugee Program (USRP) reimbursed JDC for 100 percent of these costs for transmigrants going not only to the U.S., but also to other Western countries such as Canada and Australia. Starting June 1, 1988, reimbursements were discontinued for transmigrants going to these so-called “third country” destinations, and, beginning October 1, reimbursements for U.S.-bound refugees were limited to a 30-day period. These changes, a product of deficit reduction measures mandated by the Gramm-Rudman-Hollings Act, combined with the spurt in emigration to cause a substantial increase in JDC’s financial responsibility for the transmigrants. As a result, JDC was forced to incur an accumulated deficit of $12.2 million in this program by the end of 1988.

With approximately 40,000 Jews expected to be leaving the Soviet Union in 1989, concerted efforts were undertaken by JDC and its partners to reduce the costs of care and maintenance and to bring down processing time. Relatives are being asked to help support transmigrants in Europe, living allowances are being cut, and a determined effort is being made, in cooperation with the Jewish Agency, to attract more emigres to Israel. JDC’s partners in this effort now include the Jewish communities of Canada and Australia, which have assumed responsibility for the basic costs of transmigrants seeking resettlement in their respective countries.

This has enabled JDC to continue to provide these emigres with the services provided to all transmigrants while they are in Europe. In addition to care and maintenance, JDC has created a number of educational and religious programs in Vienna and Rome/Ladispoli, the main transmigrant centers. These programs are designed to facilitate the transmigrants’ acculturation, introduce them to Jewish history and culture, and provide them with information on Israeli life.

Since the transmigrant population in Vienna and Rome consists of all age groups, the programs have had to respond to diverse needs. A JDC-sponsored Jewish school in each of these cities provides the children with language training, and with both a general and a Jewish and Zionist studies curriculum. The professional teachers and the transmigrant volunteers who help staff the schools have risen to the challenge of educating a student population that is constantly changing in number and composition. JDC has also opened Jewish community centers in each city that provide educational, cultural, religious, and recreational activities for adults of all ages. The costs of all of these activities were borne totally by JDC in 1988.
AFRICA AND ASIA

ETHIOPIA

Jewish Population: 10,000
JDC Appropriation: $785,400

JDC continued to expand its non-sectarian relief, development, and health projects in Ethiopia in 1988 and also maintained an Ethiopian Special Fund reserved for famine and drought relief and recovery programs. Monies for this fund were acquired through “open mailbox” contributions, U.S. A.I.D. grants, and contributions from the Central British Fund, the Christian Relief and Development Agency, Oxfam, and other sources. Most of JDC’s programs are implemented in the part of Gondar Province with the highest concentration of Jewish population.

The JDC health services project, begun in 1987 with the completion of the JDC-financed Teda Health Center, currently serves an area of approximately 30,000 residents in the Gondar Zuria district. The American doctor and two nurse-midwives have continued to expand the project’s scope. They have developed a structured educational curriculum for the clinic’s training program for traditional birth attendants and local health care workers. Vaccination programs have been expanded to reach the surrounding villages, and larger numbers of Ethiopians are putting their faith in the medical technique introduced to them by JDC staff. There is currently military unrest in the region that might affect this program.

Based on the success of JDC’s Agricultural Recovery Project and the continuing needs of the Ethiopian people, A.I.D. awarded a third consecutive grant to JDC in 1988; monies from the Special Fund will be used to continue the project through 1989. JDC hopes to use the gains achieved since the project’s inception to ensure food security for the Gondar Zuria district in the years to come, but the need remains tremendous. Despite the success of past efforts, the lack of good soil, the shortage of firewood, and the poor water supply could yet prevent the area’s residents from becoming self-sufficient.

Fourteen wells were dug in 1988 to improve the water supply, and three springs were protected. An Israeli hydrologist surveyed the Gondar region to help JDC prepare a water expansion and protection program. A village-level mudstove project, begun by Catholic Relief Services (CRS) to conserve firewood, was transferred to JDC’s supervision, with sup-
plies donated by CRS. Reforestation efforts were begun in conjunction with the Ethiopian Ministry of Agriculture; these will be expanded in 1989. The livestock and poultry breeding programs will continue, and a revolving seed bank is being established. The seed bank will use seed donated by project beneficiaries for apportionment to farmers in need at the next planting time.

In addition to distributing relief supplies to the needy in Gondar province, JDC is implementing small-scale development projects designed to generate income to aid the poorest villagers. This project includes the building and restoration of synagogues and the distribution of supplies for religious holidays.

Jewish Population: 6,500
JDC Appropriation: $102,000

JDC’s program in India began in 1961 and includes community development, youth, and educational projects, in addition to relief and welfare assistance.

Over 100 Jews in Bombay received monthly cash grants through JDC’s relief program last year, and daily meals were provided through a day care program for a small group of elderly and destitute members of the community.

JDC provided free lunches for a few hundred students in the ORT vocational schools in Bombay in 1988; it also supported critically needed renovations at the student hostel. JDC continued to pursue plans last year to expand activities for Jewish youth and to improve the community structure in Bombay, which is home to most of India’s Jews.

JDC Appropriations:
Burma — $2,000;
China — $4,500

Less than 100 Jews remain in Burma today; they live mainly in Rangoon, Mandalay, and Bassein. In 1988, JDC continued to provide a small amount of cash assistance to 10 elderly Jews. In China, JDC’s small residual caseload of World War II refugees has been reduced by natural attrition to a mere handful living in Shanghai. All are elderly and some chronically ill. Cash remittances were transferred, with the approval of the Chinese authorities, to six beneficiaries, and additional funds were expended as needed to cover hospital and burial expenses.
MOSLEM COUNTRIES

TUNISIA

Jewish Population: 2,200
JDC Appropriation: $559,000

In 1951, when JDC first began operating in Tunisia, the Jewish community numbered over 110,000. Today, the remaining population lives mainly in Tunis, Jerba, Nabeul, Sousse, and Sfax. It is primarily elderly and of modest means, although there are approximately 265 children still enrolled in the Jewish schools. The community's diminished numbers, in particular its lack of qualified professionals, has made it increasingly difficult to properly staff community schools and social services.

With JDC assistance, the Jewish community in Tunis provided monthly aid to 192 individuals in 1988, most of whom were aged, ill, or handicapped. Thirty-four additional beneficiaries were cared for in three other local communities. Welfare services included cash assistance for food, rent, and utilities; clothing, bedding, furniture, and heaters were also provided to indigent Jews who live in slum apartments.

JDC assists the Tunis community with the operation and upkeep of two homes for the aged housing 60 individuals, most of whom have no relatives left in the country. Medical care is provided to needy and elderly Jews in six localities through a program now administered by the Tunis community and paid for by JDC.

The Jerba community last year continued to receive help from JDC to maintain half-time Jewish education for 150 children, aged 3-18, in Hara Kebira and Hara Sghirra. These schools also function as social centers, especially for the girls.

Jewish education in Tunis is provided only by Lubavitch, whose schools were attended by 100 children in 1988. Lubavitch also pays the teachers' salaries and supervises the Yeshiva in Jerba. These school programs are clearly the most influential Jewish institution in the lives of the Jewish children living today in Tunisia, and JDC subsidizes up to 70 percent of their operating costs.

MOROCCO

Jewish Population: 10,000
JDC Appropriation: $2,050,000

When JDC began operating in Morocco 40 years ago, the Jewish community numbered 350,000; the current estimate of the Jewish population is below 10,000, with a majority living in Casablanca. There are other communities in Marrakech, Tangiers, Rabat, Meknes, Fes, Kenitra, and nine other localities. Each has its own board and is represented nationally in the Council of Jewish Communities. Because of the mass emigration of so large a portion of Moroccan Jewry, the remaining community is demographically skewed. Lacking both funds and personnel, it is unable to meet the pressing needs of its increasing number of aged or of its very young. Without JDC's program assistance in partnership with the 16 local communities, the situation could become critical for those least able to help themselves.

JDC subsidies for welfare and relief programs run by the Jewish communities range from 50 to 100 percent. Approximately 400 individuals receive monthly cash assistance through the Casablanca community; 350 additional individuals were assisted through the 15 other communities nationwide. A special fund subsidized by JDC enables the Casablanca community to provide help for emergency needs and to supply Passover matzot. Since 1987, Aide Scolaire has administered a
clothing distribution program that provides clothing for poor children attending summer camp and help in emergency situations.

JDC continues to cover approximately 70 percent of the operating costs of OSE - MAROC, which provides comprehensive health services to needy Moroccan Jews. In 1988, 1,700 people a month benefited from OSE's outpatient clinics and medical services that include maternal and child care, a school health program, dental services, and medical aid for the elderly. Over the past few years, JDC has assisted OSE in the purchase of sophisticated medical equipment. It has also helped OSE and the local community deal with special cases requiring private hospitalization or care abroad.

For the aged, JDC funds help support a range of services in Casablanca and the smaller communities. In 1988, a day care program developed in partnership with Ozar Hatorah and Lubavitch was expanded to include 200 elderly, and once again JDC sponsored a two-week camp for senior citizens. JDC subsidizes 70 percent of the operating cost of the Home for the Aged in Casablanca and supports supervised apartments and senior citizen residences in Tangiers, Fes, Marrakech, and Rabat.

In the field of Jewish education, JDC provided support to schools operated by four school systems, with a total enrollment of 1,700 children. In 1988, JDC also continued to subsidize food programs to provide proper nutrition for the schoolchildren, but budget constraints will force the abandonment of these subsidies in 1989. A high school scholarship fund was established last year to supplement the funds allocated by the local communities to poor teenage students for whom a local study option is not available. In line with JDC's desire to improve the quality of the education curriculum, the Education Development Fund facilitated the purchase of new teaching aids, including Jewish videocassettes, as well as the organization of a conference on early childhood education. Two Jewish Service Corps volunteers also provided much needed manpower for both formal and informal programs of Jewish education in 1988.

Youth programs run by two organizations continued to benefit from JDC's support, including after-school, Shabbat, and Sunday programs, as well as seven summer camps. Two of these camps, run by Lubavitch, are aimed primarily at children who are not enrolled in the Jewish schools, and are often their only form of Jewish education. In 1988, new youth programs in Meknes and Fes were firmly established with support from a special JDC fund designed to encourage the kind of activities needed to enhance the Jewish identity of the community's younger generation.
EGYPT

**Jewish Population: 178**
**JDC appropriation: $94,200**

The 178 Jews living today in Cairo and Alexandria are all that remain from a pre-1950 population of 90,000. Most are quite elderly — the average age is 67 — and women predominate. In mid-1982, JDC received official authorization to operate a social welfare program in cooperation with the Jewish communities in these two cities. Cash assistance is provided to approximately 85 individuals each month to provide for their basic necessities. Special grants are distributed before Rosh Hashana and Passover, and free medical care is provided when necessary. Together with the local communities, JDC supports the care of 12 residents of the old-age homes in Cairo and Alexandria.

In 1988, JDC again helped this dwindling population to maintain vital religious services and provided matzot and kosher meat and wine to the communities for pre-Passover distribution.

OTHER MOSLEM COUNTRIES

Two hundred and fifty Jews remain today in Algeria from a 1962 population of 130,000. They are primarily elderly and live mainly in Algiers. Thirteen individuals received monthly cash grants in 1988 as well as Passover supplies. Most of the recipients are not French nationals and are therefore ineligible for French welfare assistance. As the remaining Jews get older and deplete their resources, this caseload is expected to grow.

The 1,300-member Jewish community in the North African Spanish enclave of Melilla is relatively young and stable and follows a traditional Moroccan Jewish lifestyle. Recent economic setbacks have reduced the community’s ability to sustain its communal services, so JDC is now subsidizing a small portion of the welfare costs for 17 indigent families. In 1988, JDC also paid half the costs of the Jewish school, which was attended by 110 students. School expenditures relate primarily to the kindergarten and Jewish studies programs, since these are areas not subsidized by the Spanish government. Education Development Fund monies have also been used to upgrade the quality of the kindergarten program.

The community in the second Spanish enclave of Ceuta is able to meet its own welfare needs, but JDC was asked in 1988 to help fund Hebrew classes for the children. Elsewhere in the Middle East, JDC funds helped provide for the health, welfare, and Jewish educational needs of various Jewish communities.
LATIN AMERICA

ARGENTINA

Jewish Population: 250,000
JDC Appropriation: $387,900

The Argentinian Jewish community is primarily secular in orientation, with a strong commitment to Israel and a continuing identification with Judaism as a culture and history. Recent political unrest caused the rate of aliyah to double last year, and the financial impact of the enormous national debt has had an adverse effect on many community members, impoverishing some and greatly increasing the community's social service caseload.

Although Argentina has one of the world's best Jewish educational systems, scholarship assistance has not kept pace with the deteriorating economic situation, and costly but vital training seminars for teachers and administrators have been cut back. In 1988, JDC continued to support a variety of informal programs of Jewish education for children, young adults, and community groups. JDC's initiatives in this area have taken on added importance because of the increased number of children whose parents can no longer afford to send them to Jewish schools. JDC also continued its support for innovative educational programs that have succeeded in attracting students not reached in the past, as well as its association with Argentina's noteworthy Rabbinical Seminary.

For the past several years, one of JDC's key objectives in Latin America has been to raise the level of competence among lay and professional leaders. In 1988, the development of LEATID, the Latin America Training and Research Center for the Development of Jewish Communal Leadership, was consolidated and a second series of seminars for professionals was completed. Current LEATID students are already at work in various community institutions throughout Latin America. JDC also collaborated with the local Argentinian community in facilitating unique training experiences abroad for community professionals and lay leaders.

In 1988, JDC continued to participate in a variety of efforts designed to foster high-quality services and sound community planning. A joint effort with ENTE, the community's Geriatric Resource Center, made possible an expansion of social services for the needy elderly. To improve resource development, another critical objective, fundraising training programs were begun last year in key community institutions and training in marketing concepts was also initiated. Throughout the year, JDC, again in cooperation with local leadership, continued its outreach efforts to small and distant communities, reaching 25 local communities in the Argentine Interior in 1988.

BRAZIL

Jewish Population: 120,000
JDC Appropriation: $86,500

The Brazilian Jewish community, which is concentrated mainly in Sao Paulo and Rio de Janeiro, is relatively self-sufficient, and JDC's involvement is mainly in time-limited projects. Sharp contrasts exist, however, between large urban and small interior communities and are reflected in differences in needs and services.

Even though the community is largely well-to-do, economic difficulties like the 900 percent inflation rate that prevailed in 1988 have placed a great strain on communal resources. In response, fundraising strategies are being developed with help from JDC, and training in fundraising techniques has been undertaken by Rio's Vaad Hachinuch.
A JDC consultant is helping the Rio community develop a Central Fund which will address the funding needs of the Jewish educational system. JDC also continued to help strengthen that community's Pedagogical Center last year; sponsored by the Vaad Hachinuch, the Center serves all Jewish educational institutions in the area.

Throughout 1988, JDC continued to help the Sao Paulo Federation to develop different programs in the areas of social service, university student activities, teacher training, and lay and professional leadership development. JDC supported the efforts of hub communities like Porto Allegro to reach out to small communities in the Brazilian Interior. It also encouraged the development of the Maccabian Brazilian Confederation, which is working with new small community centers in Curitiba and four other marginal regions.

**CHILE**

**Jewish Population:** 20,000  
**JDC Appropriation:** $87,000

The majority of Chile's Jewish population live in Santiago, with smaller but sizable communities in Vina del Mar and Valparaiso. Although the country is moving toward full democracy following last October's plebiscite, JDC continues to monitor the political situation and its effect on the Jewish community.

In 1988, JDC helped the community complete the development of a coordinated social service program (PASI) to address the growing numbers of Jewish poor. This program will be continued in 1989 with local community funds. At the same time, JDC, in conjunction with PASI, will support the creation of a new day care assistance project for the elderly, and it will continue its assistance to two homes for the aged.

Formal and informal programs of Jewish education were assisted by JDC last year, and support was provided to the Home for Children and Adolescents. JDC also continued its involvement in leadership training and development programs. With support from JDC, the Representative Committee of Santiago consolidated its outreach program to eight small communities last year and made plans to further expand this program in 1989.

**URUGUAY**

**Jewish Population:** 23,000  
**JDC Appropriation:** $57,900

Uruguay's Jewish population is based primarily in Montevideo, the capital. The new democratic government has fostered an atmosphere of political freedom, but the country's difficult economic situation has had an inevitable effect on Jewish institutions and individuals.

In 1988, JDC continued its involvement in education efforts aimed at reaching those students not yet involved in a Jewish educational framework. In partnership with the community, JDC also supported formal and informal in-service training programs for Jewish education professionals, and helped develop and staff leadership training programs for professional and lay leaders.

JDC, in partnership with the Montevideo community, continued last year to reach out to the isolated community of Paysandu with a series of projects aimed at strengthening the community's sense of Jewish identity and helping its members reconnect with their Jewish heritage.
In 1988, emphasis was placed on extending informal educational activities, leadership training programs, and opportunities for specialized study abroad to additional communities throughout Latin America. Together with the Maccabian Latin American Confederation and the Vaad Hakehilloth, JDC last year initiated a program to help develop the Bolivian Jewish community, and, through the LEATID program, undertook more systematic work with the Jewish community of Paraguay.
WORLD PROGRAMS

JEFFISH EDUCATION

In addition to country-by-country allocations for formal and informal programs of Jewish education, JDC has traditionally made global allocations to the Alliance Israelite Universelle (AIU) and to the Organization for Rehabilitation through Training (ORT). For the past five years, JDC has structured these allocations so as to begin to implement the decision of its Board of Directors to move from global subsidies to country-specific and programmatic funding for each system.

ORT received $4,700,000 from JDC in 1988 for the education and vocational training of over 125,000 students in Western Europe, North Africa, India, Israel, and South America. ORT also undertakes technical assistance programs in various Jewish communities in South America. JDC's allocation, made through the American ORT Federation, helps the World ORT Union maintain those schools which cannot obtain sufficient income from local sources.

The AIU is a French-Jewish organization which established and maintains schools that served over 21,000 students last year in eight countries around the world, including France, Morocco, Syria, and Israel. JDC's allocation, made through the American ORT Federation, helps the World ORT Union maintain those schools which cannot obtain sufficient income from local sources.

The non-sectarian operations of the JDC International Development Program (JDC-IDP) are designed to fulfill the following objectives: To demonstrate Jewish humanitarianism; to cooperate with resident Jewish communities in developing countries; to utilize Israeli technical assistance; and to provide a Jewish presence in the Third World. In countries with Jewish populations, JDC's humanitarian activities have continued to reflect well on the resident Jewish communities. This was made clear to JDC representatives who attended the July opening of the Estado de Israel Kindergarten in El Salvador, which was rebuilt following the 1986 earthquake with funds from JDC and the local community.

In Kenya, 1988 saw the implementation of a goat-raising project established by JDC-IDP in collaboration with the University of Nairobi and the Israeli Ministry of Agriculture. The project involves cross-breeding Israeli goats with Kenyan species, introducing improved grazing methods and plants suitable to semi-arid zones, and using Israeli experts to train Kenyans in animal husbandry in Kenya and Israel. Plans for a new rainwater harvesting project, to be co-sponsored by JDC, Catholic Relief Services, and the Israeli Ministry of Agriculture, emerged during initial preparations for the goat project. An Israeli expert sent by JDC-IDP has completed a proposal for an early childhood development project that would assist 240 women living in one of Nairobi's worst slums. These women are mostly single parents and have an average of five children each.

In Ethiopia, JDC-IDP projects have brought clean water and electricity to the town of Teda and improved the level of health care in Gondar Province. To reduce storage losses and improve food security, JDC-IDP installed six 1,000-metric-ton plastic silos in Wollega and three 50-ton silos in Teda; these portable silos were developed and manufactured in Israel. Through JDC-IDP, the Danish Jewish community is applying to the Danish International Development Agency for funds for a ceramics factory to be run by a Jewish women's cooperative in Gondar.

In Morocco, where improved dental care is a priority of the Ministry of Health, plans for a mobile dental project were reactivated. Designed to teach children in rural Morocco proper preventive care, the project will...
be implemented in collaboration with Alpha Omega, the international Jewish dental fraternity, and with the dental faculties of the Universities of Casablanca and Rabat.

As 1988 drew to a close, an Israeli citrus development project proposed for the Guangxi Province in China was under consideration by JDC-IDP, and new projects in Zimbabwe and Botswana were being actively explored. JDC-IDP also continued to encourage Jewish communities in other Western countries to apply for funding to their respective government development agencies, along the lines of the Danish initiative.

In September, JDC “opened its mailbox” to donations for the Jamaican victims of Hurricane Gilbert. Together with the Jamaican Jewish community, JDC will build new reading rooms at the University of the West Indies in Kingston, which was heavily damaged in the storm. That same month, a second “mailbox” campaign raised funds for flood victims in Bangladesh. Immediately following December’s Armenian earthquake, JDC launched a major “open mailbox” campaign that elicited a tremendous response from the American Jewish community, with a number of sizable contributions from community federations and a total that, by February 1989, had exceeded $470,000.

INTERFAITH HUNGER APPEAL

The Interfaith Hunger Appeal (IHA) was established in 1978 to increase the general community’s awareness of the continuing prevalence of world hunger, and to involve the unaffiliated in the sponsoring agencies’ life-sustaining work. Current constituent agencies are the JDC, Catholic Relief Services, the Church World Service (Protestant), and Lutheran World Relief.

Last year, IHA sponsored and designed a week-long workshop for university professors that was held in mid-June. Entitled, “Issues in International Food Security,” the workshop was the first program in an ongoing effort to integrate the issues of hunger and food security into the college curriculum. IHA also launched a new public service announcement campaign designed to show how “Hunger Causes a World of Problems.” Its annual Hunger Report focused last year on the international debt problem and its impact on development and food security efforts in Third World countries.

INTERFAITH HUNGER APPEAL
1988

DISTRIBUTION BY PROGRAM

Relief and Welfare 49.4%
Jewish Education 15.3%
Services to the Aged 8.6%
Social/Community Development 7.6%
Program Administration 6.8%
Health Services 3.9%
Multifunctional 3.9%
Religious/Cultural 2.5%
Manpower Development 1.8%

GEOGRAPHIC DISTRIBUTION

Transmigrants 34.5%
Israel 24.1%
Eastern Europe 21.6%
Global Jewish Education 7.6%
Moslem Countries 4.6%
Western Europe 3.6%
Special Grants 1.7%
Africa and Asia 1.1%
Latin America .9%
Non-sectarian .4%
INDEPENDENT AUDITOR'S REPORT

Board of Directors
The American Jewish Joint Distribution Committee, Inc.

We have audited the accompanying balance sheet of The American Jewish Joint Distribution Committee, Inc. as of December 31, 1988, and the related statements of support, revenue and expenses, changes in fund balances, and changes in financial position for the year then ended. These financial statements are the responsibility of the entity's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The American Jewish Joint Distribution Committee, Inc. as of December 31, 1988, and the results of its operations and the changes in its financial position for the year then ended in conformity with generally accepted accounting principles.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The information in Schedule 1 is presented for the purpose of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

March 24, 1989
CERTIFIED PUBLIC ACCOUNTANTS
**EXHIBIT A**

**BALANCE SHEET**

December 31, 1988 and 1987

<table>
<thead>
<tr>
<th>Assets</th>
<th>1988</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Fund — General Programs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in bank</td>
<td>$2,301,592</td>
<td>$2,894,015</td>
</tr>
<tr>
<td>Certificate of deposit</td>
<td>350,000</td>
<td></td>
</tr>
<tr>
<td>Investments – at cost (market value – $85,293)</td>
<td>89,724</td>
<td>50,000</td>
</tr>
<tr>
<td>Due from U.I.A., Inc.</td>
<td>8,612,243</td>
<td>12,612,243</td>
</tr>
<tr>
<td>Loans to communities and other receivables (net of allowance for currency losses of $488,582 in 1988 and $375,354 in 1987)</td>
<td>2,177,257</td>
<td>1,452,597</td>
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<tr>
<td>Advances on account of future year’s programs</td>
<td>2,885</td>
<td>15,618</td>
</tr>
<tr>
<td>Due from Transmigrant Program</td>
<td>4,000,000</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$17,183,701</td>
<td>$17,284,473</td>
</tr>
<tr>
<td><strong>Operating Fund — Transmigrant Program</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due from communities</td>
<td>$476,847</td>
<td></td>
</tr>
<tr>
<td>Due from USRP</td>
<td>3,118,145</td>
<td>2,664,306</td>
</tr>
<tr>
<td>Advances on account of future year’s programs</td>
<td>1,716</td>
<td>177,165</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$3,986,710</td>
<td>$2,841,471</td>
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<tr>
<td><strong>Legacy and Other Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in bank – non-interest bearing</td>
<td></td>
<td>$5,509</td>
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<tr>
<td>Cash in bank – interest bearing</td>
<td>$1,073,813</td>
<td>4,483,056</td>
</tr>
<tr>
<td>Investments – at cost (market value – $38,349,427)</td>
<td>33,896,597</td>
<td>34,209,762</td>
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<tr>
<td>Accounts and accrued interest receivable</td>
<td>292,428</td>
<td>303,923</td>
</tr>
<tr>
<td>Mortgage receivable – 10½%, due 2/1/2000</td>
<td>104,311</td>
<td>105,132</td>
</tr>
<tr>
<td>Due from Transmigrant Program</td>
<td>7,150,253</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>$42,517,402</td>
<td>$39,111,382</td>
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</table>

<table>
<thead>
<tr>
<th>Liabilities and Fund Balances</th>
<th>1988</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid appropriations</td>
<td>$12,770,732</td>
<td>$14,898,403</td>
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<tr>
<td>Allowance for estimated severance obligations</td>
<td>1,224,810</td>
<td>1,287,065</td>
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<tr>
<td>Accounts payable and advances</td>
<td>819,193</td>
<td>466,402</td>
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<tr>
<td>Due to Endowment Funds</td>
<td></td>
<td>632,603</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>$14,814,735</td>
<td>$17,284,473</td>
</tr>
<tr>
<td>Fund balance (Exhibit C)</td>
<td>2,368,966</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>$17,183,701</td>
<td>$17,284,473</td>
</tr>
</tbody>
</table>

**CURRENT RESTRICTED FUNDS**

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank – interest bearing</td>
<td>$4,656,808</td>
<td>$4,145,028</td>
</tr>
<tr>
<td>Deposit with Israeli Treasury – interest bearing</td>
<td>444,008</td>
<td>220,008</td>
</tr>
<tr>
<td>Investments – at cost (market value – $2,924,794)</td>
<td>2,924,652</td>
<td>2,995,852</td>
</tr>
<tr>
<td>Accrued interest receivable</td>
<td>16,624</td>
<td>147,389</td>
</tr>
<tr>
<td><strong>Fund balances (Exhibit C)</strong></td>
<td>$8,242,092</td>
<td>$7,508,277</td>
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</table>

**ENDOWMENT FUNDS**

<table>
<thead>
<tr>
<th></th>
<th>1988</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank – interest bearing</td>
<td>$350,000</td>
<td>$350,000</td>
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<tr>
<td>Deposit with Israeli Treasury – interest bearing</td>
<td>4,399,992</td>
<td>4,399,992</td>
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<td>Investments – at cost (market value – $3,100,784)</td>
<td>3,108,301</td>
<td>86,614</td>
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<tr>
<td>Due from Current Unrestricted Funds</td>
<td>2,915,687</td>
<td></td>
</tr>
<tr>
<td><strong>Fund balances (Exhibit C)</strong></td>
<td>$7,858,283</td>
<td>$7,754,293</td>
</tr>
</tbody>
</table>

See independent auditor’s report.
The accompanying notes are an integral part of these statements.
### Statement of Support, Revenue and Expenses

Year Ended December 31, 1988 (With Comparative Totals for 1987)

#### Current Funds

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
<th>Total All Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Operating</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Jewish Appeal, Inc.</td>
<td>$52,000,000</td>
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<td>$52,000,000</td>
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<td>$52,000,000</td>
<td>$52,000,000</td>
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<tr>
<td>Government Grants</td>
<td>15,142,856</td>
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<td>15,142,856</td>
<td>$465,884</td>
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<tr>
<td>Contributions</td>
<td>233,907</td>
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<td>233,907</td>
<td>1,773,596</td>
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<tr>
<td>CBF – World Jewish Relief</td>
<td>426,965</td>
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<td>426,965</td>
<td>178,631</td>
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<tr>
<td>Jewish communities (including overseas and Israel)</td>
<td>2,241,462</td>
<td></td>
<td>2,241,462</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legacies and bequests</td>
<td></td>
<td>$972,399</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total public support</td>
<td>70,045,190</td>
<td>972,399</td>
<td>71,017,589</td>
<td>2,418,111</td>
<td>104,000</td>
<td>73,539,700</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>62,235,082</td>
</tr>
<tr>
<td>Revenue</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Investment income</td>
<td></td>
<td>3,371,721</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total public support and revenue</td>
<td>70,045,190</td>
<td>4,344,120</td>
<td>74,389,310</td>
<td>3,671,777</td>
<td>104,000</td>
<td>78,165,087</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>66,428,421</td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
<th>Total All Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Operating</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relief and welfare</td>
<td>36,404,134</td>
<td></td>
<td>36,404,134</td>
<td>1,931,231</td>
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<tr>
<td>Health services</td>
<td>2,948,648</td>
<td></td>
<td>2,950,281</td>
<td>633,212</td>
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<tr>
<td>Services to the aged</td>
<td>7,159,591</td>
<td>58,080</td>
<td>7,217,671</td>
<td>24,849</td>
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<td></td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>14,134,922</td>
<td>273,074</td>
<td>14,407,996</td>
<td>102,501</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced education and manpower development</td>
<td>1,339,889</td>
<td></td>
<td>1,339,889</td>
<td>102,897</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social development</td>
<td>6,544,389</td>
<td></td>
<td>6,544,389</td>
<td>26,861</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multifunctional</td>
<td>3,130,072</td>
<td></td>
<td>3,130,072</td>
<td>109,708</td>
<td></td>
<td></td>
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<tr>
<td>Total program services</td>
<td>71,661,745</td>
<td>732,787</td>
<td>72,394,532</td>
<td>2,931,265</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>56,212,074</td>
</tr>
<tr>
<td>Supporting services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Headquarters *</td>
<td>4,597,406</td>
<td>105,656</td>
<td>4,703,062</td>
<td>6,697</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overseas</td>
<td>2,000,880</td>
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<td>2,000,880</td>
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<td></td>
</tr>
<tr>
<td>Retirement costs</td>
<td></td>
<td>259,725</td>
<td></td>
<td>259,725</td>
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<td></td>
</tr>
<tr>
<td>Total supporting services</td>
<td>6,598,286</td>
<td>365,581</td>
<td>6,963,867</td>
<td>6,697</td>
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<td></td>
<td></td>
<td>6,019,678</td>
</tr>
<tr>
<td>Total expenses *</td>
<td>78,260,031</td>
<td>698,368</td>
<td>78,958,399</td>
<td>2,937,962</td>
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<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>62,231,752</td>
</tr>
</tbody>
</table>

**Excess (deficiency) of public support and revenue over expenses (Exhibits C and D)**

\[ (8,214,641) **\]

\[ (3,645,752) ** \]

\[ (4,569,089) ** \]

\[ 733,815 ** \]

\[ 104,000 ** \]

\[ (3,731,274) ** \]

\[ 4,196,669 ** \]

* Includes interest expense of $600,000

** Consists of

- General program: \[ 2,368,966 \]
- Transmigrant program: \[ (10,583,807) \]

\[ (8,214,641) \]

See independent auditor's report.
The accompanying notes are an integral part of these statements.
**EXHIBIT C/D**

**STATEMENT OF CHANGES IN FUND BALANCES**

Year Ended December 31, 1988

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Operating</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>General</td>
<td>Transmigrant</td>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fund balances (deficit) – beginning of year</td>
<td>$ (1,571,512)</td>
<td>$ (1,571,512)</td>
<td>$38,832,365</td>
<td>$37,260,853</td>
<td>$7,508,277</td>
</tr>
<tr>
<td>Excess (deficiency) of public support and revenue over expenses (Exhibit B)</td>
<td>$2,368,966</td>
<td>(10,583,807)</td>
<td>(8,214,841)</td>
<td>3,645,752</td>
<td>(4,569,089)</td>
</tr>
<tr>
<td>Fund balances (deficit) – end of year (Exhibit A)</td>
<td>$2,368,966</td>
<td>(12,155,319)</td>
<td>(9,786,353)</td>
<td>$42,478,117</td>
<td>$32,691,764</td>
</tr>
</tbody>
</table>

See independent auditor’s report.
The accompanying notes are an integral part of these statements.

**STATEMENT OF CHANGES IN FINANCIAL POSITION**

Year Ended December 31, 1988

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Operating</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>General</td>
<td>Transmigrant</td>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excess (deficiency) of public support and revenue over expenses (Exhibit B)</td>
<td>$ 2,368,966</td>
<td>$10,583,807</td>
<td>$8,214,841</td>
<td>$3,645,752</td>
<td>(4,569,089)</td>
</tr>
<tr>
<td>Increase (decrease) in accounts payable and advances</td>
<td>352,791</td>
<td>(834,720)</td>
<td>(481,929)</td>
<td>(239,732)</td>
<td>(721,661)</td>
</tr>
<tr>
<td>Increase in loans payable</td>
<td>3,424,584</td>
<td>3,424,584</td>
<td>3,424,584</td>
<td>3,424,584</td>
<td>3,424,584</td>
</tr>
<tr>
<td>Decrease (increase) in loans to communities and other receivables</td>
<td>(724,660)</td>
<td>(476,847)</td>
<td>(1,201,507)</td>
<td>16,316</td>
<td>(1,185,191)</td>
</tr>
<tr>
<td>Decrease in receivable from UIA, Inc.</td>
<td>4,000,000</td>
<td>4,000,000</td>
<td>4,000,000</td>
<td>4,000,000</td>
<td>4,000,000</td>
</tr>
<tr>
<td>Decrease (increase) in advances on account of future year’s programs</td>
<td>12,733</td>
<td>175,447</td>
<td>188,180</td>
<td>188,180</td>
<td>188,180</td>
</tr>
<tr>
<td>Cash and equivalents and investments – beginning of year</td>
<td>2,571,412</td>
<td>(2,283,084)</td>
<td>288,328</td>
<td>38,986,655</td>
<td>7,754,293</td>
</tr>
<tr>
<td>Cash and equivalents, investments and interfunds – end of year</td>
<td>$ 6,391,316</td>
<td>(11,150,253)</td>
<td>(4,758,937)</td>
<td>$42,120,663</td>
<td>$37,361,726</td>
</tr>
</tbody>
</table>

See independent auditor’s report.
The accompanying notes are an integral part of these statements.
NOTES TO FINANCIAL STATEMENTS
December 31, 1988

Note 1 – Summary of Significant Accounting Policies
A. Revenue is recorded on the accrual basis.
B. Appropriations are expensed in the year authorized.
C. Marketable securities are reflected at cost or donated value.
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 during the year.

Note 2 – Pension Plan
The American Jewish Joint Distribution Committee (JDC) has a noncontributory defined benefit pension plan covering its New York staff and overseas foreign service personnel. For 1988 and 1987, no pension contributions were required to satisfy the minimum funding requirements of the IRS. Prior service cost has been fully funded. The JDC's policy is to fund pension cost accrued. As of January 1, 1988, there was a total of 154 participants.

The following table sets forth the plan's funded status and amounts recognized in the JDC's balance sheet at December 31, 1988:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actuarial present value of benefit obligations:</td>
<td></td>
</tr>
<tr>
<td>Accumulated benefit obligation, including vested benefits of $6,039,311</td>
<td>$6,117,972</td>
</tr>
<tr>
<td>Projected benefit obligation for service rendered to date</td>
<td>6,511,667</td>
</tr>
<tr>
<td>Plan assets at fair market (primarily marketable securities)</td>
<td>13,010,265</td>
</tr>
<tr>
<td>Projected benefit obligation less than plan assets</td>
<td>6,498,598</td>
</tr>
<tr>
<td>Unrecognized net gain from past experience different from that assumed and effects of changes in assumptions</td>
<td>(326,144)</td>
</tr>
<tr>
<td>Unrecognized net obligation at January 1, 1988 being recognized over 15 years</td>
<td>(5,607,596)</td>
</tr>
<tr>
<td>Prepaid pension cost (not reflected as an asset due to the appropriation basis of accounting)</td>
<td>$564,858</td>
</tr>
<tr>
<td>Net pension cost for 1988 included in the following components:</td>
<td></td>
</tr>
<tr>
<td>Service cost – benefits earned during period</td>
<td>$189,790</td>
</tr>
<tr>
<td>Interest cost on projected benefit obligation</td>
<td>473,757</td>
</tr>
<tr>
<td>Actual return on plan assets</td>
<td>(1,558,490)</td>
</tr>
<tr>
<td>Net amortization and deferral</td>
<td>330,085</td>
</tr>
<tr>
<td><strong>Net periodic pension cost</strong></td>
<td>$564,858</td>
</tr>
</tbody>
</table>

Note 3 – Loan Payable
The JDC obtained a line of credit not to exceed $10,000,000 from Chase Manhattan Bank. The JDC will pay interest on the outstanding balance at the prime commercial lending rate. The current rate at December 31, 1988 was 10.5%. The outstanding principal balance at December 31, 1988 is $3,424,584. The JDC has pledged investments held in the Chase custodian account, totaling approximately $15,000,000.

Note 4 – Lease Commitments
The JDC is committed under a lease for office space, which expires December 31, 2000.

Minimum rental commitments under the terms of the lease are $333,000 per annum, subject to adjustments for escalation.

Note 5 – Comparative Totals
The amounts shown for the year ended December 31, 1987 in the accompanying financial statements are included to provide a basis for comparison with 1988 and present summarized totals only. Accordingly, the 1987 amounts are not intended to present all information necessary for a fair presentation in conformity with generally accepted accounting principles.

Note 6 – Tax Status
The American Jewish Joint Distribution Committee is a not-for-profit organization exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code.
# Schedule 1

## Summary of Expenses — Operating Fund

(By Countries, Groups of Countries, Territories, Programs, etc.)

October 1914 Through December 31, 1988

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>$2,431,750</td>
<td></td>
<td>$2,431,750</td>
</tr>
<tr>
<td>Austria and Germany</td>
<td>64,708,875</td>
<td>$13,969,127</td>
<td>78,678,002</td>
</tr>
<tr>
<td>Belgium</td>
<td>15,351,563</td>
<td>(7,795)</td>
<td>15,343,768</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>11,108,562</td>
<td>612,131</td>
<td>11,718,693</td>
</tr>
<tr>
<td>China</td>
<td>7,471,689</td>
<td>4,499</td>
<td>7,476,378</td>
</tr>
<tr>
<td>Cyprus</td>
<td>1,541,498</td>
<td></td>
<td>1,541,498</td>
</tr>
<tr>
<td>Czechoslovakia</td>
<td>9,603,580</td>
<td>149,641</td>
<td>9,753,221</td>
</tr>
<tr>
<td>France</td>
<td>98,801,183</td>
<td>2,303,528</td>
<td>101,104,711</td>
</tr>
<tr>
<td>Greece</td>
<td>2,169,467</td>
<td>14,000</td>
<td>2,183,487</td>
</tr>
<tr>
<td>Holland</td>
<td>3,778,153</td>
<td></td>
<td>3,778,153</td>
</tr>
<tr>
<td>Hungary</td>
<td>61,328,875</td>
<td>1,856,603</td>
<td>63,185,478</td>
</tr>
<tr>
<td>Israel</td>
<td>330,372,114</td>
<td>16,619,525</td>
<td>346,991,639</td>
</tr>
<tr>
<td>Italy</td>
<td>89,450,353</td>
<td>12,620,225</td>
<td>102,070,579</td>
</tr>
<tr>
<td>Lithuania</td>
<td>1,708,881</td>
<td></td>
<td>1,708,681</td>
</tr>
<tr>
<td>North Africa and other Moslem countries (Algeria, Iran, Morocco, Syria, Tangier, Tunisia, etc.)</td>
<td>157,665,894</td>
<td>4,313,609</td>
<td>162,009,503</td>
</tr>
<tr>
<td>Norway, Sweden and Denmark</td>
<td>3,795,335</td>
<td>1,500</td>
<td>3,796,835</td>
</tr>
<tr>
<td>Poland</td>
<td>61,682,814</td>
<td>606,580</td>
<td>62,289,394</td>
</tr>
<tr>
<td>Portugal</td>
<td>2,055,176</td>
<td>2,954</td>
<td>2,038,130</td>
</tr>
<tr>
<td>Rumania</td>
<td>79,934,003</td>
<td>4,396,529</td>
<td>84,330,532</td>
</tr>
<tr>
<td>Soviet Union</td>
<td>26,384,418</td>
<td>50,000</td>
<td>26,434,418</td>
</tr>
<tr>
<td>Spain</td>
<td>4,675,999</td>
<td>85,881</td>
<td>4,761,880</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>7,284,603</td>
<td>656,486</td>
<td>7,551,089</td>
</tr>
<tr>
<td>Other countries (Japan, Latvia, Luxembourg, Philippines, Burma, India, Ethiopia, etc.)</td>
<td>11,568,558</td>
<td>1,112,594</td>
<td>12,681,152</td>
</tr>
<tr>
<td>Unclassified geographically</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emigration and relief in transit</td>
<td>259,596,090</td>
<td>4,681,207</td>
<td>264,277,297</td>
</tr>
<tr>
<td>Cultural and religious aid, Passover relief</td>
<td>51,865,394</td>
<td>1,538,899</td>
<td>53,404,293</td>
</tr>
<tr>
<td>Reconstruction aid (including ORT)</td>
<td>113,818,084</td>
<td>4,700,000</td>
<td>118,510,084</td>
</tr>
<tr>
<td>Development and miscellaneous programs</td>
<td>37,393,709</td>
<td>1,479,089</td>
<td>38,872,798</td>
</tr>
<tr>
<td>Operating and service costs — New York and overseas</td>
<td>113,456,422</td>
<td>5,505,128</td>
<td>118,961,550</td>
</tr>
<tr>
<td>Capital expenditures</td>
<td>218,400</td>
<td>388,100</td>
<td>666,500</td>
</tr>
<tr>
<td>Interest expenditure</td>
<td>90,000</td>
<td>660,000</td>
<td>680,000</td>
</tr>
</tbody>
</table>

| Total                                           | $1,645,122,258                      | $78,260,031| $1,723,382,289                      |

See independent auditor's report.
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