"Behold, the former things are come to pass, and new things do I declare..."

Isaiah, 42:9
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About the JDC

In August 1914, Henry Morgenthau Sr., then United States Ambassador to Turkey, cabled Jacob Schiff, the New York philanthropist, 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 being raised to aid Jews in Europe and Palestine by the Orthodox Central Committee for the Relief of Jews, the American Jewish Relief Committee, and the People’s Relief Committee.

Today, more than 75 years later, JDC is still serving as the overseas arm of the American Jewish community, sponsoring programs of relief, rescue, reconstruction, 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” (Mishna, 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 primarily from the United Jewish Appeal (UJA), which in turn receives its funds from campaigns conducted in 503 American communities. When men and women contribute to UJA/Federation campaigns in 189 federated communities and to UJA campaigns in 314 non-federated communities, they support humanitarian work at home, in Israel, and around the world. JDC also receives funds from CBF World Jewish Relief (U.K.), from the United States government, and from a number of foundations and international organizations.

For over 75 years, JDC has been working to meet Jewish needs around the globe. In Eastern European countries struggling with vast economic and political changes, JDC today provides life-sustaining assistance to elderly and infirm Holocaust survivors, even as it continues to help young and old renew their Jewish heritage. In the former Soviet Union, JDC is helping to rebuild the Jewish communal infrastructure and nourish the quest for Jewish knowledge. It is currently involved in the U.S. government’s non-sectarian program of food assistance to the former Soviet Union and has also been distributing food packages to the neediest members of the Jewish community. In Africa and Asia, JDC helps dwindling Jewish communities maintain essential services for their elderly and provide their children with a Jewish education. In Latin America and in Western Europe, the emphasis is on increasing communal self-sufficiency. In Israel, JDC is helping the country absorb its newest immigrants while continuing to enrich the lives of the disadvantaged and improve the quality of services for the aged, the handicapped, and the disabled. Through the JDC-International Development Program and the “Open Mailbox” campaigns, JDC also enables the American Jewish community to provide non-sectarian disaster and development assistance worldwide.

It was once the dream of JDC’s founders that the organization would be able to “go out of business” once the “emergencies” were over. That dream was shattered by the realities of twentieth century Jewish life. JDC today continues to function as a vital instrument of American Jewry, reaching out to Jewish communities in distress and improving the quality of Jewish life around the world.
It is difficult to believe that only twelve months have passed since we wrote the foreword to last year’s annual report; much of the JDC world has literally turned upside down in the interim. Change has become the watchword of the geographic and political environment in which our worldwide organization operates. In the course of the past year, so much has changed in so short a time that we found ourselves struggling to keep up with the nomenclature—and we apologize if any of the country names employed in this annual report have been superseded by events or new usages by the time you read it.

We at JDC have always understood that uncertainty and anxiety are ever the concomitant of change and its accompanying opportunities. Democracy’s very triumph can open the door to anti-democratic forces that, in the name of nationalism, may resurrect ancient enmities and unresolved ethnic conflicts, playing upon the frustrations and difficulties encountered in making the frightening leap to a free market system.

This axiom was borne home to us this year as Jewish communities throughout Eastern Europe and the former Soviet Union struggled to deal with new realities—to adjust to new political environments, to weather the day-to-day effects of radical economic reforms—in short, to make their way in a changing world. These communities look to JDC for guidance and expertise in helping to rebuild needed services and infrastructure; they seek our help in cushioning the economic shock for the elderly population of Holocaust survivors whom we have been helping to support; and above all else, they need to know that their welfare and well being are of ongoing concern to the American Jewish community.

Where tensions have turned to conflict—in Yugoslavia, Croatia, Slovenia, and now in Bosnia and Herzegovina—JDC continues to be there, helping to coordinate evacuation flights from Sarajevo, functioning as a communications and supply lifeline for the various Jewish communities, maintaining relief and welfare programs that are now more critical than ever, helping to plan for different contingencies, and standing by to monitor developments and provide assistance as needed.

Over the past few months, in 18 cities throughout the former Soviet Union, JDC has also assumed a lifeline role, providing food packages to the neediest and most vulnerable members of the Jewish population and helping to encourage local Jewish welfare initiatives. Early this year, JDC was one of the non-governmental organizations (NGO’s) selected to participate in the U.S. government’s $165 million non-sectarian program of food assistance to the former Soviet Union. We were the first NGO to have its food shipped in
and its distribution system set up and running, and we are proud that our $10 million plus operation (funded in its entirety by the U.S. Department of Agriculture) has become a model for the other NGO’s. We are proud too that we are carrying forward a tradition of working with the U.S. government that dates back to JDC’s involvement in American relief efforts in the aftermath of World War I.

At the same time, our Jewish communal programs throughout the former Soviet Union continue to expand as we forge comprehensive relationships with particular communities and seek new ties with those in the farthest reaches of Eurasia. Two years—and a political lifetime—ago, the JDC Board mission to the Soviet Union found only old men in Moscow’s Choral Synagogue. Today, the synagogue is full of youngsters learning about Judaism and studying Hebrew, and it resounds with the glorious tones of our cantorial trainees and the JDC choir. Three years ago, there were no communal Passover seders in the Soviet Union. Today, through JDC’s efforts and the work of Azriel and Israeli government ministries, communal seders have become fixtures of the community calendar in cities throughout the successor states. What is truly remarkable is that we too have come to accept them as commonplace, rather than as the miraculous events they are.

For the past year, JDC has been engaged in a professional evaluation of the welfare services provided to elderly Holocaust survivors in Central and Eastern Europe with the aim of developing a coherent, regionally equitable, and “revalidated” JDC policy. The end of the Communist era gave our revalidation committee the freedom it needed to assess the adequacy and comparative value of the total package of assistance provided in the different countries, particularly in light of sweeping economic changes whose immediate effects have hit hardest at pensioners living on fixed incomes. JDC remains committed to assuring that Holocaust survivors throughout this region will have the modest minimum income they need to live out their lives with dignity. In carrying out its assessment, the committee also recognized the need to help local communities develop additional services that will, among other things, provide these lonely, elderly Jews with the human contact that so many have been lacking.

JDC continues to devote a major part of its global budget to its programs in Israel, where the past year has been even more challenging than usual for the country and its citizens. Despite the fact that JDC does not benefit from the Operation Exodus campaign, a major focus of its activity has been on easing the impact made on Israel’s social services by the massive wave of new olim. At the same time, JDC continues working to create better opportunities for the nation’s disadvantaged and for all Israelis with special needs, and to improve the effectiveness of Israel’s public and voluntary sectors.

New and varied initiatives have been developed by JDC to help Israel meet the economic and social challenges of absorption, while we continue to provide specialized assistance.
to the country's Ethiopian citizens in order to enhance their economic and social mobility.

High-quality applied research remains an important priority, a key tool in JDC's efforts to ensure that the public and private sector resources devoted to the social services in Israel are used as effectively as possible to improve the quality of national life.

Last year we were able to include in our foreword details of JDC's involvement in Operation Solomon, whose denouement occurred just as the annual report was ready to go to press. As you will see in the section on Ethiopia, JDC's involvement in that country did not end with that May 1991 operation. We have continued to help the remaining members of the Jewish population—many of whom had been living in remote and heretofore inaccessible areas of the country—begin their own journey to the Promised Land.

The rise of Islamic fundamentalism has created concern in all of JDC's North African countries of operation, proving that feelings of uncertainty and unease are not confined to Europe or the newly independent nations of Central Asia. In North Africa, and elsewhere in the Middle East and Asia, JDC maintains an active concern for the well being of various Jewish populations as it continues to help shrinking communities maintain essential health and welfare services for their weakest members and Jewish educational opportunities for their youth. In the course of the past year, JDC has provided the Indian Jewish community with a rabbi and a youth worker as efforts to expand Jewish cultural and educational programming in that country have borne fruit.

The JDC International Development Program (JDC-IDP) continues to yield multiple benefits. This year, these included the first-ever partnership between a Jewish organization and the Red Crescent Society that was established in the course of JDC's Kurdish relief efforts in southeastern Turkey, and the government recognition already won by IDP's new U.S. A.I.D.-funded projects in Eastern Europe.

JDC's worldwide activities are made possible by the support it receives from the organized American Jewish community via the United Jewish Appeal (UJA). Supported in turn by allocations from campaigns conducted by federations and non-federated communities throughout the country, the UJA provided JDC with $55 million last year toward its 1991 budget of $63 million. Additional amounts were received for various programs from the United States government, from CBF World Jewish Relief (U.K.), and from a number of foundations and international organizations. However, by the end of December 1991, JDC had an accumulated deficit of nearly $20.4 million.

JDC has been forced to operate at a deficit for the past several years as a result of expenses incurred in connection with the Soviet transmigrant program, the continuing Ethiopian Jewry...
operations, an increase in program costs caused by inflation in Eastern Europe, and new needs in the former Soviet Union. The JDC Board has undertaken to begin to reverse this trend by voting this past March to reduce already budgeted expenditures for 1992 by approximately 5 per cent. While recognizing that budget cuts are always painful, and particularly so at a time of increased needs and opportunities, the Board felt it must begin to correct this deficit situation so that JDC will have the financial integrity and the resources to meet the communal emergencies that periodically—and inevitably — arise.

To strengthen the organization on other fronts, we are pleased to report that implementation of the JDC Review Committee’s recommendations is well under way. Changes have been made in our governance structure and meeting schedule in order to bolster participation, enhance the decisionmaking capabilities of the JDC Board and Area Committees, and ensure that all regions of the country are well represented. A detailed Mission Statement has been formulated that will serve as a guide for JDC’s global efforts for many years to come. An advisory panel of federation executives was created by JDC to facilitate mutual consultation, while briefings and confidential written materials are being provided to communities throughout the country as important developments occur in critical areas in the field.

Efforts are also under way to promote closer coordination in our work overseas with ORT and the Jewish Agency for Israel, and we value our newly strengthened partnership with UJA, the United Israel Appeal, and the Council of Jewish Federations.

Together, we are better able to focus not on the uncertainties but on the tremendous opportunities that this world of change has brought us. Not every generation of Jews is privileged to engage in the rescue of entire Jewish populations, or to reach out to Jewish communities that have literally stood at the edge of an abyss and help them to rekindle and reinforce that which makes them Jewish. This is our privilege today — and our responsibility — and we are grateful to the dedicated lay leaders whose support and counsel guide our efforts. We are proud too of the enthusiasm and devotion of JDC’s staff members, many of whom have repeatedly put themselves in harm’s way this past year in carrying out various critical missions.

Above all we are grateful to the American Jewish community, whose continuing and generous support for the regular campaign of the United Jewish Appeal uncertainly but on the tremendous opportunities that this world of change has brought us. Not every generation of Jews is privileged to engage in the rescue of entire Jewish populations, or to reach out to Jewish communities that have literally stood at the edge of an abyss and help them to rekindle and reinforce that which makes them Jewish. This is our privilege today — and our responsibility — and we are grateful to the dedicated lay leaders whose support and counsel guide our efforts. We are proud too of the enthusiasm and devotion of JDC’s staff members, many of whom have repeatedly put themselves in harm’s way this past year in carrying out various critical missions.

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INTRODUCTION

JDC has an overriding commitment to enhance the social, material, and cultural fabric of Israeli society. In pursuit of this goal, JDC helps ensure that the human and economic resources devoted to social services by the public and private sectors in Israel are applied as effectively as possible.

Last year was unusually complex and challenging for Israel and its people. It was the second year of the exodus, on a massive scale, of Jews from the former Soviet Union, with all their skills and all their needs. In the midst of this tremendous challenge came the Persian Gulf war—posing special difficulties for all the weaker groups served by the social services. And most dramatic of all was the coming, on May 24-25, 1991, of over 14,000 Ethiopian Jews in Operation Solomon.

The magnitude of these challenges—requiring new responses to new problems, better responses to old problems—has forced both Israel and JDC to fundamentally review major areas of public policy and modes of operation.

These dramatic events took place against the background of fundamental changes that were already posing a major challenge to Israel’s economic and social fabric. These included a reorganization and rationalization of the country’s economic structure and rules of operation. Privatization and other factors led to plant closures, layoffs, and 9 percent unemployment even prior to the wave of immigration. A basic reorganization and decentralization of the nation’s social services was also under way, and a national commission had recommended sweeping health system reforms that the government was committed to implement.

Against this background of challenge and change, JDC-Israel’s program focuses on five major objectives:

• Creating better opportunities for the disadvantaged and those with special needs in Israeli society.

• Helping to enhance the effectiveness of Israel’s public and voluntary sectors in meeting Israel’s social challenges.

• Helping Israel to address the increased demands and new challenges facing the social services as a result of the Soviet and Ethiopian immigrations.

• Developing comprehensive and innovative
approaches to addressing the economic and communal challenges posed by the absorption effort.

- Providing the specialized assistance required to enable Israel’s Ethiopian citizens to become independent and productive members of Israeli society.

JDC-Israel performs a variety of functions in pursuit of these objectives:

- It works to identify problems and develop better solutions, testing them in the field and promoting their broader application.

- It helps existing service-providing organizations to organize and deliver their services more effectively, helping to train their staffs and to improve their decisionmaking processes.

- Where there is a critical need that the system has not yet recognized or is not ready to respond to, JDC provides short-term funding to meet this need. This is particularly important in cases of emergency, when a rapid response to changing circumstances is required.

- JDC also provides seed money in order to accelerate the pace at which organizations adopt new ideas.

- JDC is involved in the development of new social institutions to address a broad range of social needs.

- JDC recognizes the importance of high-quality applied research, knowing that policy studies, planning, and evaluations of existing programs can directly contribute to changing and improving social legislation, regulations, and practices. This has a material impact on how resources are used and on the lives of every Israeli citizen.

JDC has, therefore, been instrumental in the establishment of two major research institutes: the JDC-Brookdale Institute of Gerontology and Human Development and the Center for Social Policy Studies in Israel.

In order to perform these functions, JDC as an organization must have the ability to work effectively with the full family of organizations in Israel, helping to engage them in complex processes of organizational change and working at times to bring conflicting groups together around a new consensus. JDC has always chosen to relinquish long-term operation of services in order to focus on innovation and development, and to maintain its non-partisan and non-political status. It emphasizes partnership and matching agreements to ensure that its partner agencies will carry on the work with their own funds after JDC’s withdrawal.

### ISRAEL

- **Total Population:** 5.09 million
- **Jewish Population:** 4.17 million
- **JDC Appropriation:** $21,806,500


Some 20,000 Israeli youth between the ages of 14 and 17 are “off the track,” they have dropped out of academic or employment frameworks and are either in or on their way to serious trouble.

While many programs for such youth exist, their success is far from assured and often very partial. One of JDC’s major achievements has been the development of an effective, intensive one-year program, MIFNE (the Hebrew word for turnabout), which has succeeded in getting these youth back on course toward a productive future.

The MIFNE program uses innovative computer-learning technologies that capture the youngsters’ attention and a comprehensive approach that emphasizes both educational and social needs. New centers in Tel Aviv and Beersheba have joined the original MIFNE center in Jerusalem, and many new communities have asked for help in establishing centers of their own. The MIFNE curriculum and materials are also being used by a variety of organizations in over 35 settings around the country. They are being introduced into junior high schools to help prevent dropouts, and are being adapted to the needs of Ethiopian youth.

In 1991 JDC initiated programs that focused on two very different groups of girls within the marginal
youth population. The first was geared to girls attending special schools with combined work/study programs. To show what can be done to train these adolescents for jobs with real futures, JDC completely revamped the secretarial track at the Mishlav School in Jaffa/Tel Aviv, training the girls to become capable secretaries familiar with state-of-the-art-office equipment rather than messengers headed for dead-end jobs. The program was so successful that the Ministry of Labor will be implementing it throughout this special school network in 1992.

JDC is also developing a program for serious female juvenile offenders who represent the most difficult rehabilitative challenge. An effort of longer duration, it is an example of JDC's attempts to seek better solutions to problems even when it cannot be assured of success.

JDC is currently establishing a development association for marginal youth. This will provide a framework for inter-organizational cooperation in order to promote innovative solutions and facilitate their broadest possible implementation.

Programs for Gifted Children in Peripheral Areas

JDC seeks to provide challenging educational experiences for gifted children living away from the main metropolitan areas. To make this happen, even in areas with limited resources, the program employs a strategy of regional cooperation, pooling the resources of local kibbutzim, moshavim, and development towns and making full use of local educational facilities and science-based industries. The initial program was successfully introduced in the Kiryat Shmona region and has continued to thrive after JDC moved on to programs in the northern Negev and in Eilat, with a new program set to begin in 1992 in the southern Negev.

Neglected and Abused Children

In response to the growing alarm in Israel over problems of neglect and abuse of young children, JDC launched a new multi-year program in 1991. The program may affect the life chances of a very significant number of Israeli children, as some 40,000 are already in treatment within community-based or institutional programs. The number of known cases is, however, increasing rapidly as a result of new laws strengthening reporting requirements and a growing public awareness of the problem. Today, many more children are considered to be borderline and "at risk." JDC's program is designed to strengthen Israel's efforts to rescue these children from present danger and enhance their prospects for a better future in Israeli society.

Last year plans were developed for more comprehensive, community-based operations emphasizing continuity of care and cooperation among the police, hospitals, schools, and social welfare bureaus dealing with children-at-risk. A comprehensive model for community services is being developed that will be implemented in two selected communities. At the same time, two demonstration projects have gotten under way: an emergency center that will provide both shelter and diagnostic services to children-
at-risk, and the conversion of an existing special education school into a model facility for schools around the country.

Israel has one of the highest rates of institutionalization of young children in the Western world. While the program hopes to reduce this rate, it is also attempting to enhance the quality of life for these children and help them return to the community as quickly as possible. New approaches were developed in 1991, and the first steps were taken to implement an improved model of institutional care in several locations, one that emphasizes the continued involvement of the families and the community.

With so little known about the full extent and nature of this problem or the effectiveness of various services, efforts to expand the database were initiated in 1991, in close cooperation with the JDC-Brookdale Institute. A study of manpower training needs that will be completed in 1992 will be used to begin developing comprehensive training programs. Plans are also in progress for the development of a center for studies of children with special problems.

**The Handicapped**

JDC has long worked to help improve services for Israel’s physically and mentally handicapped citizens and give them an opportunity to participate in and contribute to community life. A multi-year effort was completed last year to establish a countrywide network of child development centers that provide for early diagnosis of developmental disabilities. JDC has created a complementary model that demonstrates how community agencies can combine resources to provide the services needed for children to realize their full functional and educational potential. Four such model centers were established in 1991, with the program scheduled to continue through 1993.

A major national effort launched by JDC in 1992 will provide access to Israel’s nature parks and facilities to the severely handicapped. JDC has mobilized the cooperation of all relevant national organizations and has involved the private sector along with the Ministry of Tourism. The program has captured the imagination of the media and is helping to educate the public and promote a more positive image of the handicapped and their needs.

The long waiting list for services for the mentally retarded prompted the establishment in 1987 of a special JDC program that emphasized community-based alternatives. Efforts have focused on expanding the number of options, including day centers and hostels, that would allow the mentally retarded to remain in or return to the community and live more satisfying and more productive lives.

Providing vocational opportunities is an important vehicle for community integration that JDC has been promoting through a number of pilot programs that have emphasized the employment of the retarded in paid rather than sheltered positions. Thus, mentally handicapped gardeners can now be found proudly working on the grounds of the Knesset (Israel’s Parliament), while others serve as aides caring for the elderly or in kindergartens for disabled children.

With the rise in immigration, JDC has also been working to integrate disabled immigrants into the existing service system. Most of these *olim* are further handicapped by the poor quality of assessment and rehabilitation services in their countries of origin.
with Ethiopian olim likely to have received virtually no services at all. Making up for this gap is imposing significant demands on the national system, which JDC is helping to meet. A diagnostic center for olim was established in 1991 in Jerusalem, and additional efforts are planned.

The Falk Institute for Mental Health and Behavioral Studies is the research arm of JDC-Israel in mental health. In 1992, the Institute will carry out studies on the mental health aspects of immigration, service utilization, and children- and adolescents-at-risk, and provide consultation services to other JDC programs, particularly in the field of immigration.

**The Elderly**

JDC helped develop the country’s network of services for the elderly while responding to the emergency needs of the 46,000 elderly immigrants who came in the early years of the state. While it has long since turned over the provision of direct services to the government and voluntary sectors, JDC has maintained a major role in the system’s continuing development and adaptation to meet changing and still rapidly growing needs. In performing this role, JDC developed a unique association, ESHEL, which pools the resources of all the major national organizations and has become the major force for manpower training and program innovation.

The demands on ESHEL have grown dramatically with the new wave of immigration. Once again JDC is responding to emergency needs, this time helping to hasten the pace at which the system expands to meet the needs of the approximately 48,000 elderly who have already arrived. JDC-Israel is devoting a major share of its absorption activities to programs for elderly olim. Working in cooperation with the Israeli Government and the Claims Conference, which distributes German reparations, JDC was instrumental in developing a national program that will attempt to create some 4,000 institutional beds over the next 5 years to help meet the dramatic increase in demand stemming from this aliyah.

Elderly olim are likely to face severe financial difficulties unless some form of subsidized public rental housing can be made available to them. ESHEL was instrumental in alerting the Housing Ministry to this special need, and it has begun to develop a range of cost-effective housing alternatives. These include shared housing and the construction of sheltered housing above or next to existing day care centers. In 1992 sheltered housing units will even be constructed in temporary caravan sites.

ESHEL has stepped in to provide the elderly, who are excluded from regular ulpanim, with new clubs in 15 locations that provide educational and social programs in addition to Hebrew language instruction and access to JDC’s Russian-language Judaica libraries. The clubs are currently being used as a base to broaden the volunteer and employment activities available to elderly olim.

ESHEL began a major initiative in 1991 to enhance the health and functional independence of the elderly. The program focuses on improved nutrition, road safety, oral hygiene, and the prevention of accidents in the home. ESHEL is also developing a range of new roles for elderly volunteers, and it has pioneered in the development of services for Israel’s Arab citizens. The first comprehensive day care center for well and disabled elderly opened last year, and the first institution specifically designed for the Arab population will be opened in 1992.

**Ethiopians in Israel**

The arrival of some 20,000 Ethiopians in 1991 added a new urgency to
JDC's efforts to promote this group's sense of independence and well being in Israel. JDC served as the catalyst for a range of health education programs, creating innovative training materials for this purpose in Amharic. Sensing a critical gap in services, it succeeded in initiating job training and employment experiences for the immigrants during their first year in Israel, disproving the skeptics who thought such activities premature and leading to a major revision of Ministry of Labor policy toward these efforts. Some 825 recent Ethiopian arrivals were placed in a range of positions and training courses in the building trades, hotel services, agriculture, and industry, with 1,950 Ethiopians expected to participate in employment-related programs in the current year.

At the same time, JDC continued its long-term effort to promote upward mobility among Ethiopians by targeting such groups as discharged soldiers and recent graduates of Youth Aliyah schools for special training programs. An on-the-job training course for technicians at Israel Aircraft Industries that placed Ethiopians alongside new Soviet immigrants was a particular success last year. In JDC's continuing search for innovative approaches, a "Big Brother" tutoring program was begun last year and will be expanded in 1992. Ethiopian and other Israeli students serve as mentors to young Ethiopian children, helping them with schoolwork and social integration. This program typifies the concerted attempt that has been made to use the more veteran and educated Ethiopians as a resource in the absorption of the newer arrivals.

JDC's scholarship and enrichment programs continue to provide assistance to students in universities, colleges, and other post-high school institutions in order to help create a cadre of professional, educational, spiritual, and lay leaders from among the Ethiopian community. Recognizing that the successful integration of the Ethiopians in Israel requires an understanding of their culture and customs, JDC established the Center for Counseling on Family Issues. The center helps train the additional professionals needed to work with the newest olim, publishes professional handbooks, and provides ongoing guidance to all those who work with this group. It also uses the traditional council of Ethiopian elders as a force in mediating family disputes, and as a support group for professionals throughout the country.

Community Development and Community Centers

JDC-Israel was instrumental in the establishment of Israel's network of community centers and continues to work closely with the center movement to improve the effectiveness of center programs and strengthen community life. It also helps mobilize the centers to address the new challenges facing Israeli society that find expression in every neighborhood. The new immigrant moving into his first apartment and new neighborhood finds that the local community center is a critical address in helping him to meet his family's needs and become part of the broader community. This has been made possible by JDC-sponsored social absorption programs for Russian and Ethiopian olim.
that were implemented in 35 and 15 communities, respectively, last year, with expansion to many other localities scheduled for 1992. Programs include *ulpam* classes, job clubs, and heritage courses for the par-

Youth-to-Youth organization implemented programs with JDC's help through 20 youth groups nationwide, and a recently published handbook based on this experience will provide a guide for other organizations under-

ents; youth and preschool programs for the younger generations; JDC Russian-

language Judaica libraries; and volunteer and family-

to-family programs linking immigrants and veteran Israelis. Well after the initial absorption phase, the community centers continue to work to weave the newcomers into the fabric of community life.

A community playground-building project undertaken last year in new communities as well as in established areas absorbing significant numbers of new immigrants has helped to encourage voluntarism and cooperation among the different ethnic groups. JDC is working with the youth movements and the Conservative and Reform movements to promote integration in rapidly changing neighborhoods. In 1991, the

common efforts to enhance organizational effectiveness. The Self-Help Clearing-

tone will provide a guide for other organizations under-

house, located in Tel Aviv, provides advice and counseling to self-help groups, produces and distributes instructional material, implements training programs, and promotes the self-help concept among immigrant groups.

**Management Training and Organizational Development in the Public and Voluntary Sectors**

In 1991, JDC-Israel trained 73 of Israel's top level managers in the public sector, including 13 mayors and 22 general directors of major ministries and voluntary organizations. The training is carried out by an association called *ELKA*, a joint venture between JDC-Israel and the Israeli government. Two strategies are employed: Courses that focus on specific management levels across organizations and courses that focus on specific organizations and ministries.

In the latter category last year was a program conducted with the Ministry of Education in which senior management was helped to prepare a master plan for absorbing immigrants in the educational sector. A new effort is being launched in 1992 to help the Ministry of Health reorganize and retool as part of an overall reform of the health system.

To improve services in the field, *ELKA* also organizes training courses for
senior directors of field units. Recent efforts have focused on directors of local social service departments struggling to deal with the social implications of high unemployment as well as their newly designated responsibility for immigrants' social service needs, which was transferred to them from the Jewish Agency in 1991. ELKA has also developed an extensive training program for professionals involved in absorption efforts that focuses on understanding and overcoming cultural differences; these techniques are being utilized by Israel Radio and Television to promote communication between veteran Israelis and the many newcomers.

**Municipal Strategic Planning and Information Units**

The Municipal Strategic Planning Unit (MPU) program, which started on an experimental basis in 1984, is now being implemented on a national scale, with 16 MPU's now in existence. The project aims to improve the decisionmaking process and the managerial and planning ability of local authorities, a task that has become more urgent with the continuing transfer of responsibilities to the local level. While operating costs have been fully assumed by the Interior Ministry and local municipalities, JDC continues to provide professional assistance in setting up new units, with 5-10 planned for 1992, and it provides funds for staff training and special projects. In the coming year, it will help establish the first MPU's in the Druze and Arab sectors and promote regional cooperation among small communities that need to pool their planning resources.

The MPU's have proved to be a critical asset in addressing the latest change in local government responsibility—the unprecedented numbers of immigrants showing up directly from the airport on the doorstep of the municipalities, without the buffer of a stay in an absorption center.

**Promoting Entrepreneurship**

In the 1950's, JDC provided opportunities for many older and disabled immigrants by helping them to establish small businesses. Today, JDC is once again using self-employment to create opportunities for new olim.

Many recent immigrants arrived with a desire to put their dormant entrepreneurial skills to use. JDC's efforts in this area began with the creation of courses for these nascent entrepreneurs to prepare them for the demands of Israel's market economy. When it became clear that guidance was needed on a structured, ongoing basis, JDC established the first Small Business Development Center in Tel Aviv in 1990, with the participation of the municipality and government ministries. Support for the program mushroomed as Israeli economists increasingly came to recognize the link between small business development and job creation.

A national network of Small Business Development Centers, open to all but with a special emphasis on the needs of immigrants, is rapidly emerging with JDC encouragement and support. The Jerusalem Center is currently the network's largest. Major loan funds for small business development have been established by the Israeli government, the Jewish Agency, various North American federations, and by Claridge and other foundations, with the immigrants helped by the centers to use these funds to best
advantage. Three new centers will be established in 1992, and JDC will implement a uniform management information system throughout the network.

Promoting self-employment opportunities for older olim is still a JDC concern, with the creation of cooperatives among the possibilities being explored and tested.

Vocational Training and Job Placement

JDC’s training and placement programs continue to target various groups with special needs: the disabled, older workers, and unemployed discharged soldiers. At the same time, JDC has expanded its efforts in this area to help Israel provide employment for the new immigrants, with programs for Ethiopians a major focus of its attention (see Ethiopians in Israel, above).

With regard to other immigrant groups, JDC began shifting its emphasis last year from developing model refresher courses to developing model courses to retrain olim for new occupations. A key focus of JDC’s work is the training of immigrants for available positions within Israel’s social service sector—thereby also helping to alleviate long-term manpower shortages in that area. Creating opportunities for Soviet doctors to work in fields like geriatrics, public health, social work, and a range of paramedical professions is a prime example. In 1992, JDC will help the Ministry of Health implement a program to utilize 600 Russian doctors, aged 50 and older, as physicians in the country’s elementary schools. Special programs have also been developed for groups of immigrants experiencing particular difficulty in finding jobs, including single mothers, those over 50 years old, and the handicapped.

By forming a partnership between the public and private sectors, new models of on-the-job training within existing industries were developed that have caught the government’s attention. These efforts will be significantly expanded by JDC in 1992 in response to the government’s request for help in marketing the significant new resources it is making available for initiatives of this nature.

Model placement programs have been developed with Israel’s Manufacturers’ Association and the Israel Chamber of Commerce to match immigrants with available job openings throughout the country. A new phase in this effort will begin in 1992 with the setting up of a pilot scheme based on a new, fully automated model for the government’s employment service. This is designed to deal with growing unemployment lines throughout the country and to enhance the effectiveness of the service for both job seekers and potential employers. In a related effort, a new model of vocational guidance and assessment services has been introduced in the northern Negev as part of a regional program to promote employment and immigrant absorption.

Comprehensive Approaches to Absorption, Community Development, and Economic Development at the Local and Regional Levels

Immigrant Self-Help Associations

The Thousand Families Association is a voluntary self-help association of over
4,000 Russian immigrant families. With JDC assistance, they have taken responsibility for their integration into Israeli society into their own hands. Sensitive to the needs of their members, new immigrant associations can become crucial vehicles for facilitating absorption by serving as go-betweens with the authorities and as sources of initiative and mutual support.

JDC has helped the Thousand Families Association establish a solid professional and administrative infrastructure, linked it with relevant ministries and agencies, and provided professional consultation for a range of programs. This association’s unique approach combines all aspects of the absorption process, providing housing and jobs for its members while addressing their social integration into their new communities. By the beginning of 1992, many of the association’s efforts had reached fruition: Some of the first homes for association members had been completed, construction had been initiated at all sites, and a new industrial park was under construction to provide new sources of employment. A number of job training and placement programs have been successfully completed, with additional job creation efforts currently under way.

Based on the experience of this association, JDC is helping other groups launch similar efforts and, in cooperation with the Zionist Forum, it has conducted a series of workshops for over ten such ventures.

Regional Development Projects

JDC is currently developing a model for regional cooperation in the peripheral and disadvantaged areas of the country to help these areas more successfully meet the challenge and the opportunity posed by the large influx of new olim. Centered in the northern Negev, the Shinar project is bringing the development towns together with their kibbutz and moshav neighbors. It combines a strong focus on economic development with efforts to strengthen absorption services for immigrants as well as existing general community services. The project has already succeeded in developing a business and technology advisory service that is helping firms in the region to expand and facilitating the entry of new enterprises, with a business conference for local and international investors held in the beginning of 1992.

The JDC-Brookdale Institute is the national center on aging and human development in Israel, with a declared responsibility to promote policy, field practice, and education on a national basis. The Institute, a partnership between JDC-Israel and the Government of Israel, provides a meeting ground for policymakers, researchers, and professionals throughout the country. Its staff members are regularly consulted by policymakers and Knesset members, and they frequently serve on policymaking commissions.

A cornerstone of the Institute’s efforts is close cooperation with JDC-Israel. The machinery has been established to ensure overlapping and mutually rein-
forcing agendas. This makes it possible to integrate research, planning, and evaluation capacities with expertise in developing services and the financial leverage necessary to promote innovation and change. A basic operating principle of the Institute is to focus on major national issues on a comprehensive multi-year basis in order to have a significant impact on public policy and professional practice.

The Institute’s impact on national policy on aging has included assistance with both the planning and implementation of the social security law, enacted in 1989, that provides home care to the disabled elderly. Research is currently under way to determine whether the increase in home care mandated under the law has been effective in reducing the need for institutionalization.

The regulatory system developed at the Institute for quality assurance in nursing homes has been adopted nationwide in institutions operated by various government ministries, while efforts continue to further improve the system.

At the request of the Knesset, the Institute recently completed an examination of the rights of the elderly which will serve as the basis for new national legislation, and it has been instrumental in the recent development of new standards and guidelines for day care centers. Other areas in which the Institute has played an active role include efforts to improve coordination between the health and social services and to establish national and regional multi-year plans for the development of community and institutional services.

The Institute serves as a center for international collaborative efforts in the area of healthy aging in the Jewish world and as JDC’s research arm in developing its worldwide program. A recently completed study of the needs of Israel’s Holocaust survivors is being used in the new round of negotiations with the German government over reparations.

International collaboration and technical assistance continued to expand in 1991. A project conducted in cooperation with the Jerusalem and Los Angeles municipalities and the Los Angeles federation to encourage volunteer efforts by and on behalf of the elderly at the neighborhood level has met with a great deal of success. It is now operating in a large number of Jewish and Arab neighborhoods in Israel and in black and Hispanic neighborhoods in Los Angeles. Assistance was provided to the South African government in its effort to adopt the Institute’s regulatory system for quality assurance in that country’s nursing homes, and researchers helped the European Community in its efforts to promote quality assurance in general hospitals.

The Institute is a member of a multinational team developing a research agenda on the determinants of healthy aging. Sponsored by the Special Program for Research on Aging of the World Health Organization, the project aims to identify those factors associated with health and functional independence in old age. The Institute also served as a consultant to the Pan American Health Organization in developing a program for aging in Latin America.

Institute researchers have been asked to serve as consultants in health system reforms under way in Romania, Australia, and Russia. An international advisory committee of experts and scholars has been established by the Institute to help with this endeavor.

Throughout the past year, the health policy research unit continued to assist those involved in ongoing efforts to reform...
the country’s health system and improve the quality of care provided to Israel’s citizens. The Institute’s work contributed to a major reform in health care finance in 1991 that was designed to ensure that the health insurance funds provide equitable treatment to the poor, the elderly, and those with large families.

The Institute continues to expand its areas of cooperation with JDC-Israel and has begun to address the research and evaluation needs of the children-at-risk program and of JDC’s programs on immigrant absorption. A major report on the implications of the current aliya for the health and social services was issued in 1991 and is serving as an important basis for planning. A special version of this report has been prepared for use by North American federations engaged in long-term planning to meet communal needs.

**Religious/Cultural Institutions (Yeshivot)**

By the beginning of 1991, the gradual phase-out of per capita institutional subventions mandated by the Department of Yeshivot’s program and budgetary restructuring had been successfully completed. Last year was thus the first one in which the department was able to devote all available funds to encouraging a variety of innovative and creative projects in the Torah institutions it serves. It was also able to help these institutions aid in the social and cultural integration of many of the new citizens from the former Soviet Union and Ethiopia who arrived in Israel last year.

Two thousand students from different parts of the former Soviet Union and 1,000 from Ethiopia were successfully absorbed by 50 such yeshivot in 1991, with JDC helping the schools set up special preparatory classes and care for the students’ needs. The education the olim receive in the yeshivot enables them to feel at-one with the Jewish past—and the Jewish future. In addition to formal schooling, the yeshivot have also developed, with JDC’s help, extensive outreach programs that now embrace 28 localities—from large towns to outlying areas—and serve over 15,000 new immigrants.

Informal classes in Judaism and Jewish history are part of these efforts, as are the organization of Shabbat and holiday celebrations that offer a practical demonstration of Jewish customs and traditions. The programs’ reception has made clear that many of the new olim are hungry for Jewish knowledge. They want to feel that they belong fully to the Jewish people and consider the acquisition of this knowledge an essential prerequisite.

Among the innovative projects for yeshivot that are supported by JDC is one geared to students with learning disabilities. Unable to keep pace with the intensive nature of the yeshivot’s regular programs of study, many of these youngsters had previously been allowed simply to fall by the wayside as their problems went unacknowledged. With JDC’s encouragement and qualified professional advice, six yeshivot for “slow learners” have now been opened whose teaching methodology was specifically designed to give these students a chance to reach levels compatible with their abilities. A course was
also held for yeshiva teachers last year to sensitize them to students with special learning needs and give them the basic skills needed to handle such children. Courses will be continued in 1992 in Jerusalem and Bnei Brak, with JDC having succeeded in making the point—to the yeshivot and to the parent body—that these children can indeed be helped within the yeshiva framework, and should be.

Special attention was also devoted by JDC last year to the administration of yeshivot. A year-long training program was set up with the help of JDC-ELKA that emphasized the importance of acquiring and utilizing professional management skills. Thirty yeshiva administrators met once a week for a full day, with the cost of the program shared by the participants and JDC.

Support continued for other programs concerned with the welfare of the student population and the proper functioning of educational institutions. To help insure healthful nutrition at the most reasonable cost, a part-time nutrition consultant provided by JDC makes regular visits to the yeshivot and trains those responsible in menu planning and cost control. Special attention was also paid to the condition of classrooms and dormitories, with schools alerted to potential health and safety hazards and encouraged to provide a sound environment for their students.

JDC has helped persuade many of the yeshivot to pay greater attention to innovation in the learning process, with improved science laboratories, computer classes, language labs, and video teaching aids a direct result of this intervention. Over 3,500 students currently attend vocational and technical yeshivot. JDC grants help these schools to purchase the latest equipment and enable their students to keep abreast of technological developments. These vocational institutions currently play an important role in the absorption of new olim.

Last year, JDC provided 64 scholarships to students training for the rabbinate or other religious vocations, most of whom will ultimately be placed in positions in communities in Israel and throughout the Diaspora. Scholarships were also provided to a few very promising students whose learning achievements indicate that they have the potential to become great Jewish scholars.

In addition to the new outreach efforts for olim, JDC continues to provide support for outreach programs set up by yeshivot in over 35 communities across the length and breadth of the country, in small towns, kibbutzim, moshavim, and even in army bases. These programs are tailored to those who are curious about Judaism and want to learn
more about their Jewish heritage. They have helped to build bridges between the religious and secular communities. So too have the religious rehabilitation programs for prisoners and ex-prisoners that have won the acclaim of prison authorities as well as rehabilitation professionals.

A large measure of the Department of Yeshivot’s time continues to be devoted to the critical services it provides to JDC’s global programs. In addition to helping to train religious functionaries from abroad who will return to serve their home communities, the department arranges the purchase and shipping of kosher foods, including matzah, kosher wine, and other holiday needs, as well as religious books and supplies to Jewish communities throughout the world.

**The Center for Social Policy Studies in Israel**

The Center is an independent, non-profit, and non-partisan institution that is funded primarily by JDC. It aims to contribute to public awareness of and participation in the formation of government policy and to make social policy more responsive to the needs of Israel’s citizens. The Center seeks to provide both policymakers and the public with an explanation of the key issues involved in a given problem and the economic and social implications of proposed solutions. While it maintains a neutral position on the issues studied, it may raise and develop alternative solutions for public debate and decision by the Cabinet and the Knesset. The Center also aims to contribute to a better understanding on the part of Israel’s friends abroad of the social problems facing Israel’s citizens.

The Center’s main areas of study are its annual analyses of the allocation of government and national resources for human services. It also selects timely socio-economic problems for study and consultation with legislative, civil service, industry, labor, and academic leaders. In its work, the Center stresses the integration of the social and economic dimensions of public policy. Among the studies undertaken by the Center in 1991 were those that dealt with the current wave of immigration and its impact on Israel’s public service needs in different locations and regions. The Israeli government’s recent official document on the economic and humanitarian aspects of Soviet Jewish immigration was based in part on socio-economic data prepared by the Center in recent years.

In addition to its research efforts, the Center engages in an intensive outreach program through which it has developed ways and means to ensure maximum impact on the policymaking process. The establishment of the National Center for Measurement and Evaluation in Education, Israel’s recent tax reform, and the development of an infrastructure for a comprehensive national social report are areas in which the Center’s outreach activities have recently been especially successful.
In response to political upheaval in the eastern half of the European continent, ongoing movement toward a unified European community, and initiatives undertaken by European Jewish leaders, JDC has determined that its future role in Europe should focus on community organization, while it continues to maintain its relief programs in Eastern Europe for Holocaust survivors. This determination was arrived at after a year-long assessment of the European communities and their immediate needs, and after many hours of deliberations among the leadership of JDC and the local communities.

Largely by providing technical assistance at the communities’ request, JDC will try to help individual communities maximize their resources by developing and making the fullest use of their current and emerging lay and professional leadership. At the same time, JDC will encourage the development of mutual assistance programs among communities, the pooling of strengths, and the establishment of mechanisms to address pan-European issues. With many of the Eastern European Jewish communities currently at a stage in their development similar to that faced by the Western European communities as they struggled to recover from World War II, many Western leaders are interested in sharing with their Eastern European counterparts the expertise acquired and the lessons learned in the course of that postwar experience. JDC hopes to facilitate this interchange and similar interaction between Western European and Latin American Jewry that would enable each to benefit from a mutual exchange of ideas and expertise.

While JDC will continue its consultations with local communities in order to deepen its understanding of their individual and collective needs, the following projects are scheduled to get under way in 1992: A Model Communities Program will initially focus on three Jewish communities, working to bring existing organizations in each community together to form a central body that would strengthen the community and, in some instances, help insure its continued viability. A Model Regions Program will promote regional activities for communities with a common geographic base and four or five Pan-European Seminars are planned to provide an opportunity for community leaders to consult on issues of mutual concern, including community governance and the restitution of Jewish communal property. A team of JDC consultants will work with the communities to oversee the implementation of these projects, while a data bank on European Jewish communities and their resources that is currently being developed will serve as an important tool in community organization efforts (in coordination with other organizations in Europe and Israel).

Meanwhile, the EUROPEAN COUNCIL OF JEWISH COMMUNAL SERVICES, which was established in 1960 to provide the smaller Jewish communities with a variety of programs and services, has been adapting its objectives and restructuring its operations to meet the challenges of a new Europe. While continuing to initiate and coordinate cultural programs, the Council will also provide a framework for recruiting and training lay and professional leaders. Plans are under way for a networking service that would provide information and advice to organizations or individuals interested in working with the European Jewish communities.

JDC continued last year to help fund the EURO-
PEAN UNION OF JEWISH STUDENTS (EUJS), which provides a support network for Jewish students through the development and maintenance of local and regional student unions. EUJS also organizes educational seminars and conferences on Jewish topics and helps subsidize the student participants, providing an especially welcome opportunity for young Jews from East and West to meet. Additional funds provided by JDC in 1991 facilitated the involvement of students from Eastern Europe and the former Soviet Union in EUJS activities. EUJS now has 41 chapters and others in formation, and its annual Summer University is proving to be the outstanding event on the European Jewish student scene.

In FRANCE in 1991, JDC completed the second year of its three-year phase-out of institutional subventions, subsidies that are scheduled to cease entirely at the end of the current year. With local communities and national organizations deemed able to support their own Jewish educational, communal, cultural, and religious needs, JDC will continue to provide technical assistance as requested within the broader framework of community organization and development in Europe. JDC funding continued in 1991 for a project to improve French Jewish kindergarten education, and a special teacher-training program has been established.

In SPAIN, JDC continues to assist a tiny remnant of aging, handicapped World War II refugees in Barcelona to live out their lives in dignity, providing funds that are administered through Ezra, the local Jewish welfare agency. In ITALY, funds were allocated last year for the care and maintenance of two residual transmigrant cases, both of whom are elderly and handicapped.

**TRANSMIGRANTS**

With direct processing in the former Soviet Union of all U.S.-bound Jewish emigres continuing in 1991, only small numbers of transmigrants from other countries as well as a few religious, and cultural programming for children and adults. Albania's sudden emergence from the cold-war era brought JDC an unexpected caseload last year as that country's small Jewish population was allowed to emigrate. A 37-member extended family group seeking to be reunited with other family members in the United States was supported by JDC in Rome for six months while U.S. immigration processing was completed. JDC's Athens office also continued to assist a very small number of Eastern European emigres undergoing immigration processing in Greece.

In both Rome and Vienna, the orderly phase-down of JDC transmigrant operations from their early 1990 peak continued last year. In Rome, the cutback in operations was nearly complete, with only a minimal staff remaining to assist those still awaiting visas. In Vienna, educational and social programs were moved into existing offices as the consolidation of operations proceeded apace. This phase-down, planning for which began even as caseload numbers continued to increase after the October 1989 change in U.S. immigration procedures, was described in detail in last year's annual report. The phase-down was facilitated by the modular way in which JDC's transmigrant program and staff had been assembled, enabling the organization to respond with alacrity to changing world Jewish needs.
The economic situation in Romania continues to be one of the most difficult in the former Eastern bloc. Critical shortages of dairy products and various basic necessities coupled with hyper-inflation have put those goods that are available in the stores and markets effectively beyond most people’s reach. The drastic devaluation of the nation’s currency, the lei, has been accompanied by an accelerating wage-price spiral; both have had a profound impact on FEDROM, the Federation of Jewish Communities of Romania, through which JDC’s social assistance programs are implemented. The dollar value of FEDROM’s contribution to these programs has been reduced, and staff cutbacks have been implemented, at the very time that the need for assistance is greater than ever.

Most of the elderly, chronically ill Jews benefiting from the JDC-FEDROM social assistance programs are Holocaust survivors with either very limited government pensions or no pension at all. They generally have no families to provide the kind of support that other Romanians in their age group rely on to survive in the harsh economic environment. JDC’s help enables these elderly Jews to live modestly but with dignity in a manner commensurate with their surroundings, with cash assistance provided to approximately 1,914 eligible individuals in 1991. The maximum level of income permitted for eligibility was increased in May 1991 after a period of 250 percent inflation; it was raised again last November but has still not kept up with the increase in the cost of living.

While a 10 percent decrease in the caseload is expected in the coming year due to natural attrition, deteriorating economic conditions have led to new applications for assistance from other elderly community members who now find themselves in need of help. Special assistance has been provided each year to help regular assistees and other eligible individuals pay for increased heating costs and other items needed to weather the country’s harsh winters. Approximately 2,770 individuals received such help this year, while an
extra winter relief grant was provided to 3,500 individuals to help them buy 50 kilograms of potatoes, a basic winter food item whose cost has jumped from 3-4 lei to 80-90 lei. A clothing distribution program has also continued to provide help to over 2,800 individuals.

Seven food packages were distributed at various points in the year, usually timed to coincide with the Jewish holidays, to about 2,900 assistees and community workers. These packages contain goods that are generally unobtainable in the stores, and they are critical to survival. With JDC's assistance, FEDROM operates 10 kosher restaurants throughout the country that provide nutritional and social benefits to the lonely elderly, with an estimated 605,000 meals served last year. That number is expected to rise to 660,000 in 1992 as the elderly find it harder to secure food at prices they can afford. Four additional food packages were sent in 1991 to 600 assistees living in distant provincial towns with no kosher kitchens; the amount of food provided in each of these supplementary packages was increased substantially from the previous year to help cope with continuing scarcities and astronomical price levels. This is part of JDC's ongoing effort to monitor the level of services provided to those living in the provinces and seek improvements when needed to equalize benefits for all elderly assistees.

To promote increased efficiency and the best use of scarce resources, the eligibility criteria for receiving home care were revised in 1991 and the program was better focused, with a resulting drop in the number of assistees from 950 to 598. Eligibility for the meals-on-wheels program in Bucharest was also redefined, with one van that had delivered 80 meals a day taken off the road and provision made instead for meals to be eaten by the elderly at the Popa Soare kosher restaurant.

Efforts are also under way to help make the clinics more efficient and effective. Clinics that were serving only a very small number of people in the distant provinces have been closed and part-time physicians hired for those communities. JDC continued to pro-

<table>
<thead>
<tr>
<th>Country</th>
<th>Jewish Population</th>
<th>JDC Appropriation</th>
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<tr>
<td>ROMANIA</td>
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<td>BULGARIA</td>
<td>6,500-7,000</td>
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</tbody>
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1 Figures are approximate.

vide funds for the purchase of medications last year, with over 2,700 assistees and residents in the community's old age homes benefiting from this program. Large quantities of donated medical equipment and pharmaceutical supplies were also sent by JDC; these are either used by the community or bartered for other needed medications. A new program introduced early in 1992 by the Jewish Braille Institute of America, in partnership with JDC, will provide the blind and visually impaired elderly with special services and equipment to help meet their needs.

Two old age homes are presently maintained by the community in Bucharest, although ultimately only the larger Rosen Home is expected to remain open. To make more efficient use of these facilities, especially in view of government-mandated wage increases and other increased costs, one of the Balus Home's four pavilions was closed last year and the residents transferred to the other pavilions or to the 205-bed Rosen Home. In the provinces, the
Dorohoi home was closed last year and its residents moved to one of the two Bucharest homes, where they have adjusted well. While two small, family-like homes continue to be operated in Arad and in Timisoara, new cases are being referred to the Timisoara facility, with the Arad home slated for eventual closure.

JDC supports the administrative costs of the FEDROM social assistance department, whose staff consists largely of partially-compensated pensioners. Passover matzah was again purchased in Israel by JDC and distributed by FEDROM to the entire Jewish population, and special cash assistance and Passover packages were provided to the needy. JDC continued to provide the community with religious supplies purchased abroad and the services of a shochet (ritual slaughterer) and kashrut supervisor, while the community maintained responsibility for all its other religious, cultural, and educational needs.

Despite a general deterioration in organized life in Romania and the constraints imposed by the economic situation, the Jewish community programs supported by JDC continued to operate as well as possible and to provide good quality services within the context of conditions in Romania today. New leaders were introduced into FEDROM late in 1991, and a number of initiatives have been undertaken that should lead to a continuation of programming at this level in the future.

Hungary

Against a background of economic difficulties and political uncertainties, the resurgence of Jewish life in Hungary continues apace, with JDC currently involved in nearly every aspect of this community's social, cultural, and religious renaissance.

JDC's resident country director has forged a valuable consultative relationship with the Jewish community leadership, with JDC helping to create new structures and vehicles to address communal needs. The Hungarian Jewish Social Support Foundation, a Western-style foundation with a board of directors made up of individuals active in a variety of fields, was established by JDC with the consent of the community in November 1990 to deal with social services, replacing the old KSB. JDC currently finances social services in Hungary through this foundation, which screens requests for assistance and administers a variety of support activities through a computerized system.

The basic objective of JDC's social assistance program is to enable aging and infirm Holocaust survivors to live out their lives in dignified, if modest, circumstances. Many of these survivors were unable to work long enough to qualify for adequate pensions and cannot afford basic necessities even in the best of circumstances. Currently, they are among those most hurt by the rapid run-up in prices that has accompanied the country's move toward a market economy, and they are finding it increasingly difficult to manage.

Approximately 2,000 such individuals received monthly relief payments in 1991, while 673 people benefited from special grants to tide them over crisis situations. Additional assistance during the winter months helps the elderly afford warm clothing and fuel for heating; 1,650 individuals received such help in 1991 and about 1,800 were aided this past winter.

JDC continues to sup-
port a network of kosher kitchens and dining rooms that function as Jewish social centers, helping to alleviate the isolation that often accompanies old age. They are part of a large-scale feeding program operated by the Central Board of Hungarian Jews that provided the elderly with approximately 370,000 meals last year, including rations to be cooked at home and a meals-on-wheels program that delivers 200 meals a day. In the Budapest area alone, 1,000 individuals are helped daily, with approximately 30,000 meals provided each month. JDC also supports small kosher dining rooms in Debrecen and Miskolc, and it helps the Orthodox community in Budapest operate a feeding program for the elderly at the Hanna Restaurant.

JDC currently helps to support three community homes for the aged with a combined population of approximately 105 residents. It also funds the Pava Day Care Center for the elderly, which provides meals and a daily program of organized activities to about 200 lonely Jews. JDC has been encouraging the community to establish a variety of efforts, mainly through the synagogues and youth movements, to reach out to the elderly and see that their needs are being met. These include a home care program in Budapest’s Seventh District, home visits by Zionist youth movement volunteers, a pensioners’ club constructed next to one of the synagogues with JDC help, and a special hotline at the social support foundation through which visits to the hospitalized can be arranged. JDC is working to foster greater communal self-reliance in the hope that as the community develops and advances, it will be able to assume more of the burden of caring for those in need.

JDC continued to maintain its strong support for Jewish educational and cultural activities last year. Since the mid-1980’s, it has worked to upgrade the quality of Jewish and secular education provided by the Anne Frank Gymnasium, the Jewish community’s high school, confident that numerous benefits would result from this serious investment in Hungarian Jewish education. The high school has a current enrollment of over 200 students, up from 23 in 1985, and its success helped create a pool of parents willing to consider Jewish day schools as a viable option for their children.

Two such elementary schools have been operating in Budapest since September 1990, the Yavne School and the Masoret Avot School. For two years prior to their founding, JDC worked with the international and local groups planning the schools’ establishment, and it continues to provide some technical advice and professional support. JDC has supplied books and religious items to the Yavne School and it helped the Masoret Avot School with arrangements for its own session at the Szarvas camp. It furnished the Yavne School with an early childhood consultant and financial support for its kindergarten program, and it supports the Orthodox community’s kindergarten and Talmud Torah.

With demand growing for all kinds of Jewish educational material, JDC has established an audio-visual training center on the ground floor of the community building. The center provides materials to the schools, youth organizations, Talmud Torahs, and other community institutions.

For hundreds of Jewish youngsters from Hungary, other Eastern European countries, and the former Soviet Union, life at The Ronald S. Lauder Foundation/American Jewish Joint
Distribution Committee
International Summer Camp at Szarvas has been an eye-opening experience. The Jewish educational program at the camp and the enthusiasm of the Israelis in addition to the Israeli staff, 60 Hungarian students were trained as counselors in a special course conducted by JDC in Budapest during the winter months. Plans are under way to expand the

who help conduct it instill in the youngsters a message of Jewish pride and tradition that resonates throughout their local communities when they return home.

Opened in the summer of 1990, the campsite was purchased by the Lauder Foundation and renovated by JDC with foundation funds. The camp is currently maintained and operated by JDC with the continuing support of the Lauder Foundation and the cooperation of the Jewish Agency for Israel. Over 1,300 youngsters aged 7 to 18 attended the five two-week sessions that were held in 1991 to meet the burgeoning demand, with 300 other Eastern European and Soviet Jewish children joining the Hungarian youth. In camp to accommodate 1,600 children beginning with the summer of 1992.

JDC continues to help meet the community’s religious needs by providing religious items not available locally as well as religious books for use at the summer camp and in the Talmud Torahs. A JDC-sponsored modern Hungarian translation and transliteration of the Passover Haggadah was received so enthusiastically in 1990 that a second edition was published last year. JDC continued to participate in the cost of providing key religious functionaries, while offering to train local candidates for these positions. It also continued to subsidize the operating costs of the Rabbinical Seminary in

Budapest and provide stipends for its students. A scholar-in-residence program has been supported by JDC for the past three years in conjunction with Jerusalem’s Schocken Institute as part of an effort to improve the Seminary’s educational quality and broaden its mandate to include various forms of adult education.

A three-year teacher training program established by JDC in 1989 has now become an established communal institution operated in partnership with the Schocken Institute, the Seminary, and the local Budapest community. Designed originally to provide the community with a corps of trained local Jewish studies teachers, the program has evolved into a new approach to leadership development, with the students required to involve themselves in various community projects that benefit the Jewish population. JDC is thus supporting local efforts to establish a pool of knowledgeable and involved young Jews from among whom an effective leadership can be expected to emerge in future years.

Finally, a number of nonsectarian projects have recently been undertaken in Hungary by the JDC International Development Program that are described in detail in the JDC-IDP section of this report. These projects are structured as cooperative ventures with various local authorities and institutions, and they are generating an important measure of good will for JDC and the Hungarian Jewish community.
Poland

The economic shock therapy pioneered by Poland two years ago when it began its conversion to a market economy has proved to be tough medicine for the country, costing two Prime Ministers their jobs and giving rise to various manifestations of popular anxiety and discontent. The impact of these economic reforms on the oldest segment of the population has been particularly severe.

Cash assistance was provided by JDC last year to about 2,000 elderly Jewish couples and individuals—all of whom meet criteria established by the Central Jewish Welfare Committee, which is made up of representatives of the four major Polish Jewish organizations. A one-time additional payment to the 700 neediest cases is planned for 1992 in recognition of the economic emergency. The caseload is expected to remain fairly constant, despite mortalities, because of the growing financial dependency of the country’s elderly Jews. The tremendous increase in the cost of living has far outstripped any raise in their pensions or benefits and, unlike other Poles of similar age, these Jews have no families to turn to for support. Recent retirees now openly identifying themselves as Jews are also adding to the caseload number.

This process of increasing communal identification is not confined to the elderly. Nevertheless, one major addition to the Jewish scene last year was the Organization of Jewish Combatants and Concentration Camp Survivors. By early 1992 it had 1,200 members, many of whom were not previously known to the other two long-standing Jewish communal organizations, the Union of Jewish Religious Congregations (UJRC) and the Kulturverband, or TSKZ, the Social and Cultural Association of Polish Jews.

Through the UJRC, JDC continues to operate six kosher canteens in different localities; together they provide approximately 68,000 free meals a year to elderly Jews in need and their spouses. Funds were also provided last year for the purchase abroad of approximately 1,500 prescription medications, all of which were reviewed and approved by a doctor from the Warsaw community. JDC budgetary stringencies had forced an 8 percent cut in this program in 1991, but an increase in the cost of medications has made this cut unsustainable.

In addition to helping to physically sustain an aging group of Holocaust survivors, JDC, since its return to Poland over a decade ago, has also been supporting a variety of Jewish cultural programming, including that provided by the 16 branches or clubs of the Kulturverband. Yiddish film and theater performances, lectures, and musical presentations are among the events provided in even the smallest localities, with weekly activities that are very well-attended.

In 1987, two years before the political revolu-
only recently discovered their Jewish roots. A program was developed that included lectures in Jewish history, tradition, religion, and literature, and classes in Hebrew or Yiddish. By 1991, there were about 350 regular participants, and increasing numbers of young people were becoming involved in Jewish community activities in different localities.

To help respond to a growing interest in many of the TSKZ clubs in learning Hebrew and exploring a variety of Jewish subjects, JDC is providing new resource materials, including videos, publications, audio cassettes, and other materials geared to different age groups.

A Jewish summer camp for young people, the first such camp in 20 years, was established in 1987 at an old community facility in Srodborow, outside Warsaw. By 1991, summer attendance had climbed from 40 youngsters to 195. Monthly Jewish cultural retreats for young adults at the campsite were begun in 1990 and are continuing; a well-attended winter retreat was inaugurated early in 1991 and repeated this year; and Passover seders and other holiday celebrations are drawing an increasing attendance. The camp programs have caught on so well that there are no longer enough places available to accommodate the demand, and those who attend are providing a new impetus and vitality to the TSKZ club activities held throughout the year.

JDC funds also enabled 32 youngsters to attend the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary last summer, and 18 young people were sent on a summer program to Israel. Last September, the first Talmud Torah to exist in Poland since 1958 was established in Warsaw; it has a regular attendance of 20 children between the ages of 5 and 12.

Planning was completed last year and funding secured from a variety of partners for a resource center for informal Jewish educational efforts. The center will serve the needs of the 16 TSKZ clubs as well as the Srodborow camp. Implementation is expected to get under way in 1992.

Faced, along with other similar ethnic organizations, with a virtual cutoff in government financing, the TSKZ succeeded last year in renting out most of its building. It thus gained an important new source of support for its operations at a time when the deteriorating economy has put all Jewish communal organizations under major budgetary pressure. Through a newly appointed local representative, JDC is providing both the TSKZ and the UJRC with technical assistance in the reclamation of Jewish communal property. Property inventories and evaluations have been made in different localities, and initial claims have been submitted to several courts. Successful results could help relieve the organizations’ financial strains and may eventually lessen the degree of this community’s dependence on JDC.

Meanwhile, with the
government no longer financing any of the UJRC's activities, its budget is now funded entirely by JDC. This enables the Congregation to continue to maintain 15 local synagogues and a variety of religious services in different localities. JDC also provides the community with kosher food purchased abroad, including matzah and wine for Passover, and with the religious items needed for daily and holiday observances. It helps pay the salary of the Chief Rabbi and supports public programs celebrating the Jewish holidays. Two large public Passover seders were held last year in Warsaw and seders were organized in 15 other local communities. For many years, JDC has also provided the Jewish community with the means to publish an annual calendar yearbook containing extensive Jewish material; this has long been an important resource for the Jews of Poland.

**YUGOSLAVIA (INCLUDING CROATIA AND SLOVENIA)**

Throughout 1991, JDC continued to provide assistance to the Jewish population of Yugoslavia, as it has been doing each and every year since the end of World War II. Help was provided through regular JDC programs and, as the crisis situation developed and worsened, through a variety of emergency assistance efforts. A special budget was allocated for this purpose in 1991, with an additional sum similarly allocated for 1992.

A large part of this emergency budget was devoted to building up reserves of food and medicines in all the local Jewish communities and particularly at the Svarc Old Age Home. Located in Zagreb, Croatia, the home has been serving the needs of the Jewish elderly throughout Yugoslavia and has long been supported by JDC. With the addition of 12 elderly refugees, the home was filled to capacity by year's end. In any case, the new political situation means that alternative arrangements will henceforth have to be made for elderly members of the Jewish communities in the other republics.

Last year's emergency budget also provided contingency funds for use by the communities to help displaced individuals or those suddenly left with no financial resources. JDC also helped to solicit and deliver various in-kind gifts to different localities. Among the items delivered by year's end were food and medicines for the Jewish community of Dubrovnik that had been donated by the Italian Jewish community; medications for the Sarajevo General Hospital that were paid for in part by CBF World Jewish Relief (U.K.); a supply of syringes solicited by JDC; and surplus new clothing from JDC warehouses.

As the regular lines of communication and coordination between the Jewish communities in the different republics and the Federation of Jewish Communities of Yugoslavia, headquartered in Belgrade, Serbia, began to fail, JDC increas-
by prior agreement with the Federation, was able to begin funneling its support directly through the Jewish community of Zagreb. Through this new channel, JDC was able to help meet other needs of the Jewish communities of Croatia and Slovenia.

Funding for JDC’s regular cash relief program was increased last year to cover the continuing deterioration in the country’s economic situation. The supplemental assistance provided helped recipients—mostly elderly pensioners—cope with rampant inflation and skyrocketing prices for previously subsidized necessities. It also helped them deal with long delays that occurred throughout the year in the payment of pension benefits, and with the fact that sometimes only partial payments were made, if any. Hardest hit were those living outside the republic responsible for paying their pensions, with non-Croatian residents of the Svarc Home matian coast, was unable to open last summer. Instead, JDC helped provide Yugoslavia’s Jewish youth with a number of alternative programs. For the first time, 50 youngsters were sent by the Yugoslav Federation to participate in the Ronald S. Lauder Foundation/JDC International Summer Camp in Sarvas, Hungary. JDC also arranged for the Holocaust Children’s Memorial Fund for Jewish Education to include some 60 youngsters from Yugoslavia in its Bar Mitzvah in Israel program last year and subsidized their participation. Together with young adults from several of the Yugoslav Jewish communities, the JDC country director held a special workshop at the European Union of Jewish Students Summer University last August on the impact of the crisis on the country’s Jewish population.

Although many in the once active group of Jewish students have recently emigrated or made aliyah, the communities’ general desire for more Jewish cultural and educational activities continues undiminished. Three members of National UJA’s Rabbinic Cabinet visited Belgrade and Zagreb last May on a teaching mission sponsored by JDC. Their lectures and seminars successfully launched the Federation’s new Huliot program of adult Jewish education. Jointly supported by JDC, the European Council of Jewish Communal Services, the Pincus Fund, and the Rich Foundation, this cooperative program has generated considerable enthusiasm. Three regional seminars on Judaism were subsequently held in different republics; all were well-attended despite the deteriorating situation.

At the same time, JDC
support for expanded Jewish educational activities for the youngest generation continues. Funds were again provided for the Jewish kindergarten that was established by the Zagreb community in 1989 with JDC technical assistance and financial help from JDC and CBF World Jewish Relief. With the Jewish community building badly damaged by a bomb explosion in August, the kindergarten began the school year last September in a temporary facility provided by the Croatian authorities.

Hebrew classes and informal programs for children and teenagers in the Belgrade community have expanded, and four young people from Skopje now studying in Israel plan to return to their community to teach Hebrew.

Believing that leadership training efforts were now more important than ever, JDC made a special effort last year to insure that there would again be two Yugoslav participants in the JDC-Buncher leadership training program in Israel for small Jewish communities. JDC support also enabled five lay leaders from various republics to participate in the World Confederation of Jewish Community Centers’ conference and three-week leadership training seminar in Israel.

As a result of the crisis, a young man from the Sarajevo community who has been serving as a teacher and cantor decided to advance his plans to study for the rabbinate and, with JDC help, has begun his training in Jerusalem. He joins a second JDC-sponsored candidate from Yugoslavia who has now entered his second year of formal rabbinical studies.

These external shocks were magnified by the domestic economic reforms instituted to help cultivate foreign investments and re-orient industry to new markets in the West. Positive steps on the road to a market economy, they have nevertheless brought real hardships in their wake, especially for the elderly who live on fixed incomes. A one-time price liberalization caused an initial run-up in inflation of 45 percent, with food, housing, utilities, and other essential items particularly affected. Monthly rates of inflation have since been brought down to about 1.5 percent, and a 10 percent annual rate is anticipated for 1992.

JDC in 1991 continued to help Jewish communities within the two republics provide modest material assistance to the elderly Holocaust survivors who are among those hit hardest...
by these recent economic "shocks." About 230 such individuals in Slovakia and in the Czech Republic were assisted. The restitution of community-owned property and its subsequent commercial rental enabled the Prague community last year to become financially independent of JDC for its welfare needs, although JDC continues to provide professional advice and assistance with Jewish cultural and educational activities.

Kosher food is purchased abroad by JDC for the community restaurants maintained in Kosice and Bratislava; these provide subsidized meals and a place for companionship to elderly and indigent community members. In 1991, JDC helped the Kosice community renovate its facility to ensure modern sanitary conditions in the hope of attracting more patrons, including tourists, to help subsidize its operation, and Bratislava is planning to transform its canteen into a commercially profitable restaurant.

Prescribed medications not available to community members through the local health services are purchased by JDC in Vienna and distributed by the local communities. JDC has encouraged the communities to assess the need for home care and medical outreach programs for the elderly. Discussions on this issue are continuing in Prague and Bratislava, while in Kosice, with help from JDC and CBF World Jewish Relief, the community is setting up a clinic for the elderly that will be staffed by volunteer doctors.

A primary JDC objective in Czechoslovakia is to stimulate a renewal of activities that will help inssure, wherever feasible, a viable and dynamic Jewish life for the future; these include Jewish educational and youth programs, as well as cultural and religious activities.

Approximately 80 youngsters from Slovakia, with JDC subsidies, participated in the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary last summer, up from 30 participants in 1990. Camp attendance has proved to be an outstanding impetus to Jewish youth activity throughout the year. In 1992, participation is expected to be extended to youth from the Czech Republic. JDC covers the travel costs of two volunteers who come to Bratislava each Sunday from Vienna to teach classes in Hebrew and Jewish subjects, and it has encouraged similar initiatives in Prague and Kosice, in cooperation with a number of partners.

Together with Jewish Child's Day (U.K.), JDC has provided audio-visual equipment, books, and other supplies for Jewish educational and recreational activities in various communities.

JDC also supports the Czechoslovak Union of Jewish Youth, which has active local chapters and holds several nationwide seminars.
and other activities each year. These are organized in cooperation with the European Union of Jewish Students and the European Council of Jewish Communal Services. The programs will be getting an extra boost in 1992 from the efforts of a World Union of Jewish Students Project Areivim volunteer from Israel. Sponsored by JDC, the volunteer will be teaching classes and helping to organize youth and community activities.

Last year JDC put together a consortium to help the Czech Federation of Jewish Communities acquire and equip a small community retreat and recreation facility in Bohemia. With renovation plans completed, JDC in the coming year will be helping to plan the program, obtain the necessary equipment, and get activities under way for both children and adults. JDC's partners in this consortium are the Rich Foundation and CBF World Jewish Relief. Plans are also under way for the establishment of a Jewish kindergarten in Kosice, and for the promotion of wider cultural the help of Chabad and the World Council of Synagogues, it has been sending cantors to lead High Holiday services in the major centers. A rabbi is now being sought to serve the communities in Slovakia.

With new leadership emerging in most communities, the training of lay leaders and professionals needed to assume communal responsibilities for the future is a top JDC priority. Two community leaders, one from Slovakia and one from the Czech Republic, participated last year in the JDC-Buncher leadership training program in Israel for small Jewish communities. JDC also enabled two Czech and two Slovak Federation representatives to participate in the World Confederation of Jewish Community Centers' conference and leadership training seminar in Israel. Professional training visits to Jewish community institutions in Vienna were also arranged for various community leaders.

In order to help rebuild needed communal infra-
structure, and in the absence of significant local resources, particularly under current economic conditions, JDC has been underwriting the personnel needs of the Czech and Slovak Federations as well as the individual communities, except for Prague. This includes the cost of local experts working on the restitution of communal properties and the equipment essential for efficient communal operations.

Two JDC-International Development Program projects, one of which is funded by a major U.S. Agency for International Development grant, have been under way in Czechoslovakia and are described in detail in the JDC-IDP section of this report. These projects help strengthen the positive relationship JDC has developed with different agencies and localities in both of Czechoslovakia’s constituent republics.

**Bulgaria**

Heretofore almost entirely dependent on Eastern Europe and the former Soviet Union for many raw materials and for its energy supplies and markets, Bulgaria continues to face a difficult economic restructuring as it seeks to rebuild an obsolete industrial base. While the availability of food and medicines has increased, they are prohibitively expensive, as are petroleum products and other basics formerly supplied through Eastern bloc trade agreements. Bulgaria, already $11 billion in debt, lacks the hard currency needed for commodity purchases at world prices. Energy shortages have brought power cuts and frequent blackouts, and heat and public transportation are in increasingly short supply.

To attract the large amounts of foreign aid and investment needed to revive the economy, initial steps were taken last January to begin the shift toward a market economy. Prices soared as controls were removed and interest rates raised in “shock therapy” fashion and, by early 1992, the unemployment rate was approaching 25 percent.

JDC was invited to return to Bulgaria in 1990 to work with the Jewish community on a variety of relief and community development efforts, particularly during this transition period. A large proportion of the Jewish population is elderly, living alone, and increasingly ailing, and many of them are really suffering in this rapidly deteriorating economy. A social welfare program begun by JDC in July 1991 provided small cash grants to 1,021 individuals in order to bring them up to the social minimum. The social services committee of Shalom, the Organization of the Jews in Bulgaria, an umbrella organization that represents all of Bulgaria’s local Jewish communities, administers the program and determines eligibility.

With food supplies erratic in January and February of 1991, and accessible only to those physically able to stand for hours on long lines, JDC sent emergency food shipments through the community to 500 elderly last year. JDC also helped the community obtain medications for the chronically ill and vitamins and baby food for the children, and it facilitated the transport of food donated by other European countries and medicines for over 1,000
people. To help fill a critical need, a supply of pediatric medications was purchased by JDC and donated through Shalom to the Bulgarian Ministry of Health.

A model home care service was initiated for elderly Jews in Sofia in 1991, with JDC and the Sofia municipality sharing the program costs as the municipality and the national Ministry of Social Affairs seek to learn from JDC's expertise in this field. A local team, organized and trained by an expert Israeli nurse of Bulgarian origin, began working with 30 geriatric cases last July, delivering food and providing medical and nursing services to the elderly in their homes. JDC also encouraged the community to organize a group of young volunteers to visit the homebound, adding an important dimension to this program.

As the number of people openly identifying themselves as Jews has grown, young and old have clamored to learn more about their Jewish heritage, and the community, with JDC's help, has hastened to respond. Last year, for the first time in decades, Bulgaria's Jews were able to celebrate the Passover holiday at public seders. JDC shipped in all the food, wine, and religious materials needed for the festivities, which were held in more than half a dozen localities with approximately 2,500 people participating. A similar program was held in April 1992.

In addition to its social welfare programs, Shalom, which has 17 local branches, sponsors a variety of cultural activities, clubs, and publications that together reach about 3,000 people. Summer and winter camp sessions provide the community's youngsters with a chance to begin to explore their Jewish identities in an informal, nurturing environment. Two week-long camps and a six-week summer session for a total of 800 children were supported by JDC last year, and 25 children were enabled to attend the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary. Parents participated in the costs of all these camp programs.

Israeli volunteers from Project Areivim, supported by JDC funds, have been working in Bulgaria since September 1991, helping to develop classes in Hebrew and Jewish traditions and teaching in the Sunday school organized by Shalom. They also visit the provinces and organize Hebrew classes and other activities there. It is hoped that young adults will benefit from cultural activities organized by Bulgaria's recently established Union of Jewish Students, with JDC funds helping to support the Bulgarian students' participation in pan-European Jewish events.

JDC currently provides funds to help cover Shalom's administrative costs, since government funding for such organizations has ceased and the community is no longer able to support the organization on its own. Profits from small community-owned enterprises have been a primary source of income for Shalom and the local communities, and were used to support a variety of communal endeavors. A JDC-sponsored business consultant from Israel has been helping to evaluate these ventures and suggest ways of increasing the revenues of those deemed most viable, one step on the road to making this community self-sufficient once again.
The unprecedented wave of Soviet Jewish aliya continued in 1991, as the political transformation and subsequent disintegration of the Soviet Union became a fait accompli, ethnic and national tensions flared into conflict in various areas, and economic adversity and disorganization continued to increase. JDC recognizes the priority of aliya on the global Jewish agenda, while simultaneously working to help those Jewish communities of the former Soviet Union that will remain re-establish themselves as viable, self-sufficient entities with the tools—the leadership, education, and commitment—to join the ranks of other autonomous Diaspora communities.

To achieve this, JDC programs are concentrating on promoting Jewish knowledge, culture, and religion, rebuilding communal infrastructure, and facilitating social and economic resource development. JDC strives to avoid duplication with other agencies and to cooperate in strengthening interlocking agendas, with a data bank and newsletter established together with the National Conference on Soviet Jewry to keep the various organizations apprised of current programming efforts. Special attention is paid by JDC to activities that strengthen the local communities, including the development of indigenous leadership and Jewish services, with an emphasis now on relief and welfare activities to meet current needs.

JDC believes its activities will benefit large numbers of Jews, including those who are planning to make aliya, and ensure that they will no longer lack the basic elements necessary for their survival as Jews, including a knowledge of Jewish history and traditions and information on Israel and Jewish life. JDC is reaching out to distant communities and assisting both Ashkenazic and Sephardic populations throughout the former Soviet Union, and it hopes to monitor and respond to changing circumstances in this region.

At the end of 1991, JDC found itself dealing with the same problem it had grappled with the previous winter: the food situation within the former Soviet Union and its effect on the neediest and most vulnerable members of the Jewish population. As the Russian Federation lifted price controls early in January 1992 as part of its economic reform program and food began to disappear from shops in different areas, JDC took steps to provide emergency food for Jews in extreme need. JDC originally concentrated on four cities—Moscow, St. Petersburg, Kiev, and Odessa—and then expanded its focus in the first quarter of 1992 to 18 cities throughout Russia, Ukraine, Moldova, Uzbekistan, Geor-
gia, and Belarus.

Approximately 240,000 pounds of kosher food was shipped by JDC from Israel to the former Soviet Union this past January in 13,500 4-kilogram packages and 5,400 packages of 10 kilograms each. An additional 5,000 10-kilogram packages were provided by CBF World Jewish Relief (U.K.). Eight Russian-speaking Israelis were sent in to handle all the logistics. JDC representatives worked with local Jewish organizations to identify the extreme cases deemed to qualify for assistance: bedridden individuals unable to fend for themselves, for example, or pensioners with incomes eroded by inflation and no families to fall back on for support.

Those in need of a variety of other social services were uncovered through this process: elderly Jews suffering from loneliness and neglect as much as from poverty, who would benefit greatly from elementary social services. Food was a vehicle to gain access to homes and make assessments, as well as an organizational tool, with the packages distributed door-to-door by newly recruited local volunteers. The current food relief program, like the pilot programs that preceded it in St. Petersburg (then Leningrad) in mid-December 1990 and in Moscow in mid-1991, has had the ancillary benefit of helping fledgling Jewish communities to establish local welfare infrastructures, or, where they already existed, to strengthen them, with JDC staff training the local communities to function more effectively.

All in all, programs recently initiated with local Jewish communities will provide services that directly affect some 16,000 individuals. In Kiev, for example, in a society with no tradition of volunteerism, over 200 Jewish volunteers were organized—from schoolchildren to pensioners—to canvass those thought to be most in need of help and deliver the packages, with 45 volunteers continuing to make regular visits to the homebound. An organization of local Jewish physicians has been set up by JDC representatives to provide special care for the elderly, along with an emergency assistance program. In St. Petersburg, the Jewish welfare society that was formed last year to distribute JDC’s packages computerized its files to facilitate services to its elderly clients, and a JDC-sponsored day center for the elderly has been attracting 80-90 individuals a week to its programs, with transportation available for the less mobile. In each instance, the Jewish communities are participating financially in all local expenses.

At the same time, JDC was one of the first non-governmental organizations to apply to participate in the U.S. Department of Agriculture’s $165 million non-secular program of food aid to the former Soviet Union, with a proposal to deliver...
individual packages rather than just bulk supplies. JDC was authorized to distribute 10 million dollars’ worth of food—enough for 300,000 to 500,000 packages of basic goods as well as institutional supplies—in Moscow and St. Petersburg, the areas deemed by U.S.D.A. to be in greatest need. An estimated additional $4 million is being provided by the U.S. government to cover all shipping and distribution costs. A special short-term staff of eight Americans and seven Israelis was assembled to oversee the incredibly complex logistics involved in unloading, warehousing, and guarding the 6,000-ton bulk shipment—which arrived in early April—packing the individual boxes, and distributing the food to those who need it most.

In St. Petersburg, packages are being distributed through local organizations, with signatures obtained from all recipients. Food supplies are also being delivered to local institutions like the regional children’s hospital that JDC staff discovered had reduced its capacity from 1,000 to 300 beds because it could not feed more than 300 patients. Distribution is proceeding in a similar manner in Moscow, with JDC also delivering food to refugees camped outside that city. Packages are being provided to Charity House, an umbrella organization for a group of Moscow charities, for distribution throughout the metropolitan area. Since both Moscow and St. Petersburg have large Jewish populations, Jews will also benefit from this non-sectarian program.

Meanwhile, JDC’s ongoing country programs have continued to expand, with more Jews than ever interested in forming or strengthening quality communal institutions, including schools, synagogues, cultural associations, libraries, and activities for different age groups. Support continued to be furnished last year to two major coordinating organizations: the National Council of Synagogues, which deals with religious life and the distribution of supplies sent from abroad to local synagogues, and the Va’ad, the Congress of Jewish Organizations and Communities in the C.I.S., which is dedicated to strengthening and promoting Jewish culture and rights, including the right to emigrate.

One of the most valuable services JDC provides to local communities is the technical and communal expertise and encouragement of its multi-disciplinary country staff. Working visits by staff members to an expanded number of assigned territories have become more frequent and of longer duration, with continuing relationships helping to facilitate the community-building process.

At the beginning of 1991, JDC opened an office with a resident director in Odessa, who is also responsible for Minsk and neighboring communities. His efforts have enabled JDC to help the Odessa community achieve a number of major advances, such as the establishment of a Jewish federation, and to facilitate and support an array of programs and services by local groups. These included day and overnight camps for the children, a Jewish musical troupe called Migdalar whose concert performances have attracted hundreds of people, and a variety of holiday and cultural programs.

Last summer, JDC opened an office in Moscow, and it is currently in the process of selecting and training a number of Soviet olim for year-long
assignments in various cities in different Soviet successor states. These offices and resident representatives enable JDC to carefully monitor its programs and maximize its effectiveness in the local communities. A sampling of those activities follows:

JDC’s Judaica libraries program has proved to be a powerful tool for outreach, community organization, and Jewish educational activities, and a critical programming resource. Approximately 200 libraries with a total of over 186,000 volumes have been placed to date in more than 80 cities throughout the former Soviet Union, including some of the smaller “out of the way” communities with no other links to the greater Jewish world. Some 80 single-purpose libraries have been specially designed by JDC for use in summer and winter camp programs, youth movements, and schools. The libraries are being updated periodically with new books, periodicals, and audio-visual materials. Russian-speaking librarians sent from Israel by JDC have been demonstrating, in field trips to 13 cities and a seminar for librarians in Moscow, how to make the libraries a focus of community life—and a base for fledgling community centers—with Jewish lecture programs, video nights, exhibits, and special hours and programs for children and teenagers.

Last year, JDC’s holiday programs and kits and Jewish life-cycle activities, administered in conjunction with its Israeli partners, continued to reach tens of thousands of Jews in dozens of cities across the former Soviet Union, with 52 public seders held in 1991 in 28 cities from Irkutsk to Volgograd. Last September, Russian-speaking Israeli couples led holiday observances and workshops, as well as bar and bat mitzvah celebrations and wedding ceremonies, in 38 localities, with all the necessary food and religious items supplied by JDC. Chanukah candle-lighting ceremonies and community celebrations held in 27 cities were equally festive.

It was decided to concentrate in 1992 on communities that do not have regular contact with programs offered by other international Jewish organizations. Accordingly, JDC helped to support first-time public Passover seders this April in cities like Derbent and Samara in Russia, Zaporozhe and Vinnitsa in Ukraine, Bobruisk and Mogilev in Belarus, and Biskek in Kyrgyzstan, thereby reassuring Jews in the far-flung corners of Eurasia of the interest and concern of world Jewry.

Approximately 8,000 seder kits were also distributed in 35 Jewish schools throughout the former Soviet Union to enable children, teachers, and parents, many of whom had never been to a seder, to experience this special aspect of Jewish life. In addition to the items needed to conduct a seder, the kits contained a new children’s Haggadah, written in Hebrew and Russian, that was specially commissioned by JDC. This Animated Haggadah and the activity books and video tape accompanying it use clay cartoon characters to demonstrate an actual seder; they are the first materials of this kind in the Russian language.

Recognizing a need to go beyond public functions and help Jews feel comfortable celebrating Jewish life in their homes, a multi-
dimensional program was developed by JDC last year to convey the richness and meaning of the Jewish Sabbath. The program was introduced in four cities this March. A specially-written play sets the stage for JDC representatives who create an actual Shabbat experience for program participants, using a new Shabbat Haggadah commissioned by JDC that is filled with explanations, poetry, and Jewish lore. Various Israeli organizations involved in immigrant absorption have recently inquired about using both the play and the Haggadah in their acculturation efforts.

JDC continued to send a variety of religious books and supplies last year to synagogues and communities throughout the former Soviet republics. JDC is also working to help strengthen the various day schools, supplementary schools, and kindergarten programs that have recently come into existence and are essential elements in the community-building process. It is providing technical advice, equipment, help with curriculum and materials development, and JDC libraries. A new initiative has been launched to supply a set of key Jewish textbooks to every child enrolled in a Jewish school, currently estimated at about 11,000 children. A committee to choose the texts was convened by JDC and included representatives of the Israeli Ministry of Education and the Jewish Agency. All told, about 70,000 texts are expected to be shipped in the coming year.

In coordination with local Jewish cultural associations, JDC has been helping to support the establishment of Jewish youth groups and camps. It is currently in the process of designing a workshop for teachers in the Jewish schools that will address the issue of learning disabilities, with the objective of drawing learning disabled children into the Jewish schools and the main-stream of community life.

With JDC support, a whole system of Russian-language Jewish studies courses is being developed by the Open University of Israel in cooperation with the Open University of Russia. Three courses—one on the Holocaust, Talmudic Law, and the history of Eastern European Jewry—and their accompanying texts were completed last year. Community leaders and potential communal workers are being encouraged to enroll in these courses, which will provide access to Jewish knowledge to those living even in the remotest areas. Academic credits earned will be recognized in Israel, an important advantage for those who are planning to make aliyah.

JDC continued to provide critical support last year for the Mekor Chaim Judaic Studies Center in Moscow founded by Rabbi Adin Steinsaltz. The Center has become a respected institution for training Jewish scholars and an important part of national Jewish life, serving as an advisor on the laws of kashrut and on other aspects of Jewish law. JDC also continued its support last year for other key educational projects, including a variety of Hebrew classes and courses on Jewish subjects taught by
teachers sent from Israel to different localities throughout the vast reaches of the former Soviet Union.

To help local Jewish communities acquire the manpower needed to conduct Jewish life, JDC has developed different vehicles and courses for training community workers, religious functionaries, and potential communal leaders.

JDC's Moscow Cantorial Academy, formally known as the Moscow Academy of Jewish Music, is now in its third year of operation, with an expanded program designed to train more students who will return to serve their home communities. The students meet four times a year for intensive two-week training sessions and master classes taught by world-renowned cantors from the United States and Israel, with Cantor Joseph Malovany of New York's Fifth Avenue Synagogue serving as dean of the academy and Moscow Choral Synagogue Cantor Vladimir Pliss, the resident director. Cantor Pliss also directs the synagogue choir established, again with JDC support, at the same time as the academy. Wearing tuxedos and kippot, the choir took part last year in the nationally televised memorial concert for those killed during the August 1991 coup attempt, and its highly successful tour of U.S. communities last fall included a number of performances at the CJF General Assembly in Baltimore and a performance at the U.S. Capitol.

Four Soviet educators were invited by JDC to come to the United States last summer to attend the annual conference of the Coalition for the Advancement of Jewish Education to help them learn more about Diaspora education techniques. Last fall, a special five-week session of the JDC-Buncher leadership training program in Israel for small Jewish communities was held for three representatives from St. Petersburg and three from Vilnius. Plans are under way to include 12-16 participants in a similar session in 1992.

Perhaps nothing better epitomizes the resurgence of Jewish life in the former Soviet Union that JDC is helping to facilitate than the week-long festival hosted just this past March by the JDC-Moscow Jewish Music and Arts Center. The Center, begun as a music and arts school in the winter of 1991, has since become an avenue for the promotion of Jewish culture and artistic expression throughout the Soviet successor states. The festival brought hundreds of Jewish youngsters aged 8 to 18 together from 23 communities, with representatives on hand from each of the 15 former republics. The children displayed their talents in music and dance performances and artistic exhibits, all with a Jewish theme. Along with studies in their discipline, they had the chance, many for the first time, to experience Shabbat and to visit a number of Jewish educational institutions and historic sites.

The festival was supported by JDC along with the Memorial Foundation for Jewish Culture, the Rich Foundation, McDonald's Moscow restaurant, and the Russian Ministry of Culture. In giving its enthusiastic support, the Ministry acknowledged the need to foster the rebuilding of Jewish culture lost during the Communist era—one of JDC's own key objectives—proving once again how much this part of the world has changed in so short a time.
As 1992 got under way, political events beyond the nation’s borders were once again a matter of concern; this time it was the situation in Algeria.

Meanwhile, the Moroccan economy remained in a deep slump. It was hit badly by the Persian Gulf crisis which exacerbated existing weaknesses, with high inflation and widespread unemployment continuing to fuel an economic malaise.

Last year, in the months leading up to and during the Persian Gulf war, JDC staff members, in association with Jewish community leaders, contributed their share to the efforts that the Moroccan government dedicated to the security and well being of the community. By the second quarter of 1991, the community had turned its attention back to its normal agenda. A June study mission of JDC Board members that included the JDC President helped boost the morale of a leadership working hard to maintain vital Jewish communal services in the face of a declining population, particularly in the smaller communities.

The country’s difficult economic straits kept relief efforts high on the community’s agenda throughout the past year. In partnership with the Casablanca Jewish community, JDC helped provide welfare assistance to 284 individuals in 1991, and approximately 150 individuals benefited from a special fund set up to deal with extraordinary cases of poverty and illness. JDC also helped 12 provincial communities provide monthly cash grants to 287 individuals. Living costs will be carefully monitored in 1992 to see if additional aid is needed to help assistees cope with the country’s high rate of inflation. Funds were also allocated last year to cover the costs of distributing A.I.D. surplus foods to the local communities; this is part of a U.S. government program that will terminate at the end of the current year.

Health services are provided to Morocco’s needy Jews by OSE, Oeuvre Secours aux Enfants, which operates clinics in three cities and serves the Casablanca Home for the Aged, the Jewish schools, and the small provincial communities. Approximately 1,700 individuals were treated in 1991 by OSE, whose successful fundraising campaign is enabling JDC to contribute slightly less toward OSE’s expenses. A separate fund provided 80 people last year with specialized treatment in private clinics or abroad.

JDC continues to help support the Casablanca Home for the Aged, which currently cares for 100 residents. The Casablanca Home also serves as a resource for sick elderly from the provinces; of those who come to Casablanca for
emergency treatment, half now remain. In partnership with the provincial communities, JDC also provides sheltered housing and small homes for the elderly in three other localities. These serve a total of 52 residents, and although some closures are probable in the coming year, the objective remains to serve the needs of the elderly in their home environment as long as possible. Two clubs for the elderly in Casablanca, developed by JDC, Lubavitch, and Ozar Hatorah, provided daily programs and special holiday activities for about 200 individuals last year, while a JDC-sponsored two-week program at the community campsite in Imouzzer gave 50 senior citizens a vacation respite.

The youngest segment of Morocco's Jewish population continued to benefit from JDC subsidies to the Ozar Hatorah, Lubavitch, Ittihad, and ORT school systems. The schools have a total enrollment of just over 1,400 Jewish students; this represents a 20 percent decline over the last four years, in keeping with the overall decrease in Jewish population. Efforts are being made to encourage appropriate school consolidations and other efficiency measures commensurate with this continuing reduction in pupil numbers, without sacrificing educational quality. The schools continue to benefit from the teachers' seminars sponsored by JDC's educational development fund. JDC is also working to see that satisfactory arrangements are made to meet the educational needs of all Jewish children in the provinces, despite recent and impending school closings there.

About 80 individuals are currently enrolled in daily evening study programs sponsored by Ozar Hatorah and Lubavitch, with JDC subsidizing the participation of teachers from the Jewish schools. Approximately 400 youngsters are regular participants in the high-quality youth programs operated by Lubavitch with JDC support in Casablanca, Meknes, and Marrakesh. Lubavitch, Ozar Hatorah, and Aide Scolaire continued to run their summer camp programs for children at Imouzzer last year, supported as usual by JDC. Part of the youth program and summer camp sponsored by the Département Educatif de la Jeunesse Juive au Maroc (DEJJ) was canceled in 1991, but full programming resumed in the second half of the year. JDC's Jewish Service Corps continues to sponsor young adults who volunteer to give a year of service to Moroccan Jewry, assisting a community that is finding it increasingly difficult to staff local institutions on its own. While volunteer operations were curtailed early in 1991 by the outbreak of the Persian Gulf war, a new volunteer who arrived in the fall is playing an active role in community programs for the elderly and for Jewish youth.

**Tunisia**

The rise of fundamentalism has created a sense of unease in all the North African countries where JDC operates. Last year, throughout the Persian Gulf crisis, Tunisia's President
took strong steps to uphold and guarantee minority rights; these helped bolster the JDC staff’s efforts, in conjunction with community leaders, to protect the welfare of Tunisia’s small Jewish population.

Nearly all the community members aided by JDC in 1991 were elderly Jews living alone. Monthly cash grants to pay for rent and food went to 200 individuals in Tunis and four provincial towns. In many cases, these funds helped flesh out very modest savings or meager retirement funds, but some recipients had nothing else to live on. A small increase in welfare payments will be made in 1992 to compensate for a significant rise in living costs. In order to meet pressing needs, JDC has also increased the fund used to provide members of the community with clothes, cooking utensils, and other basic necessities.

Through the Tunis community, JDC continues to fund the medical care provided to the needy in six localities. Steeply escalating health care costs have now forced many lower middle class Jewish families to turn to the Jewish community for assistance. In 1991, there were a total of 45 residents in the two Foyers for the elderly maintained by the Tunis community with JDC support. As a result of last June’s study mission by JDC’s President and Board members, an expert evaluation of the two homes was initiated to help the community plan for a possible merger as the population gets smaller and qualified staff scarcer.

JDC is committed to insuring that the community’s remaining children have full access to Jewish education whenever possible. It therefore continues to fund 70 percent of the cost of the Lubavitch school, the only Jewish school left in Tunis, which currently has 85 students ranging in age from 3 to 16. JDC also helps support two schools in Jerba that have a total enrollment of 205, as well as Talmud Torah classes for 10 youngsters in Hara Sghirra and Zarzis. A small class in Jerba provides an opportunity for the retired elderly to continue Torah studies, and a photocopy machine purchased with funds donated to the Jerba girls’ school through CBF World Jewish Relief is being used to help replace students’ tattered books.

As Tunisia’s Jewish community continues to age and dwindle in numbers, its leaders have turned increasingly to JDC staff for direct managerial help. Replacing elderly Jewish staff at community institu-
tions is becoming increasingly difficult, as is the community’s ability to continue to fund local religious needs. JDC currently supplements the salaries of the community’s two remaining shochtim (ritual slaughtermen), and it helps five local communities provide Passover supplies to 250 individuals. A group of former Tunisians now living in France has been providing the Tunisian Jewish community with some financial help, particularly in the realm of care for the aged.

**Egypt**

A little over 60 individuals received monthly subsistence grants from the local Jewish communities in Cairo and Alexandria last year, and medications, doctors’ visits, and hospital stays were paid for by the communities for those in need. JDC has been providing two-thirds of the funds for these programs and helping to maintain two small residences for the elderly. The communities’ dwindling income, however, has made it increasingly difficult for them to cover their share of expenses or to make needed adjustments in welfare payments to help keep up with inflation. JDC is therefore increasing its share of the program costs to 90 percent in Cairo for 1992, and relief grants have been raised accordingly.

No young people and very few men are left in Egypt’s tiny Jewish community; the lonely widows who constitute the bulk of the Jewish population and the majority of JDC’s assistees generally range in age from 65 to 80. The few active leaders are devoted but quite elderly, and finding other people able to assume communal responsibilities is very difficult. But as long as there are reliable individuals to work with, JDC’s modest budget for Egypt bring rewards far beyond its small numbers. The welfare grants—still quite nominal—and health care provided to these elderly individuals help them live out their lives with dignity. The communal holiday celebrations and kosher holiday foods provided by JDC do much more. Last year’s seder in Alexandria was particularly festive, organized by a tireless and dedicated cantor from Israel who returns in the fall to conduct High Holiday services and build the community a sukkah. These efforts are a very special part of the lives of Egypt’s remaining Jews; they enable these heirs to a once proud and flourishing community to recapture, even for a time, the memory of the tradition that binds them to their people around the world.

**Other Moslem Countries**

In the Spanish enclaves of CEUTA and MELILLA, JDC continues to encourage the respective communities’ efforts to attain greater self-sufficiency. In 1991, JDC provided the Melilla community with a small subsidy for its social welfare program, thereby helping nine elderly individuals meet their living costs. A kindergarten program initiated by JDC a few years ago provided a base for the Jewish school, which now has a total enrollment of 120 students. JDC funds last year
helped pay for the kindergarten and the Jewish studies curriculum, neither of which were subsidized by the Spanish government. The Melilla community will be funding the welfare and school programs on its own in 1992, having informed JDC that its financial assistance will not be needed.

In CEUTA, JDC pays a small share of the cost of the community's Hebrew classes. The classes are held four times a week and were attended by 40 children last year. Community members have told JDC staff that the Hebrew teacher has contributed markedly to the Jewish atmosphere in the community.

In ALGERIA, nine elderly Jews still depend on JDC for monthly cash assistance and subsidized medical care. This is provided, when needed, by the Little Sisters of the Poor, a Catholic religious order whose solicitude for JDC assistees is much appreciated. The political outlook in Algeria remains clouded, and this remnant community will continue to look to JDC for support. Elsewhere in the Middle East in 1991, JDC again provided Jewish communities in other Moslem countries with help in meeting their health, welfare, and Jewish educational needs.

**Ethiopia**

From the spring of 1990 through May 1991, JDC mounted a massive effort to sustain and secure the rescue of thousands of Ethiopian Jews who had crowded into Addis Ababa in their quest to reach the Promised Land. An emergency relief program that maximized the use of the community's own manpower provided care and maintenance, housing, food, and educational and vocational opportunities for approximately 24,000 individuals at the height of operations. And most important of all, a comprehensive medical effort was launched that succeeded in reversing the severe deterioration in health that had initially put the lives of so many members of this uprooted community at risk. A full-scale medical clinic, community outreach efforts, a TB treatment program, extensive immunizations, and a focus on infant and child care were but some of the characteristics of this endeavor.

Meanwhile, for months prior to the Operation Solomon airlift of more than 14,000 Ethiopian Jews to Israel on May 24-25, 1991, JDC had played a key liaison role behind the scenes, working together with the Government of Israel, the Jewish Agency for Israel, and American Jewry on this historic rescue. It helped marshal American Jewry's successful effort to obtain the support of the U.S. government for a sustained diplomatic initiative to secure Ethiopian Jewry's release. And it continued to function as a coordinator of the intense negotiations and detailed planning that followed. In the actual operation, many aspects of JDC's ongoing field programs were mobilized to provide key logistical support, while some of JDC's best
staff members were on hand, working in full cooperation with the Israeli embassy.

Full details of these relief and rescue efforts can be found in the foreword and special section on Ethiopia in last year's annual report, which was deliberately expanded in order to include as much information as possible as these events unfolded.

All these JDC efforts were predicated on the organization's continued ability to operate in Ethiopia amidst a rapidly changing political-military situation. This in turn was a direct consequence of the credibility established by JDC through its decade-long program of non-sectarian recovery and development activities in the Gondar Region, an area that was formerly home to most of Ethiopia's Jews.

In addition to budget appropriations and contributions to JDC's open mailbox, this program was funded by grants from the U.S. Agency for International Development and various international donors. A multi-year agricultural recovery project, area electrification, improvements to the water supply, and the establishment of a regional clinic and health center in Teda—with training programs for local health workers and extensive outreach activities—were some of the program's highlights. As the civil war widened, JDC's access to this part of the country was cut off, significantly affecting existing projects and precluding the implementation of any new ones. As the overall situation becomes clearer, JDC hopes to develop specific ways in which it can contribute to the country's recovery.

Meanwhile JDC's mandate to assist Ethiopia's remaining Jews did not end with Operation Solomon. A small number of Jews already in Addis Ababa who, for a variety of reasons, were unable to join the May airlift were supported by JDC in the capital until their departure for Israel some months later. And the Jewish Agency and JDC immediately began to plan the ingathering of those groups of Jews known to be left in remote areas of the country heretofore inaccessible because of the civil war.

By September, contact had been made with the several thousand Jews of Quara who have lived for centuries in a mountainous region in the west of Gondar, near the Sudanese border. As fighting in the region began to die down, the community's leaders decided it was finally time for their people to start their long journey "home." Traveling for protection in groups of 100 and more, these Jews live in an area so inaccessible that they must begin their aliyah on foot,
walking along dirt tracks for nearly two weeks before reaching a point from which they can be transported by trucks to JDC’s facilities in Teda.

Since early December these groups have been making their way to Teda, with each family bringing along its sick and elderly members. In its specially prepared compound, JDC provides food, shelter, and systematic medical care to people who have never before seen a doctor—or encountered any other aspects of 20th-century life. They learn quickly and eagerly, and much of the support they receive in Teda, and later in Addis, they help to provide for themselves, working to prepare their meals and to expand the compound’s facilities to accommodate those who will follow. Generous financial support for this program is being provided by CBF World Jewish Relief (U.K.).

While the Jewish Agency completes the arrangements for their onward journey, classes and informal activities arranged by JDC are immediately begun for children and adults in each of the arriving groups. This helps to ease the cultural transition and prepare these Ethiopian Jews for their new lives. These activities as well as health and social services continue in Addis, where each group is transported in the final brief stage of this carefully planned voyage to Israel, the latest chapter in the remarkable saga of Ethiopian Jewry’s aliyah.

**INDIA**

Jewish Population: 5,650
JDC Appropriation: $140,200

**CHINA**

JDC Appropriation: $4,500

**MYANMAR (Formerly Burma)**

JDC Appropriation: $2,000

*Figure is approximate.*

Last year, JDC continued to support about 200 elderly and impoverished members of the Bene Israel community. Most live in Bombay and the surrounding area, including members of Jewish farming families living in villages along the Konkan coast. At a time of rapidly rising costs for food and other necessities, the modest grants received are of critical help to people living at a subsistence level. JDC also helped pay for medications and basic health care for the most needy. Nine elderly Jews heretofore living in synagogue courtyards or on the streets are now being cared for at JDC’s expense in three rooms refurbished for that purpose at the old Bene Israel Home. Three others spend their days at a center developed by JDC years ago in the facilities that now house the JDC office, with other senior citizens coming for meals.

The major emphasis of JDC’s program in India, however, is on Jewish educational and cultural activities for the large proportion of youngsters in the Jewish population. Recent initiatives in this area are one of the aspects of the JDC-India program that was explored by JDC Board members on a study mission this past March.

For three decades, JDC has funded the feeding programs at the two ORT schools and paid for the cost of running a boys’ hostel for ORT’s boarding students. In January 1991, JDC’s President visited the JDC-India programs and helped celebrate the 30th anniversary of this JDC/ORT collaboration.

Two JDC-sponsored Jewish Service Corps volunteers helped conduct a variety of community programs last year in the Bombay area. These included classes in Hebrew and Jewish studies, a young leadership development course that brought together bright youngsters from various synagogues and
youth groups, after-school and weekend activities, summer camps, and a special program of visits and activities with the residents of the Bene Israel Home. The advent of Jewish Service Corps volunteers in the past few years has made a striking difference in the quality of these programs, and the volunteers have generously shared the Jewish aspects of their lives with the eager students who’ve been their neighbors at the boys’ hostel.

A full-time youth worker/educator was sent to India late in the fall to help expand these activities; he was joined by the nearby localities are finding their lives as Jews enriched by these educational and cultural programs. A Jewish library has been established in JDC’s Bombay office, and a Jewish children’s library in the Thane synagogue was dedicated this March during the JDC Board mission.

JDC also continues to support the restoration of the Matheran hill station as a community campsite and activity center for all ages. In 1992, a young Indian Jew will be participating for the first time in the JDC-Buncher leadership training program in Israel for small Jewish communities, and a teenager will be joining Jewish high school students from around the world in the 1992 March of the Living in Europe and Israel. The recent establishment of full diplomatic relations between India and Israel is expected to further strengthen this community’s links to Israel and world Jewry.

1991 JDC Ralph I. Goldman Fellow who worked on a variety of projects during a five-month assignment in Bombay.

JDC has also hired a rabbi/educator to serve the Indian Jewish community, most of whose members are eager for the opportunity to deepen their knowledge of their Jewish heritage. The community’s youth are particularly enthusiastic in this regard, and JDC hopes that the hundreds of Jewish youngsters living in Bombay, Thane, Kurla, and other

**Myanmar and China**

In both Myanmar (formerly Burma) and China, JDC provides cash assistance to a very small number of elderly and impoverished individuals. The few Burmese Jews who had resided in Mandalay have died. Only a tiny remnant of the community is left in Yangon (formerly Rangoon), ten of whom were assisted by JDC last year in a program dating back to 1984, when the community first requested help in caring for its indigent members. Quarterly remittances were sent to six individuals in China last year with the approval of the Chinese authorities. Four of the individuals received relief grants and the other two pension payments, a last vestige of JDC’s World War II refugee operations in Shanghai.
JDC's involvement in Latin America has long been concentrated in the field of community organization. Since Latin American Jewry is able to finance its own institutions, JDC no longer provides institutional subsidies, focusing instead on furnishing technical assistance and professional expertise to communities and local organizations. JDC helped establish manpower training and resource development programs and works to promote cooperation among the various national communities by encouraging the development of regional meetings and organizations. JDC's goal is to make Jewish communities stronger and encourage them to reach out to their weaker and more isolated neighbors.

The JDC role in Latin America is most often one of a catalyst and facilitator. JDC provides seed money for innovative projects that can serve as models, but only with the understanding that its financial support will be of limited duration and that the communities themselves will assume full responsibility for carrying on successful projects.

Over the years, programs originally developed in one country have come to involve participants from other national communities as a matter of course. This, along with the diffusion of proven techniques and strategies to communities throughout the continent, is both a goal of JDC's Latin American effort and a hallmark of its success.

LEATID, which was established in Argentina in 1988, now provides courses and seminars for lay leaders and community professionals from all of Latin America, and an independent board of directors has assumed full responsibility for program and fundraising. LEATID programs—like AmiT, for emerging young leaders, or Forum XXI, which helps institutions confront critical situations—are developed in response to the special needs of individual communities and their institutions. By the end of 1991, 29 participants had completed LEATID’s two-year training program for community professionals, and a second class of 25 had been selected and was set to begin training in 1992.

JDC also helps local communities provide training experiences abroad, with lay and professional Latin American leaders participating in a variety of conferences and short-term academic programs in North America in 1991. Previous participants in one such conference, that of the Coalition for the Advancement of Jewish Education (CAJE), used the CAJE model and JDC seed money to found an organization called Jawaia last year to help meet the needs of Latin American Jewish educators.

Since 1990, Latin American leaders have been organizing their own regional General Assemblies, inspired by the Council of Jewish Federation's annual North American event and with technical assistance and encouragement from JDC. The third such meeting took place in October 1991; over 300 lay leaders and professionals from across the continent gathered in Chile to discuss their common concerns. A fourth meeting has already been scheduled for Punta del Este, Uruguay, in the fall of 1992. Last November, JDC facilitated the participation of 31 key leaders from six Latin American countries in...
the CJF General Assembly in Baltimore. The Latin Americans declared that their participation helped to strengthen their ties with their North American counterparts and expand their involvement in the Jewish world.

In the coming year, JDC will be assisting the Conservative movement, which has many adherents in Latin America, to develop its continental infrastructure. It will also work with the leaders of the Confederation of Latin American Maccabi Community Centers as they strive to restructure their organization to meet the increased demand for informal Jewish educational programming. In cooperation with local communities, JDC will be developing a data bank profiling the communities and their institutions that should be a valuable tool in community organization efforts.

ARGENTINA

Argentina has managed to stabilize its economy in the past year, with austerity measures succeeding in bringing the nation's inflation rate down to its lowest level in nearly two decades. Nevertheless, the economic dislocations and hyperinflation of the past two years adversely affected the Jewish population, causing enrollment in Jewish schools and membership in Jewish centers to drop. This added to an ongoing decline in participation in Jewish communal institutions caused by the forces of assimilation at work.

To help counteract this worrisome trend, one pilot project being launched by Hebraica this year with JDC support gives new college graduates internships in participating businesses owned by community members. This enables the graduates to gain professional experience at a time of scarce opportunities, while at the same time bringing them closer to the Jewish community.

In the past year, JDC, in partnership with the country's central communal institutions, also continued to support efforts to revitalize Jewish life in the small communities of the Argentine Interior through a model community-to-community outreach program that is being replicated throughout the country. In 1992, outreach activities of a similar nature will be promoted in various Buenos Aires neighborhoods and suburbs where the rate of Jewish participation in communal life is very low. JDC will also continue to help upgrade organizational fundraising and marketing skills. Here, too, the aim is increased participation by community members, with enhancement of communal self-sufficiency the ultimate goal.

Many of Argentina's central institutions have recently experienced leadership changes. To aid the new leaders, JDC will be working with the different organizations on strategic planning projects, and it is helping to establish an inter-agency think tank that would bring together lay leaders and professionals. A local community data bank proposed by JDC would further enhance the planning process and aid in community development.

BRAZIL

Although Brazil continued its struggle to overcome massive economic problems in 1991, an ongoing wage-price spiral and a deepening recession increased the financial pressures felt by the country's three major Jewish communities. JDC again made its professional expertise and technical assistance available to help the communities weather the crisis, while its efforts to enhance the fundraising...
capabilities of local institutions continued.

To help Brazilian Jewish educators overcome the scarcity of Portuguese-language teaching materials and meet the need for more trained professionals, JDC continues to support the organization of training seminars and exchange visits for local Jewish teachers. It also helped the Board of Jewish Education publish a Portuguese-language textbook on Israel that will be used in all the Jewish schools, with more texts planned for publication in 1992.

JDC continued its limited involvement in 1991 in community-sponsored Jewish youth group programs in four localities, but it plans to phase out these subsidies in the coming year. Meanwhile, it continues to help local federations and community centers provide training activities for lay leaders and professional staff and pursue efforts to recruit a new generation of young leaders and communal professionals.

JDC support continued in 1991 for an outreach program, through the Confederation of Brazilian Maccabian Community Centers, to the smaller and more isolated Jewish communities in Brazil’s Interior, helping them to undertake a variety of informal Jewish educational activities.

Chile

Working in partnership with Santiago’s Circulo Israelita, JDC has helped develop model informal Jewish educational activities—bi-weekly mechonei noar that feature Israeli dancing, Shabbat and holiday programs—for those children not attending the city’s Jewish elementary schools. Last year, it helped disseminate this model to other institutions in Santiago as well as to three communities in the Chilean Interior, with further dissemination planned for 1992.

Throughout the year, JDC and the local community institutions provided a series of community development workshops for lay leaders and professionals, while a number of leaders and mechonei noar teachers attended training seminars in Buenos Aires. In 1992, the community plans to set up an ongoing training program with LEATID’s advice.

JDC also continued to support the Representative Committee of Santiago’s efforts to assist in the development of Chile’s smaller Jewish communities, including Concepcion, Valdivia, Temuco, Vina del Mar, and Rancagua.

Uruguay

For a number of years, JDC has been helping the Montevideo Kehilla—the central organization of one of Uruguay’s four distinct Jewish communities—enhance its capabilities in the areas of administration, communications, fundraising, and social services, thus enabling it to assist other community institutions as needed. JDC also helps the Kehilla provide training seminars for lay and professional leaders of all communal organizations, further encouraging the four communities to work together in order to strengthen the Jewish population as a whole.

JDC continues to support a leadership training course established in Uruguay in 1990 by LEATID, which also sponsored an interchange program in 1991 between lay leaders of the Jewish communities of Montevideo and Sao Paulo. In partnership with the Kehilla, JDC helps foster ties with the 50 Jewish families of Paysandu, who constitute the country’s only other Jewish community. Efforts to encourage this community’s revitalization continue, with bi-monthly activities for community groups held under the guidance of Montevideo professionals.
The JDC International Development Program staff spearheaded JDC's successful effort early in 1992 to become a major participant in the U.S. Department of Agriculture's $165 million program of non-sectarian food assistance to the former Soviet Union (see the Former Soviet Union section for details). JDC-IDP's track record of accomplishments and the working relationships it had developed with different U.S. government agencies in the course of a variety of recent overseas operations gave added weight to the JDC grant proposal, underlining the fact that JDC was an agency that could—and did—deliver on its promises.

JDC-IDP's new projects in Eastern Europe were of particular help in this regard, having gone from the proposal to the implementation stage in record time. Early in 1991, JDC-IDP was awarded a $1.65 million grant by the U.S. Agency for International Development (U.S. A.I.D.) for new projects in Hungary and Czechoslovakia that were intended to help these evolving societies meet different social service needs. Of 35 organizations competing for these grants, only three received the full funding requested; JDC was one of those three.

As with all JDC-IDP activities, the Eastern European projects utilize Israeli technical assistance and staff to the greatest extent possible. And they were implemented in close cooperation with the resident Jewish communities, thus helping to foster cooperative relationships among all parties concerned with advancing the general welfare.

These projects illustrate JDC-IDP's continuing ability to secure major funding from the U.S. and other governments and from international agencies and private foundations. Since its establishment in 1986, IDP has been using its limited budget appropriation and contributions to JDC open mailbox campaigns as seed money that it leverages each year many times over. Thus, while the estimated total value of JDC-IDP projects in 1991 was over $1.7 million, less than 10 percent of this amount came from JDC funds. JDC-IDP projects have also benefited greatly from a variety of essential services contributed pro bono by individual members of the American Jewish community and from a host of in-kind corporate contributions.

**Hungary**

Funded by U.S. A.I.D., JDC-IDP's model health and home care project for
the elderly was launched in October 1991, in partnership with the Hungarian Ministry of Health and the Mayor of Budapest’s Eighth District. The objective is to establish a pilot comprehensive home care program staffed by multi-disciplinary teams of doctors, nurses, home health workers, and physical therapists. Training is being provided by Israeli professionals, with over 50 individuals trained and four teams already at work by the first quarter of 1992.

The project was developed in response to the Health Ministry’s request for help in addressing the home care needs of the elderly, many of whom were receiving inadequate care or were being unnecessarily hospitalized, thereby straining scarce community resources. The need for preventive care for the more mobile and active elderly is also being addressed, with JDC working to upgrade existing community clubs that currently provide food but little in the way of other activities for their elderly patrons. The project is purposely designed to incorporate the senior citizen services and facilities that currently exist in each of Budapest’s 22 districts to ensure that the pilot program can be duplicated easily throughout the city.

Other JDC-IDP projects under way in Hungary last year included a survey of dental needs made by the deans of the dentistry schools at Tel Aviv University and the University of Maryland, who also gave a series of lectures. This project was carried out in cooperation with Alpha Omega, the international Jewish dental fraternity. Israeli agronomists and water engineers were sent by JDC-IDP to study water pollution problems in the Szarvas area, site of the Ronald S. Lauder Foundation/JDC International Summer Camp, at the behest of local authorities. Meanwhile, the relationship between Israeli agricultural experts and Hungary’s huge SASAD agricultural cooperative, initiated by JDC-IDP in 1990, continues to flourish. Several co-op members visited Israel last year, at their own expense, to discuss further cooperation and commercial exchanges of agricultural techniques and equipment, with the result expected to generate over $2 million in revenue for Israel.

CZECHOSLOVAKIA

The fall of 1991 marked the start of a training program in Prague established by JDC-IDP in conjunction with Charles University for local professionals involved in caring for people with physical and mental disabilities. Part of IDP’s U.S. A.I.D.-funded Eastern European social welfare projects, this program was initiated.
in response to local requests for help in transforming Czechoslovakia’s approach to serving the needs of the handicapped to conform to more modern, humanitarian theories and practices. The resulting multi-disciplinary training institute, now part of Charles University, has been named in memory of Dr. Desider Galsky, the former President of the Czech Jewish community.

The first training program was presented in two sessions—last fall and early this spring—to accommodate the careers and schedules of the 27 trainees. The second program will include 300 students, with a core group of 25-30 receiving the same intensive training as the initial graduates.

JDC-IDP is also in the process of establishing model community living arrangements (CLA’s) for handicapped youth: apartments accessible to the disabled with the support services they need to remain in the community and lead active, self-sufficient lives. Intended to improve the quality of care offered in the country, the CLA’s will also provide a model for community care for the handicapped rather than the institutional arrangements that have been the common practice here.

In the agricultural sphere, a two-year research project organized by JDC-IDP, the Israeli Ministry of Agriculture’s Volcani Center, and the Irrigation Research Institute in Bratislava, Slovakia continued last year, with scientists from Israel and Czechoslovakia cooperating in the investigation and use of a variety of advanced irrigation techniques. Israeli scientists visited various experimental stations in Slovakia, a 12-month fellowship was arranged for a Slovakian scientist to work with the Israeli team on a greenhouse experiment, and Slovakian scientists and engineers made a series of visits to Israel to survey ongoing research projects as well as techniques and equipment currently in commercial use.

China

Sponsored by JDC-IDP, three Israeli agricultural experts spent time in China’s Hebei Province last year implementing an experimental cotton-growing project. They used high-yield hybrid cotton seeds developed in Israel that require shorter growing periods, thereby allowing a “double cropping” of the fields that could enable local farmers to virtually double their incomes. The United Nations Development Program will sponsor a seminar based on this project, with representatives invited from other cotton-producing developing countries and Israeli specialists leading the discussions.

In a subsequent development, a delegation of Chinese agricultural experts visited agricultural sites in Israel this April on a mission initiated by IDP and hosted by Israel’s Cen-
ter for International Agricultural Development Cooperation. The Chinese concluded an agreement with their Israeli hosts calling for a joint training program and continued cooperation in the development and eventual marketing of seeds on a full commercial basis. This agreement is among the first of its kind since the recent establishment of diplomatic relations between these two countries.

ZIMBABWE

JDC-IDP has completed the first phase in its development of a comprehensive eye care project that will benefit the one million people living in Mashonaland Central Province, a 200-square-mile area of northern Zimbabwe. The project was conceived originally on a much smaller scale, and funding is now being sought for the implementation of the broad-based initiative envisioned by Zimbabwe’s Ministry of Health. Headed by an Israeli ophthalmologist, the project’s clinic and outreach programs will improve general eye care in the province while providing ophthalmological training to a core group of local doctors and nurses. The project has been designed as an integrated model that can be replicated throughout the country.

ARMENIA

JDC-IDP’s rehabilitation efforts in Armenia continue to be affected by ongoing political and economic turmoil in the region. Difficulties in getting building materials into the area put construction of JDC’s Children’s Rehabilitation Center in Gumri (formerly Leninakan) a year behind schedule. It is hoped that the authorities’ recent designation of the center as a priority project will facilitate its completion later this year.

The physical and occupational therapists working at JDC’s interim clinic in Gumri, who have been trained in their new profession by teams of Israeli specialists sent by JDC-IDP, have been struggling to overcome extremely difficult working conditions. They have been extending their hours and workweek in order to continue to treat as many children as possible. They have also been visiting other area medical facilities to introduce the staffs there to the physical and occupational therapy techniques they have acquired as newly accredited “rehabilitation therapists.” Project Hope sent a doctor and two therapists to Gumri to provide ongoing medical supervision for the JDC staff. This organization is a partner with JDC, the Armenian Assembly of America, and the American Red Cross in a consortium formed in 1990 to continue rehabilitation efforts in Armenia. With its involvement intended to be of limited duration, JDC deliberately chose “junior” partner status in this consortium. As such, it is receiving $500,000 of the $5.7 million grant subsequently awarded to the consortium by U.S. A.I.D.

KURDISH REFUGEE RELIEF

Over $700,000 has been received in contributions to the JDC open mailbox that was established early in
April 1991 to help the Kurds who fled their homes in Iraq in the painful aftermath of the Persian Gulf war. In addition to individual gifts and contributions from nine Jewish federations, the total includes a $200,000 grant from the Edouard Foundation, $170,000 that was raised by United Kingdom Jewish Aid and International Development, and a $60,000 contribution from the American Jewish Committee.

Concentrating on helping to ease living conditions for the 10,000 Kurds who had taken refuge in a camp in Silopi in southeastern Turkey, JDC-IDP purchased a fully-equipped Israeli-built mobile field hospital to provide health care for the camp population. It also supplied hepatitis vaccine and syringes to prevent a potential epidemic; thermal water containers and shading material to help prevent dehydration in last summer's extreme heat; and warm coats and clothing for children and adults that helped make the severe weather more bearable for the 6,000 refugees who remained through this past winter.

To implement the project, JDC established a partnership with the Turkish Red Crescent Society, the first such cooperative effort between the Red Crescent and a Jewish organization. The local Jewish community was also involved in this effort.

With half the refugees in Silopi under the age of 16, it was very important to the adults that some way be found to continue the children's schooling. JDC-IDP provided temperature-resistant building panels made in Israel that the refugees themselves, working under the guidance of a team of Israeli technicians, fashioned into temporary structures to house classrooms. It also supplied toys and various educational materials and equipment for the children. A playground designed by a volunteer American landscape architect was built by the refugees from materials supplied by the Red Crescent.

Through its new partner, JDC-IDP was indirectly able to assist victims of the recent Turkish earthquake when the mobile field hospital was temporarily moved from Silopi to help in rescue efforts in the affected area. Funds have recently been provided by JDC-IDP to the International Rescue Committee, a non-governmental organization working in northern Iraq, for the purchase of wheat seeds for spring planting by Kurds who have returned to their villages there.

In answer to a letter sent last fall by JDC President Sylvia Hassenfeld acknowledging with thanks
the assistance provided to JDC’s Turkish operations by the U.S. Department of Defense, Secretary Richard Cheney cited this relief effort as an example of the kind of voluntary initiative the government was seeking to encourage. “JDC’s work with the Kurdish refugees in Silopi,” he wrote, is part of its “outstanding record of concern, and is a fine example of the capabilities and expertise that JDC has developed from over seventy-five years of helping the world’s disadvantaged.”

**INTERFAITH HUNGER APPEAL (IHA)**

The Interfaith Hunger Appeal’s sponsoring agencies currently include JDC, Catholic Relief Services, Church World Service and Witness, and Lutheran World Relief. IHA was established in 1978 to increase the public’s awareness of the problem of world hunger and to involve unaffiliated members of the community in the work of the sponsoring agencies.

IHA continued its emphasis last year on efforts to make world hunger and development education a part of the curriculum in the nation’s colleges and universities. Its focus has been on developing creative teaching materials that will facilitate global education. It aims to increase understanding of international development activities designed to enhance food security and help alleviate hunger and poverty. A series of Institutes for the academic community have been held at various universities; a curriculum guide and annotated bibliography have been published; and a quarterly newsletter, Hunger TeachNet, has been launched that provides reviews of newly published source materials and up-to-date information on programs and activities in the field.

**JEWISH EDUCATION**

In addition to allocations for formal and informal Jewish educational programs made as part of various country budgets, JDC has historically made global allocations on a subsidy basis to the Alliance Israelite Universelle (AIU) and to the Organization for Rehabilitation Through Training (ORT). For the past several years however, in accordance with a decision of its Board of Directors, JDC has moved from a system of global subsidies to one of country specific and programmatic funding. Accordingly, JDC country budgets for both Morocco and France in 1991 included specific allocations for the Alliance schools in those countries, with a gradual reduction in the France allocation in keeping with JDC’s decision to phase out institutional subsidies in that country by the end of 1992.

ORT received $4,450,000 from JDC in 1991 in support of its worldwide educational and vocational training programs. Last year, 147,613 students in Israel, Western Europe, North Africa, India, and South America benefited from those programs. The JDC allocation, made through the American ORT Federation, assists the World ORT Union and provides subventions to its Jewish schools in countries in which JDC operates.

The AIU is a French organization that operates schools in eight countries, including Israel, France, Morocco, and Syria. Outside of Israel, it is currently serving 1,015 students in Morocco, 1,307 in France, and 1,174 in other countries. JDC’s contribution assists AIU in making up its budget deficit. In addition to its specific assistance for France and Morocco, JDC’s global allocation to AIU in 1991 was $447,900.
THE JDC WORLD
(JEWISH POPULATION)

1. **U.S.A.** (6,000,000)
   New York Headquarters
2. **ARGENTINA** (250,000)
   Community development
3. **BOLIVIA** (1,000)
   Leadership development
4. **BRAZIL** (130,000)
   Community development
5. **CHILE** (15-20,000)
   Relief and welfare
6. **PARAGUAY** (600,000)
   Leadership development
7. **PERU** (3,500)
   Leadership development
8. **URUGUAY** (23,000)
   Jewish education
9. **PANAMA** (3,500)
   Leadership development
10. **COSTA RICA** (2,000)
    Leadership development
11. **FRANCE** (600,000)
    Jewish education
12. **AUSTRIA** (6,500)
    Aid to transmigrants
13. **BELGIUM** (32,000)
    European Union of Jewish Students
14. **SWITZERLAND** (19,000)
    Liaison
15. **GREECE** (5,000)
    Aid to transmigrants
16. **ITALY** (32,000)
    Aid to transmigrants
17. **SPAIN** (12,000)
    Post-war refugee aid
18. **CZECHOSLOVAKIA** (6-10,000)
    Relief and welfare
19. **HUNGARY** (c. 130,000)
    Relief and welfare
20. **POLAND** (c. 5-10,000)
    Relief and welfare
21. **ROMANIA** (17,355)
    Community development
22. **THE FORMER SOVIET UNION** (2-4,000,000)
    Cultural and educational programs
23. **YUGOSLAVIA** (6,500)
    Special operations
24. **BULGARIA** (c. 7,000)
    Relief and welfare
25. **TURKEY** (27,400)
    IDP Kurdish refugee relief
26. **ISRAEL** (4.17 million)
    Community development
27. **EGYPT** (265)
    IDP agricultural project
28. **TUNISIA** (1,874)
    IDP agricultural project
29. **ALGÉRIA** (150)
    Relief and welfare
30. **MOROCCO** (7,000)
    IDP agricultural project
31. **CEUTA & MELILLA** (1,560)
    IDP agricultural project
32. **ETHIOPIA**
    Culture and educational programs
33. **CHINA**
    Health services to the aged
34. **SYRIA** (1,500)
    IDP agricultural project
35. **INDIA** (c. 5,650)
    IDP agricultural project
36. **ZIMBABWE** (12,000)
    IDP agricultural project
37. **PHILIPPINES**
    IDP disaster assistance

* Countries with JDC office or local representative
A. Includes Estonia, Latvia, Lithuania, Russia, Belarus, Moldova, Ukraine, Armenia, Azerbaijan, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, and Georgia.
B. Includes Slovenia, Croatia, and Bosnia and Herzegovina.

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1991 Program Budget

Geographic Distribution

Israel 40.1%
CIS 16.5%
Eastern Europe 24.3%
Special Grants 11.6%
Global Jewish Education 4.0%
Moslem Countries 4.1%
Western Europe 2.7%
Transmigrants 1.2%
Latin America 0.8%
Africa and Asia 0.5%
IDP 0.2%

Distribution by Program

Relief and Welfare 29%

Jewish Education 21%

Services to the Aged 13%
Social and Community Development 10%
Program Administration 9%
Health Services 8%
Multifunctional 4%
Religious Activities 3%
Manpower Development 3%
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, 1991, 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 JDC’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, 1991, 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.

[Signed]

CERTIFIED PUBLIC ACCOUNTANTS

March 17, 1992
## Current Unrestricted Funds

### Operating Fund

#### General Programs

<table>
<thead>
<tr>
<th>Assets</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank - noninterest-bearing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash in bank - interest-bearing</td>
<td>$2,429,088</td>
<td>$5,965,865</td>
</tr>
<tr>
<td>Investments (market value - $2,234,925 in 1991) (Note 5)</td>
<td>1,825,758</td>
<td>1,627,813</td>
</tr>
<tr>
<td>Loans to communities and other receivables (net of allowance for uncollectable accounts of $623,200 in 1991 and $549,027 in 1990)</td>
<td>1,192,187</td>
<td>2,579,033</td>
</tr>
<tr>
<td>Due from employees</td>
<td>400,000</td>
<td>530,000</td>
</tr>
<tr>
<td>Advances on account of future year's programs</td>
<td>248,808</td>
<td>254,481</td>
</tr>
<tr>
<td>Prepaid pension costs (Note 2)</td>
<td>1,135,237</td>
<td>706,191</td>
</tr>
<tr>
<td>Due from U.I.A., Inc.</td>
<td>13,500,000</td>
<td>15,000,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$20,731,078</td>
<td>$26,766,449</td>
</tr>
</tbody>
</table>

#### Liabilities and Fund Balances

<table>
<thead>
<tr>
<th>Liabilities and Fund Balances</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid appropriations and accounts payable</td>
<td>$21,334,272</td>
<td>$23,649,506</td>
</tr>
<tr>
<td>Allowance for estimated severance and supplementary pension obligations</td>
<td>4,583,239</td>
<td>1,492,617</td>
</tr>
<tr>
<td>Loans payable (Note 3)</td>
<td>15,207,953</td>
<td>18,057,953</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>41,125,464</td>
<td>43,200,076</td>
</tr>
<tr>
<td>Fund balance (Exhibit C)</td>
<td>(20,394,386)</td>
<td>(16,433,627)</td>
</tr>
<tr>
<td><strong>Fund balance (Exhibit C)</strong></td>
<td>$20,731,078</td>
<td>$26,766,449</td>
</tr>
</tbody>
</table>

#### Legacy and Other Funds

<table>
<thead>
<tr>
<th>Assets</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank - interest-bearing</td>
<td>$6,024,941</td>
<td>$7,560,375</td>
</tr>
<tr>
<td>Investments (market value - $61,062,348 in 1991) (Note 5)</td>
<td>49,883,101</td>
<td>41,714,001</td>
</tr>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>512,228</td>
<td>491,830</td>
</tr>
<tr>
<td>Mortgage receivable - 10 1/4%, due 2/1/2000</td>
<td>87,082</td>
<td>93,059</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$56,507,352</td>
<td>$49,859,265</td>
</tr>
</tbody>
</table>

#### Liabilities and Fund Balances

<table>
<thead>
<tr>
<th>Liabilities and Fund Balances</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td></td>
<td>$168</td>
</tr>
<tr>
<td>Fund balances (Exhibit C) (Schedule 1)</td>
<td>$56,507,352</td>
<td>$49,859,097</td>
</tr>
<tr>
<td><strong>Fund balance (Exhibit C)</strong></td>
<td>$56,507,352</td>
<td>$49,859,265</td>
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</tbody>
</table>
### CURRENT RESTRICTED FUNDS

**ASSETS**

<table>
<thead>
<tr>
<th>Description</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank - interest-bearing</td>
<td>$4,616,407</td>
<td>$4,524,978</td>
</tr>
<tr>
<td>Deposit with Israeli Treasury - interest-bearing</td>
<td>2,316,469</td>
<td>1,633,719</td>
</tr>
<tr>
<td>Investments (market value - $5,010,664 in 1991) (Note 5)</td>
<td>4,093,315</td>
<td>3,614,319</td>
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<tr>
<td>Accrued interest receivable</td>
<td>17,519</td>
<td>21,284</td>
</tr>
<tr>
<td>Advances - Hungary</td>
<td>90,000</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$11,133,710</td>
<td>$9,794,300</td>
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</tbody>
</table>

**LIABILITIES AND FUND BALANCES**

<table>
<thead>
<tr>
<th>Description</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund balances (Exhibit C) (Schedule 2)</td>
<td>$11,133,710</td>
<td>$9,794,300</td>
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</table>

### ENDOWMENT FUNDS

**ASSETS**

<table>
<thead>
<tr>
<th>Description</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in bank - interest-bearing</td>
<td>$397,500</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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<tr>
<td>Investments (market value - $7,011,218 in 1991) (Note 5)</td>
<td>5,727,609</td>
<td>5,123,644</td>
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<tr>
<td>Accrued interest receivable</td>
<td>569</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$10,525,670</td>
<td>$9,873,636</td>
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</tbody>
</table>

**LIABILITIES AND FUND BALANCES**

<table>
<thead>
<tr>
<th>Description</th>
<th>1991</th>
<th>1990</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund balances (Exhibit C) (Schedule 3)</td>
<td>$10,525,670</td>
<td>$9,873,636</td>
</tr>
</tbody>
</table>

See independent auditor's report.
The accompanying notes are an integral part of these statements.
## CURRENT FUNDS

### UNRESTRICTED

<table>
<thead>
<tr>
<th></th>
<th>Operating</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PUBLIC SUPPORT AND REVENUE</strong></td>
<td></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>$56,787,000</td>
<td>$56,787,000</td>
<td>$56,787,000</td>
<td>$59,759,047</td>
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<td></td>
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<tr>
<td>Government grants</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CBF - World Jewish Relief</td>
<td>$5,665,814</td>
<td>$587,034</td>
<td>6,252,848</td>
<td>5,142,010</td>
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<td></td>
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<tr>
<td>Jewish communities (including overseas and Israel)</td>
<td>193,203</td>
<td>193,203</td>
<td>193,203</td>
<td>2,011,317</td>
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<td></td>
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<tr>
<td>Legacies and bequests</td>
<td>$2,386,809</td>
<td>$2,386,809</td>
<td>2,386,809</td>
<td>1,083,868</td>
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<tr>
<td><strong>Total public support</strong></td>
<td>$59,367,012</td>
<td>$56,980,203</td>
<td>5,665,814</td>
<td>95,141,576</td>
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<tr>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income</td>
<td>186,386</td>
<td>5,030,538</td>
<td>5,216,924</td>
<td>3,946,723</td>
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<tr>
<td><strong>Total public support and revenue</strong></td>
<td>$59,556,398</td>
<td>$64,583,936</td>
<td>6,885,582</td>
<td>99,088,299</td>
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<td></td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></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>17,656,857</td>
<td>17,656,857</td>
<td>1,185,805</td>
<td>45,656,187</td>
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<td></td>
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<tr>
<td>Health services</td>
<td>3,715,704</td>
<td>3,715,704</td>
<td>1,667,913</td>
<td>5,689,901</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services to the aged</td>
<td>9,205,105</td>
<td>4,586</td>
<td>9,209,691</td>
<td>8,093,862</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>13,501,660</td>
<td>32,769</td>
<td>13,525,429</td>
<td>20,309,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced education and manpower development</td>
<td>1,207,770</td>
<td>1,207,770</td>
<td>1,234,221</td>
<td>3,239,957</td>
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<td></td>
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<tr>
<td>Social development</td>
<td>6,388,626</td>
<td>6,388,626</td>
<td>11,897</td>
<td>4,461,756</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multifunctional</td>
<td>2,532,725</td>
<td>2,532,725</td>
<td>99,266</td>
<td>2,789,330</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total program services</strong></td>
<td>54,308,447</td>
<td>28,355</td>
<td>54,336,802</td>
<td>90,240,593</td>
<td></td>
<td></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>4,615,308</td>
<td>190,332</td>
<td>4,805,640</td>
<td>4,456,434</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overseas</td>
<td>2,203,593</td>
<td>141,668</td>
<td>2,345,261</td>
<td>1,960,200</td>
<td></td>
<td></td>
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<tr>
<td>Retirement costs</td>
<td></td>
<td>408,737</td>
<td>408,737</td>
<td>323,728</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total supporting services</strong></td>
<td>6,818,901</td>
<td>740,737</td>
<td>7,559,638</td>
<td>6,740,362</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>61,127,348</td>
<td>769,092</td>
<td>61,896,440</td>
<td>96,980,955</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Interfund transfer</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(65,000)</td>
</tr>
<tr>
<td><strong>Excess (deficiency) of public support and revenue over expenses</strong> (Exhibits C and D)</td>
<td>($3,960,759)</td>
<td>$6,648,255</td>
<td>$2,687,496</td>
<td>$1,339,410</td>
<td>$652,034</td>
<td>$4,678,940</td>
</tr>
</tbody>
</table>

* Includes interest expense of $1,350,000.

See independent auditor's report.

The accompanying notes are an integral part of these statements.
## Exhibit C

**THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.**

**STATEMENT OF CHANGES IN FUND BALANCES**

**YEAR ENDED DECEMBER 31, 1991**

### CURRENT FUNDS

#### UNRESTRICTED

<table>
<thead>
<tr>
<th>Operating</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund balances (deficit) - beginning of year</td>
<td>$16,433,627</td>
<td>$49,859,097</td>
<td>$33,425,470</td>
<td>$9,794,300</td>
</tr>
<tr>
<td>Excess (deficiency) of public support and revenue over expenses (Exhibit B)</td>
<td>$(3,960,759)</td>
<td>6,648,255</td>
<td>2,687,496</td>
<td>1,339,410</td>
</tr>
<tr>
<td>Fund balances (deficit) - end of year (Exhibit A)</td>
<td>$(20,394,386)</td>
<td>$56,507,352</td>
<td>$36,112,966</td>
<td>$11,133,710</td>
</tr>
</tbody>
</table>

## Exhibit D

**THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.**

**STATEMENT OF CHANGES IN FINANCIAL POSITION**

**YEAR ENDED DECEMBER 31, 1991**

### CURRENT FUNDS

#### UNRESTRICTED

<table>
<thead>
<tr>
<th>Operating</th>
<th>Legacy and Other</th>
<th>Total</th>
<th>Restricted</th>
<th>Endowment Funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excess (deficiency) of public support and revenue over expenses (Exhibit B)</td>
<td>$(3,960,759)</td>
<td>6,648,255</td>
<td>2,687,496</td>
<td>1,339,410</td>
<td>652,034</td>
</tr>
<tr>
<td>Decrease (increase) in loans to communities and other receivables</td>
<td>1,386,846</td>
<td>(14,421)</td>
<td>1,372,425</td>
<td>3,765</td>
<td>(569)</td>
</tr>
<tr>
<td>Decrease in due from employees</td>
<td>130,000</td>
<td>130,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decrease (increase) in advances on account of future year’s programs</td>
<td>5,673</td>
<td>5,673</td>
<td>(90,000)</td>
<td></td>
<td>(84,327)</td>
</tr>
<tr>
<td>Increase in prepaid pension costs</td>
<td>(429,046)</td>
<td>(429,046)</td>
<td></td>
<td></td>
<td>(429,046)</td>
</tr>
<tr>
<td>Decrease in due from U.I.A.</td>
<td>1,500,000</td>
<td>1,500,000</td>
<td></td>
<td></td>
<td>1,500,000</td>
</tr>
<tr>
<td>Decrease in unpaid appropriations and accounts payable</td>
<td>(2,315,234)</td>
<td>(168)</td>
<td>(2,315,402)</td>
<td></td>
<td>(2,315,402)</td>
</tr>
<tr>
<td>Increase in allowance for estimated severance obligations</td>
<td>3,090,622</td>
<td>3,090,622</td>
<td></td>
<td></td>
<td>3,090,622</td>
</tr>
<tr>
<td>Decrease in loans payable</td>
<td>(2,850,000)</td>
<td>(2,850,000)</td>
<td></td>
<td></td>
<td>(2,850,000)</td>
</tr>
<tr>
<td>Cash and equivalents, investments and interfunds - beginning of year</td>
<td>7,696,744</td>
<td>49,274,376</td>
<td>56,971,120</td>
<td>9,773,016</td>
<td>9,873,636</td>
</tr>
<tr>
<td>Cash and equivalents, investments and interfunds - end of year</td>
<td>$4,254,846</td>
<td>$55,908,042</td>
<td>$60,162,888</td>
<td>$11,026,191</td>
<td>$10,525,101</td>
</tr>
</tbody>
</table>

See independent auditor’s report.
The accompanying notes are an integral part of these statements.
THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1991

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

• The financial statements are prepared on the accrual basis.
• Appropriations for grants are expensed in the year authorized.
• Investments are reflected at cost or donated value.
• 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 1991 and 1990, 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, 1991, there were 71 participants.

The following table sets forth the plan's funded status and amounts recognized in the JDC's balance sheet at December 31, 1991:

Actuarial present value of benefit obligations:
Accumulated benefit obligation, including vested benefits of $6,352,845 $ 6,549,348
Project benefit obligation for service rendered to date $ 7,601,126
Plan assets at fair market (primarily marketable securities) 16,737,835
Plan assets in excess of projected benefit obligation 9,136,709
Unrecognized net gain from past experience different from that assumed and effects of changes in assumptions (3,442,679)
Unrecognized net obligation at January 1, 1988 being recognized over 15 years $(4,558,793)
Prepaid pension cost $ 1,135,237
Net pension cost for 1991 included in the following components:
Service cost - benefits earned during period $ 378,755
Interest cost on projected benefit obligation 554,297
Actual return on plan assets (3,713,199)
Net amortization and deferral 2,351,262
Net periodic pension cost (429,049)

The weighted average discount rate and rate of increase in future compensation levels used in determining the actuarial present value of the projected benefit obligation were 7.75% and 5.0%, respectively. The expected long-term rate of return on assets was 7.5%.

NOTE 3 - LOANS PAYABLE

The JDC obtained a $13,500,000 loan on March 29, 1991 from Chase Manhattan Bank. The loan will be repaid in nine annual installments of $1,500,000, commencing March 1, 1992 and concluding March 1, 2000. The JDC will pay interest on the outstanding balance at the prime commercial lending rate. The current rate at December 31, 1991 is 7%. The outstanding principal balance at December 31, 1991 is $13,500,000. The JDC has pledged investments held in the Chase custodian account, totaling approximately $16,000,000.

The JDC obtained a revolving credit commitment not to exceed $10,000,000 from Bank Leumi Trust Company of New York. The JDC will pay interest on the outstanding balance at the bank's reference rate. The outstanding principal balance at December 31, 1991 is $-0-. The JDC has pledged investments held in the Bank Leumi custodian account, totaling approximately $8,000,000.

The JDC obtained, in prior years, a non-interest bearing loan from United Jewish Appeal of $4,900,000. The loan is reduced by the interest on the loan to (has, Manhattan Bank. The outstanding balance at December 31, 1991 is $1,707,953.

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 $400,860 per annum, subject to adjustments for escalation.

NOTE 5 - INVESTMENTS

<table>
<thead>
<tr>
<th>Cost or Recorded Value</th>
<th>Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Government obligations</td>
<td>$31,395,205</td>
</tr>
<tr>
<td>State of Israel bonds</td>
<td>3,830,925</td>
</tr>
<tr>
<td>Corporate bonds</td>
<td>177,896</td>
</tr>
<tr>
<td>Common and preferred stocks</td>
<td>23,467,129</td>
</tr>
<tr>
<td>Cash equivalents</td>
<td>2,561,712</td>
</tr>
<tr>
<td>Mutual funds</td>
<td>96,826</td>
</tr>
<tr>
<td></td>
<td>$61,529,783</td>
</tr>
<tr>
<td>Operating Fund</td>
<td>$ 1,825,758</td>
</tr>
<tr>
<td>Legacy and Other Funds</td>
<td>49,883,101</td>
</tr>
<tr>
<td>Current Restricted Funds</td>
<td>4,903,315</td>
</tr>
<tr>
<td>Endowment Funds</td>
<td>5,726,696</td>
</tr>
<tr>
<td></td>
<td>$61,529,783</td>
</tr>
</tbody>
</table>

The JDC has pledged investments totaling approximately $24,000,000 as collateral on their outstanding loan to Chase Manhattan Bank and the revolving credit agreement with Bank Leumi Trust Company of New York.

NOTE 6 - COMPARATIVE TOTALS

The amounts shown for the year ended December 31, 1990 in the accompanying financial statements are included to provide a basis for comparison with 1991 and present summarized totals only. Accordingly, the 1990 amounts are not intended to present all information necessary for a fair presentation in conformity with generally accepted accounting principles.

NOTE 7 - TAX STATUS

The American Jewish Joint Distribution Committee is a not-for-profit organization exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code.
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1991 ANNUAL REPORT

Written and Edited by Ilana Stern

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