American Near East Refugee Aid (ANERA) and its AMER Medical Division
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Middle East Offices in Jerusalem and Gaza

ANERA

AMERICAN NEAR EAST REFUGEE AID

1990 ANNUAL REPORT
President’s Letter

September 1990
Dear Friends of ANERA:

Middle East crises come and go. ANERA remains to serve, to serve Middle East people and humanitarian interests of America. We were founded in the aftermath of the 1967 Arab-Israeli war to assist the new wave of Palestinian refugees who were displaced or harmed by the conflict. During and after the 1973 Arab-Israeli war and the 1978 and 1982 Israeli invasions of Lebanon, we again provided assistance to the victims of war as we have throughout the still continuing Lebanese civil war. 1990 has witnessed one more conflict: The Iraqi invasion of Kuwait. Once more there are victims—as of this writing, the South Asian refugees who fled Kuwait and Iraq to Jordan—and ANERA is once again there to serve.

Despite these intermittent crises, we have sustained our long-term development program in our ordinary areas of operation: West Bank, Gaza, Lebanon, and Israel. Via the many projects, all of which are listed in this report, we are attempting to help the Palestinians and Lebanese sustain and nurture their own development process. The projects are designed to increase income, to create jobs, to improve the delivery of health and welfare services, and equally as important, to help the people gain greater control over their own lives and institutions. All of this contributes to the Palestinian and Lebanese development process.

But also ANERA’s efforts contribute to the search for peace. If people have more control over jobs, income, needed services, and their institutions and lives, they are in turn more capable of contributing to the search for peace and of participating in it once it has been realized.

In the coming year, ANERA intends to maintain its policy of emphasizing development projects while sustaining the relief arm of ANERA. Equally, we will continue and strengthen the policy of working with Palestinian and Lebanese institutions so as to strengthen the societies and make possible sustainable development. But also we will respond to crises: the refugees in Jordan, the victims of war in Lebanon, and other needs which may arise.

All of ANERA’s activities focus on people: people in the Middle East and people in America. Our programs are truly people-to-people programs. It is the Lebanese and Palestinians who make the projects function. Equally important are ANERA’s friends in the United States and other lands. With your support and help, our work—our service—is possible. We and our friends in the Middle East express our thanks to you.

Peter Gubser
President

LONG TERM COMMITMENT
After eight year of arduous negotiations and work, the first phase of the Gaza storm water project was completed and began operating in 1990. The result: 40% of Gaza City was drained of excess water, which was collected and is now available for recycling.
1990: ANERA’s Most Productive Year

In fiscal year 1990, extending from June 1, 1989 through May 31, 1990, ANERA and its AMER Medical Division gave assistance totalling $3,096,195 to institutions providing economic and community development, education and health services to Palestinians and Lebanese in the West Bank, Gaza Strip, Lebanon and Israel. Of the total, $2,664,341 was in grants and services, and $431,854 was in medical supplies and shipping.

COMMUNITY AND ECONOMIC DEVELOPMENT

Women’s Service Organizations
mother/child health care, food for the needy, literacy programs and vocational training for women. Arab Women’s Unions (Bethlehem, Jerusalem, Ramallah, West Bank), Kalandia Refugee Camp Cooperative (Kalandia, WB), Young Women’s Christian Association (Jerusalem, WB), Young Women’s Muslim Association (Jerusalem, WB).

$48,000

WOMEN BENEFIT
Investing in service organizations helps women organize themselves to take care of their families' needs: food, shelter, income. Strong Palestinian institutions provide a framework of self-sufficiency for the future.
Municipal Projects

construction of slaughter houses, wholesale and retail fruit and vegetable markets, light industrial complexes. The projects are with the municipalities of Beit Jala, El-Bireh, Halhul, Nablus, Ramallah, Tulkarem in the West Bank and Gaza City and Khan Younis in Gaza.

$750,260

STRENGTHENING SOCIETY

The Halhul wholesale fruit and vegetable market, ten years in the making, is now a bustling commercial center where farmers and buyers meet.
Revolving Loan Funds

revolving loan funds to assist Palestinian farmers, artisans and shop keepers to generate employment. Association for the Development of Palestinian Camps (Beirut, Lebanon), Bethlehem Societies Committee for Rehabilitation and Development (Bethlehem, West Bank), Beit Lahia Agricultural Cooperative (Beit Lahia, Gaza), Center for Jewish Arab Economic Development (Jerusalem), Nablus Agricultural Marketing Cooperative (Nablus, WB), Ramallah Agricultural Cooperative (Ramallah, WB).

$82,000

Irrigation

establishment of irrigation infrastructures and networks in the West Bank. Agricultural Engineers Cooperative (Jericho, West Bank), Iritas Irrigation Cooperative (Iritas, WB), Kufr Malik Agricultural Cooperative (Kufr Malik, WB), Nazlah Sharqiya Agricultural Cooperative (Nazlah Sharqiya, WB), Zbeidat Branch Jericho Agricultural Cooperative (Zbeidat, WB).

$138,106

LIFELINES - WATER AND CREDIT

Credit, like water, is the lifeblood of agriculture. Farmers require funds, at reasonable interest, to finance the development of their farms and businesses, just as they need water to increase their production. ANERA assists by supporting cooperatives—the produce vendor in Nablus can borrow from a revolving loan fund (above); the farmer in Kufr Malik has access to modern irrigation equipment (below).
Agricultural Produce Marketing
partial funding to assist cooperatives to improve their ability to process food stuffs and market produce. Project locations in the West Bank are Beit Nuba, Hebron, Jericho, Nablus, Nassariya, Sawahreh Sharqiya, and Tulkarem as well as Khan Younis in Gaza.

$553,721

Land Improvement and Mechanization for Agriculture
partial funding to establish mechanized units to cultivate or reclaim land. Projects in the West Bank are located in Beit Jala, Beit Ur al-Tahta, Deir Nitham, Ein Yabroud, al-Jieb, Kufr Neimeh, Qalqiliya, Ramallah, Tarqumiya, and Tulkarem.

$306,377

EXPANDING SALES AND PROFITS
Efficient processing and marketing of agricultural products expands sales opportunities and increases farmer income. Over the last three years, West Bank and Gaza cooperatives have collectively reached new markets in the Arab World and Western Europe.

BUILDING AN AGRICULTURAL INDUSTRY
This farmer-owned chicken feed cooperative in Ramallah, assisted by ANERA, helps support a successful poultry industry.
Grassroots Community Organizations
libraries, clinics, literacy programs, vocational and leadership training, assistance to handicapped and orphans and employment generation. Aqbat Jaber Refugee Camp Cooperative (Jericho, West Bank), Arab Center for Rehabilitation of the Handicapped (Bethlehem, WB), Galilee Society for Health and Services (Rama, Galilee, Israel), Hakawati (Jerusalem, WB), House of Hope (Shefa-Amr, Galilee, Israel), Islamic Industrial Orphanage (Jerusalem, WB), Institut de Re-Education Audophonetique (Lebanon), Princess Basma Crippled Children Center (Jerusalem, WB), Red Crescent Society (Gaza), Sair Electrical Cooperative (Sair, WB), Sheltered Workshop for the Blind (Jerusalem, WB), YMCA (Gaza), YMCA (Amman, Jordan).

$143,373

Total Community and Economic Development $2,021,837

TECHNICAL ASSISTANCE

provision of training and consultants in agriculture, urban economic development, credit, health, and education.

Total Technical Assistance $137,620

Despite violence and turmoil in the Middle East, ANERA helps people gain control over their own jobs, incomes, organizations and lives. This in turn helps people become more capable of contributing to the search for peace and participating in stable, productive societies once peace has been realized.
EDUCATION

Child Scholarships

scholarships for orphaned, destitute and handicapped children. Dar El-Tifl (Jerusalem, West Bank), al-Kafaat Rehabilitation Institute (Beirut, Lebanon), Rawdat El-Zuhur (Jerusalem, WB), Society for the Care of Handicapped Children (Gaza).

$113,884

Youth Programs, Schools and Universities

equipment, expertise and scholarships for educational development. Birzeit University (Birzeit, West Bank), Jeel al-Amal (Bethany, WB), Legacy International Youth Program, al-Najah University (Nablus, WB).

$121,000

Total Education $234,884

SCHOOLS - A HAVEN FOR CHILDREN IN CRISIS

ANERA donors support over 1000 children at schools in East Jerusalem, Gaza and Beirut. These children’s lives are shaped by poverty, violence and despair. School offers more than an education, it gives them continuity, stability, job skills and hope for their future.
HEALTH SERVICES

Relief Organizations

providing assistance to the victims of conflict: food, shelter, clothing, blankets, clinics. Amel Council for Lebanese Development (Lebanon), Lebanese Red Cross (Lebanon), Orthodox Society for the Relief of the Sick (Jerusalem, West Bank).

$25,000

Hospitals and Clinics

hospital and clinic services for Palestinians and Lebanese. Al-Ahli Arabi Hospital (Gaza), Beit Jala Dental Clinic (Beit Jala, West Bank), Patient’s Friends Society in Hebron and Jenin, West Bank.

$245,000

Total Health Services $270,000

IN-KIND MATERIALS

Pharmaceuticals and Books

medicines and health materials for hospitals and clinics. American University of Beirut Hospital (Lebanon), Middle East Council of Churches (Lebanon), United Nations Relief and Welfare Agency (Middle East), Lebanese Red Cross (Lebanon), Lebanese Permanent Coordinating Committee (Lebanon), Jerusalem Hospitals.

$424,854

Shipping Costs $7,000

Total In-Kind $431,854

TOTAL $3,096,195

LONG TERM HEALTH SHORT TERM RELIEF

ANERA helps people provide for their own health needs. The Galilee Society, a Palestinian group in Israel, brings health services to neglected Bedouin villages (above). AMER, ANERA’s medical division, shipped over $400,000 worth of life-saving drugs to war-torn Lebanon (right).
RAFFA & ASSOCIATES, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditor's Report
To the Board of Directors of
American Near East Refugee Aid

We have audited the accompanying balance sheet of the American Near East Refugee Aid as of May 31, 1990 and the related statements of support, revenue, expenses and changes in fund balances, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit. We did not audit the financial statements of the Organization's Jerusalem office, which statements reflect total assets of $9,897 as of May 31, 1990 and total expenses of $245,202 for the year then ended. These statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it relates to the amounts included for the Organization's Jerusalem office, is based solely on the report of the other auditors.

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 and the report of other auditors provide a reasonable basis for our opinion.

In our opinion, based on our audit and the report of the other auditors, the financial statements referred to above present fairly, in all material respects, the financial position of American Near East Refugee Aid as of May 31, 1990, and the result of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

Washington, D.C.
August 9, 1990

AMERICAN NEAR EAST REFUGEE AID
BALANCE SHEET
May 31, 1990

ASSETS

Current Assets
Cash and cash equivalents (Note 2) $ 186,146 $ 866,077 $ 1,052,223
Grants receivable (Note 3) 356,221 356,221
Contributions receivable 6,893 6,893
Interfund receivable (payable) (Note 2) 156,221 156,221
Prepaid expenses and other assets 10,584 10,584
Total Current Assets 374,703 866,077 1,240,780

Furniture & equipment, net of accumulated depreciation of $96,559 (Note 2) 31,542 31,542
Total Assets $ 406,245 $ 866,077 $ 1,297,722

LIABILITIES AND FUND BALANCES

Current Liabilities
Accounts payable $ 24,463 $ -- $ 24,463
Accrued leave 93,488 93,488
Accrued expenses and other liabilities 14,721 14,721
Grant commitments (Note 2) 93,000 56,077 149,077
Deferred revenue (Note 2) -- 610,000 610,000
Total Current Liabilities 227,662 666,077 1,093,739

Commitment (Note 5) 178,102
Fund Balances, as annexed (Note 7) 178,102
Total Liabilities and Fund Balances $ 405,864 $ 866,077 $ 1,271,942

The accompanying notes are an integral part of these financial statements.

Audited Financial Statements

AMERICAN NEAR EAST REFUGEE AID
STATEMENT OF SUPPORT, REVENUE, EXPENSES AND CHANGES IN FUND BALANCES
For the Year Ended May 31, 1990

SUPPORT AND REVENUE

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home contributions</td>
<td>$ 541,321</td>
<td>$ 356,397</td>
<td>$ 897,718</td>
</tr>
<tr>
<td>Contributions-in-kind</td>
<td>380,296</td>
<td>--</td>
<td>380,296</td>
</tr>
<tr>
<td>United States Government grants (Note 3)</td>
<td>--</td>
<td>2,092,882</td>
<td>2,092,882</td>
</tr>
<tr>
<td>Total Support</td>
<td>921,616</td>
<td>2,092,882</td>
<td>2,914,498</td>
</tr>
<tr>
<td>Interest</td>
<td>4,639</td>
<td>--</td>
<td>4,639</td>
</tr>
<tr>
<td>TOTAL SUPPORT AND REVENUE</td>
<td>$ 926,255</td>
<td>$ 2,092,882</td>
<td>$ 2,919,137</td>
</tr>
</tbody>
</table>

EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community and economic development</td>
<td>144,958</td>
<td>2,503,491</td>
<td>2,648,449</td>
</tr>
<tr>
<td>Education</td>
<td>17,730</td>
<td>308,750</td>
<td>326,480</td>
</tr>
<tr>
<td>Health services</td>
<td>1,357,561</td>
<td></td>
<td>1,357,561</td>
</tr>
<tr>
<td>Public information</td>
<td>65,422</td>
<td>--</td>
<td>65,422</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>1,556,661</td>
<td></td>
<td>1,556,661</td>
</tr>
<tr>
<td>Support Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>108,126</td>
<td>--</td>
<td>108,126</td>
</tr>
<tr>
<td>Management and general</td>
<td>151,786</td>
<td>145,428</td>
<td>297,214</td>
</tr>
<tr>
<td>Total EXPENSES</td>
<td>260,312</td>
<td>145,428</td>
<td>405,740</td>
</tr>
</tbody>
</table>

EXCESS OF EXPENSES OVER SUPPORT AND REVENUE (49,721) (49,721)

Fund Balance, Beginning of Year as Restated (Note 7) 227,004 227,004
Fund Balance, End of Year $ 178,102 $ -- $ 178,102

The accompanying notes are an integral part of these financial statements.

AMERICAN NEAR EAST REFUGEE AID
STATEMENT OF CASH FLOWS
For the Year Ended May 31, 1990

Increase (Decrease) in Cash

Cash Flows from Operating Activities
Increase (Decrease) in Cash $ (49,721)
Adjustments to reconcile excess of expenses over support and revenue to net cash provided by operating activities
Depreciation expense 15,112
Changes in assets and liabilities:
Increase in grants receivable (12,393)
Decrease in contributions receivable 14,771
Increase in inventory 44,975
Increase in prepaid expenses and other assets 207,857
Decrease in accounts payable (12,935)
Increase in accounts receivable 56,387
Increase in accrued expenses and other liabilities 7,406
Increase in grants commitments 41,167
Increase in deferred revenue 200,000
Net Cash Provided by Operating Activities 584,482

Cash Flows from Investing Activities
Purchase of fixed assets (11,587)
Net increase in cash and cash equivalents 573,435
Cash and cash equivalents, Beginning of Year 678,788
Cash and cash equivalents, End of Year $1,252,223

The accompanying notes are an integral part of these financial statements.
The accompanying notes are an integral part of these financial statements.

AMERICAN NEAR EAST REFUGEE AID
NOTES TO FINANCIAL STATEMENTS

1. Organization

American Near East Refugee Aid (ANERA) is a nonprofit corporation organized for the purpose of extending direct financial assistance and/or gifts-in-kind to palestinian refugees,� refugees, and other needy individuals in the Arab world. Consistent with this purpose is the support of development, educational, and vocational training programs in the area.

2. Summary of Significant Accounting Policies

Fund Accounting: To ensure observation of the limitations and restrictions placed on the use of gifts and grants, ANERA accounts for the use of its resources in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified into funds established according to their nature and purpose. ANERA segregates its operating resources into unrestricted and restricted funds.

Deferred Revenue: Operating funds restricted by the donor, granted, or other outside party for particular operating purposes are deemed to be earned and reported as revenue of the restricted fund when ANERA has incurred expenditures in compliance with the specific restriction. Such amounts received but not yet earned are reported as deferred revenue.

Statement Presentation: The accompanying financial statements include the accounts of ANERA's headquarters and Jerusalem office. All significant transactions between these offices have been eliminated in the accompanying financial statements.

Cash and Cash Equivalents: ANERA considers all investments purchased with a maturity of three months or less to be cash equivalents.

Inventories: ANERA's inventory consists of drugs and medical supplies received as a result of appeals made to manufacturers and doctors. Items are then donated to hospitals and relief agencies in the Middle East. Contributions of drugs and medical supplies are valued at amounts donated by the donors which approximate the fair value at the time of the donation.

Furniture and Equipment: Furniture and equipment are stated at cost and are depreciated using the straight-line method over estimated useful lives of five to ten years with no salvage value.

Major additions and improvements purchased with unrestricted funds are capitalized as furniture and equipment while maintenance and repairs are expensed in the year incurred. Assets purchased with Agency for International Development grant funds are expensed as agency supplies and equipment as title is held by the grantor. General Considerations: Grant grantees represent funds to be expended in the Middle East for priority development, educational, and health training programs during the year ended May 31, 1990. ANERA recognizes the commitment as an expense when the grant is approved by the ANERA Projects Committee.

functional Allocation of Expenses: ANERA allocates salaries to various programs and supporting services based upon the actual time of work in each area. Fringe benefits and indirect costs are allocated to various programs and supporting services based on salaries.

Supporting Services

<table>
<thead>
<tr>
<th>Category</th>
<th>Program Services</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development</td>
<td>$13,017</td>
<td>$38,332</td>
</tr>
<tr>
<td>Education</td>
<td>$14,376</td>
<td>$26,594</td>
</tr>
<tr>
<td>Health</td>
<td>$15,241</td>
<td>$20,183</td>
</tr>
<tr>
<td>Public Information</td>
<td>$20,183</td>
<td>$25,118</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$102,824</td>
</tr>
</tbody>
</table>

AMERICAN NEAR EAST REFUGEE AID
NOTES TO FINANCIAL STATEMENTS

3. Agency for International Development (AID) Grant

Anera has been awarded a grant for $21,370,813 which expired August 28, 1990, and a grant for $2,176,366 which expired September 29, 1990, from the United States Department of State, Agency for International Development (AID). These grants are to assist in the implementation of ANERA's program of economic development, health and educational programs in the West Bank and Gaza Strip. All authorized expenditures of the grants have been expensed as of May 31, 1990, $1,934,114 and $294,099, respectively, of these grants have been expended for the above noted purposes. As of May 31, 1990, $408,099 and $2,941,109, respectively, of the total grants is unobligated and is not reflected in ANERA's financial statements. Anera has recorded a receivable of $13,511,211 at May 31, 1990 representing unreserved expenses from both grants.

4. Pension Plan

Anera has a defined contribution pension plan that covers substantially all of the employees. Contributions are based on annual salaries. The plan is fully funded through the purchase of annuity contracts. Pension plan expense amounted to $25,761 for the year ended May 31, 1990.

5. Commitment

Anera occupies office space under a noncancellable operating lease which expires October 31, 1994. The lease payments are subject to increases based on the Consumer Price Index and operating cost pass-throughs. As of May 31, 1990, the minimum future lease payments under this agreement, excluding the above noted increases, is as follows:

<table>
<thead>
<tr>
<th>Year Ended May 31</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991</td>
<td>$26,920</td>
</tr>
<tr>
<td>1992</td>
<td>$26,920</td>
</tr>
<tr>
<td>1993</td>
<td>$26,920</td>
</tr>
<tr>
<td>1994</td>
<td>$26,920</td>
</tr>
<tr>
<td>Thereafter</td>
<td>$23,723</td>
</tr>
<tr>
<td>Total</td>
<td>$133,406</td>
</tr>
</tbody>
</table>

6. Taxes

Under Section 501(c)(3) of the Internal Revenue Code, Anera is exempt from Federal taxes on income other than unrelated business income. As of May 31, 1990, no provision was made since Anera had no net unrelated business income.

7. Prior Period Adjustments

On prior year financial statements, Anera erroneously accounted for accrued and deferred revenue. The effect of the adjustment is to decrease the excess of support and revenue over expenses by $100,000 at May 31, 1987, increase the excess of support and revenue over expenses by $12,894 at May 31, 1988, and increase unrestricted fund balance by $4,481 and decrease restricted fund balance by $350,481 at May 31, 1989.
Financial Review

Contributions to ANERA are tax-deductible and ANERA is audited annually by the firm of Raffa & Associates, P.C. ANERA is registered with and adheres to the standards of the Advisory Committee on Voluntary Foreign Aid of the U.S. Agency for International Development, the National Charities Information Bureau, and the New York State Office of Charities Registration. ANERA is also a member of InterAction and the American Council for Voluntary International Action.

![Pie chart]

Total Expenditures for FY 90
$4,266,524

ANERA receives support from more than 25,000 individual Americans, small businesses and churches, and from over 20 private foundations and corporations. As in previous years, ANERA received a grant from the U.S. Agency for International Development. Through its membership in the International Service Agencies, ANERA continued its participation in the Combined Federal Campaign.

ANERA Board

Michael Ameen
Middle East Consultant
Houston, Texas

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Washington, D.C.

D. Joseph Asfour
Director
U.S.-Arab Chamber of Commerce
Asfour Agencies
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Middle East Institute
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Neill & Co.
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Internist
Winchester, Virginia

Andrew Killgore
President
American Educational Trust
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Foreign Service Officer, Retired
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University of Alabama at Birmingham
Birmingham, Alabama

Nadeem Maasry
Financial Advisor
Washington, D.C.
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Chairman, AMER Committee Internist 
Winchester, Virginia

Mansour Armaly, M.D.
Chairman, Dept. of Ophthalmology, George Washington University Washington, D.C.

Salah Al-Askari, M.D.
Director of Urology, Bellevue Hospital New York, New York

Samuel P. Asper, M.D.
President Emeritus Educational Commission for Foreign Medical Graduates Washington, D.C.

Samir Azzam, M.D.
Hematologist and Oncologist, Retired Falls Church, Virginia

Kamal Batniji, M.D.
President American-Arab Medical Association Los Angeles, California

Raymond Haddad, M.D.
Pulmonary Specialist Trumbull, Connecticut

Priscilla Norris, R.N.
Washington, D.C.

Mrs. John W. Pendleton
President, Middle East Editorial Associates Washington, D.C.

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Thoracic Surgeon Beverly Hills, California

Robert J. Shalhoub, M.D.
Nephrologist Georgetown University Washington, D.C.

Ellen Siegel, R.N.
Washington, D.C.

Hamilton Southworth, M.D.
Professor Emeritus of Clinical Medicine, Columbia University New York, New York
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Paula Stinson
Vice President

Cyril G. Bindah
Assistant Treasurer

Legal Counsel
John A. Whitney
McGuffie, Greif, Whitney & Handal

Staff

IN JERUSALEM:
(left row, bottom to top)
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Support Services

Dr. Ahmad Annab
Public Health Specialist

Firhal Asfour
Translator

Lance Matteson
Middle East Representative

Mazen As'ad
Income Generation Specialist

Adnan Obeidat
Cooperative Specialist

Kamal Khreisheh
Agricultural Specialist

(right row, bottom to top)
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Training/Social Specialist

Dr. Wahib Tarazi
Veterinary/Dairy Specialist

Mohammad Sheih
Irrigation Specialist

Ibrahim Matar
Deputy Representative

Assem Tahhan
Office Manager

(R not pictured)
Rida Baida
Finance Specialist

Samar Naser
Administrative Assistant

IN GAZA:

Issam Shawwa
Gaza Representative

(S not pictured)
Salem El-Huwaiti
Agricultural Specialist

Alla El-Sarraj
Administrative Assistant

Sabah Moughrabi
Administrative Assistant

Younes Abu Sha'aban
Support Services
Corporate and Foundation Support

Boots Pharmaceuticals, Inc.
Bristol-Meyers Squibb
Chevron Corporation
Ford Motor Company Fund
George Frederick Jewett Foundation
The Jerusalem Fund
National U.S. - Arab Chamber of Commerce
Marion Laboratories
Mobil Oil Corporation
Near East Foundation
The Olayan Group
Santa Fe International Corporation
Saudi Aramco
The Seaver Institute
Sterling Drug Inc.
Texaco Philanthropic Foundation
U.S. OMEN Scholarship Fund
Western Atlas International, Inc.

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