An olive seedling, product of an ANERA-supported plant nursery in the West Bank.

ANERA's Mission

American Near East Refugee Aid (ANERA) is the medical division of ANERA. Before becoming part of ANERA in 1971, AMER was the oldest non-sectarian American voluntary agency providing assistance to Palestinian refugees and other needy individuals in the Arab world. AMER helps medical programs meet their annual requirements of drugs and medical supplies, and sends emergency shipments in time of war.
President’s Report

Dear Friends of ANERA:

Despite an exceptionally difficult environment during the past year, ANERA was able to sustain its effective and needed development and relief programs in the Middle East. Bus bombings, severe economic hardship due to the closure of the West Bank and Gaza, the military campaign in southern Lebanon that killed and injured hundreds and dislocated hundreds of thousands, and the deterioration of the peace process, especially on the Palestinian-Israeli and Syrian-Israeli tracks, defined the atmosphere in which we operate. Nevertheless ANERA supporters and donors helped us deliver projects to help the needy and the victims of war in the region.

As we state in the preface to this annual report, ANERA’s mission is to reduce poverty and relieve suffering in the Middle East. This is essentially translated into helping the needy — those in abject poverty — and the victims of war, the civilians affected by the all too frequent waves of violence that sweep the Middle East.

Our geographical emphases are the two areas of greatest need: the Palestinian entity (West Bank and Gaza) and Lebanon. But also we delivered several projects in Jordan and one on a regional basis. The latter this year was focused on assistance to EcoPeace, an association formed of non-governmental environmental organizations from Egypt, Israel, Jordan and Palestine. It is designed to help the various peoples of the region work together to improve their shared environment.

In our Palestinian and Lebanese projects, we maintained our focus in the areas of community and economic development, education, and health services. All of the projects are designed to assist the needy, to reduce poverty by establishing ways for people to help themselves. Thus all projects are with local partners, usually local charities, cooperatives, schools, hospitals and clinics as well as local government. Because the projects belong to citizens’ institutions with vested interests in the activity, it is more likely that the activity will be sustained, and that it will continue to benefit the people in the future. We will maintain this mission, focus, and method of operation in the coming year.

Through ANERA’s programs, individuals and groups in the Middle East and in America are linked in what can truly be defined as people-to-people programs. Palestinians, Jordanians, Israelis, and Lebanese make the projects function. Equally important are ANERA’s supporters and friends in the United States and other lands. You make our work — our service — possible.

Peter Gubser
President
1996: A Roller Coaster Year

The riots sparked by the opening of a tunnel beside one of Islam's holiest sites in Jerusalem, underscored the sense of despair that, once again, prevails in Palestine. This violent confrontation erupted in a year already tragically marked by Yitzhak Rabin's assassination, a spate of Muslim extremists' bombings in Israel, and Israel's military campaign in Lebanon which resulted in hundreds of civilians dead and wounded.

Since March 1996, closures in the West Bank and Gaza Strip have produced great social and economic dislocation. Prices increased dramatically and even doubled in the case of staples such as flour, rice and cooking oils. Severe hardship is reflected in high unemployment (40-60% in the West Bank and Gaza Strip), lack of investment, and hungry families.

Regional business and donor activities show every sign of drying up. Palestinians have to cope increasingly with the compassion fatigue of the international institutions. These donors have channeled funds largely to physical infrastructure and institution building, while human resources and agriculture have been neglected.

... But We Kept On Rolling

ANERA Projects 1996

In fiscal year 1996, (extending from June 1, 1995 through May 31, 1996), ANERA and its AMER Medical Division gave development assistance and relief aid totaling $3,434,260 to local institutions providing economic and community development, education and health services, assistance for the poor and indigent, and related technical assistance and training to the Palestinians, Lebanese, Jordanians, and other civilians in the West Bank, Gaza Strip, Lebanon, Jordan, and Israel.

As in the past, some ANERA projects benefited from grants from the U.S. Agency for International Development and the International Fund for Agricultural Development, a United Nations Agency. In addition, we enjoyed project partnerships with American Jewish World Service, AmeriCares, the Japanese Volunteer Corps, the Pearl S. Buck Foundation, the Episcopal Diocese of Jerusalem, the Foundation for Middle East Peace, CARE, and the Italian Association for Women and Development (AIDOS).

COMMUNITY AND ECONOMIC DEVELOPMENT

Grassroots Service and Urban Economic Projects

Partial funding for local non governmental organizations and other institutions which provide essential services: mother/child health care, food for the needy, literacy programs, vocational training for women, and job creation. These projects are with Arab Women's Union of Ramallah (West Bank), Association for the Development of Palestinian Camps (Beirut), Bethlehem Societies Committee for Rehabilitation and Reconstruction (West Bank), Community Development Association (West Bank), Community Friends Society of El-Bireh (West
ANERA's loan officer, Wafa Katha (right), meets with Um Ibrabim, one of the borrowers of the joint ANERA-American Jewish World Service-Gaza credit program. Our loan enabled Um Ibrabim to set up a small shop and to market the handicrafts of more than 40 women to sales outlets in Gaza and Jerusalem.

Bank, EcoPeace (headquartered in Jerusalem), Free Thought and Culture Society (Gaza), Gaza Women's Loan Program (Gaza), Institut de Receducation Audio-Phonétique (Lebanon), Jericho Municipality (West Bank), Kufr Nimeh Cooperative (West Bank), Al-Nahda Charitable Society (West Bank), Palestinian Olympic Gymnastics Committee (Gaza), Palestinian Non-Governmental Organization (Jerusalem), Silwan Youth Club (West Bank), Suba Charitable Society (West Bank), Workshops for the Blind (West Bank).

$428,090

Agricultural Projects: Irrigation, Credit, Extension, and Produce Marketing

Partial funding for revolving loan funds for poor farmers, and irrigation, extension and marketing systems. These projects are with Agricultural Credit Project, Al-Auja Agricultural Cooperative (West Bank), Al-Azhar University (Gaza), Bani-Naim Agricultural Cooperative (West Bank), Baqjar Cooperative (West Bank), Beit Lahia Agricultural Cooperative (Gaza), Gaza Livestock Agricultural Cooperative (Gaza), Hebron Agricultural Cooperative (West Bank), Hebron Livestock Cooperative (West Bank), Hebron University (West Bank), Jayyous Agricultural Cooperative (West Bank), Jericho Livestock Cooperative (West Bank), Jericho Agricultural Cooperative Society (West Bank), Khan Younis Agricultural Cooperative (Gaza), Al-Nahda Livestock Cooperative (West Bank), Nweim'e Village Council (West Bank), Palestinian Ministry of

Our medical donation program continued to soar. This year, we responded to the needs of the West Bank and Gaza underfunded health sector, and to the emergency resulting from the fighting in Lebanon last spring. ANERA is also helping to develop the first medical library in the Gaza Strip.

Agriculture — Extension Department, Ramallah Agricultural Marketing Cooperative (West Bank), Tulkarem Agricultural Cooperative (West Bank).

$1,749,768

TOTAL COMMUNITY AND ECONOMIC DEVELOPMENT $2,177,858

TECHNICAL ASSISTANCE

Provision of training and consultants in agriculture, job creation, credit, health and education.

TOTAL TECHNICAL ASSISTANCE $264,623

EDUCATION

Child Scholarships

Scholarships for orphaned, destitute and handicapped children. Al-Kaafat Rehabilitation Center (Lebanon), Atfaluna Center for Deaf Children (Gaza), Dar El-Tif (Jerusalem), Rawdat El-Zuhur (Jerusalem), Sun Day Care Center (Gaza), Dar El-Yateem (West Bank).
ANERA’s sports program, equally for girls and boys, provides equipment and training for schools. We worked with local manufacturers to produce and supply Olympic-standard material. Much of the gymnastics and track and field equipment was not previously available in Gaza. We are now seeking to expand the sports program to the West Bank, and to include more and more girls.

$92,000

Youth Programs, Schools and Universities

Sports and school equipment, expertise and books for educational institutions. Bir Zeit University (West Bank), Maghazi Refugee Rehabilitation Center (Gaza), Gaza Elementary, Junior and Senior High Schools.

$91,975

TOTAL EDUCATION $183,975

HEALTH SERVICES

Clinics, Hospitals and Health Training

Partial assistance for upgrading clinics’ ability to deliver health services. Al-Ahli Arabi Hospital (Gaza), Al-Amal Charitable Society for the Deaf (Gaza), Talihul Women’s Charitable Society (West Bank), Hebron Women’s Charitable Society (West Bank), Al-Ihsan Charitable Society (West Bank), Jenin Charitable Society (West Bank), Jerusalem Princess Basma Center for Disabled Children (West Bank), Lebanese Red Cross (Lebanon), Palestinian Ministry of Health — Department of Community Diseases, Sanabel Society for Asthma (Gaza), Shifa Hospital (Gaza), Sinjil Health Clinic (West Bank), Society of the Physically Handicapped (Gaza).

TOTAL HEALTH SERVICES $123,443

Our agricultural program with the UN International Fund for Agricultural Development (IFAD), the largest of its kind in the West Bank and the Gaza Strip, provides agricultural credit, agricultural extension services, and irrigation systems to small farmers. Now in its third year, this initiative has reached 2,000 people.

IN-KIND PHARMACEUTICAL PRODUCTS


TOTAL IN-KIND $684,361

TOTAL $3,434,260

PUBLIC EDUCATION

ANERA has long supported modest activities that seek to inform Americans about the Middle East, the need for peace, the condition of the Palestinians and Lebanese, and the value of economic and social development. To this end, we publish a newsletter, speak at civic and educational events, comment on radio and television, and, last year, conducted a roundtable focused on Middle East economic development. Our new World Wide Web site on the internet (www.anera.org) helped reach new audiences.
Audited Financial Statements

Independent Auditor’s Report

To the Board of Directors of
American Near East Refugee Aid

We have audited the accompanying statement of financial position of American Near East Refugee Aid as of May 31, 1996 and the related statements of activities, 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 reflect total assets of $259,900 as of May 31, 1996 and total expenses of $2,730,961 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. These 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, 1996, and the results of its activities and cash flows for the year then ended in conformity with generally accepted accounting principles.

Lane & Company
Washington, D.C.
August 14, 1996

AMERICAN NEAR EAST REFUGEE AID
STATEMENT OF FINANCIAL POSITION
May 31, 1996

ASSETS

Current Assets
Cash and cash equivalents $771,813
Contributions receivable 4,818
Prepaid expenses and other assets 52,964
Total Current Assets 829,595

Furniture and equipment, net of accumulated depreciation of $129,765 8,322
Total Assets $837,917

LIABILITIES AND NET ASSETS

Current Liabilities
Accounts payable $ 4,666
Accrued benefits 287,930
Other accrued expenses and liabilities 112,097
Grant commitments 112,858
Deferred revenue 257,686
Total Current Liabilities 755,637

Net Assets, Temporarily Restricted 303,520
Net Assets, Unrestricted 303,520
Total Liabilities and Net Assets $837,917

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

AMERICAN NEAR EAST REFUGEE AID
STATEMENT OF ACTIVITIES
For the Year Ended May 31, 1996

Changes in unrestricted net assets
Revenues
Donor contributions and other grants $ 905,430
Contributions to-kind 495,390
Total unrestricted revenues 1,400,820

Net assets released from restrictions 3,667,957
Total unrestricted revenues 5,068,777

Expenses
Program Services 8,114,067
Community and economic development 230,275
Education 457,142
Health services 367,786
Public education 1,275,650
Supporting Services
Fundraising 178,517
Management and general 490,036
Total Expenses 9,860,187
Change in unrestricted net assets 56,381

Changes in temporarily restricted net assets
United States Government grants 1,537,551
United Nations grant 1,055,894
Other grants and contributions 687,012
Net assets released from restrictions 3,667,957
Change in temporarily restricted net assets 56,381
Net Assets, Beginning of Year 56,381
Net Assets, End of Year 56,381

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

Cash flows from operating activities
Change in net assets 56,381
Adjustments to reconcile change in net assets to net cash provided by operating activities
Depreciation 5,894
Changes in assets and liabilities
Decrease in grants receivable 3,600
Decrease in contributions receivable 10,280
Decrease in prepaid expenses and other assets 1,738
Increase in accrued payable 33,573
Increase in accrued benefits 59,063
Increase in accrued expenses and other liabilities 105,528
Decrease in grant commitments 65,642
Increase in deferred revenue 1,140
Net cash provided by operating activities 343,795

Cash flows used in financing activities
Purchase of fixed assets (2,100)
Net increase in cash and cash equivalents 336,695
Cash and cash equivalents, beginning of year 435,118
Cash and cash equivalents, end of year 771,813

The accompanying notes are an integral part of these financial statements.
AMERICAN NEAR EAST REFUGEE AID
STATEMENT OF FUNCTIONAL EXPENSES
For the Year Ended May 31, 1996

<table>
<thead>
<tr>
<th>Program Services</th>
<th>Domestic</th>
<th>Supporting Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Community &amp; Economic Development</td>
<td>Education</td>
</tr>
<tr>
<td>Salaries</td>
<td>$265,513</td>
<td>$273</td>
</tr>
<tr>
<td>Fringe benefits</td>
<td>115,903</td>
<td>64</td>
</tr>
<tr>
<td>Total salaries and fringe benefits</td>
<td>379,416</td>
<td>333</td>
</tr>
<tr>
<td>Professional and contract services</td>
<td>39,446</td>
<td>33</td>
</tr>
<tr>
<td>Occupancy</td>
<td>65,483</td>
<td>39</td>
</tr>
<tr>
<td>Office supplies and equipment</td>
<td>38,005</td>
<td>96</td>
</tr>
<tr>
<td>Telephone</td>
<td>13,788</td>
<td>2</td>
</tr>
<tr>
<td>Postage, shipping and storage</td>
<td>1,155</td>
<td>1</td>
</tr>
<tr>
<td>Printing</td>
<td>3,208</td>
<td>4</td>
</tr>
<tr>
<td>Letterheads</td>
<td>—</td>
<td>81</td>
</tr>
<tr>
<td>Travel</td>
<td>119,733</td>
<td>4</td>
</tr>
<tr>
<td>Meetings and conferences</td>
<td>7,009</td>
<td>—</td>
</tr>
<tr>
<td>Technical assistance</td>
<td>239,000</td>
<td>20,304</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>22,546</td>
<td>—</td>
</tr>
<tr>
<td>Depreciation</td>
<td>1,400</td>
<td>2</td>
</tr>
<tr>
<td>Grants</td>
<td>1,157,858</td>
<td>183,975</td>
</tr>
<tr>
<td>Loan guarantees</td>
<td>1,020,000</td>
<td>—</td>
</tr>
<tr>
<td>Grant-in-kind</td>
<td>—</td>
<td>684,361</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$3,114,047</td>
<td>$205,675</td>
</tr>
</tbody>
</table>

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 providing direct financial assistance and/or gifts-in-kind to Palestinian-Arab refugees and other needy individuals in the Middle East. Consistent with this purpose is the support of developmental, educational, and vocational training programs in the area.

2. Summary of Significant Accounting Policies
   Change in Accounting Policies
   ANERA has adopted Statement of Financial Accounting Standards (SFAS) No. 116, Accounting for Contributions Received and Contributions Made. In accordance with SFAS No. 116, contributions received are reported as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and nature of any donor restrictions. As permitted by SFAS No. 116, ANERA has retrospectively applied the provisions of the new statement. There was no change to prior years' net assets.

   ANERA has also adopted Statements of Financial Accounting Standards (SFAS) No. 117, Financial Statements for Not-for-Profit Organizations. Under SFAS No. 117, ANERA is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted, temporarily restricted, and permanently restricted net assets. In addition, ANERA is required to present a Statement of Cash Flows. As permitted by this new statement, ANERA has discontinued its use of fund accounting and has, accordingly, reclassified its financial statements to present the classes of net assets required. This reclassification had no effect on net assets for the year.

2. Summary of Significant Accounting Policies (continued)
   Deferred Revenues
   Operating funds restricted by the grantor or other outside party for particular operating purposes are deemed to be earned and reported as temporarily restricted revenue when ANERA has incurred expenditures to comply 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 and Gaza offices. All significant transactions between these offices have been eliminated in the accompanying financial statements.

   Cash and Cash Equivalents
   ANERA considers all investments purchased within a maturity of three months or less to be a cash equivalent.

   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 temporarily restricted grant funds are expensed as office supplies and equipment and title is held by the grantor.
2. Summary of Significant Accounting Policies (continued)

Grant Commitments

Grants commitments represent funds to be expended in the Middle East for community development, educational and health training programs during the year ended May 31, 1996. ANERA recognizes the commitment as an expense when the grant is approved by the ANERA project committee.

Functional Allocation of Expenses

ANERA allocates salaries in non-USID programs and supporting services based upon the actual amount of time worked in each area. ANERA allocates its overseas USID related salaries and its Washington USID related administrative expenses based upon USID grant expenses. Overseas administrative expenses are allocated based upon total overseas salaries.

3. Grants

ANERA was awarded a grant for $6,000,000 which expires June 1, 1997 from the United States Department of State, Agency for International Development (USAID). The purposes of the grant are to aid in the administration of the community and economic development, health and educational programs in the West Bank and Gaza Strip. Authorized expenditures incurred in the administration of the grant are reimbursable to ANERA. As of May 31, 1996, $3,000,000 had been obligated. On August 28, 1996 the grant was reduced to $4,700,000 and the remainder of the funding was obligated.

ANERA was also awarded an additional grant which expires March 31, 1997 for $492,490 from USAID. The funds have been fully obligated.

ANERA was awarded a grant for $3,000,000 which expires December 31, 1997 from the International Fund for Agricultural Development (IFAD). The purpose of the grant is to address the needs of the poor farmers in the rural area of the Gaza Strip and Jericho. As of May 31, 1996 an additional $420,778 has been awarded to ANERA. The total award to ANERA is $7,200,778 of which $2,076,610 has been advanced to ANERA under the grant.

4. Pension Plan

ANERA has a defined contribution pension plan that covers substantially all of its employees. Contributions are based on annual salaries. The plan is fully funded through the purchase of annuity contracts. Pension plan expense amounted to $28,546 for the year ended May 31, 1996 and is included in fringe benefits.

5. Accrued Benefits

The plan operates in the West Bank and the Gaza Strip districts that upon retirement an employee shall receive a defined retirement benefit. The benefit is calculated as one month salary at the employee's salary rate at retirement multiplied by the number of years of service. ANERA provides this benefit to both Jerusalem employers and full-time consultants. The defined retirement benefit at May 31, 1996 was $24,792. The remaining balance in accrued benefits of $62,938 represents accrued leave for Washington, D.C. employees.

6. Commitments

ANERA occupies office space in Washington, D.C. under a non-cancelable operating lease which expires October 31, 1999. The lease payments are subject to increases based on the Consumer Price Index, operating expenses and real estate taxes.

ANERA also occupies office space in Jerusalem under an operating lease which expires September 30, 1997. The annual lease amount is $27,000 per year with an increase based on the Jerusalem Consumer Price Index. Other office sites are rented on a month to month basis.

ANERA also has a residential apartment in Jerusalem. The lease expires March 31, 1997 and has been paid in advance.

As of May 31, 1996, the minimum future lease payments under the agreements are as follows:

| For the Year ended May 31, 1997 | $87,169 |
| May 31, 1998 | $69,629 |
| May 31, 1999 | $60,169 |
| May 31, 2000 | $58,720 |
| Total | $240,577 |

Total expense for ANERA was $127,063 for the year ended May 31, 1996 and has been included in occupancy expense. Rent expense of $24,540 was prepaid in Jerusalem and is included in prepaid and other assets on the balance sheet.

7. Taxes

Under Section 501(c)(3) of the Internal Revenue Code, ANERA is exempt from Federal taxes on income other than unrelated business income. At May 31, 1996, no provision was made since ANERA had no net unrelated business income.

Financial Review

Contributions to ANERA are tax-deductible and ANERA is audited annually by the Certified Public Accounting firm of Lane & Company.

ANERA is registered with and adheres to the standards of the Advisory Committee on International Development, the National Charities Information Bureau, and the New York State Office of Charities Registration. ANERA is also a member of InterAction, the American Council for Voluntary International Action.

TOTAL EXPENDITURES FOR FY 96 $4,889,187

ANERA receives support from more than 25,000 individual Americans, small businesses, 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 and from the United Nations agency, International Fund for Agricultural Development. Through its membership in the International Service Agencies, ANERA continued its participation in the Combined Federal Campaign and many state and local charity giving campaigns.
ANERA Board Of Directors 1996–1997

D. Joseph Asfour
Vice President
HRH Insurance Services
U.S.-Arab Chamber of Commerce
San Rafael, CA

Kamel Ayoub
President
Califashions/Middle East Trading Co.
San Francisco, CA

David A. Barry
Manager, Middle East Coordination
Mobil Oil Corporation
Fairfax, VA

Timothy W. Childs
Foreign Service Officer, Retired
Norfolk, CT

Diana Dajani
Active in Middle East Issues
London, U.K.

Stuart S. Dye
Partner
Holland & Knight
Washington, DC

Murray J. Galt
Writer and Journalist
Washington, DC

Doris Halaby
Active in Civic Affairs
New York, NY

Lawrence Hamdan
Director
Investment Banking
CS First Boston
New York, NY

Frederick Herter, M.D.
Former President
American University of Beirut
New York, NY

Ahmad M. Hijazi
Middle East Oil and Gas Consultant
Houston, TX

Richard Hobson, Jr.
Vice President
Corporate Communications
Olayan Development Corp.
New York, NY

Richard Holmes
President
National U.S.-Arab Chamber of Commerce
Washington, DC

Khalil Jahshan
Executive Director
National Association of Arab Americans
Washington, DC

Les Janka
President
Les Janka International
Great Falls, VA

Hasan M. El Khatib
President
DNA Corp., META International
Elk Grove Village, IL

Kendall Landis
Former Vice President
Swarthmore College Media, PA

George McGovern
Former U.S. Senator
President
Middle East Policy Council
Washington, DC

Denis M. Neill
Consultant on Legislative Affairs
Washington, DC

Jean C. Newsom
Executive Director
Foundation for Middle East Peace
Charlottesville, VA

Nancy Nye
Educator
Washington, DC

Gail Pressberg
President
Americans for Peace Now
Washington, DC

Lachlan Reed
President
Lachlan Int'l Holding Co.
Minneapolis, MN

Hassan T. Sawan
Economic Development Consulting
San Juan, PR

Jane W. Schweiker
President
Jane W. Schweiker and Associates
Bethesda, MD

N.S. Schwell
President
UNI-ARAB Group Holdings, Inc.
Abu Dhabi, U.A.E.

M. M. Slam
Managing Director
Investment Development Services
Los Angeles, CA

Steven L. Skancke
Vice President
G. William Miller & Co.
Washington, DC

Frances Stickles
Civic Leader
Chevy Chase, MD

Roscoe S. Sudartha
President
Middle East Institute
Washington, DC

Tom Veblen
President
Enterprise Consulting, Inc.
Washington, DC

Margy Werling
Business Consultant
Falls Church, VA

Marshall W. Wiley
Attorney
Former Ambassador to Oman
Bethesda, MD

Guenther O. Wilhelm
Deputy Manager
Washington Office
Exxon Corporation
Washington, DC
AMER Medical Committee 1996–1997

Vicken Kalbian, M.D.  
Chairman  
Internist  
Winchester, VA

Alfred Khoury, M.D.  
Perinatal Associates of Northern Virginia  
Fairfax, VA

Mansour Armaly, M.D.  
Chairman, Department of Ophthalmology  
George Washington University  
Washington, DC

Priscilla Norris, R.N.  
Case Manager  
HIV Services  
Fairfax Hospital  
Washington, DC

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

Salah al-Askari, M.D.  
Professor of Urology  
Director of Urology  
Bellevue Hospital  
New York, NY

Samuel P. Asper, M.D.  
President Emeritus  
Educational Commission for Foreign Medical Graduates  
Gibson Island, MD

M. Hadi Salem, M.D.  
Thoracic Surgeon  
Hollywood Presbyterian Medical Tower  
Los Angeles, CA

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

Jay Schnitzer, M.D., Ph.D.  
Attending Pediatric Surgeon  
Massachusetts General Hospital  
Harvard Medical School  
Boston, MA

Charlotte Brown, M.D.  
New Canaan, CT

David Brown, M.D.  
New Canaan, CT

F. Joseph Dagher, M.D.  
Chief of Staff  
VA Medical Center  
Washington, DC

Robert J. Shalhoub, M.D.  
Former Associate Chief of Staff  
Veterans Affairs Medical Center  
Washington, DC

Raymond Haddad, M.D.  
Pulmonary Specialist  
Fairfield, CT

Ellen Siegel, R.N.  
Health Care Consultant  
Washington, DC

Hundreds of children are reached each year by ANERA’s scholarship program. Inaugurated in 1979 with only two schools, the program was implemented in several others, including exceptional institutions in the Gaza Strip, Lebanon and the West Bank.

Officers 1996–1997

Marshall W. Wiley  
Chairman

Doris Halaby  
Vice Chairman

Dr. Peter Gubser  
President

Paula Stinson  
Vice President

Jane W. Schweiker  
Treasurer

Cyril G. Bindah  
Assistant Treasurer

Nicholas Steedman  
Secretary

ANERA Staff — Washington

Peter Gubser  
President

Josh Farnsworth  
Director, Information Services

Paula Stinson  
Vice President

Reginald Johnson  
Assistant Accountant

Cyril G. Bindah  
Accountant

Nicholas Steedman  
Executive Assistant

Loretta Bondi  
Director, Communications & Scholarship Program

John A. Whitney  
Storch & Bremner Legal Counsel

Nina Dodge  
Director, Major Gifts

Kathryn Powell  
Director, Donor Development & Production
ANERA Staff — Jerusalem

Dr. Thomas Neu  
Middle East Representative

Ibrahim Matar  
Deputy Representative

Dr. Ahmad Annab  
Public Health Consultant

Mazen Dabbagh  
IFAD Credit Consultant

Kamal Khreisheh  
Agricultural Consultant

Adnan Obeidat  
Cooperative Consultant

Ghada Rabah  
Monitoring, Evaluation & Training Consultant

Mohammad Sheih  
Irrigation Consultant

ANERA Staff — Gaza

Salah Sakka  
Gaza Office Director

Salem El-Huwaiti  
Gaza Cooperative Consultant

Wafa Katba  
Women's Credit Consultant

Sabah El-Mughrabi  
Administrative Assistant

Dr. Wahlib Tarazi  
Livestock Consultant

Ma'moun Abu Gheith  
Custodian/Messenger

Doris Anfous  
Executive Assistant/Translator

Jacqueline Handal  
Accountant

Merna Kassis  
Administrative Assistant/Receptionist

Lana Khalidi  
Manager of Finance & Administration

Samar Naser  
Senior Administrative Assistant

Center for Engineering & Planning  
Consulting Engineers West Bank and Gaza

ANERA's Annual Fund enables us to carry out our broad range of social and economic projects to meet critical needs of Palestinians and Lebanese, and to build lasting peace and stability in the Middle East. We wish to thank the many donors who contributed to our 1996 Annual Fund (June 1995–May 1996), including:

Founders  
($10,000 and above)  
Anonymous (3 Gifts)

 Builders  
($5,000 – $9,999)  
Miss Ruth E. Adomick  
Mr. Jesse I. Aweida  
Mr. Sealed Badeeb  
Ms. Ellenore W. Doudlet  
Mrs. Allan Gilbert  
Mr. Norman G. Paul

Benefactors  
($2,500 – $4,999)  
Jamey and Sara Aebesold  
Mrs. Marla Huntington, Bliss  
Mr. and Mrs. William W. Brown  
Mr. and Mrs. Timothy C. Childs  
Mr. Raymond G. Hadad  
Mr. and Mrs. Ramez Hakim  
Mr. Worthen Hubbard  
Mr. and Mrs. John H. Kinghorn

Sponsors  
($1,000 – $2,499)  
Ms. Michael P. Adas  
Mr. Ahmed Y. A. Al leaves  
Mr. Mohammad F. Al Hussein  
Mr. and Mrs. Michael M. Aneeen  
Mr. Ahmed Ali Ashrafawi  
Mr. and Mrs. Yaacoub E. Atalla  
Mr. and Mrs. Laila H. Barber  
Sidney M. Bedord, Jr.  
P. C. Benedict  
Cyril Bindah, in Memory of Cynthia and Vibert Bindah  
Mrs. James Burke  
Miss. J. E. Childs  
Mr. John W. Childs  
Mr. Edward T. Cone

1996 Annual Fund
Sustainers
($500 - $999)

Mr. James J. Abdo
Mr. Ahmad Abu Amara
Mr. and Mrs. Samir Abu-Ghanimeh
Dr. and Mrs. Yousef Abu-Shaieh
Dr. Nidal and Ulla Al Shawwah
Mr. James A. Albert
Mr. Mohammad A. Al-Khatib
Mrs. M. A. Analla
Mrs. Jean K. Andrews
Dr. M. Badi Ashahi
Dr. Robert B. Ashmore
Ms. Joyce E. Bacon
Mr. and Mrs. C. Minor Barringer
Ms. Joan C. Biella
Ms. Oflet S. Binzaghi
Mr. Robert O. Blacker
Glen F. and Helen R. Brown
Mr. and Mrs. H. B. Bullard
Mr. Leslie M. Burgess
Mr. Daniel Casey
Jean M. Casteel
Constance C. Conom, M.D.
Mrs. Margaret S. Crawford
Akram and Alice Daniel
Mrs. John H. Davis
Ms. Martha E. Day
Mr. and Mrs. Sam DePrawi
Mr. Clare O. Dickson
Ms. Dorothy D. Downing
Gilford and Mary Dossace
Ms. Kathleen D. Durbin
Mr. John F. Eggin
Mr. and Mrs. Mohamed A. El Khatib
Mr. and Mrs. William A. Engelke
Bill and Robin Fetsch
Mr. A. David Fitchan

Ms. Gay Shaheen
Mr. Shouky A. Shaheen
Ms. Estelle Smucker
Mrs. Betty Jane Stewart
Frances and Jack Stickles
Mrs. Andrea Sununu
Mrs. Margaret B. Taylor
Diane Trudy
Dr. M. Bashar Yousuf and
Geralyn Yousuf
Dr. Fritz Zauker
Mr. and Mrs. A. Lee Zeigler
Ms. Stad Zadeh

Peter Gamon
Mr. Murray J. Gart
Rabbi and Mrs. Everett E.
Gendler
Mrs. Grace D. Guthrie
Ms. Joyce H. Haas
Mr. and Mrs. Van Beck Hall
Ms. Carol Hanna
Dr. and Mrs. Charles Hazzard
Dr. Frederick P. Herter
Mr. and Mrs. Ahmad M. Hijazi
Miss Kathleen M. Hitchcock
Mr. Frederick R. Holt
Dr. Robert N. Hutton and
Christine Desan Husson
Mrs. Margaret M. Jones
Tony and Anne Jones
Dr. and Mrs. Vicken Kalbien
Mr. Armand N. Kasinitz
Mr. Kendall Landis
Mr. and Mrs. Leighhan Laughlin
Mr. and Mrs. Raymond J.
Lauring
Mrs. Mary Leathers
Ms. Margaret J. Leytonnun
Mr. Bryan MacPherson
Mr. D. Patrick Malley and
Ms. Nancy B. Turck
Mrs. Eleanor Mansour
Mr. and Mrs. B. C. Marinovic
Ms. Eleanor Martin
Mr. John G. McCarthy, Jr.
Ms. Marcia C. McDermott
Mr. and Mrs. Stanley
Mendelsohn
Mr. and Mrs. John L. Merriam
Major Phillip S. Milton
Dr. and Mrs. Douglas W. Morrill
Mr. Jerome A. Munson

Lois and Frank Abbott
Mrs. William R. Abbott
Dr. and Dr. Charles F. Aboua
Mr. Peter F. Abouad
Mrs. Oflet Agrama
Ms. Georgette Aikel
Mr. Ahmad Al-Kadali
Ms. Eleanor Allen
Dr. and Mrs. Husam S. Anani
Anamco Services Company,
Houston
Ms. Matha J. Armaly
Ms. Hilda C. M. Amot
Mr. and Mrs. John Asha
Mr. Oliver R. Aspegren, Jr.
Mr. Albert Bathe
Ms. Margaret L. Bates
Mr. and Mrs. Mohamed
Benalla
Dr. Martha O. Blaxill

Mr. Hassan T. Sawan
Mr. and Mrs. Henry J. Schaefer
Mr. and Mrs. Gene Schwalke
Mr. and Mrs. Said Shaheen
Hassan and Nesrine Shattal
Mr. Paul M. Steiner
Dr. and Mrs. Imad Tahb
Mr. C. Comer Thomas
Charles and Letitia Ufford
Dr. and Mrs. Russel W. Van
Norman
Mr. and Mrs. John Van Seters
Mr. and Mrs. Tom Veilen
Mr. Henry U. Volz
Mr. and Mrs. Abdul Wahhab
Ms. M. Elisabeth Watson
Mr. Charles L. Werly
Mr. and Mrs. John Archibald
Wheeler
Mr. and Mrs. Wilfred R. Woods
Ms. Bernice L. Youtz

Mr. and Mrs. Robert Boehm
Mr. and Mrs. David N. Bogart
Ms. Rima C. Bordes
Mr. and Mrs. Robert R. Bowie
Mr. and Mrs. Robert J.
Braidswood
Mr. and Mrs. William D. Brewer
Mr. and Mrs. Harley P. Brown
Ambassador L. Dean Brown
Dr. and Mrs. Marcus C. Brown
Dr. Ali W. Bseiso
John and Dolores Buckley
Mr. and Mrs. Walter H. Byron
Dr. Mireya B. Camarota
Mr. and Mrs. Benjamin L.
Canclle, Jr.
Dr. Christopher W. Canino
Mr. Robert B. Castruphan
Bill and Ulla Carter
Dr. Jessamine L. Charles
Mr. and Mrs. Frank J. Halferly
Ms. Elizabeth L. Hanson
Mr. and Mrs. John H. Herbst
Mr. Joseph Harrison
Mrs. June E. Hielman
Help Our World
Mr. and Mrs. George W. Hewitt
Mr. John Hirsch
Mr. and Mrs. Richard Hocking
Mr. Henry H. Holford
Ms. Margaret G. Holt
Ms. Yvonne M. Hosny
Mr. Nicholas S. Hopkins
Mr. and Mrs. Richard Howard
Mr. Leonard J. Hunt
Mr. and Mrs. Zafer H. Hussein
Mr. and Mrs. Richard B. Innes
Mr. Robert J. Jaser
Mr. and Mrs. Clifford Jerpbak
Mr. Paul W. Johnson
Mr. Robert Keeley
Ms. Elisabeth Keenan
Mrs. John J. Kelberer
Mr. and Mrs. Shaker F. Khayat
Miss Yvonne G. Khouri
Richard W. and Tai Y. Kiley
Mr. and Mrs. Andrew Kilgore
The Kilgore Foundation
Mr. James V. Knight
Mr. C. William Kontos
Dr. and Mrs. Adel Korkor
Mr. and Mrs. Paul A. Labanowski
Mr. Steve Lindemann
Mrs. Jean W. Lide
Marion M. Lloyd
Ms. Robin Lloyd
Mrs. Barbara C. Lyon
Mr. and Mrs. Bob Mabbs
Ms. Nevine Madkour
Mr. James Maguire
Dr. and Mrs. William T. Malsom
Mr. and Mrs. Anthony J. Manzoor
Mrs. Rachelle Marshall
Dr. Elmore A. Martin
Mr. and Mrs. Peter J. Mastandrea
Mr. and Mrs. Gladstone W. McDowell
Dr. and Mrs. Wondell M. McMillan
Prof. George E. Mendenhall
Ms. Anne A. Meyer
Mr. and Mrs. German Roca
Ms. Maria J. Rogers
Dr. Anita Ross
Mr. and Mrs. Frank Rushden
Donald and Diana Ryan
Mr. and Mrs. Harold Saffagh
Mr. and Mrs. Muhammad A. Saleh
Ms. Alice E. Sayre
Mr. Kenneth G. Schlesiger
Mr. and Mrs. Clarence F. Schmidt
Ms. Blanche B. Schultz
Mrs. Jane W. Schweiker
Frances Gouse Scott
Mr. David B. Smart
Mrs. Mary H. Smith
Ms. Mae Stephen
Ms. Natalie Streeter
Joel F. and Alice Bliss
Studebaker
Mr. and Mrs. John C. Studebaker
Ms. Rosemary T. Sasa
Harold L. Sweet, MSgt. USAF, Retired
Dr. George Tawil and Family
David and Colleen Thomas
Ms. Catherine H. Thigman
Mr. David A. Tinglan
Mrs. Iva F. Tomma
Ms. Janet W. Ullman
Village Presbyterian Church, Arcadia
Lucy and Lawrence Vinis
Ms. Elizabeth A. Walstrom
Mr. and Mrs. Alan Watton
Mr. Alan M. Weiner
Mr. Louis A. Wiesner
Joseph and Mary Wyatte
Dr. V. N. Zachariah
Dr. Gabriele M. Za-Risein

Bequests
Estate of Leah S. Haboush
Estate of Minna Werner

Memorial Funds
Muir Dazoud Memorial Fund
Henry O. Selz Memorial Fund
Olga Mary Wilder Memorial Fund

Estate of Ruby K. Womer
Joachim Zaucke Memorial Fund
Thank You...

A NERA also wishes to thank all other donors who contributed to our 1996 Annual Fund, including the many generous donors in the above categories who have requested to remain anonymous. We would also like to thank people who facilitated special gifts from their family, friends and affiliated institutions. A special thanks to our volunteers, and to those friends of ANERA who donated photographs, hospitality and other such in-kind contributions to ANERA's work.

ANERA Legacy Society

The ANERA Legacy Society offers opportunities for our donors to extend their generous support for lasting peace in the Middle East — and for Palestinians and Lebanese in need — beyond their lifetime. You can join the ANERA Legacy Society (ALS) either on a named or anonymous basis, by including ANERA in your will or trust, or through other deferred gifts. We would like to acknowledge the following ALS members for their commitment to long-term peace, as well as donors who have included ANERA in their wills or trusts but who wish their participation to remain anonymous.

Dr. and Mrs. John T. Butterwick
Ms. Susan A. Thompson
Mr. Charles L. Werly

In fiscal year 1996, ANERA received gifts of $1,000 or more from the following partner institutions, foundations and corporations.

Institutions and Foundations
American Jewish World Service
Arab Gulf Program for United Nations Development Organizations (AGFUND)
Christ Congregational Church, UCC, Silver Spring
Foundation for Middle East Peace
The Gaza American Economic Development Foundation
George Frederick Jewett Foundation
International Service Agencies (ISA)
National U.S.-Arab Chamber of Commerce
The Palestinian Heritage Group, Seattle
The Pearl S. Buck Foundation, Inc.
Philanthropic Ventures Foundation
Postal Ministry of Japan
Price Charities
United Nations International Fund for Agricultural Development (IFAD)
United Palestine Appeal
U.S. Agency for International Development (US AID)
Westmoreland Congregational United Church of Christ

Corporations
Exxon Corporation
Ford Motor Company Fund
Mobil Oil Corporation
The Olayan Group

Pharmaceutical and Medical Equipment Donors
AmeriCares
Direct Relief International
The Episcopal Church in Jerusalem & the Middle East
The Episcopal Diocese of Connecticut
Interchurch Medical Assistance, Inc.
Operation USA
United Palestine Appeal

ANERA also wishes to thank those organizations who preferred to remain anonymous.
Working with local institutions, ANERA supports projects in the West Bank, the Gaza Strip and Lebanon.