

2003

ANNUAL REPORT



ANERA

AMERICAN NEAR EAST REFUGEE AID

FOUNDED 1968



PICU, AL-WATANI HOSPITAL - NABLUS, WEST BANK/PHILIP DAVIES

2003

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American Near East Refugee Aid's (ANERA) mission is to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East. In cooperation with local institutions, we formulate and implement social and economic development projects, and provide relief in response to emergency needs.

A nonprofit, nongovernmental, charitable organization, ANERA is concerned with the long-term development needs of Palestinians, Lebanese, and Jordanians. ANERA assists grassroots organizations to provide their communities with crucial health care and community services in addition to increasing employment and educational opportunities for deprived groups of people. Through an in-kind program, ANERA assists medical clinics and hospitals with pharmaceuticals and medical supplies, and sends emergency shipments in times of conflict.

Since 1968, ANERA has helped provide the basic necessities of life to people adversely affected by war and conflict. Through these efforts and by increasing public understanding of the region, ANERA promotes peace.



Report of

THE CHAIR AND THE PRESIDENT

Dear Friends of ANERA,

War, conflict, and violence dominate the news about the Middle East. Behind these all-too-frequent headlines are the lives of people - people who desire jobs, economic opportunity, and better futures for their children; who wish to improve health care and make it accessible to all; who endeavor to increase the quality and availability of education for youth; and who seek lives of dignity and freedom.

In Palestine, Lebanon, and Jordan, ANERA addresses these human aspirations and needs. Always in partnership with local institutions - charities, schools and universities, municipalities and village councils, clinics and hospitals, and cooperatives - we transfer skills and technology and make available resources and technical assistance. By increasing the capabilities and capacities of these local institutions, ANERA helps them respond effectively to the needs of the people in the areas of economic and community development, education and health care, thereby building the foundation for a better future.

Since 1979, ANERA has implemented a scholarship program with seven schools in the Palestinian Territories, Jordan, and Lebanon, assisting about 4,300 young people each year. In late 2002, Peter Gubser had the opportunity to visit one of the scholarship schools, Dar al-Yateem (House of Orphans) in Tulkarem - an orphanage in one of the most isolated areas of the West Bank. Aside from reviewing the quality of the living quarters, library, and dining hall, he engaged in a vigorous game of ping-pong with Ahmad, one of the students. Ahmad won.

In the health care sector, ANERA has a broad program supported generously through private grants and funds, with added assistance from USAID (United States Agency for International Development). A true highlight of the program in FY 03, and continuing in FY 04, is ANERA's ability to provide high quality and much needed medicines and medical supplies to hospitals and clinics. In Palestine, we distributed about \$9 million of materials to charitable, governmental, and UNRWA hospitals and clinics. In ANERA's FY 04 we have already delivered medicine valued at \$2.4 million to the Jordan Red Crescent Society. In Lebanon, last year we donated \$1.3 million of medicine to a variety of institutions serving needy Lebanese throughout the country, as well as Palestinian refugees.

To address the high level of unemployment and the resulting need for income in the West Bank and Gaza, we recently initiated a job creation program supported by a grant from USAID. Projects such as constructing retaining walls, school classrooms, clinics, and roads are labor intensive, providing employment to local workers.

Children in Palestine - especially Gaza - are suffering from severe malnutrition. In response, ANERA has developed a milk and nutritious biscuit distribution program at kindergartens in Gaza. We buy milk from a modern dairy run by the Nablus Zakat, thus supporting the local farmers.

The boxed milk and biscuits are then distributed to over 20 Gaza preschools which serve more than 2,000 youngsters. Naturally, we seek to expand this program.

ANERA exists because of the generosity and compassion of people in the U.S. and overseas, and the determination of people in the Middle East. Through ANERA, our donors and partners are linked in their common desire to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East. We are proud to be able to fulfill our mission in these challenging times.



Les Janka
Chair



Peter Gubser
President

ANABTA ZAKAT COMMITTEE KINDERGARTEN - ANABTA, WEST BANK/JAMAL AL AREF





ANERA's Projects

The ongoing Palestinian-Israeli conflict has devastated hundreds of thousands of families - physically, emotionally, and economically. As their need for food, health services, and jobs dramatically increased, ANERA was there, distributing unprecedented amounts of in-kind and financial support. We continue pushing ahead with our long-term programs in community and economic development, education, and health - all part of our sustained effort to reduce poverty and relieve suffering in this troubled region.

In our 2003 fiscal year (June 1, 2002 through May 31, 2003), ANERA provided community assistance, humanitarian relief, education and health services, job training, and other assistance totaling \$19,425,184 to local organizations with whom we have maintained a long-standing partnership in the West Bank, Gaza, Lebanon, Jordan, and Israel.

All of the work accomplished by ANERA this year was made possible by the generosity and commitment of thousands of caring individuals and organizations.

An electronic version of this annual report as well as a complete list of project and program partners is available at www.anera.org.

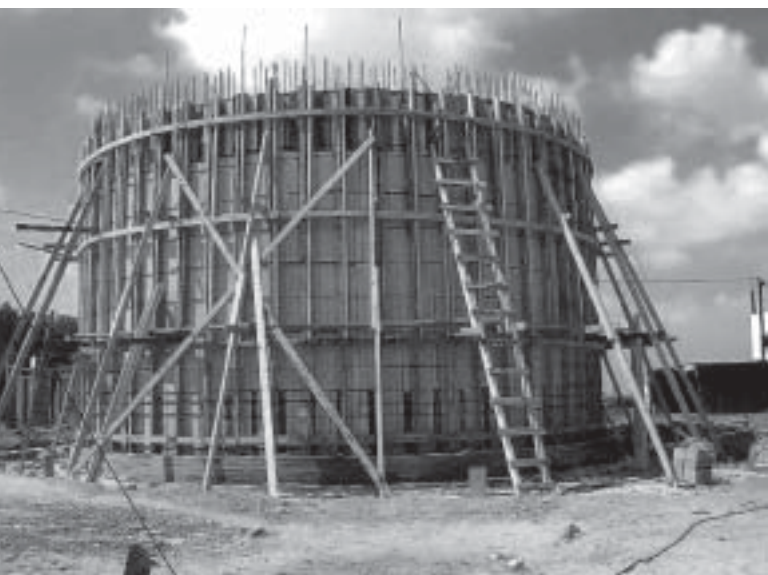
Community and Economic Development

ANERA's community and economic development program contributes to growth in almost every sector of society. Our projects are concentrated primarily in Palestine, but effective work is also being done in Lebanon, Israel, and Jordan. This year ANERA implemented 60 community and economic development projects totaling \$2,768,983 to help people sustain and develop their communities.

Al-Musadar Water Reservoir - Gaza

In the Al-Musadar village, 70% of households previously received water from an antiquated system of private wells. Some homes had no access to water at all. Recently, in cooperation with the Al-Musadar Municipality, ANERA completed the construction of a 300 cubic meter reservoir that now serves this community of 5,500 people.

AL MUSADAR VILLAGE WATER RESEVOIR - GAZA/SALAH SAKKA





Association for the Development of Palestinian Camps (Inaash) – Lebanon

Since 1969, the Association for the Development of Palestinian Camps has been helping improve the lives of people in refugee camps in Lebanon. For the past 20 years, this group of volunteers has been overseeing a modest revolving loan fund to help hundreds of poor men and women in refugee camps initiate income generating businesses that benefit their families while providing valuable services to their community.

People work as seamstresses, auto mechanics, carpenters, blacksmiths, cobblers, tailors, barbers, taxi drivers, and grocers. As loans are repaid, funds are loaned out again for new activities. The demand regularly exceeds the funds available. ANERA supports this effort by periodically contributing capital to the loan fund.

Direct Project Expenses:	\$1,760,336
Technical Assistance & Project Oversight:	\$1,008,647
Total Community & Economic Development	\$2,768,983

Education

Education frames the future of every aspect of society. A high priority for ANERA is to address the tremendous education needs in Palestinian, Lebanese, and Jordanian societies. Through 74 education projects, ranging from scholarships to classroom construction and curriculum development, ANERA distributed \$2,612,320 to assist thousands of eager young students obtain a better education and to help local teaching professionals deliver quality educational services.

Holy Land Institute for the Deaf – Salt, Jordan

Although it is the newest school to join ANERA's Scholarship Program, the Holy Land Institute for the Deaf (HLID) has been serving deaf and disabled people since 1964. Approximately 150 students are

STUDENTS AT HLID - SALT, JORDAN / ADRIAN LOUCKS





EDUCATIONAL ENHANCEMENT CENTER, MAGHAZI REFUGEE CAMP - GAZA/NINA DODGE

enrolled in the school each year, 120 of whom live in the school's boarding section.

The Institute is a leader in specialized education, for deaf children as well as those with other disabilities. For example, it recently opened a unit for teaching deaf/blind children and hired a specialist from the United Kingdom to train the staff and jumpstart the program. In addition, the Institute has been expanding its vocational training program that helps older students learn trades such as carpentry, weaving and sewing, and car mechanics.

Educational Enhancement Center - Gaza

Many Palestinian children, especially those in refugee camps, attend overcrowded schools in half-day shifts. This leaves little time and resources for core academic subjects and makes it very difficult to build upon their skills. ANERA supports Educational Enhancement Centers in 10 refugee camps across Gaza to provide these children with opportunities to learn computer skills, art, music, or spend time in a library, thereby reinforcing their education.

In the Maghazi Refugee Camp, ANERA, with support from the Rotary Clubs of Flint, Michigan and

Washington, DC, has equipped a computer training lab at Maghazi's Educational Enhancement Center. The Maghazi Center serves a community of more than 5,000 youths and 900 adults. Access to these computers means that people - men, women, children, and handicapped persons - can gain valuable skills to improve their prospects for a better future.

Direct Project Expenses:	\$2,208,476
Technical Assistance & Project Oversight:	\$403,844
Total Education	\$2,612,320

INKIND SHIPMENT DELIVERY - RAMALLAH, WEST BANK/YOUSEF HASAN



Health and Relief

ANERA has established a long history of health and relief assistance in the Middle East. With field offices in Jerusalem, the West Bank, and Gaza, and a strong professional staff, ANERA is able to oversee closely projects that range from assisting in the construction and refurbishing of local health facilities, to providing medical supplies and implementing health education programs in the West Bank, Gaza, Lebanon, and Jordan.

The foundation of ANERA's work this year involved delivering critical medicines, medical supplies, and emergency cash grants to Palestinian health care providers overwhelmed with patients' emergency and basic health care needs.

During the past year, many families were without income or savings to purchase food. The result has been a dramatic increase in acute and chronic

MILK FOR PRESCHOOLERS - GAZA/ SALAH SARKKA





malnutrition among children, particularly in Gaza. In response, ANERA provided \$14,043,881 in food, medical supplies, technical assistance and emergency cash grants to local health care providers as well as continued support for facility reconstruction to 124 hospitals and clinics.

Milk for Preschoolers – Gaza

Malnutrition continues to be a growing problem for Palestinian families. In Gaza, over 30% of children screened suffer from chronic or acute malnutrition.* Children, whose developing bodies are especially sensitive to a lack of needed protein, vitamins, and minerals in their diet, are the most vulnerable to malnutrition.

** Joint health study performed by Johns Hopkins University, Al Quds University, CARE International, and ANERA, August, 2002*

ANERA, with support from Islamic Relief, the National Arab-American Medical Association, the Japanese Volunteer Center, and U.S. OMEN, began distributing each school day a free box of milk and package of high-energy biscuits to each child in 27 kindergartens. The milk is purchased from a local dairy in Nablus and delivered to these schools, located in the poorest communities in Gaza. By the end of the school year, ANERA was helping more than 2,100 preschoolers combat malnutrition.

Patient Friends Society – Al-Ahli Hospital – Hebron, West Bank

ANERA has a long-standing relationship with the Patients Friends Society of Hebron, a leading charitable health care provider founded to alleviate the suffering of the people. The Society operates the Al-Ahli Hospital in Hebron, which opened in 1995 with the assistance of a major USAID grant through ANERA. By offering a full range of medical, surgical, and diagnostic services, the 112 bed hospital dramatically improved medical services for the 500,000 residents of the Hebron district.

ANERA continues to support the Patients Friends Society and Al-Ahli Hospital through regular donations of in-kind medical supplies, pharmaceuticals, equipment, and cash grants that help cover costs during the worst emergency periods.



Direct Project Expenses:	\$2,486,319
In-Kind Gifts:	\$10,755,739
Technical Assistance & Project Oversight:	\$801,823
Total Health & Relief	\$14,043,881

Total Overseas Program Services	\$19,425,184
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Public Education

ANERA conducts modest activities to inform the American public about the need for peace, the conditions of poor Palestinians, Lebanese, and Jordanians, and the value of economic and social development in the Middle East. We publish a quarterly newsletter, speak at civic and educational events, maintain a web site at www.anera.org, place public education notices and promote articles in print media, and comment on radio and television.

Domestic Program Total **\$59,282**

Total Program Services **\$19,484,466**

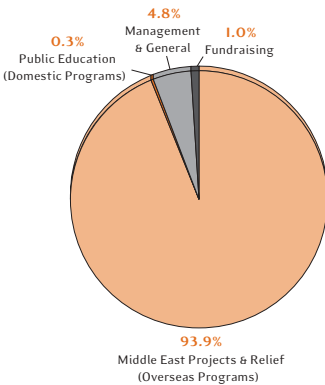
Financial Review

Dear ANERA Supporters,

I will begin with the most crucial information - your generous contributions allow us to conduct vital work benefiting hundreds of thousands of people. Thank you for your involvement and trust in ANERA.

We receive support from more than 23,000 Americans and other individuals from around the world, small businesses, non-governmental organizations, civic and religious groups and over twenty private foundations and corporations. We received grants from multi- and bi-lateral government institutions. Through our membership with Global Impact (formerly International Service Agencies - ISA), ANERA participates in the Combined Federal Campaign and many state and local workplace giving campaigns. For a comprehensive list of our organizational support, see pages 30-31. This year we will be listing individual donors in a special Campaign publication due in early 2004.

In fiscal year 2003 (June 1, 2002 - May 31, 2003), ANERA's total expenses of \$20,695,565 were distributed in the following manner:



This fiscal year we increased our total program budget by 39%. This outstanding financial performance is due to the generosity of our donors, the capability and capacity of our staff, and the quality of our projects and programs serving people in the Middle East.

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, and the New York State Office of Charities Registration. ANERA is also a member of the American Council for Voluntary International Action (InterAction).

To ensure accountability and transparency to our supporters and beneficiaries, highlights of our audited financial statements are included in this report. A full copy of Lane & Company's independent auditor's report is available at www.anera.org or upon request to ANERA. As a registered 501(c)3 organization, contributions to ANERA are tax-deductible.

Sincerely,


Jane W. Schweiker, Treasurer

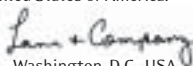
Independent Auditor's Report

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 (ANERA) as of May 31, 2003 and the related statements of activities, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of ANERA'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 ANERA's Jerusalem office, which reflect total assets of \$1,342,836 as of May 31, 2003 and total expenses of \$7,392,865 for the year then ended. Those 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 ANERA's Jerusalem office, is based solely on the report of the other auditors.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. 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, 2003, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.


Washington, D.C., USA
August 1, 2003

American Near East Refugee Aid Statement Of Financial Position May 31, 2003

ASSETS

Current Assets	
Cash and cash equivalents	\$4,051,353
Grants receivable	712,667
Accounts receivable	25,609
Prepaid expenses and other assets	<u>73,575</u>
Total Current Assets	4,863,204
Furniture and equipment, net	<u>29,410</u>
Total Assets	<u>\$4,892,614</u>

LIABILITIES AND NET ASSETS

Current Liabilities	
Accounts payable	\$58,264
Accrued benefits	465,466
Other accrued expenses and liabilities	298,871
Grant commitments	<u>15,000</u>
Total Current Liabilities	<u>837,601</u>
Net Assets, Unrestricted	1,002,066
Net Assets, Temporarily Restricted	<u>3,052,947</u>
Total Net Assets	<u>4,055,013</u>
Total Liabilities and Net Assets	<u>\$4,892,614</u>

A full copy of the independent auditor's report is available at
www.anera.org or upon request to ANERA.

American Near East Refugee Aid
Statement Of Activities
For The Year Ended May 31, 2003

Change in unrestricted net assets	
Revenues	
Donor contributions and other grants	\$ 1,120,354
In-kind contributions	10,755,739
Interest	<u>21,719</u>
Total unrestricted revenues	11,897,812
Net assets released from restrictions	
Satisfaction of program restrictions	<u>8,747,306</u>
Total unrestricted support	<u>20,645,118</u>
Expenses	
Program Services	
Community and economic development	2,768,983
Education	2,612,320
Health services	14,043,881
Public education	<u>59,282</u>
Total Program Services	<u>19,484,466</u>
Supporting Services	
Fund-raising	209,461
Management and general	<u>1,001,638</u>
Total Supporting Services	<u>1,211,099</u>
Total Expenses	<u>20,695,565</u>
Change in unrestricted net assets	<u>(50,447)</u>
Change in temporarily restricted net assets	
United States Government grants	6,574,074
United Nations grants	832,986
Private sector grants and contributions	2,307,020
Net assets released from restrictions	<u>(8,747,306)</u>
Change in temporarily restricted net assets	<u>966,774</u>
Change in net assets	916,327
Net assets, beginning of year	<u>3,138,686</u>
Net assets, end of year	<u><u>\$ 4,055,013</u></u>

AL QUIDS IT TRAINING PROJECT - JERUSALEM/GARO NALBANDIAN



	PROGRAM SERVICES			
		Overseas		Domestic
	Community and Economic Development	Education	Health Services	Public Education
Salaries	477,231	192,831	316,345	18,344
Payroll taxes	37,695	13,103	18,366	3,678
Fringe benefits	<u>133,256</u>	<u>57,379</u>	<u>72,163</u>	<u>12,280</u>
Total salaries and fringe benefits	648,182	263,313	406,874	34,302
Professional and contract services	15,283	2,440	23,666	228
Occupancy	107,172	47,513	64,126	8,741
Office supplies & equipment	37,254	15,494	26,015	—
Telephone & telegraph	15,651	5,689	8,455	—
Postage & shipping	8,784	3,229	148,017	271
Printing & Lettershop	740	826	2,653	11,526
Travel	134,431	40,944	61,301	3,619
Memberships & meetings	8,827	2,513	4,304	15
Technical assistance	28,048	21,086	47,024	—
Grants	1,760,336	2,208,476	2,486,319	555
Grants in-kind	—	—	10,755,739	—
Miscellaneous	4,275	797	9,388	25
Depreciation	—	—	—	—
	<u>\$2,768,983</u>	<u>\$2,612,320</u>	<u>\$14,043,881</u>	<u>\$59,282</u>

A full copy of the independent auditor's report is available at www.anera.org or upon request to ANERA.

**East Refugee Aid
Functional Expenses**

Ended May 31, 2003

SUPPORTING SERVICES

Total Program Services	Fund- raising	Management and General	Total Supporting Services	Total Expenses
1,004,751	29,548	441,603	471,151	1,475,902
72,842	6,109	7,003	13,112	85,954
<u>275,078</u>	<u>19,780</u>	<u>19,769</u>	<u>39,549</u>	<u>314,627</u>
1,352,671	55,437	468,375	523,812	1,876,483
41,617	24,709	218,463	243,172	284,789
227,552	14,079	13,668	27,747	255,299
78,763	—	13,166	13,166	91,929
29,795	—	23,481	23,481	53,276
160,301	20,687	44,457	65,144	225,445
15,745	91,763	78,133	169,896	185,641
240,295	2,786	20,926	23,712	264,007
15,659	—	49,825	49,825	65,484
96,158	—	—	—	96,158
6,455,686	—	—	—	6,455,686
10,755,739	—	—	—	10,755,739
14,485	—	53,676	53,676	68,161
<u>—</u>	<u>—</u>	<u>17,468</u>	<u>17,468</u>	<u>17,468</u>
<u>\$19,484,466</u>	<u>\$209,461</u>	<u>\$1,001,638</u>	<u>\$1,211,099</u>	<u>\$20,695,565</u>

A full copy of the independent auditor's report is available at www.anera.org or upon request to ANERA.

2003-2004 ANERA OFFICERS

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Vice Chair

Peter Gubser**
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Vice President

Nina Dodge
Vice President

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Cyril G. Bindah
Assistant Treasurer

Taichi Yamamoto
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***Ex Officio Board Member*

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*President
Arthur Houghton Associates
Washington, DC*

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National Association of
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*Advisor to the Shareholders
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Fairfax, VA*

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London, United Kingdom*

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Foundation for Middle East
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*Attorney
KPMG
San Francisco, CA*

Jane W. Schweiker

President

*Jane W. Schweiker &
Associates
Bethesda, MD*

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Management Consultant

Falls Church, VA

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East Peace

Bethesda, MD

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University

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Internist

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Professor of Medicine

Georgetown University

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Ear, Nose & Throat Specialist

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New Canaan, CT

David S. Brown, M.D.

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New Canaan, CT

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Surgeon

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Retired Pulmonary Specialist
Glen Allen, VA

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Surgery*
Wheeling Heart Institute
Wheeling, WV

Eid B. Mustafa, M.D.
*Plastic and Reconstructive
Surgeon*
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Case Manager
HIV Services
Fairfax Hospital
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Medical Tower
Los Angeles, CA

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Surgery*
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Associate Visiting Pediatric
Surgeon
Massachusetts General
Hospital
Boston, MA

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Internist
Mid-Atlantic Kaiser
Permanente Medical Group
Gaithersburg, MD

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Health Care Consultant
Washington, DC

George W. Tawil, M.D.
Urologist
Alexandria, VA

Saleh Yassin
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Middle East Affairs
Board Member
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D. Joseph Asfour

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Retired Executive Director
U.S.-Arab Chamber of Commerce
Vallejo, CA*

Kamel Ayoub

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Hashemite Kingdom of
Jordan
President
Califashions
San Francisco, CA*

Lucius D. Battle

*Former Assistant Secretary of
State
Former President
Foundation for Middle East
Peace
Washington, DC*

Hope F. Cobb

*Editor
Princeton Middle East
Society Newsletter
Princeton, NJ*

Rabbi Everett E. Gendler

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Lowell, MA
Emeritus, Phillips Academy,
Andover, MA
Andover, MA*

Ramez Hakim

*Partner
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New York, NY*

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