

# AT A CROSSROADS

## Jewish Social Services and the Great Depression

TONI CASCIO

*School of Social Work, University of Pennsylvania, Philadelphia*

*When the federal government began providing relief through the Social Security Act of 1935, Jewish family service agencies had to redefine their mission. Their focus shifted from the provision of relief to the provision of counseling and social services. The period of the Great Depression has important implications for the current situation in which government is again redefining its function.*

One of the most significant repercussions of the Great Depression was the establishment of the welfare state, which changed both the philosophy of service and the programs provided by private sector social service agencies. The widespread unemployment and massive suffering caused by the Great Depression forced the federal government into the business of social welfare, as officially marked by the establishment of the Federal Emergency Relief Administration (FERA) in 1933 (Caputo, 1991).

Until that point, poverty was viewed as an individual failure. The prevalent belief was that jobs were so abundant that unemployment and hence poverty were reflections of poor moral character. However, when the federal government assumed financial responsibility for the thousands hurled into poverty by the Depression, this perception was irrevocably altered. Federal funding was tantamount to an admission of the imperfection of the market system; thus, for the first time, there emerged the idea that poverty could be caused by economic failure, rather than individual inadequacy (Axinn & Levin, 1992; Trattner, 1984). Consequently, the American public began to view welfare provision as a legitimate responsibility of the federal government.

Federal involvement in the provision of welfare also had a significant impact on the emerging profession of social work. It virtually created the public welfare agency, which was then staffed by social workers. At the same time, the focus of private charitable agencies changed from relief giving to

providing casework services aimed at meeting the emotional and psychological needs of the individual and the family (Axinn & Levin, 1992; Trattner, 1984).

Jewish social welfare agencies were among those in the private sector that turned to the provision of casework services at this time. This article examines the adaptive measures taken by Jewish agencies in response to federal involvement in the provision of welfare. Today, when the federal government is re-examining its role in social welfare provision, Jewish social welfare agencies once again face the task of redefining their function. Thus, this article explores how the historical lessons of the Depression can be applied to the current social welfare situation.

### THE FUNCTIONAL DILEMMA

When the federal government began providing aid through public agencies, it usurped the traditional sectarian social work function of relief giving. Private agencies then faced what Levin (1976) termed a "functional dilemma." Now that public agencies were administering relief, private welfare organizations needed to find a new purpose or cease to exist—they needed to find a new niche in the market. Thus, private agencies, such as those in the Jewish community, shifted their focus from the provision of direct relief to casework. Although such services existed in private welfare organizations before the Great Depression, they had remained in an ancillary role.

### **Emergence of the Public Sector**

According to Wenocur and Reisch (1989), "the social welfare system in 1930 was an uncoordinated admixture of local and state public relief agencies, supplemented by the resources of voluntary social work organizations." As the Depression deepened, greater emphasis was placed on public social welfare agencies; by 1932, public agencies were administering at least 80 percent of the assistance to families in need (Fisher, 1980).

The Federal Emergency Relief Administration institutionalized the public welfare system through two regulations. Regulation One deemed that the administration of public relief funds must be administered exclusively by public agencies. It further specified that application for relief must be made to a public agency. The second regulation explained these rules by officially defining the terms "public agency" and "public agent," thereby clarifying the concept of public sector social welfare.

The Social Security Act "later solidified social work's hold on the public welfare system" (Wenocur & Reisch, 1989). Its administrator was a social worker, and its public assistance programs were acknowledged to fall within the purview of social work (Wenocur & Reisch, 1989).

By the end of the Great Depression, social work had become imbedded in the fabric of American life (Bruno, 1948). Relief giving, once the domain of private organizations and selected local government agencies, had now become the province of a public welfare system that was sanctioned and funded by the federal government.

### **Response of Private Sector Social Work**

At the inception of the Great Depression, private social welfare agencies responded immediately to the economic suffering of their clients. However, the extent of financial ruin resulting from the Depression was well beyond the scope of their capability. By the fall of 1931, "the futility of private charitable initiative [was evident] to all but

the most ideologically blind" (Wenocur & Reisch, 1989). Yet, private social welfare organizations were reluctant to yield control of relief giving to public agencies. Fearing for their survival, they believed that the establishment of public welfare services would interfere with their ability to raise funds, diminish the status of private charity, and result in the loss of public subsidies.

In response, out of both opportunity and necessity, private sector agencies began to expand their casework services (Austin, 1948; Axinn & Levin, 1992; Dolgoff & Feldstein, 1984). Thus, private social work organizations responded to this crisis in an adaptive way; by reviving social casework, they created a professional niche necessary to ensure their continued existence.

### **THE TRANSFORMATION OF JEWISH SOCIAL WELFARE**

Jewish social welfare agencies ultimately followed the trend of most private organizations by expanding casework services. However, two features unique to the Jewish community distinguished their transformation from that of other private agencies. The first was a debate within the Jewish community about the appropriateness of Jews receiving public monies. The other pressing issue was rising anti-Semitism both at home, which made it more difficult for American Jews to find jobs, and abroad, which led to the influx of refugees from Nazi Europe. Both situations complicated the already difficult conditions created by the economic upheaval of the Depression.

### **The Question of Federal Aid**

The hardship created by the Depression was shared by Jews as well as Gentiles, and like most voluntary social service providers, Jewish organizations were overwhelmed by an enormous demand for aid (Hofstein, 1981; Karpf, 1938; Levin, 1976; Rubinow, 1966; Solomon, 1956; Wenger, 1994). According to Elbogen (1944), the number of Jews applying for relief increased by 50 percent during the Depression.

Despite the difficulty that Jewish social work agencies had in coping with these increased needs, federal financial assistance was not welcomed wholeheartedly. Morris and Freund (1966) describe four general positions taken by Jewish community leaders on this issue. The first position welcomed federal funds for solving economic and social problems, while Jewish social services were to be limited to Jewish educational and cultural issues (Morris & Freund, 1966). The second position envisioned a role for government as a temporary provider of relief funds to be distributed by private agencies or by public welfare agencies; private agencies would ultimately resume primacy in the area of social welfare as the crisis dissipated. Still another position accepted public welfare agencies as relief administrators; in contrast with the first school of thought, however, the proponents of this position believed that the Jewish community could best be served by turning their agencies into counseling centers to provide case-work services.

The final position was one of strong opposition to any federal intervention, which was viewed as "an assault on both American and Jewish concepts of voluntary obligation and... private freedom" (Morris & Freund, 1966). This last position also warned of other insidious dangers of accepting federal funds; these dangers were outlined by Maurice Karpf in his 1931 article, "Wanted—A Return to Basic Values." The first such change is the "false sense of security" that public welfare assistance would engender (Karpf, 1931). In his opinion, Jews would come to rely on such assistance, but this assistance was not truly reliable. Ultimately anti-Semitism would surface, perhaps as a backlash to Jews applying for relief, and funds would be withdrawn. Karpf's other concern, which was more widely shared in the Jewish community, was with the quality of services that Jews would receive from the hands of public agents (Lurie, 1966; Stein, 1958). Indeed, high standards of service provision were felt to be an asset of Jewish social service agen-

cies (Levy, 1965; Stein, 1958). Furthermore, these high standards were based on the fundamental Jewish belief that recipients should be treated with the utmost respect, "with prompt courteous attention, with little or no 'red tape,' bureaucratic inefficiency, or personal procrastination" (Twersky, 1974). Such standards could not be guaranteed in a governmental agency. Therefore, Karpf (1931) contended, sending Jews to public welfare departments effectively constituted abandonment of them. He then asked, "What will happen to them, and how shall we face and treat them ultimately, when they come back to us thoroughly pauperized and disorganized?" Ultimately for Karpf (1931), accepting governmental aid meant the abandonment of Judaism altogether: "Those to whom the tradition of Jewish life means something will not willingly acquiesce to a procedure which they consider a violation of every principle of Jewish social living."

The majority of Jews, however, did not share Karpf's opinion. Lurie (1966) espoused the opinion that in refusing public funding, Jews would effectively keep themselves in a "social and economic ghetto." He went on to say that "the expectation that the problem of Jewish poverty can be met individually and eliminated irrespective of general economic forces is an expression of excessive group pride" (Lurie, 1966). The Cleveland Conference of Federation Executives in their "Statement of Purpose" of 1931 endorsed the acceptance of public social services. They, like Lurie, saw Jewish hardship during the Depression as a problem shared with all other Americans; therefore, accepting the solution offered to all Americans was a viable one. Jewish agencies, however, would need to find other community needs to fill in order to continue operating.

The concern with this functional dilemma is reflected in many Jewish discourses of the time. For example, the Cleveland Conference offered suggestions for the direction of Jewish social work. These included an increased emphasis on

family treatment and the creation of community-wide programs addressing the cultural, educational, and recreational needs of Jews. Lurie (1966) proposed the expansion of vocational guidance services and the pursuit of family treatment because he believed there would be high rates of family disorganization even when the Depression itself was over. Greenstein (1966) also offered insights into the future of Jewish social work. He believed that voluntary agencies should assume responsibility for the care of individuals, particularly children, families in need of intensive casework, and the growing elderly Jewish population. Furthermore, he asserted that private social work organizations should assume the vanguard function in social welfare; that is, experiment with innovative programs that may then serve as models for other agencies.

#### **Two Jewish Communities Respond to the Depression**

Indeed, many of the proposed functions were assumed by Jewish agencies, as illustrated by Jewish social service agencies in Boston and Philadelphia. In Boston, Jewish social service associations expanded their casework services, particularly emphasizing "family rehabilitation through the treatment of individuals" (Solomon, 1956). Guidance programs for single mothers and delinquent girls were established, as well as a nursery school and both day and overnight camps. Group work, a new social work methodology, was put into practice at the local YMHA. Students from social work schools were welcomed as interns in Jewish agencies.

In Philadelphia, as in most other communities, the Federated Jewish Charities experienced exponential growth in applicants for relief in the years preceding the New Deal (Fineshriber & Levy, 1969; Glassberg, 1931). These agencies rallied to provide monetary aid as well as other necessities, such as coal, milk, and clothing (Glassberg, 1931). Shortly after the stock market crash,

the United Hebrew Charities of Philadelphia found it "necessary... to limit its intake to applicants presenting problems other than those stemming from the need of financial aid;" thus, early on in the Depression years, these Jewish social welfare agencies moved in the direction of casework services (Fineshriber & Levy, 1969).

Services provided to the Jewish homeless illustrate the special character of Jewish charity. Out of respect for the individual, a mainstay of Jewish charity, such transients were not given money to stay in overcrowded boarding houses as they were by other charitable organizations. Rather, a local philanthropist donated property on which a Home was subsequently built. "Here transients were given temporary quarters until arrangements could be made for their return to their homes, or until they found jobs and became part of the Philadelphia community" (Fineshriber & Levy, 1969).

#### **Refugees and Hitler's Germany**

The influx of German refugees placed American Jews in a far different position from that of other religious or ethnic groups. Not only were Jewish social welfare agencies overtaxed by the needs of local Jews but also a new group of Jews was suddenly in need of financial assistance (Kohs, 1949). Even when the caseloads of other private organizations decreased with the emergence of public welfare agencies, the influx of German refugees kept the caseloads of Jewish agencies high (Levin, 1976).

Despite the poor economic conditions of American Jews, "the desire to help the refugees was immediate" (Solomon, 1956). In fact, Fineshriber and Levy (1969) note that, among social workers participating in the resettlement of the refugees, there was even a sense of excitement—"an excitement arising from the opportunity to serve people who had not come as ordinary immigrants seeking to better their lot in life, but who had been forced from their homes simply because they were Jewish." This opportu-

nity was a point of solidarity in the Jewish community (Fineshriber & Levy, 1969).

Solomon (1956) described the situation in Boston:

After the Boston Committee for refugees had performed the first transitional acts of help and hospitality, the professional agencies of the Associated offered special services. The family welfare agency gave financial aid to some refugees and counseling to others. The Beth Israel [hospital] supplied free medical care for all. The Vocational Bureau trained new Americans for semi-skilled positions in the needle trades. Above all, children were the major concern in the resettlement... [placing] hundreds of refugee children in supervised foster homes.

Resettlement of the refugees was not easily accomplished for two reasons: the stagnant economy and rampant anti-Semitism. A resurgence of Ku Klux Klan activities had begun just before the Depression in the mid-1920s (Watkins, 1993). When the Depression deepened, anti-Semitic sentiments were further inflamed by Father Charles Coughlin, whose radio programs had a substantial following. On his shows, he promulgated his extremist views that Jews were both Communists and plutocrats and that they served as the linchpin between these two evil forces, causing economic havoc (O'Brien, 1968; Watkins, 1993). According to Wenger (1994), the years of the Depression represent the "peak of anti-Semitism in American Jewish history."

One of the main effects of anti-Semitism was that it made finding a job in a stagnant economy an even more formidable task. Many Jews were denied employment simply because of their religion (Elbogen, 1994; Levin, 1976), and some found it necessary to hide their Jewish identity in order to get a job (Wenger, 1994).

Another effect of anti-Semitism was a resurgence of group identity; a growing desire to preserve and enrich the Jewish heritage emerged (Levy, 1965). Two manifestations were an increased emphasis on Jewish edu-

cation and the rise of the Jewish Community Center as a popular social center and a forum for adult religious education. Social workers played a major role in establishing and implementing these new programs.

### Summary

The Great Depression had a profound influence on Jewish social welfare. Despite initial reservations, Jews took part in federal relief programs. Facing a functional dilemma, Jewish social welfare agencies became counseling centers; as Levin (1976) notes, "counseling for a variety of relationships and behavior problems emerged as the core service of the Jewish family agency." A significant result of this change was that services were gradually extended to the entire community, not just the poor; thus, the middle class also became patrons of Jewish social work service (Stein, 1958). In addition, services for the aged increased. As the elderly began receiving financial assistance through the Social Security Act, Jewish social welfare organizations began to provide many qualitative services, such as counseling, occupational therapy, homemaking services, nursing care, and recreational therapy (Levy, 1965). Furthermore, vocational guidance and employment services emerged in response to the anti-Semitic climate of the Depression years. Finally, Jewish social agencies began to deal with the Jewish "need to locate one's group identity, and the need for recreation and a social life" (Stein, 1958). Thus, the primary effect of the Great Depression on Jewish social welfare agencies was to allow them to "redefine themselves as vehicles of culture, not aid" (Wenger, 1994).

### JEWISH SOCIAL WELFARE IN CONTEMPORARY SOCIETY

Today, as the federal government is retreating from the social service responsibilities it took on in the decades following the Great Depression, Jewish social service agencies must again redefine their function. As "the means-tested public assistance programs

have fallen victim to restrictions in eligibility standards and an inflation that has decreased the real value of these benefits" (Axinn & Stern, 1988), a new body of Jewish poor have emerged (Greifer, 1986). Joining the ranks of the new Jewish poor are middle-class Jews who have been either unemployed or underemployed as a result of corporate and government downsizing. In addition to an increased demand for social services, Jewish social service organizations have experienced an increase in demand for relief services as well. The result is an overtaxed system trying to compensate for the governmental retreat as well as continuing to provide the social services that were its staple over the past six decades. The question arises whether Jewish social welfare agencies can continue to provide both types of services without sacrificing the quality of their existing programs.

Jewish agencies may have to decide whether relief giving should once again become a significant function. Would the Jewish community best be served if Jewish agencies were to redirect their personnel and resources in the direction of basic welfare? However, would such a re-orientation alienate middle-class patrons of Jewish agencies? How can a balance be achieved between serving the non-monetary needs of the Jewish middle class and the welfare needs of the new Jewish poor?

Another dilemma facing Jewish agencies is whether to continue to serve non-Jewish clients, which is required of government-funded services (Imber, 1990). Given the increasing needs of the Jewish community itself, should Jewish agencies reconsider serving non-Jews? Would it be a feasible option to forego government funding and return to a completely sectarian focus?

Thus, Jewish agencies once again find themselves questioning their role in the social service arena, much as they did some sixty years ago. Although the survival of Jewish agencies is not threatened in the same way as it was during the Depression, the transformation of Jewish social services then illustrates the interdependence between

public and private welfare provision. Indeed, the experience of the Jewish social service agencies during the Depression demonstrates their ability to adapt to the changing demands of the external environment and the internal changes of the Jewish community. This same flexibility and adaptiveness are warranted in the current situation, and a re-examination of the functions of Jewish social services is in order.

## REFERENCES

- Austin, L. (1948). Trends in differential treatment in social casework. *Journal of Social Casework*, 29(6), 203-211.
- Axinn, J., & Levin, H. (1992). *Social welfare: A history of the American response to need* (3rd ed.). New York: Longman.
- Axinn, J., & Stern, M. (1988). *Dependency and poverty: Old problems in a new world*. New York: Lexington Books.
- Bruno, F. (1948). *Trends in social work as reflected in the Proceedings of the National Conference of Social Work, 1874-1946*. New York: Columbia University Press.
- Caputo, R. (1991). *Welfare and freedom American style: The role of the federal government, 1900-1940*. Lanham: University Press of America.
- Cleveland Conference of Federation Executives. (1966). A statement of principles. In R. Morris & M. Freund (Eds.), *Trends and issues in Jewish social welfare in the United States, 1899-1952* (pp. 298-303). Philadelphia: Jewish Publication Society.
- Cnaan, R. A., Kastemakis, A., & Wineburg, R. (1992, November). Paper presented at the meeting of Association for Research on Nonprofits and Voluntary Action in New Haven, CT.
- Dolgoft, R., & Feldstein, D. (1984). *Understanding social welfare* (2nd ed.). New York: Longman.
- Elbogen, I. (1944). *A century of Jewish life*. Philadelphia: Jewish Publication Society.
- Fineshriber, H., & Levy, B. (1969). *The birth and growth of Jewish Family Service in Philadelphia: 1869-1969*. Unpublished manuscript, Jewish Family Service, Philadelphia.

- Fisher, J. (1980). *The response of social work to the Depression*. Cambridge: Schenckman.
- Glassberg, B. (1931, November). *Report of executive director of Federated Jewish Charities*. Paper presented at the Federated Jewish Charities, Philadelphia.
- Greenstein, H. (1966). The relation of public and private social work. In R. Morris & M. Freund (Eds.), *Trends and issues in Jewish social welfare in the United States, 1899-1952* (pp. 316-325). Philadelphia: Jewish Publication Society.
- Greifer, J. (1986). Philadelphia Jewish philanthropy: Its evolution and maturation. In M. Friedman (Ed.), *Philadelphia Jewish life: 1940-1985* (pp. 267-289). Ardmore: Seth Press.
- Hofstein, S. (1981). Introduction: The Jewish poor. In G. Berger (Ed.), *The turbulent decades: Jewish communal services in America, 1958-1978* Vol. 2 (pp. 1098-1101). New York: Conference of Jewish Communal Services.
- Imber, S. R. (1990). Serving non-Jews in the Jewish family agency. *Journal of Jewish Communal Service*, 66, 382-386.
- Karpf, M. (1931). Wanted—a return to basic values. *Jewish Social Service Quarterly*, 8(3), 59-63.
- Karpf, M. (1938). *Jewish community organization in the United States*. New York: Bloch Publishing.
- Kohs, S. (1949). The Jewish community. In L. Finkelstein (Ed.), *The Jews: Their history, culture, and religion* Vol. 3 (pp. 1267-1324). New York: Harper and Brothers.
- Levin, H. (1976). The boundaries of Jewish-sectarian social welfare. In *The new pluralism and social work education: A challenge to the profession of social work* (pp. 1-32). New York: National Conference of Jewish Communal Service.
- Levy, C. (1965). Jewish communal services: Health, welfare, recreational and social. In O. Janowsky (Ed.), *The American Jew: A reappraisal* (pp. 253-276). Philadelphia: Jewish Publication Society.
- Lurie, H. (1966). The present status of Jewish social work: The need for critical examination, a symposium. In R. Morris & M. Freund (Eds.), *Trends and issues in Jewish social welfare in the United States, 1899-1952* (pp. 305-311). Philadelphia: Jewish Publication Society.
- Morris, R., & Freund, M. (1966). Economic crisis: The rise of public relief and social security. In R. Morris & M. Freund (Eds.), *Trends and issues in Jewish social welfare in the United States, 1899-1952* (pp. 287-288). Philadelphia: Jewish Publication Society.
- O'Brien, D. (1968). *American Catholics and social reform: The New Deal years*. New York: Oxford University Press.
- Rubinow, I. (1966). What do we owe Peter Stuyvesant? In R. Morris & M. Freund (Eds.), *Trends and issues in Jewish social welfare in the United States, 1899-1952* (pp. 288-298). Philadelphia: Jewish Publication Society.
- Solomon, B. (1956). *Pioneers in service: A history of the Associated Jewish Philanthropies of Boston*. Boston: Cambridge University Press.
- Stein, H. (1958). Jewish social work in the United States: 1922-1955. In M. Sklare (Ed.), *The Jews: Social patterns of an American group* (pp. 173-204). New York: Free Press.
- Trattner, W. (1984). *From poor law to welfare state: A history of social welfare in America* (3rd ed.). New York: Free Press.
- Twersky, I. (1974). Some aspects of the Jewish attitude toward the welfare state. In N. Levine & M. Hochbaum (Eds.), *Poor Jews: An American awakening* (pp. 73-95). New Brunswick: Transaction Books.
- Watkins, T. (1993). *The Great Depression: America in the 1930s*. New York: Little, Brown and Company.
- Wenocur, S., & Reisch, M. (1989). *From charity to enterprise: The development of American social work in a market economy*. Chicago: University of Illinois Press.
- Wenger, B. (1994, April). *Jewish life in hard times: New York Jews in the Great Depression*. Paper presented at the meeting of the Center for American Jewish History at Temple University, Philadelphia.

**Brandeis University**  
**The Benjamin S. Hornstein Program in Jewish Communal Service**

*invites nominations of outstanding young professionals in the fields of Jewish Communal Service and Jewish Education as participants in the eleventh annual*

**Sherman Seminar for Young Professionals**  
**July 15–17, 1996**

on the theme:

**THE CHALLENGES OF LEADERSHIP IN A CHANGING JEWISH WORLD**

**Full scholarships for tuition, lodging and meals  
are available for 23 participants in the seminar.**

**Criteria for participation:**

Candidates must

- have served in the field between five and ten years
- be nominated by their agency director
- have demonstrated significant potential for professional growth

Nominations, including a vita and letter of endorsement by the agency director, must be submitted immediately as there are only a few spaces still available.

*For more information please contact:*

Susanne A. Shavelson  
Faculty Coordinator, Continuing Education  
Hornstein Program  
Brandeis University  
Waltham, MA 02254-9110  
617/736-2991 • 617/736-2070 (fax)

*This seminar is made possible by a grant from the George and Beatrice Sherman Family Charitable Trust*

**The Benjamin S. Hornstein Program  
in Jewish Communal Service  
Brandeis University**

**is proud to announce the participants in the 1995  
Sherman Seminar for Outstanding Young Professionals**

**"Professional Leadership and Management for Today's Jewish Community"**

**1995 Sherman Fellows**

Diane Azorsky, Jewish Federation, Overland Park, MO  
Marcia Bloomberg, Jewish Community Federation, Cleveland, OH  
Ephraim Goldberg, Jewish Federation of Palm Beach, West Palm Beach, FL  
Nikki Goldstein, Jewish Federation, St. Louis, MO  
Paula Harris, Jewish Federation/JUF, Chicago, IL  
Lori Jacobson, Greater Miami Jewish Federation, Miami, FL  
Jenny Krief, United Jewish Federation of Metrowest, Whippany, NJ  
Andrea Leighton, Jewish National Fund, New York, NY  
Ella Levine, UJA/Federation, New York, NY  
Staci Light, Jewish Federation of Greater Middlesex County, Edison, NJ  
Joel Mandel, Minneapolis Federation for Jewish Service, Minneapolis, MN  
Sergio Napchan, Hornstein Program, Brandeis University, Waltham, MA  
Monise Neumann, Bureau of Jewish Education, Los Angeles, CA  
Reva Price, B'nai B'rith, Washington, DC  
Michael Ressler, South Palm Beach County Jewish Federation, Boca Raton, FL  
Rise Roth, Jewish Federation, West Hartford, CT  
Jeff Scheckner, Combined Jewish Federations, New York, NY  
Steven Siegel, Anti-Defamation League, Ft. Lauderdale, FL  
Bonnie Steltzer, Jewish Family Service, Boca Raton, FL  
Marjorie Wallack Karlin, Jewish Federation, Springfield, MA  
Debra Weinberg, Baltimore Institute for Jewish Communal Service, Baltimore, MD  
Rhoda Weisman, Hillel Foundation, Washington, DC  
Joanne Wilson, American Society for Technion, Palm Beach, FL  
Len Zimmerman, Jewish Federation of Greater Philadelphia, Philadelphia, PA

**Faculty**

Howard Charish, The Jewish Federation of Greater Philadelphia  
Aviva Comet-Murciano, New Rochelle, NY  
Allan Finkelstein, Jewish Community Centers Association  
Sherry Israel, Hornstein Program in Jewish Communal Service, Brandeis University

**The eleventh annual Sherman Seminar will be held July 15-17, 1996**

The Sherman Seminar is made possible by a grant from the  
George and Beatrice Sherman Family Charitable Trust



*Jewish Communal Service Association*

*3084 State Highway 27 • Suite 9 • Kendall Park, NJ 08824-1657*

Second Class Postage Paid  
at Kendall Park, N.J.  
and additional mailing offices.

HOWARD J. AMSTERDAM  
4421 AUCKLAND AVE  
TOLUCA LAKE CA 91602