UNION OF JEWISH WOMEN

REGISTERED WITH THE BOARD OF DEPUTIES

WOBURN HOUSE, UPPER WOBURN PLACE, W.C.1. Euston 3992.

President: THE VISCOUNTESS SAMUEL.

EXECUTIVE COMMITTEE: Mrs. MODEL, M.B.E., Chairman. Mrs. L. ROSENFELD, Hon. Treasurer. Loan Funds Committee: Mrs. F. G. JOSEPH, Chairman. Mrs. J. SEBAG-MONTEFIORE, Hon. Treasurer.

HELEN LUCAS BEQUEST: LADY SPIELMAN, Chairman of Trustees.

Hon. Auditor: LOUIS JACOBS, Esq., M.B.E., F.C.A.

Hon. Solicitors: HERBERT OPPENHEIMER, NATHAN & VANDYK.

Bankers: WILLIAMS DEACONS BANK LIMITED, 119, Marylebone Road, N.W.1.

Secretary: Miss ALICE JACOB.

REPORT for 1939

OWING to the need for economy it has been decided to issue the Report this year in the form of a leaflet instead of the usual booklet.

During the early part of the year the steadily increasing influx of refugees from the Continent continued to affect the work of the Union; and indeed hardly a day has passed without some application connected with the refugee activities. As the months went by, especially since the outbreak of War, more and more British women were affected by the general situation, and every branch of the Union has been called upon to help to deal with their problems.

Mrs. Hoster. Early in June the Union lost a never-failing friend in Mrs. Hoster, whose death was felt as a personal loss by all who knew her. Mrs. Hoster was an original member of the Union and not only had she for many years awarded a scholarship at her Secretarial Training College to a candidate recommended by the Committee, but she constantly placed her unique experience of women's work at the disposal of the Union.

Committee. The Committee were glad to welcome Mrs. Harry Lesser as a member.

Meeting. The Annual General Meeting was held on March 13th at 3, Sussex Square, by kind invitation of Mrs. Lewis-Barned. A most interesting address on "Refugees—how they contribute to employment" was given by Mrs. Roden Buxton.

Social Gathering. A delightful evening party for friends and workers of the Union was kindly given by Mrs. Oliver Sebag-Montefiore at 22, Broadlands Road, N.6, on July 26th, with entertainment by Mr. Henry Kingsbury of songs to the guitar.

Jewish Women's Luncheon Club. The monthly luncheon meetings were carried on until the summer and addresses were again given on a variety of subjects of general interest.

Safer Motherhood Campaign. In March a collection was made for the campaign initiated by the National Birthday Trust Fund and a purse with £29 14s. 0d. was presented to her Majesty the Queen at the Mansion House.

Central Jewish Committee for Problems of Evacuation. The Secretary has represented the Union on the Committee set up in November.

Necessitous Ladies' Fund. The Committee record with especial gratitude a legacy from Mrs. Lizzie Barnard, a member of the Union since 1906, who left her furniture and the residue of her estate amounting to $\pounds 2,856$ 5s. 9d. to the Necessitous Ladies' Fund. This legacy is particularly welcome at the present time when distress among educated women is widespread

and the calls on this Fund have in consequence greatly increased. By the middle of the year many women who were making a livelihood in various ways found their means of existence gone; and since the outbreak of war, many who have never before had to rely on outside assistance, have turned to the Union for help. The assistance given is carefully adapted to the needs of each individual.

Loan Funds. These funds consist of the Union of Jewish Women Loan Fund and the Louisa, Lady Goldsmid Fund. They are available to enable educated Jewish girls and women to train for professional and other careers. Loans are granted to cover fees, maintenance and expenses, incidental to training.

The only annual income of the Loan Fund is derived from (1) Interest of £79 8s. 8d. on stocks held by the Charity Commissioners and (2) Repayment of loans. During the last war and subsequently there was less demand for training, and funds were invested, but these investments have been gradually realised in recent years, as the demand for loans increased, and now the Loan Fund no longer holds any investment.

During the year nine new loans have been made for training for: Electro-Therapy, Hospital Almoner, Teaching (4) Secretarial work, Industrial Art, Dress Designing and Cutting. Nine additional loans have also been made to students already in training.

Repayments during the year amounted to £250 12s. 0d. and five loans have been paid off. There are 52 loans outstanding from both funds, amounting to £2,704 4s. 1d.

The Committee were glad to welcome as a member Lady Hartog whose experience is of very great help.

Helen Lucas Bequest. During the past year 67 grants have been made, amounting to £429 16s. 0d. Thirty-eight grants were for holidays and twenty-nine for convalescence. The usual grant covers the cost of a fortnight's holiday; but in cases of convalescence, amounts are fixed according to circumstances and the recommendation of the medical attendant. A feature of the Bequest is that the individual is free to make her own arrangements, after these have been approved by the trustees.

Delissa Joseph Memorial Trust. The Trustees, who have at their disposal an annual income of £34, made two grants to women teachers enabling them to take much needed holidays, which they could not otherwise have secured.

Employment Bureau. During the early part of the year a number of office workers were absorbed by refugee organisations. The number of educated women thrown out of work had grown considerably by the summer and since the outbreak of war still further increased. At no time has it been so difficult for an educated woman to obtain work.

Staff. The Committee would like to record their gratitude to the Secretary, who has carried on the work of the Union single-handed since the outbreak of war and has handled the many difficult problems with much sympathy and ability.

In May Miss Irene Arbib resigned on account of marriage, taking with her the good wishes of all with whom she had come in contact during her three years' work at the Union.

Finance. In order to meet the overdraft of £106 at the beginning of the year a programme of Colour Films was generously given by Mr. Matthew Nathan at 5, Addison Road, by kind invitation of Mrs. Harry Sacher, £103 5s. 0d. being raised. Unfortunately at the end of the year there is again a deficit in spite of the most rigid economy, but the Committee count on the continued support of members in order that their work should not be curtailed. No list of subscriptions is being printed this year as a measure of economy, but the Committee gratefully acknowledge the receipt of a legacy of £10 from the late Mrs. Rachel Cohen.

Honorary Advisers. The Committee again wish to express their appreciation of the very valuable assistance received from their Honorary Auditor, Mr. Louis Jacobs, M.B.E., F.C.A., and from their Honorary Solicitors, Messrs. Herbert Oppenheimer, Nathan & Vandyk.

UNION OF JEWISH WOMEN.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH NOVEMBER, 1939.

Cash in Hand "Subscriptions and Donations	e at 1st December, 1938 k Overdraft 112	
" Proceeds of Sale of 65 National Savings " Safer M	s, Insurance and ral Expenses 342 3 11 g and Stationery 24 6 11 e and Carriage 20 7 2 one 15 1 1 issements and Subscriptions to ties 7 15 11 ment to Board of Deputies 18 0 0 Books and Bank Interest 2 13 9 e Tax, 1938-39 1 4 9	
		14
Ralance corried forward: ,, Balance	e carried forward:— in Hand 1	2

The Union holds the following Investments: £200 Government of the Commonwealth of Australia 4% Regd. Stock 1955-1970; 60 National Savings Certificates, and £119 11s. 4d. 4% Consolidated Loan Inscribed Stock.

I have audited the above Account and hereby certify that it is in accordance with the books and vouchers of the Union.

74 & 75, Cheapside, London, E.C.2.
29th January, 1940.
(Signed) L. JACOBS,
Chartered Accountant, Hon. Auditor.

UNION OF JEWISH WOMEN. NECESSITOUS LADIES' FUND

(Kate Halford Memorial and Hahn Bequest.)

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH NOVEMBER, 1939.

RECEIPTS. £ s. d. £ s. d	PAYMENTS. £ s. d. £ s. d.
GENERAL FUND	GENERAL FUND
To Balance at 1st December, 1938 168 19 11	By Sundry Recipients 293 6 8
" Sundry Donors £17 5 0	" Loans to Sundry Recipients 102 17 6
"Repayment of Loans 55 15 0	"Carriage, Parcel Post, etc 2 8 0
, Interest on Investments (less Tax) 12 13 10	, Cheque Book 4 2 , Union of Jewish Women — for
do. (gross) 103 5 2	Administration Expenses 25 0 0
" Interest — Post Office Savings Bank 4 3 9	Fund for Special Cases ———————————————————————————————————
,, Interest — Abbey Road Building Society 6 5 0	By Sundry Recipients 146 7 6 By Balance carried forward
"Income Tax Recovered 1938-39 14 9 6 ———————————————————————————————————	Cash in Hand 2 7 11 Cash at Bankers
,. Legacy—Mrs. L. Barnard (on account	On Current Account 185 8 5
of Balance of Residue) 288 14 10 671 12 0	On Deposit Account 100 0 0 287 16 4
Fund for Special Cases	287 16 4
To Balance at 1st December, 1938 32 18 2	
" Sundry Donors 153 10 0	
186 8 2	The state of the s
£858 0 2	£858 0 · 2

I have audited the above Account, and hereby certify that it is in accordance with the books and vouchers of the Union.

74 & 75, Cheapside, London, E.C.2.

(Signed)

L. JACOBS,

Chartered Accountant, Hon. Auditor

UNION OF JEWISH WOMEN. LOAN FUND.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH NOVEMBER, 1939.

RECEIPTS. £ s.	d. £	s.	d.	PAYMENTS. £ s. d. £ s. d.
To Balance at 1st December, 1938 Cash at Bankers on Current Account	82	9	3	By Loans 714 0 0
" Donation for special case		0		" Union of Jewish Women—for Administration Expenses 25 0 0
" Instalments of Loans repaid	250	12	0	" Cheque Books and Bank Interest … 11 10
" Interest on Investments received without deduction of tax	23	10	6	"Donation to Women's Employment
" Charity Commissioners, including Interest on Investment in New Zealand Loan, received without deduction of tax	70	8	Q	Federation Joint Loan Funds Committee . 2 2 0 "Balance at 30th November, 1939, carried forward:—
" Sale of Investments	, ,	U	O	Cash at Bankers
£405 5s. 3d. 3½% War Loan 382 16 £417 Conversion Loan 3½% 363 15				On Current Account 55 18 8
" Louisa, Lady Goldsmid Bequest Fund	 746	12	1	On Deposit Account 400 0 0 ———————————————————————————
Advance Repaid	5	0	0	133 10 0
	£1,197	12	6	£1,197 12 6

LOANS OUTSTANDING ON 30TH NOVEMBER, 1939.

LOUISA, LADY GOLDSMID BEQUEST FUND.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH NOVEMBER, 1939.

RECEIPTS.	£ s. d.]	PAYM	ENTS.			£	s.	d.
To Balance at 1st December, 1938 Cash at Bankers	1 11 9 20 0 0	By Loan	n of Jev	 vish	Women	 Loan Fi	 ınd—	10	0	(
" Instalments of Loans Repaid " Balance—Bank Overdraft	1 6 3	Re " Gran	paymen ts for S _I	t of A	Advance I Cases			7	0 18	
LOANS	£22 18 0 COUTSTANDING O	N 30th NO	VEMBE	CR 1	939			£22	18	==
			£1							
	an during the year				0 0					
Less: Ins	stalments Repaid	•••			2 0					

Balance at 30th November, 1939 £117 2 0 I have audited the above Accounts of the Union of Jewish Women Loan Fund and Louisa, Lady Goldsmid Bequest Fund and hereby certify that they are in accordance with the books and vouchers of the Funds.

74 & 75, Cheapside, London, E.C.2.

29th January, 1940.

(Signed)

Chartered Accountant, Hon. Auditor.

HELEN LUCAS HOSTEL FOR GENTLEWOMEN.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 30TH NOVEMBER, 1939

To Grants Less: Amounts Refunded "Administration Expenses:— Secretarial and Office Expenses Postage and Carriage Printing and Stationery Audit and Accountancy Fees	£ s. d. £ s. d. 437 6 0 7 10 0 	By Interest on Investments ,, Balance—being excess of Expenditure over Receipts carried to Balance Sheet	£ s. d 438 3 8 21 13 3
Bank Charges	8 4 30 0 11 £459 16 11	n audited it earlies hadin, and here, northe idal like secunda sameng dat de had en er had en en kunden, root	£459 16 11