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**PALESTINE ECONOMIC CORPORATION (PEC)**

**Records, 1921-1944**

Compiled by Brenda Hearing  
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**Main entry:** Palestine Economic Corporation (PEC)

**Title:** Records, 1921-1944 (1930-1938)

**Size:** 42 linear feet (1 RC, 93 ABs, 8 1/2 ABs, 3 PBs, 4 drawers)

**Access:** Unrestricted

**Source:** On deposit by PEC Israel Economic Corporation, 511 Fifth Avenue, New York, New York. Records deposited in 1943 and 1946.

**Historical Statement:** The Palestine Economic Corporation was organized in 1925 to facilitate investment in Palestine by American Jews and others interested in fostering the economic development and resettlement of the Jewish homeland.

**Description:** Correspondence, memoranda, minutes, reports, financial statements, printed matter, maps, drawings, and photographs. Materials document activities of PEC and its subsidiaries relative to the agricultural and industrial development of Palestine. Subsidiaries include Central Bank of Cooperative Institutions in Palestine, Ltd.; Palestine Mortgage and Credit Bank, Ltd.; Loan Bank, Ltd.; Boosted Land Corporation, Ltd., and Palestine Water Company, Ltd.

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**Special formats:** Maps and drawings (including oversize); photographs.

## HISTORICAL NOTE

In 1920, three years after Britain's foreign secretary, Arthur James Balfour, extended his government's promise to provide a national home for the Jewish people in Palestine at the end of World War I, the Balfour Declaration, as that promise came to be called, was mandated to Great Britain by the Allied Powers. The security implicit in that action rejuvenated efforts to realize a self-supporting Jewish homeland; and in that same year, Justice Louis D. Brandeis began leading a small group of prominent American Jews in discussions devoted to that goal. Guiding them was the belief that the implementation of sound economic policies and business practices, taking full advantage of Palestine's natural resources, would best serve Jewish immigrants in their struggle to become self-reliant citizens of their new homeland.

By 1921, these discussions had culminated in the organization (with authorized capital of \$1 million) of Palestine Cooperative Company, Inc., predecessor to Palestine Economic Corporation. Robert Szold served as the company's president; its board of directors included Bernard Flexner and Julius Simon. The object of Palestine Cooperative Company, Inc., was to supply capital and credit, assuming a credit structure where none had existed before. Its first prospectus stated that the company "recognized that the extension of credit facilities was a first vital necessity in Palestine and of the utmost consequence in its economic upbuilding."

Toward this end, Palestine Cooperative Company, Inc., immediately undertook two enterprises. The first of these was the organization of the Central Bank of Cooperative Institutions in Palestine, Ltd., in concert with the American Jewish Joint Distribution Committee (JDC), the Economic Board for Palestine of London, and the Palestine Jewish Colonization Association (PICA). The second was the formation of Mortgage Bank, or Palestine Mortgage and Credit Bank, Ltd., as it came to be known.

At the same time that Palestine Cooperative Company, Inc., was establishing its operations, the American Jewish Joint Distribution Committee (JDC) was undertaking reconstructive activities in Palestine. Originally a philanthropic institution, the JDC was created in 1914 to aid Jewish victims of World War I. Its relief activities ceased in 1921, however, with the formation of its Reconstruction Committee, chaired by the Hon. Herbert H. Lehman (who would later serve as Governor of New York, 1932-1942); and vice-chaired by Bernard Flexner. The Reconstruction Committee, too, was a participant in Central Bank's organization. In addition, it reorganized the "Kupath Milveh," a loan fund originally administered as a philanthropy, into the Loan Bank, Ltd.

In 1925, Bernard Flexner, a United States lawyer and Zionist leader active in the work of both the Palestine Cooperative Company, Inc., and the Reconstruction Committee of the JDC, proposed forming a company to take over the two organizations' assets in Palestine, consolidating and extending activities there. The result was the organization of PALESTINE ECONOMIC CORPORATION (subsequently known as PEC Israel Economic Corporation), formally incorporated under the laws of Maine in February of 1926. Flexner served as the company's first president, and, until 1944, as chairman of the board.

At the time of PEC's organization, Palestine's economy was at a very low level of development. Modern methods of agriculture were unknown, industry was practically nonexistent, and a credit

structure was entirely lacking. The company's founders realized, given these conditions, that capital funds seeking normal risks and returns could not be expected to flow into the country for some time. Their task, then, was to risk the investments crucial to developing and growing their pioneering country, in such basic fields as credit for agricultural and industrial enterprise, housing provision, town planning, and water supply.

The extension of credit in various forms, to borrowers with little recourse to ordinary banking channels, constituted PEC's principal activity. Guiding it was the belief that the most stable economy was one employing a preponderance of small and independent farmers, manufacturers, merchants, artisans, and laborers. The determination of loan amounts, therefore, was tied to the goal of reaching as large a number of prospective borrowers as possible.

Concomitant with this precedent-setting activity, and vital to the growth PEC was attempting to foster, was the encouragement to commercial investment capital to carry on where PEC, having achieved success in one and another of its various undertakings, left off. Risks were minimized by the company's so-called social-economic approach to its work in Palestine, which combined an insistence upon adherence to sound business principles with advice and guidance to clients in their application. The business activity of borrowers was closely monitored, and suggestions for improvements were made throughout the life of the borrower-lender relationship.

A brief overview of PEC's activity illustrates some of the uses to which its pioneering investments were put.

PEC chose to invest in the Central Bank for Cooperative Institutions of Palestine, Inc., at a time when other financial institutions were not prepared to do so, considering such a venture too risky. Its investment in the bank was substantial, befitting the company's fundamental aim of stimulating the growth of the cooperative movement in Palestine. Most of Central Bank's activity related to agricultural operations, which PEC considered of primary importance to Palestine's development. Its advances enabled the bank to extend credits to agricultural cooperatives for the purchase of seed, fertilizer, livestock, and machinery; the construction of homes and barns; the installation of irrigation systems, and the harvesting and marketing of crops.

Industrial development was viewed as an essential supplement to agricultural colonization, with respect to absorbing Jewish immigration and increasing the country's wealth. Here, too, PEC put forward growth-inducing, often groundbreaking, economic policies. For example, Loan Bank, a PEC subsidiary, was the first to grant three-to-five-year (intermediate) credits to small manufacturers, facilitating greater production and increased employment. The bank also granted very small loans (averaging \$75.00) to borrowers the commercial banks had ignored altogether, such as artisans, teachers, shopkeepers, tradesmen, and clerks.

In the area of housing provision, PEC made available through its subsidiary, the Palestine Mortgage and Credit Bank, loans for the erection of low-cost housing in rural and urban areas. As Palestine continued to develop, this type of mortgage facility became an ordinary business risk and, accordingly, commercial funds became available for these loans.

PEC was deeply involved in questions regarding the country's water supply. The company

endeavored to discover methods for investment that would keep capital unimpaired, and water rates low. It also made significant contributions to the supply problem by facilitating the implementation of improved technical methods, and the establishment of centralized and systematic irrigation plants.

The various investments of the Palestine Economic Corporation were central to creating colonization possibilities in Palestine, and to raising the country's standard of living. The company's pioneering policies were notable for their subordination of the profit motive: the graduation of its various clients to eligibility for ordinary commercial credit was the ultimate aim of its work. As a result, immigrant settlers received a crucial assist on their way to becoming independent productive workers; and they, in turn, were able to foster the continued growth and development of their new country, by becoming full participants in its commercial economy.

PEC operated through the following subsidiary companies: The Central Bank of Cooperative Institutions in Palestine, Ltd.; Palestine Mortgage and Credit Bank, Ltd.; Palestine Water Company, Ltd.; Loan Bank, Ltd.; and Boosted Land Corporation, Ltd.

## SCOPE AND CONTENT NOTE

The records of the Palestine Economic Corporation (subsequently PEC Israel Economic Corporation), 1921-1944, document its activity as a private organization facilitating investment in the development and resettlement of Jewish Palestine. By stimulating the growth of the cooperative movement in the country, PEC fostered Palestine's agricultural and industrial development along business lines. The bulk of the collection dates approximately from 1926 to 1938.

Most of the material comprises the records of PEC's activity through its subsidiary companies, namely, Central Bank of Cooperative Institutions in Palestine, Ltd.; Palestine Mortgage and Credit Bank, Ltd.; Loan Bank, Ltd.; Boosted Land Corporation, Ltd.; and Palestine Water Company, Ltd. These and other records document PEC's work in agricultural development (most notably, its support of Palestine's orange industry), land development, housing, and the establishment of credit unions and cooperative societies in Palestine. Most of the material is in the form of correspondence and memoranda, with minutes, reports, financial statements, loan applications, printed matter, drawings, maps, and photographs also present.

The collection affords a unique perspective on the Jewish resettlement of Palestine, emphasizing commercial development over philanthropy in laying the country's economic foundation. The statistical information and descriptive narrative contained within the records of PEC's credit activity, with both individuals and cooperative societies alike, further illuminate the names and industry of many of the early settlers of Palestine.

## ARRANGEMENT NOTE

The collection is arranged in the following series:

- Series 1. PEC General and Administrative Files
- Series 2. Central Bank of Cooperative Institutions in Palestine, Inc.
- Series 3. Palestine Mortgage and Credit Bank, Ltd.
- Series 4. Loan Bank, Ltd.
- Series 5. Haifa Bay Development Company
- Series 6. Boosted Land Corporation, Ltd.
- Series 7. Public Works
- Series 8. Palestine Water Co., Ltd.
- Series 9. Orange Files
- Series 10. Jewish Agency Files
- Series 11. Oversize Documents
- Series 12. Oversize Maps and Drawings
- Series 13. Photographs

Titles for Series 1 through 10 follow the headings of PEC's original box listings in most cases. Alphabetical arrangement of most files within series was imposed during processing; original, discursive folder headings were truncated as needed.

## **SERIES DESCRIPTIONS**

### **Series 1. PEC GENERAL AND ADMINISTRATIVE FILES**

1921-1941 (bulk 1926-1936) 8.5 lin. ft. Boxes 1-17.

Correspondence, memoranda, minutes, reports, financial statements, telegrams, radiograms, cables, printed matter, newspaper clippings; drawings and maps.

The records comprising Series 1, PEC General and Administrative Files, represent various of the corporation's interests and activities over the years, and frequently extend the documentation available within subsequent series devoted to the records of PEC subsidiaries. In addition, the colonization of Jewish Palestine is reflected more generally within this series, as in a miscellany of government and private reports ("Reports on Palestine") dating from 1922 to 1930; and in the records of early Jewish industry in the country ("Palestinian Industries" [sic]).

With respect to subsidiary activity, files for Boosted Land Corporation, Ltd., contain correspondence to and from PEC for the years 1936-1938; for Central Bank of Cooperative Institutions in Palestine, Ltd., incoming and outgoing correspondence for 1938; and for Palestine Mortgage and Credit Bank, Ltd., outgoing only for 1936 to 1938. The Annual Report files contained within Series 1 are another source of information about PEC's activity through its various subsidiaries, as these contain drafts of the subsidiaries' own reports (1935-1939) for inclusion in those of PEC. While there are no drafts or printed copies of the corporation's annual reports within the collection, balance sheets for 1930-1940 may be found within the "Resources and Commitments" files.

Other files within Series 1 which significantly extend documentation available within other series include those for Agricultural Long Term Loans (1926-1933) and Intermediate Credits (1929-1939), respectively, representing two of PEC's chief activities through the Central Bank. Similarly, the groups of files contained under "Haifa Bay," "Housing," and "Jewish National Fund Leasehold" each constitute an essential complement to the records of Series 5 (Haifa Bay Development Company) and Series 6 (Boosted Land Corporation, Ltd.), which document PEC's appropriation and development of land in the Haifa Bay region.

Also represented within this series, in the form of minutes and correspondence for the years 1931-1934, is the work of the American Economic Committee for Palestine. The committee provided an information, rather than a financial, service for prospective settlers, who needed recent and reliable economic data on Palestine. The committee members' interest in the country's developing economy also found expression in service on the boards of directors of many of the country's financial institutions and enterprises, including that of PEC.

Of particular note among individual correspondents in this series is PEC president Julius Simon, from whom letters and reports dating from 1935 to 1938 are present.

**Series 2. CENTRAL BANK OF COOPERATIVE INSTITUTIONS IN PALESTINE, LTD.**

1921-1944 (bulk 1931-1938) 19.75 lin. ft. Boxes 18-57.

Series 2, the records of PEC's relationship with the Central Bank of Cooperative Institutions in Palestine, Ltd., consists primarily of correspondence, memoranda, reports, minutes, financial statements, and statistical information. Central Bank was organized in 1922 by the Palestine Cooperative Company, Inc., in conjunction with the Reconstruction Committee of the American Jewish Joint Distribution Committee (JDC), the Jewish Colonization Association (ICA), and the Economic Board for Palestine of London. Its object was to facilitate the development and growth of the cooperative movement in Palestine, by granting credits exclusively to societies and credit unions formed on a cooperative basis. Funds from these loans were then made available to the cooperative's members, who were collectively responsible for the loan's repayment.

Cooperatives entered nearly every aspect of economic life in Palestine. Through them, farmers, laborers, merchants, and artisans obtained loans to carry on their businesses. These businesses, in turn, depended upon the resources of other cooperatives for their sustenance and growth -- such as the special water cooperatives through which water for irrigation was obtained, or the various cooperatives created for the marketing of goods.

PEC took over the merged Palestine assets of the JDC and the Palestine Cooperative Company in 1926, most of which pertained to the operations of Central Bank. Under PEC's direction, the bank concentrated its credit activity on young and otherwise struggling cooperative societies, an endeavor of calculated risk that, in the absence of similar support by more established and conservative institutions, served as the principal stimulus for the growth of the cooperative movement in Palestine. The Bank's support was far more inclusive than the provision of credit, and extended to assisting the organization of new societies, supervising their activities, and providing instruction in cooperative principles and practice.

An important feature of the Bank's lending, instructional, and supervisory activity was the involvement of Advisory Committees. Their members shared in the supervision of the loan-granting process, and were active in the formulation of lending policy.

Agricultural operations were the locus of most of Central Bank's activity, and short-term loans were extended for operating capital, seed purchases, and crop advances. Beginning in 1926, with PEC's acquisition of interest in the Bank, capital funds for farm loans of the intermediate- and long-term repayment class were supplied by PEC. These funds were put to machinery and livestock purchasing, building construction, irrigation system installation, and the development of orange and almond groves. The provision of this type of credit for agricultural development was unknown before its instigation by PEC through the Central Bank.

The records comprising Series 2 are arranged in five subseries:

- 2.1 General and Administrative Files
- 2.2 Relations with Other Organizations

- 2.3 Relations with Palestine Government
- 2.4 Credit Unions and Cooperative Societies
- 2.5 Intermediate Credits

Subseries descriptions follow.

### Subseries 2.1. General and Administrative Files

1921-1944 (1927-1938) 9.5 lin. ft. Boxes 18-36.

Subseries 2.1 is comprised of materials relating generally to PEC's activities through the Central Bank, including correspondence, minutes, memoranda, reports of audits, financial and accounting statements and reports, statistical information, and publicity materials. Of special note are the minutes of the **Advisory Committee on Short Term Loans** (1924-1937), and the **Advisory Committee on Intermediate and Long Term Loans** (1926-1937).<sup>1</sup> The recommendations of these committees were an integral part of the loan-granting process. Their members were also active in the formulation of policy and procedure directing that process; in the provision of administrative support to existing cooperatives; and in the creation of initiatives for the establishment of new cooperatives.

Records specifically documenting the evolution of Central Bank's policies are contained within this subseries ("Policy of Central Bank"), and represent the period of the bank's activity from 1923 to 1939. The subseries also contains minutes of Board Meetings, dating from the organization of the Bank in 1922, and continuing through 1934; and Annual Accounts prepared for PEC of the bank's activity, and dating from 1931 to 1942.

Files pertaining to the Cooperative Societies Ordinance, the Industrial Producers' Cooperatives Fund, Water Installation Loans, and the Agricultural Mortgage Bank are among those documenting other topics and activities in the subseries.

### Subseries 2.2. Relations with Other Organizations

<sup>1</sup>Original folder headings for each committee displayed some variance over the years. It was decided to assign each committee a uniform heading for the entire span of records represented thereby, and to reference here all deviations from those uniform headings.

In the case of the **Advisory Committee on Intermediate and Long Term Loans**, it may be noted that the first set of minutes to make reference to intermediate credits is that for the 10th Meeting, in 1928; previous to this meeting, the committee was referred to as the "Advisory Committee on Long Term Loans," or "Long Term Loan Advisory Committee," and the original folder headings followed either of those constructions. Minutes for the 11th through the 16th meetings of the Advisory Committee were headed, "Advisory Committee on Intermediate Loans"; and for the 17th through 21st meetings, the "Advisory Committee on Intermediate and Long Term Loans." Finally, minutes for the 24th through 39th meetings were headed, "Palestine Advisory Committee on Intermediate and Long Term Loans."

Minutes for the **Advisory Committee on Short Term Loans** open with a meeting held 9 June 1924, and reference an earlier meeting (16 April) of which no record appears. Minutes for the committee's "24th" meeting, held 4 December 1924, note that, "These minutes have been numbered 24. In future...number all Minutes of the Advisory Committee (25 seq)." A single unnumbered meeting follows, after which the minutes are headed as belonging to the 25th through the 111th meetings of the committee (though no record for a 26th meeting appears). The original folder headings read simply "Advisory Committee," with only a very few exceptions, from the time of the first meeting of the committee to that which was artificially numbered the 56th; remaining files (i.e., through the 111th meeting) were headed, "Advisory Committee on Short Term Loans."

1925-1939 (1931-1938) .5 lin. ft. Box 37.

Correspondence, memoranda, and reports relating to the coordination of activity between the Central Bank and other organizations in Palestine. Such organizations include the Anglo-Palestine Bank, Workers' Bank, Palestine Jewish Colonization Association (PICA), and the Merkaz (Central Institution of Credit and Saving Institutions in Palestine).

Subseries 2.3. Relations with Palestine Government

1926-1942 (1932-1938) .25 lin. ft. Box 38.

Correspondence, minutes, memoranda, and statistics relating to the coordination of activities between the Central Bank and the Palestine Government, particularly those pertaining to banking fees and interest rates. The subseries also includes minutes of meetings of the General Agricultural Council, from 1935 to 1938.

Subseries 2.4. Credit Unions and Cooperative Societies

1921-1944 (1927-1938) 7 lin. ft. Boxes 39-52.

Correspondence, memoranda, reports, financial statements, minutes, and printed matter relating to Central Bank's involvement in the cooperative movement in Palestine, including records of its transactions with individual credit unions and societies.

The development of the cooperative movement in Palestine was critical to the economic advancement of the country and the success of its Jewish resettlement. Much of the movement's growth is a direct consequence of the establishment of the Central Bank, particularly PEC's expansion of the bank's role in fostering the establishment of new cooperatives. Prior to World War I, the extent of the movement was slight. Cooperative societies had arisen mainly to satisfy the purchasing needs of farmers; and Kupath Milveh Associations (credit unions) were created for the extension of credit and facilitation of savings. In addition, the Anglo-Palestine Bank had sponsored a few societies, administering them as branch offices in the absence of laws supporting and regulating cooperation. All these various groups had in common some characteristics basic to cooperatives, such as individual participation in share capital; joint and several liability of members; and, with respect to the cooperative agricultural societies, the contractual obligation on the part of members to buy, sell, and produce cooperatively through the societies.

After World War I, the drive toward Jewish colonization spurred the formalization of society establishment and maintenance. Legislative efforts, such as the Cooperative Societies Ordinance, and the activities of PEC and other organizations, combined to make the formation and growth of cooperative societies one of the most significant post-war achievements of the country.

Records within this subseries are arranged into three groups, as follows.

**General Correspondence.** Correspondence and memoranda spanning the period 1924 to 1943. Arranged chronologically.

**Topical Files.** Correspondence, memoranda, reports, and printed matter, dating from 1921 to 1943. Folder arrangement is alphabetical by topic; items within folders are in loose chronological order.

**Cooperative Society Files.** Correspondence, memoranda, financial statements, statistical information, and printed matter documenting the activities of individual cooperative societies, from 1924 to 1944. The extent of documentation varies widely, from an item or two to several folders of material (in the cases of, for example, Solel Boneh and Vigneronne). Folder arrangement is alphabetical by society name; items within folders are in loose chronological order.

Subseries 2.5. Intermediate Credits

1926-1938 (1927-1932) 2.5 lin. ft. Boxes 53-57.

Correspondence, memoranda, financial statements. Records within this subseries are divided into two groups, as follows.

**General and Administrative Files.** Loans made by the Central Bank were of three classes: short, intermediate, and long. Generally speaking, short-term loans were made for a period not to exceed one year; intermediate loans, for one to three years; and long-term loans, for three to five years, and longer. Such credits, particularly those of the latter two classes, were intended for aiding the development of vineyards and groves, purchasing livestock, supporting the raising of poultry and cattle, and constructing farm buildings, among other activities.

**Loan Files Transferred from PEC.** In 1926, Central Bank began granting agricultural loans of the intermediate and long-term classes with funds provided by PEC, for periods of three to 10 years. In April of 1931, at the 22nd meeting of the Advisory Committee on Intermediate and Long-Term Loans, it was announced that PEC had decided to transfer to the Central Bank "certain balances outstanding on loans issued as well as the balances of loans approved but not issued." The files for those individuals and cooperatives whose loans were transferred are contained here, arranged alphabetically within each grouping. General records further documenting the transfers may be found among the **General and Administrative** files within this subseries; and in Series 1, under "Intermediate Credits."

Series 3. **PALESTINE MORTGAGE AND CREDIT BANK, LTD.**

1923-1940 2.75 lin. ft. Boxes 58-63.

Correspondence, financial statements, memoranda, reports, minutes, printed matter, photographs, maps, and drawings.

Palestine Mortgage and Credit Bank, Ltd. (PMCB) was organized in 1922 (as, simply, Mortgage Bank) by the Palestine Cooperative Company, Inc., at a time when no mortgage legislation had been enacted in the country. With the takeover of that company's assets in Palestine by PEC, the bank become another of its subsidiaries, in the same way as had Central Bank.

PMCB was the first institution to provide mortgage loans in Palestine; but its pioneering work was not bounded by lending activity. The bank was involved in the construction as well as the financing

of low-cost housing for workers, in both rural and urban areas. From the outset of its operations, PMCB began establishing means of governing relations between borrowers, lenders, and contractors. It was also the first to set standards for construction: for example, that houses must be planned by architects, competitively bid for by contractors, and supervised in their construction by qualified experts. Last but not least, the bank required that the purchase price of the resulting home be within the financial means of the owner.

Toward that end, standardized houses, whose design was the result of prize competitions among architects, were built in groups of 25 or more, so that costs could be brought down and the savings passed on to the buyers. All phases of a housing project, from the preliminary drafting of plans, to financing and construction and the provision of public amenities, to the organization of the new community's settlers, were closely administered by PMCB.

With respect to rural settlements, the aim was to enable agricultural workers to own their own home, along with a plot of ground for raising their own food. PMCB supplied loans to borrowers of the lowest economic strata, who had been denied loans from existing credit cooperatives whose funds were provided by PEC through the Central Bank of Cooperative Institutions, Ltd.

#### **Series 4. LOAN BANK, LTD.**

1924-1933 2.25 lin. ft. Box 64-68.

Correspondence, memoranda, reports, financial statements, and minutes.

Loan Bank, Ltd., began as a loan fund (the "Kupath Milveh"), administered as a philanthropy by the Reconstruction Committee of the Joint Distribution Committee (JDC) as one of its relief activities. The fund's operations gradually became more business-like, acquiring the authority to charge interest and to demand repayment of monies borrowed. Formal reorganization of the fund into a business institution was realized in 1924, when its administration was turned over to the Governing Board of the Kupath Milveh, created by an agreement entered into between the Reconstruction Committee and the Palestine Cooperative Company. Emmanuel N. Mohl (who served Palestine Mortgage and Credit Bank in a similar capacity) was appointed Managing Director; and stockholders and directors of the newly organized loan institution, now known as Loan Bank, Ltd., included Judge Julian W. Mack, Bernard Flexner, Herbert H. Lehman, and Julius Simon. The bank's stated purpose was to "graduate" its borrowers to eligibility for funds from other appropriate credit institutions. In 1932, it was taken over as a wholly owned subsidiary of PEC.

Loan Bank granted very small loans (averaging \$75.00) to such borrowers as artisans, teachers, shopkeepers, tradesmen, and clerks, who were not able to obtain funds from the commercial banks. Many of these clients were first-time borrowers from a lending institution, experiencing the requirement of timely repayment for the first time. Eventually, the bank's clients became members of the growing number of credit cooperatives in the country.

Thus, with credit needs satisfied elsewhere, Loan Bank's resources were freed for other activity. Among its pioneering endeavors was the granting of three-to-five-year credits for household farming to rural workers (see Series 11, Housing). The funds were typically put to planting a kitchen garden and

purchasing and feeding a few chickens and a cow, thereby enabling these workers to support themselves and their families during periods of unemployment.

In addition, Loan Bank was the first to grant three-to-five-year credits to small manufacturers ("Small Industrial Credits"), for a variety of needs: the purchasing of machinery and tools, physical expansion, and the general facilitation of greater production and increased employment. While the loans were executed and installments collected through Loan Bank, the overall administration and follow-up activity relating to this type of credit work was shared by the Palestine Mortgage and Credit Bank.

Commercial banks were unwilling to assume the risks attending activities such as these, at the time Loan Bank was beginning its operations. Yet the success it enjoyed inspired other institutions to apply similar administrative procedures to similar ventures; and these regular commercial sources and cooperative-credit institutions began then to absorb the small borrowers who had been initiated into credit activity by Loan Bank. This movement eventually led to PEC's liquidation of the bank, as its work was increasingly carried forward by commercial institutions.

#### **Series 5. HAIFA BAY DEVELOPMENT COMPANY**

1925-1931 2.5 lin. ft. Boxes 69-73.

Correspondence, minutes, reports, cables, maps, drawings. Some material in German.

The Haifa Bay Development Company was a Palestine corporation, with most of its stock held by the American Zion Commonwealth. It was formed for the purpose of developing a large stretch of land lying along the coast from the City of Haifa to the Bay of Acre, significantly extending development possibilities for the country as a whole. The largest industrial concerns in the country at that time were situated on adjoining land, and it seemed that further industrial development in Palestine would be in the direction of the Haifa Bay region.

Around 1927, PEC, interested in these larger development possibilities as they related to the country's economic future, took up the question of acquiring an option on some unsold land held by Haifa Bay Development Company. Then, in 1928, the company defaulted on its mortgage with the region's Arab landowners. PEC made the necessary payments, retaining approximately 5,000 dunams (one dunam equals 1,000 square meters) for industrial and residential development, and ceded the remainder to the Jewish National Fund, taking a mortgage in payment. The land retained by PEC was the heart of Haifa's developing industrial section.

Together, the two companies made thousands of swampy and malarial acres available for settlement by drainage and amelioration. PEC formed a wholly owned subsidiary (also in 1928), Boosted Land Corporation, Ltd., to hold title to the land and carry on its development.

**Series 6. BOOSTED LAND CORPORATION, LTD.**

1929-1941 (bulk 1934-1938) 3.25 lin. ft. Boxes 74-80.

Correspondence, reports, minutes, printed matter, maps, and drawings.

This wholly owned subsidiary of PEC was formed in 1928, for the purpose of acquiring (in conjunction with the Jewish National Fund) the stretch of land extending from Haifa to Acre known as Emek Zebulun.

PEC's primary purpose in acquiring the land in Haifa Bay was to promote the development of sound land policy in an area which promised to become of great importance to the economic development of Palestine. The records comprising this series document the activities of this subsidiary of PEC in reclaiming the land for settlement, and in facilitating its industrial and economic development.

Significant among these activities was negotiating the obstacle of a lease on part of the property held by the Iraq Petroleum Co. The Palestine Government had granted the company the right to erect oil refineries along a stretch of sand dunes extending several kilometres along the seashore. The leasehold cut off a large area of land from access to the sea, and the proposed refineries threatened to block any residential development of the area. Ultimately, an exchange of land was effected by Boosted Land Corporation, Ltd., which freed the shore area for development.

Other major areas of the subsidiary's activity included drainage and sewerage, town planning, and the establishment of railways. The "Summary Monthly Reports," covering the period 1935-1937, provide a detailed view of the corporation's activity for those years.

## **Series 7. PUBLIC WORKS**

1926-1932 .5 lin. ft. Box 81.

Correspondence, memoranda, reports, statistics (immigration figures); radiograms, cables, financial statements; maps and drawings.

The materials contained within this series document the activity of PEC in the administration of public works loans during a period of extensive unemployment in Palestine. Relief in the form of these loans meant not only work for the unemployed, but the continued development of the country. Loans for the construction of roads, streets, and highways, for example, connected existing settlements and opened up land for new settlements. Funds were also granted for the continued development of irrigation and drainage schemes. These monies took the form of special credits extended by institutions such as the Central Bank, the Palestine Mortgage and Credit Bank, and the Palestine Building Loan and Saving Association.

## **Series 8. PALESTINE WATER COMPANY, LTD.**

1926-1939 (bulk 1931-1935) 2.75 lin. ft. Boxes 82-87.

Correspondence, memoranda, reports, cables, radiograms; statistical information (e.g., rainfall, distribution of wells); maps and drawings.

From the time of its incorporation, PEC demonstrated interest in formulating solutions to the problems Palestine's water supply posed for the country's development. Success depended upon the united effort of the major institutions engaged in building up the country, including the Palestine Government itself; PEC took the initiative in securing their interest and soliciting their cooperation.

The files comprising **Irrigation - General** within this series, illustrate the beginnings of organized efforts to extend the water supply's capabilities. Without irrigation, the semi-arid soil in Palestine was suitable only for the sparse production of cereals. With irrigation, productivity of soil tripled or quadrupled, permitting the sowing of more valuable crops. The country's orange groves, for example, were entirely dependent upon an artificial water supply.

The water activities of PEC were conducted through the Palestine Water Company, Ltd., organized in 1933 as a wholly owned subsidiary of the corporation to help provide an inexpensive, adequate supply of water for irrigation and domestic use. The principal aim of the company was to reduce irrigation costs by establishing centralized regional water systems. By eliminating the duplication of pumps, water mains, and reservoirs, lower water rates for the farmer could be attained, and resources freed for other farm improvements. Some of the methods employed by the company and illustrated by the records making up this series include: preliminary investigations and planning for central water installations; the devising of sound administrative and technical means of distributing water and erecting water plants; and the continuous effort to adopt newer methods and machinery.

As early as 1930, PEC brought to Palestine, jointly with the Palestine Jewish Colonization Association (PICA), water drilling machines from America; and PEC alone secured a rotary drilling machine, which revolutionized drilling in Palestine. These were the

first such imports of modern machinery into the country. American methods of well drilling were carefully studied, and various types of equipment compared, in the process of culling the most effective methods of drawing water from Palestine's soil. American techniques and equipment would continue to be utilized by PEC in Palestine, as illustrated by the Water Drilling Unit files, spanning the years 1931 to 1939.

**Series 9. ORANGE FILES**

1926-1942 (bulk 1930-1935) 4.25 lin. ft. Boxes 88-96.

Correspondence, memoranda, reports, minutes, policy statements, financial statements, statistical information, cables, telegrams, radiograms, news clippings, printed matter; maps and drawings.

PEC's involvement in Palestine's orange industry began generally with its granting of long-term and intermediate agricultural loans through Central Bank. Some of the borrowers taking advantage of the availability of those new credits were small orange growers, who needed the funds to develop newly planted groves. With the establishment of these new groves came an increase in the demand for labor, and the need for an expanded market. These considerations led to PEC's inquiry into the status of the entire industry in Palestine, particularly its marketing and distribution components. The orange plantations represented the country's greatest success in primary production, flourishing in spite of many years of unsystematic cultivation.

Working through Central Bank, PEC established standards for seasonal financing, and advocated the cooperative marketing of oranges. The corporation also made available the experience of other citrus-producing countries, particularly that of the United States. In cooperation with the Palestine Jewish Colonization Association (PICA), and the Pardess Cooperative Society of Orange Growers, Ltd. (the oldest citrus cooperative in Palestine, organized in 1900), PEC brought American citrus experts to Palestine to investigate its concerns on the spot. Among the areas benefitting from such expertise were the selection of machinery, improvement of growing methods, watering and irrigation, and the need for a central packing plant.

**Series 10. JEWISH AGENCY FILES**

1927-1936 2.7 lin. ft. Boxes 97-101.

Correspondence, memoranda, reports, minutes; newspaper clippings.

A stipulation of the League of Nations Mandate for Palestine was the naming of an organization to be generally responsible for advising on matters affecting the establishment of the new Jewish homeland. The World Zionist Organization was selected to fill that role, and its representative within the country was the Jewish Agency for Palestine.

The records comprising this series document some of the activities of the Jewish Agency relating to the economic and social development of Palestine. Much of the material bears on the proposed formation of a "Business Corporation for Palestine," in which those interested in building up the country on a business basis could invest funds. PEC's record of achievement is noted as a singular example of the potential success of such an enterprise. Also documented here is the formation of the agency itself, discussions as to its organization, and recommendations for development activities in Palestine, such as purchasing land and acquiring concessions for natural resources. The agency concerned itself with all phases of colonization activity, however, as witnessed by reports prepared on such matters as the provision of health care, water supply and irrigation, employment, and immigration. In addition, the Advisory Committees of Central Bank, charged with supervising the granting of credits, included a representative of the Jewish Agency among their members. Central Bank also worked closely with the agency's Agricultural Colonization Department, whose reports for the period 1930-1932 are a part of this series.

**Series 11. OVERSIZE DOCUMENTS**

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**Series 12. OVERSIZE MAPS AND DRAWINGS**

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- "Means of Colonization," D. Levontin, 1925, 1926 [in German and English]
- "Method of Colonisation Represented by the 'Moshvey Ovdim' or Workers' Settlements," 1924
- "Observations in Egypt, Palestine, and Greece: A Report," Carnegie Endowment for International Peace, 1926 (includes press clippings)
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 Ichud, 1930-1933  
 Ihud Regav Transportation Cooperative, 1934  
 Industrial Producers Cooperatives  
     See Achduth Bakery  
         Darom-Yehuda Drivers' Cooperative  
         Dfus Achduth-Dfus Hapoel  
         Dfus Hapoel Hatzair  
         Dfus Hapoel Hatzair-Dfus Achduth  
         Gawisch Partnership  
         Ha'argaz  
         Habinyan Cooperative Tile Factory  
         Hahof  
         Hamaavir  
         Hamekasher Drivers' Cooperative  
         Hamovil Transport Cooperative  
         Hasharon Drivers' Association  
         Hovala Transportation Cooperative  
         Ihud Regav Transportation Cooperative  
         Jewish Workers Cooperative Association  
             for Public Works, Building and Manufacture  
             Ltd. (see Solel Boneh)  
         Levanah Cooperative Laundry  
         Madracha Tile Factory  
         Montifiore Omnibus Partnership  
         Namlit  
         Ovdei Silicate  
         Solel Boneh

Irgun Ephraim, 1937-1939  
Ir Shalom, 1930-1935  
Jaffa-Tel Aviv, 1926-1937  
Jedda, 1930  
Jerusalem, 1926-1937  
Karkur, 1934-1937  
Kfar Atta, 1933-1934  
Kfar Chassidim, 1933-1938  
Kfar Etzion, 1934  
Kfar Ganim, 1933-1942  
Kfar Geladi, 1935  
Kfar Malal, 1925-1933  
Kfar Nachman, 1933-1934  
Kfar Nathan Laski, 1934, 1935  
Kfar Saba, 1930-1942 (bulk 1931-1935)  
Kfar Sirkin, 1942  
Kfar Vitkin, 1937-1939  
Kfar Warburg, 1941-1943  
Kfar Witkin, 1937  
46 Kfar Yecheskel, 1928-1939 (bulk 1931-1935)  
Kfar Yonah, 1935-1937  
Kfar Yoshua, 1934-1939  
Kinnereth, 1931-1936  
Kiriath Anavim, 1930-1939  
Kiriath Bialik, 1935-1938  
Kiriath Chaim, 1934-1938  
Kiriath Shaul, 1930-1931  
Kupat Am, 1932-1938  
Kupath Hacooperativim, 1939  
Levanah Cooperative Laundry, 1931-1938  
Madracha Tile Factory, 1933-1936  
Madrecha, 1933-1936  
Magdiel, 1930-1937  
Massad, 1932, 1939  
Merchavia  
    - General, 1928-1939  
    - Kibbutz Hashomer Hazair, 1932-1935  
Meshek Building Company, 1933  
Meshek Gesher, 1934-1938  
Meshek Givat Chaim, 1936  
Meshek Sarid, 1932-1935  
Meshek Yajour, 1932-1936  
Mesilloth, 1939  
Metulla, 1937-1939  
Migdal, 1930-1939  
Mishmar Haemek, 1933-1935

Mishmaroth, 1938, 1939  
 Misrad Hakablani Poale, 1933  
 Mizra, 1934-1936  
 Montifiore Omnibus Partnership, 1933  
 Moriah, 1931 (see also Dvir, Box 42)  
 Moshav Sdeh Jacob, 1938-1939  
 Motza-Dilb-Ataroth, 1927-1939 (bulk 1930-1933)  
 Nachlath Yehuda, 1931-1939  
 Nachlath Yitzhak, Hashomer Hazair Tel Amal, 1934  
 Nahalal, 1925-1939  
 Naharia, 1937-1943  
 Namlit, 1935-1938  
 Nathania, 1930-1939  
 Ness Ziona, 1927-1942 (bulk 1930-1934)  
 Noa, 1936-1937  
 Olei Germania, 1933-1937  
 Otzar Amami, 1934-1935  
 Ovdei Silicate, 1938-1940 (2 folders)  
 Palestine Agricultural and Building Bank, 1932-1933  
 Palestine Fruit Growers, 1932-1933  
 Palestine Jewish Tobacco Growers, 1924  
 Palestine Milk Producers, 1929-1932  
 Palestine Opera Company, 1924-1925  
 Petach Tikvah  
     - Hachaklai, 1927-1939  
     - Halvaa Vehisachon, 1927-1933  
 48 Pharmaco, 1930  
 Primason, 1937  
 Raanana, 1930-1936  
 Ramatayim, 1933-1939  
 Ramat David, 1934-1938  
 Ramat Gan, 1927-1933  
 Ramat Hadar, 1938-1941  
 Ramat Hasharon, 1935-1940  
 Ramat Rachel, 1935-1937  
 Ramat Yochanan, 1933-1938  
 Rassco, 1936-1937  
 Rehovoth, 1926-1942 (3 folders)  
 Rishon, 1925-1944 (bulk 1930-1935; 2 folders)  
 Rodges, 1933-1935  
 Sarid, 1937-1938  
 Schiller, 1932-1937  
 Schmaryahu, 1938-1941  
 Schunat Borocho, 1934-1936  
 Schunat Histadrut Haschenim, 1925  
 49 Sdeh Warburg, 1939-1942

Shaar Hagolan, 1938  
 Shaar Hamaakin, 1938  
 Shaar Hefer, 1942  
 Sharon, 1937  
 Shel-Ovdim/Haifa-Jerusalem-Tel Aviv, 1927-1933  
     (see also Haifa-Jerusalem-Tel Aviv, Box 44)  
 Silicate Workers Cooperative, 1936-1938  
 Solel Boneh  
 49-50       - General Correspondence, 1925-1929 (some overlap;  
               12 folders)  
               - Consortium Meeting Minutes and Balance Sheets,  
               1927-1928 [in German and English] (2 folders; see  
               also, - Reports and Publications)  
               - Reports and Publications, 1925-1927  
               [in English, German, Hebrew] (2 folders)  
 Tel Adashim, 1930-1937  
 Tel Anon, 1933-1938  
 51           Tel Aviv, 1934-1938  
               Tel-Benjamin, 1935-1936  
               Tel-Mond, 1934-1937  
               Temoura, 1935-1936  
               Tenne, 1941-1942  
               Teschler, 1932  
               Tiberias, 1929-1932  
               Tnuva  
               - Haifa and Jerusalem, 1928-1942 (3 folders)  
               - Haifa-Jerusalem-Tel Aviv, 1938-1943  
 Urban Credit, 1929-1937  
 51-52       Vigneronne, 1925-1943 (7 folders)  
               Wadi Hawareth, 1933-1935  
               Wholesale Society, 1933  
               Wilhelma-Sarona, 1932  
               Workers Credit, 1930-1936  
               Yakhin, 1928-1937  
               Yarkona, 1934-1943 (bulk 1934-1936)  
               Yavneel, 1926-1927  
               Yehuda Bakery Rehovoth, 1939  
               Zichron Jacob, 1930-1938  
               Zofit, 1938  
               Zoof, 1937-1939

## **Subseries 2.5: Central Bank Intermediate Credits**

(See also Series 1, Intermediate Credits, Boxes 9-10)

### General and Administrative Files

- 53 Calf-Raising Loans, 1928-1938  
Credit Duplication, 1933  
ICA Cooperation, 1928-1930 (2 folders)  
Jewish Agency Settlements - Livestock Mortgage, 1931-1932  
Kvutzoth  
- General Correspondence, 1928-1930  
- Investigation Committee, 1928-1929  
London Advisory Committee - Correspondence re Advisory Committee on Intermediate and Long Term Loans, 1931-1935 (see also Subseries 2.1, Advisory Committee on Intermediate and Long Term Loans, Boxes 18-19)  
Middle Class Colonization, 1931-1932  
Non-transferred Loans, 1932-1935 (see also Series 1, Intermediate Credits - Non-transferred Loans, Box 10)  
Pari-Passu Intermediate Loans with Anglo-Palestine Bank Ltd., 1932-1938 (2 folders)  
PEC Guarantees, 1931, 1933  
Policy - Loans to Jewish Agency Settlements, 1926-1938 (2 folders)  
P.Z.E. Settlements, 1927-1930  
Transferred from PEC, 1930-1937 (4 folders; see also Series 1, Intermediate Credits - Transfer to Central Bank, Box 10)

### Loan Files Transferred from PEC

#### **Individuals**

- 54 Abrevaya, 1927-1929  
Margolis (Ber Jacob), 1931  
Meltzer, Julian, 1929  
Treidel, 1931-1932

#### **Cooperatives** (see also Subseries 2.4, Cooperative Society Files, Boxes 41-52)

- Afuleh (Cattle Raising), 1928-1929  
Amal, 1929  
Association of Vegetable Growers and Consumers, 1930  
Ataroth (Ashrai Hacklai), 1928-1930  
Athlit (Halvaa Vehisachon), 1927-1930  
Balfouria, 1928-1932  
Benamina (Histadrut Hachaklai), 1927-1931 (3 folders)  
Ben Shemen, 1927-1931  
Ber Jacob, 1927-1930  
Ber Tuvia, 1928-1929

Bnei Brak, 1926-1932 (2 folders)  
 Degania "A" (Kvutzah), 1927-1930  
 Degania "B" (Kvutzah), 1927-1930  
 Dfus Hapoel Hatzair, 1928  
 Dilb, 1928-1929  
 Ein Ganim, 1926-1932  
 55 Ekron (Dairy), 1927-1931  
 Fertilizer Pits, 1926-1927  
 Gan Shmuel (Kvutzah), 1928-1930  
 Gdera (Halvaa Vehisachon), 1927-1930  
 Genigar (Kvutzah), 1930  
 Geva (Kvutzah), 1927-1930  
 Hamashbir, 1927-1929  
 Har-Tuv (Halvaa Vehisachon Hacklai), 1926-1930  
 Hatchiya, 1928-1929  
 Hebron, 1929  
 Hedera (Histadrut Hacklai)  
     - General, 1926-1931 (3 folders)  
     - Botkowsky Loan, 1929  
 Herzlia  
     - General, 1928-1930  
     - Bnei Benjamina, 1930-1931  
 Intermediate Cooperative Loan Association, 1930-1931  
 Ir Shalom, 1929-1930  
 Kalandia, 1929  
 Kfar Aaron, 1928  
 Kfar Ganim, 1928-1929  
 Kfar Malal, 1927-1931  
 Kfar Saba, 1929-1930  
 Kfar Yecheskiel  
     - General, 1926-1930  
     - Loan for Grapefruit Development, 1931-1932  
 56 Kinnereth (Kvutzah), 1928-1930  
 Kiriath Shaul, 1930  
 Magdiel ("Hasharon"), 1930-1931  
 Merhavia (Halvaa Vehisachon Hacklai), 1927-1929  
 Migdal, 1929-1930  
 Motza (Histadrut Hacklai), 1926-1931  
 Nahalal, 1927-1930 (2 folders)  
 Nahlath Yehuda, 1928-1930  
 Nathania, 1930  
 Ness Ziona (Kupat Milveh)  
     - General, 1926-1931 (2 folders)  
     - Contract, 1928  
 Palestine Milk Producers Cooperative Association, 1927-1929  
 Petach Tikvah (Hachaklai)

- General, 1927-1932 (3 folders)
  - Tolkowsky Packing House, 1929-1930
- 57 Raanania, 1928-1929  
 Ramatayim, 1930-1931  
 Ramat Gan (Halvaa Vehisachon), 1927-1932  
 Rehovoth (Kupat Milveh Vehisachon)
- General, 1926-1930 (2 folders)
  - Land Purchase, 1929-1933
  - Loans for Sons of Colonists and Agricultural Laborers, 1929-1932
- Rishon (Kuppa Hacklait and Halvaa Vehisachon)
- General, 1926-1931
  - Special Colonization Loan to K.H. Rishon, 1932
- Schiller (Kvutzah), 1927-1931  
 Tel-Adashim (Halvaa Vehisachon), 1928-1929  
 Vigneronne, 1926-1930  
 Wad el Hawareth, 1931

**Series 3. PALESTINE MORTGAGE AND CREDIT BANK, LTD.**

- 58 General Correspondence, 1932-1939  
 Agricultural Workers Organization - Proposals for Beer-Tuvia, Yarkonah, and Petach-Tikvah, 1934-1935  
 American Housing Plans and Publications (correspondence only), 1935  
 Arab Cooperation, 1936  
 Arab Workers Houses - Mortgage Loans, 1932  
 Athlit - Cassel Urban Development Scheme, 1935  
 Beit Talma, 1927  
 Benjamina Workmens' Settlement (PICA Plan), 1928-1935 (some overlap; 4 folders)  
 Beth Hakerem
- Mortgage Loans, 1927-1934 (2 folders)
  - Proposed Workers' Settlement, 1934
- Bnei Brith Rehovoth, 1932
- 58-59 Bonding and Insurance, 1925-1937 (some overlap; 7 folders)  
 Building Cooperatives, 1927  
 Building Materials
- General Correspondence, 1929-1931
  - Construction Costs, 1932-1936
  - Knapen Block Machine, 1934-1936
  - Testing Laboratory, Hebrew University, 1928-1938
- Competitions, 1933  
 Consumers' Cooperatives Services Inc. - Material from Mr. Regli, 1929

- Consumer Store Buildings - Loans, 1932-1934  
Ekron - Application for Loan, 1935  
Exhibition - Levant Fair, 1932  
59-60 Farmers' and Workers' Housing, 1928-1933 (some overlap;  
6 folders)  
Farmers Federation (see Agricultural Workers'  
Organization)  
Goldwater Project, 1930  
Greenblatt Plan, 1937  
Haifa Bay  
- Kibbutzim, 1933  
- Memorandum to Felix Warbug [in German], 1934  
- Workers Suburb, 1930  
Haigh Building Scheme - Correspondence, 1931  
Hamkasher Building Loan, 1936-1939  
Hazafon Workers' Housing, 1931-1934  
Hebrew University Materials Testing Laboratory  
(see Building Materials - Testing Laboratory)  
Hedera - Transfer of Workmen, 1927-1938  
Hedera Credit Cooperative - Application for Mortgage  
Loan, 1931  
Hedera Housing, 1927-1928  
Hedera Workmens' Suburb, 1928-1929  
Household Farming Credits, 1934-1936 (2 folders)  
Housing Investigation - Bonne Report, 1934  
Housing Legislation - Correspondence, 1935  
Immigrants - Accommodation for New Immigrants -  
Kiriath Anavim, 1932-1935  
Jerusalem, 1929-1930  
Joint Housing Loans, 1937  
61 Kahn, Ernst  
- "Model Demonstration in Low Cost Housing," 1936  
- Plan for Low-Cost Housing Project - Government  
Participation, 1935-1937  
Keren Jean Fischer Ltd., 1933-1940  
Kfar Brandeis (see Hedera - Transfer of Workmen, 1933-1938)  
Kfar Ramatayim, 1927-1928 [in German and English]  
Kfar Yehoshua, 1935  
Kibbutzim - Apartment Building, 1936  
Local Committee "A" (Palestine Water Company) - Minutes  
and Correspondence, 1934-1935 (2 folders)  
Local Committee "E" (Industrial Loans) - Minutes, 1934  
Local Committee "F" (Farm Household Loans) - Minutes  
and Correspondence, 1934  
Milhemia Suburb, 1930-1931  
Mortgages - General Correspondence, 1928-1934

- Moshav Salvandi Group, 1932  
 Nahalal, 1928-1934  
 Natania, 1932-1933  
 Nesher Workmen - Polak Plan, 1933  
 Neveh Chaim, 1935  
 Palestine Building Loan and Saving Association
  - General Correspondence, Memoranda, and Reports, 1926-1928 [in German and English] (2 folders)
  - Loan Bank, 1926-1928
  - Palestine Cooperative Company Agreement, 1923, 1926
 Palestine Corporation Plan (see Kahn, Ernst - Plan for Low-Cost Housing Project)  
 Palestine Government - Proposed Participation, 1936-1937  
 Palestine Plantations Ltd. - Housing for Workmen, 1928-1930  
 62 Palestine Zionist Executive - Application for Artisans and Other Public Workers, 1929-1930  
 Peer Hasharon, Haifa - Application for Loan, 1927-1928  
 Petach Tikvah
  - General, 1927-1928
  - Housing Loans for Yemenites, 1937-1938
  - Multi-room Housing for Agricultural Workmen, 1930-1934
 Policy - New Activities - Mohl-Flexner Letters, 1929  
 Prudential Life Insurance Company - Funds for Workers' Houses, 1933-1934  
 Raananah - Farmers' Housing, 1928-1931  
 Rehovoth Housing Loans
  - General, 1927-1929
  - Farmers and Yemenites, 1929-1933
 Rehovoth Land Purchase - Loan to Jewish National Fund, 1929-1934 (some overlap; 2 folders)  
 Rokeach Project, 1928  
 Schunath Borochov
  - General, 1927-1935
  - Economic Reports [in German and English], 1930 (2 folders)
 Shchunath Motzkin (see Prudential Life Insurance Company)  
 Talpioth Council Application, 1929-1934  
 Teachers' Federation Centre, Gdera - Application for Loan, 1933  
 Teachers' Suburb, 1930  
 63 Tel Aviv
  - Cooperative and Multi-Family Houses, 1930-1934
  - Proposed Development on Government Land North of Tel Aviv
    - Correspondence, 1935-1937
    - Reports and Notes, 1936
 Tennessee Valley Authority Housing Plans, 1934-1936

Tiberias

- General, 1927-1933
- Ahusath Baith Application, 1930-1933

Wadi Hawareth - Application by Salonica Jews, 1931-1932

Workers' Garden City, 1926

Workers' Settlements in Vicinity of Older Plantation  
Colonies, 1928-1935

Workers' Settlements Pardessana - Tel Zwi, 1930-1937

**Series 4.**

**LOAN BANK, LTD.**

Correspondence

- 64            General Correspondence, 1927-1929 (3 folders)  
              Governing Board
- Local Correspondence, 1929
  - Numbered Letters from Governing Board to Loan Bank,  
          Jerusalem, 81-200, 1925-1927 (3 folders)
  - Numbered Letters to Governing Board from Loan Bank,  
          Jerusalem, GB/127-400, 1926-1931 (some gaps; 5 folders)
- 65            PEC Numbered Letters to Loan Bank, #1-100, 1933-1935

Topical

Credit Union Activities - Duplication

- General, 1926
- Reports by Mohl, 1925-1927

Fiduciary Agent - Palestine Mortgage and Credit Bank and  
Palestine Water Company, 1934-1935

Financial Reports

- October 1, 1924-December 31, 1929
- 1925 (report covers period 1924-1925)
- October 1, 1926-September 30, 1927
- October 1, 1927-September 30, 1928
- October 1, 1928-September 30, 1929
- October-December, 1929
- October 1, 1929-September 30, 1930
- October 1, 1930-September 31, 1931
- October 1931-September 1932

Financial Statements [Monthly], 1926-1931 (3 folders)

Kupath Milveh - Monthly Reports, Minutes of Governing  
Board, Memoranda, 1924

Semi-Annual Reports, 1926-1933

Small Industrial Credits

- 65-67            - General, 1926-1936 (17 folders)

- Numbered Applications
  - 1-80, 1928-1929 (6 folders)
  - 337-500, 1933-1935 (some gaps; 3 folders)
- 68 - "Industrial Financing: An Experiment, January 1928-December 1930" (E. N. Mohl), 1931
- Progress Reports (Riots), September 1929
- Industrial Building, Tel Aviv, 1930-1931
- Fund - Brandeis \$6000 (through Palestine Endowment Funds), 1931-1933
- Schimmel, S. - Special Industrial Loan, 1933-1934

**Series 5. HAIFA BAY DEVELOPMENT COMPANY**

(See also Series 6)

- 69-71 General Correspondence, April 1926-March 1930  
[in German and English] (some overlap; 30 folders)
- 72 General Correspondence (Boosted), April 1930-December 1931  
[in German and English] (some overlap; 5 folders)
- Minutes [in German], 1925-1926 (2 folders)
- PEC
  - Agreement with Haifa Bay Development Company - Horowitz Draft, 1928
- 73 - Cables (Incoming/Outgoing), July 1927-December 1928
- Reports on Haifa Bay
  - Abercrombie, Patrick, "Report to the Jewish National Fund and the Palestine Economic Corporation," 1930
  - Audebeau, "The Plain of Haifa-Acre," 1927  
[in French and English]
  - Henriques, Cyril O., "Explanation to the Sketch Plan for the Improvement of the Haifa Bay Area," 1926
  - Strahorn, A. T., "Soil Conditions, Lands of Haifa Bay Development Company, Ltd., in Haifa-Acre Plain," 1927
- Simon, Julius
  - Correspondence ("returned to PEC in 1928"), 1927-1928
  - Haifa Bay Matters (includes draft Agreements between PEC and Haifa Bay Development Company, and related correspondence), 1928 [in German and English] (2 folders)
- Town Planning - Correspondence, 1928-1930 (some overlap; 4 folders)
- Unemployment Relief - Warburg-Mond Correspondence, 1927-1928

**Series 6.**

**BOOSTED LAND CORPORATION, LTD.**

(See also Series 5)

- 74            Architectural Control - Partition and Evaluation of Plots,  
                 1935-1936  
                 Cassel-Klein Committee (see Railway Siding - Sketches, 1935,  
                 Box 80)  
                 Club Organization, 1936  
                 Copper Works - Proposal, 1939  
                 Daar El Beidah Block, 1935  
                 Emek Zebulun (see also Haifa Bay)  
                 - General Correspondence, 1934  
                 - Breweries - Bovis Ltd., 1936  
                 - Cigarette Factory - Segalov Inquiry, 1935  
                 - Industrial Leasing and Sales, 1935-1938 (2 folders)  
                 - Iraq Petroleum Company (see Haifa Bay - Iraq Petroleum  
                 Company, July 1933-December 1938)  
                 - Palestine Corporation Lease - Sugar Factory -  
                 Proposal, 1936  
                 - Poel Hamizrachi - Development Loan, 1938  
                 - Sewerage (see also Haifa Bay - Sewerage and Drainage,  
                 Box 78)  
                 - Preliminary Studies, 1935  
                 - "Report on the Emek Zebulun (Haifa Bay) Sewerage  
                 Scheme" - Palestine Water Company, 1937  
                 - Town Planning  
                 - Correspondence, 1933-1936 (6 folders)  
75            - "Kiriath Yam," 1938 [in German and Hebrew]  
                 - Kishon Bridge and Road, 1937-1938  
                 - Open Spaces and Public Roads, 1937-1938 (2 folders)  
                 Floor Tile Factory - Rezuf Partnership, 1934  
                 Flour Mill - Schiff and Nisse Lease, 1935-1936  
                 Food and Feeding Stuffs Manufacturing Company -  
                 Proposal, 1934  
                 Fuwarah Channel, 1935-1936  
                 Garden City Development, 1937-1939  
                 Gasoline Filling Station - Friedman Lease, 1936  
                 Government Relations ("very incomplete"), 1935  
                 Haifa Bay (see also Emek Zebulun)  
                 - General Correspondence, 1932-1933 (3 folders)  
                 - Barclays Bank Branch, 1936  
                 - Development - Brandt Bonds, 1938-1941 (2 folders)  
76            - Government Cooperation - General, 1935-1936

- Haifa Harbour (Reclaimed Area) - Government of Palestine - Particulars and Conditions of Lease Auction, 1935
- Imperial Chemical Industries, 1934
- 76-77 - Iraq Petroleum Company, 1932-1938 (some gaps; some overlap; 16 folders)
- Josselson and Paradies - Land Sale, 1934-1935
- Keren Kayemeth Leisrael Ltd. - Fishery Lease (Sitzer), 1934-1935
- Municipal Questions, 1935-1936
- 78 - Palestine Industrial Properties Ltd. - Workshop Erection, 1935-1938 (2 folders)
- Petra Rubber Factory, 1934-1935
- Public Works Development Scheme, 1938
- Railway Sidings and Corridor Agreement (see Haifa Bay - Iraq Petroleum Company)
- Railway Workshop Land
  - Electrical Cables, 1935
  - Malarial Conditions Investigation, 1934-1936
- Rassco - Tel Aviv Agents for Haifa Bay Land Leasing, 1935-1936
- Sewerage and Drainage
  - Charts - Palestine Water Company, 1936 (includes reports and correspondence; 3 folders)
  - Hecker Report (correspondence only), 1934-1935
  - Jewish National Fund - Kishon Drainage Loan, 1927-1931 (3 folders)
  - Majerczik, I. W. - Correspondence, 1934-1935 [in German and English]
  - Naamen River - K.K.L. Concession Application - Correspondence, 1934-1938
- 78-79 - Plans, December 1934-October 1939 (5 folders)
- 79 - Taylor Report - Westminster, 1936
- Water Supply - Dune Area - Netherlands Government Bureau Report, ca. 1938 (includes drawings)
- Town Planning - Kaufmann Memorandum, 1929
- Workers' Suburb, 1928-1929 [in German and English]
- Haifa Economic Committee (see Labor - Employment of Mixed Labor in Industries, 1938-1939)
- Industrial Zone
  - Building Material Merchants, 1937
  - Carpentry, Iron Work, Timber Shed - Gruzibinsky, Zirin, Tillushkin Lease, 1936
  - Carpentry Workshop - Singer Lease (Cancelled), 1936-1937
  - Land Transaction Charts, 1936
  - Machine Workshop and Ice Plant - Greenberg Lease, 1936
  - Power Generating Plant - Proposal, 1936

Kiriath Yam (see Haifa Bay - Development - Brandt Bonds; and,  
 Emek Zebulun - Town Planning - "Kiriath Yam")  
 Labor - Employment of Mixed Labor in Industries, 1938-1939  
 Land Development and Mortgage Loans - Kiriath Chaim,  
 1935-1936  
 Levant Rolling Mills - Hirsch, 1935  
Manchester Guardian Commercial - Palestine Issue, July 24,  
 1936 (includes M. Ettinger, "Planned Urban Development")  
 Maritime Transport Facilities Between Emek Zebulun and  
 Haifa Town, 1938  
 Mortgage Loans  
   - General, 1937-1938  
   - Industrialists, 1936-1937  
 Noxious Zone  
   - Glue Factory - Proposal, 1937  
   - Visser and Shoefeld Lease, 1936  
   - Waste Water and Smoke Consumption, 1934-1938  
 Palbrush Factory, 1935-1937  
 Palestine Electric Wire Company Ltd., 1934-1936  
   [in German and English]  
 Palestine Water Company - Lease for Storage House, 1936-1939  
 Paper Factory - Engel, 1935  
 Passenger Traffic - Tramways vs. Buses, 1935-1938  
 Public Services - Cooperative Proposal, 1936-1937  
 80 Railway Siding  
   - Correspondence and Sketches, 1934-1937 (2 folders)  
   - Sketches, 1935  
 Shichun Workmen's Housing Company Ltd. - Development Loan,  
 1936-1938  
 Suburb Planned Between Haifa-Acre Railway and Sea, 1937-1938  
 Summary Monthly Reports, 1935-1937 (2 folders)  
 Technical Committee - Minutes, 1935-1936  
 Volta Electrical Works, 1936-1937  
 Zur Schalom Cooperative Society  
   - General, 1934-1936  
   - Roumanian Group Land Sale, 1937

## Series 7.

## PUBLIC WORKS

81 General Correspondence, September 1926-February 1928  
 (7 folders)  
 Bath Galim - Road Building Loan, 1927-1930 (3 folders)  
 Central Bank - Special Credit to Relieve Unemployment -

Report to PEC (includes Breuer and Elek documents)  
[in German and English], 1924, 1926  
Hadar Hacarmel (see Mizpah)  
Haifa Municipality Loan, 1928  
Hedera

- Drainage Loan, 1929-1930
- Road Loan Application - Colony Council, 1928-1932

Mizpah - Sanitation Loan, 1928-1929  
Tel Aviv - Slaughter House - Proposal, 1929-1930

**Series 8. PALESTINE WATER COMPANY, LTD.**

- 82 Water Company, 1932 (3 folders; see also Palestine Water Company, Ltd.)  
Palestine Water Company, Ltd.
  - General, 1933-1935 (some overlap; 6 folders)
83 - Haifa Bay - Hadar Hacarmel, 1933-1935 (4 folders)  
Givath Haschlosa Water Supply, 1933  
Harzfeld Plan (see Water Drilling Unit, March through December, 1932)  
Irrigation
  - General, 1926-1931 (some gaps; 7 folders)
84 - Goldschmidt-Loewengart Report [in German], ca. 1930  
- Ramat Gan Water Supply, 1927-1928  
- Rehovoth Water Supply
  - General Correspondence, 1927-1929
  - Jewish National Fund - Loan Application, 1929
- Rosenfeld, I. - "Palestine Irrigation and Water Supply Company," ca. 1934 (English translation of French report)  
- Wind Power, 1930  
Kurdani Springs (see Palestine Water Company, Ltd. - Haifa Bay - Hadar Hacarmel)  
PICA - Participation in Water Drilling (see Water Drilling Unit, January 1936 through 1939)
- 85-87 Water Drilling Unit, 1931-1939 (some overlap; 27 folders)  
Water Plan, 1930-1931 (3 folders)

**Series 9.**

**ORANGE INDUSTRY**

Correspondence

- 88        General Correspondence, 1930-1939 (some gaps; 2 folders)  
          Miscellaneous Orange Letters, 1926-1928

Topical Files

- American Growers - Contacts, 1930-1931  
American Orange Grove Owners, 1940  
Anglo-Palestine Citrus Company Ltd., 1930-1935  
Arab Labor Strike - Florida Citrus Survey -  
    Restriction of Citrus Planting, 1931, 1934-1936  
Boric Acid Treatment, 1927-1935  
Brand-Name Advertising, 1932  
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 - General Correspondence, 1926-1943 (some overlap)  
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 - Questionnaire for Citrus Marketing Cooperatives, ca. 1938  
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