العدالة لليهود من الدول العربية Justice Pour Les Juifs Des Pays Arabes צדק ליהודים יוצאי מדינות ערב

Report on the Jews of Lebanon

Historical and Economic Analysis

Cover Photo: The Alliance School in Beirut, Before and After the 1950 Bombing. *Source*:- Zafrani

Disclaimer

This Executive Summary provides data on the history and economic losses when Jews were displaced from Lebanon. Although every attempt was made to collect testimonies and locate all relevant statistical data, this Report should not be considered as definitive. Research was adversely affected by the fact that this mass displacement of Jews occurred decades ago and there is no central repository where records of losses were maintained. It is hoped that additional research will be conducted in the future which would expand upon and refine the financial projections contained in this Report.

This Report was produced by Justice for Jews from Arab Countries, LLC

PREFACE

Justice for Jews from Arab Countries (JJAC) has completed a multi-year project to document the historical ethnic cleansing of Jews from Aden, Algeria, Egypt, Iran, Iraq, Lebanon, Libya, Morocco, Syria, Tunisia, Yemen.

The eleven Country Reports portray the narrative of ancient Jewish communities indigenous to the Middle East and North Africa for thousands of years; from their plight under the Muslim conquest, to Ottoman rule; then colonial occupation; their persecution under Arab nationalism and Islamism, then their flight from the region. Their story is one of an oppressed minority that was uprooted from their countries of birth and who suffered extensive losses of both personal (homes, businesses, property, etc.) and Jewish communal assets (Synagogues, schools, cemeteries, etc.)

This report is based on extensive personal testimonies and exhaustive statistical data. This process included a thorough and comprehensive review of available documentation, discussions with community leaders and subject-matter experts, the collection of testimonial data, an analysis of each Jewish community's place within their respective country and a consideration of previous valuation attempts.

Extensive archival research was conducted in the following 22 archives in six countries:

Israel: Israel State Archives (ISA), Central Zionist Archives (CZA), Israeli Ministry of Justice archives, Israeli Ministry of Social Equality archives, Yad Ben Zvi Institute, Joint Distribution Committee (JDC), Museum of the Jewish People at Beit Hatfutsot,World Jewish Congress, Israel Archives
Canada: Library and Archives Canada, Ottawa
France: Alliance Israelite Universelle, Paris, Archives Nationale – France, Paris Branch, Pierrefitte Branch, Centre des Archives diplomatiques de la Courneuve
Switzerland: National Archives, Bern, United Nations High Commissioner for Refugees, Geneva
UK: London Metropolitan Archives, National Archives of the U.K.
USA: American Jewish Committee, New York, Joint Distribution Committee (JDC) – New York, National Archives & Records, College Park, Maryland, World Jewish Archives, New York

Research was adversely affected by the fact that records in Arab countries were inaccessible. Moreover, this mass displacement of Jews occurred, in some cases, more than 75 years ago and there is no central repository where records of these losses were maintained. Consequently, this Report should not be considered as definitive.

It is hoped that additional research will be conducted in the future which will expand upon and refine the projections contained in these Reports.

Context

The Jews of Lebanon stand as another illustration of a broader historic pattern that unfolded across the Middle East and North Africa,

Jews are indigenous to the region, having lived there for thousands of years - roughly one thousand years before the birth of Islam in the seventh century C.E. For the next thousand years, Jews lived under Islamic rule as 'dhimmis', a subordinate class, marked by legal inferiority and social humiliation.

Under Ottoman rule, Jews faced fluctuating conditions, from oppression to limited

reforms. The arrival of colonial powers to the Middle East and North Africa marked a dramatic turning point for indigenous Jewish communities. Many Jews gained access to education and the ability to contribute meaningfully to the cultural, economic, and professional life of their countries. But this chapter was short-lived.

The rise of Arab nationalism, at times fueled by fascist ideologies, and growing opposition to Zionism unleashed a wave of discriminatory laws, violence, and state-backed repression. While Jews were often victims of violence and pogroms throughout their time in Muslim countries, the situation worsened immediately before and after the founding of the State of Israel in 1948.

What followed was not a mere exodus, but the erasure of ancient Jewish communities, through forced expulsion, flight under duress, or systemic marginalization. With respect to Lebanon:

Displacement of Jews from Lebanon: 1948-2025

	1948	1958	1968	1976	2001	2025
Lebanon	**5,000**	**6,000**	**3,000**	**400**	**100**	**50**

Today, over 99% of the descendants of the historic Jewish communities in 10 Arab countries plus Iran no longer reside in these vast regions.

Neither the mass violations of the human rights of Jews in Arab countries, nor their uprooting from their countries of birth, has ever been addressed by the international community.

This publication is a sincere call to recognize the rights of Jewish refugees from Arab countries on both moral and legal grounds and to ensure their story is no longer forgotten.

In an era of historic reconciliation, inspired by the spirit of the Abraham Accords, time has come to face history with honesty and courage. Only through truth and justice can the peoples of the region move toward a future of dignity, healing, and lasting peace.

History of the Jewish Community of Lebanon

The Jewish presence in Lebanon dates back to biblical times, with evidence of continuous settlement from the Hasmonean and Roman periods through to the modern era. Jewish communities developed in the Lebanese mountains, coastal cities like Sidon and Beirut, and inland centers such as Baalbek and Hasbaya.

After the Muslim conquest of Lebanon in the 7th century, Jews were classified as dhimmis under Islamic rule. As dhimmis, Jews were granted protection but were required to submit to a lower social status. They were obligated to pay the jizya tax, a tax that symbolized their subjugation and inferior position in society. Dhimmis were subject to numerous humiliating restrictions, including limitations on their ability to hold public office, engage in certain professions, or participate fully in society. They were often forced to wear distinctive clothing or to indicate their status. This system .perpetuated their marginalization and subjugation within the broader Islamic society

The Jews of Lebanon enjoyed cultural ties with Jewish centers across the region, and by the 19th century, Jewish migration increasingly concentrated around Beirut, transforming it into the community's primary hub. During the French Mandate (1920-1943), Lebanon's Jews were officially recognized as a religious community and governed their own affairs, though their political influence remained limited. Jewish life thrived in Beirut, and the community's numbers swelled in the 1950s, bolstered by migration from Syria and Iraq.

The Jewish community in Lebanon, though small, played a significant role in the country's economic and cultural development, especially in Beirut during the late Ottoman and French Mandate periods. Jews were active in trade, finance, and industry, helping modernize Beirut's commercial life. Multilingual and cosmopolitan, they served as cultural intermediaries and contributed to journalism, literature, and the Arab cultural renaissance.

Despite their relative integration, Jews in Lebanon faced increasing hostility as the Arab Israeli conflict intensified. Anti-Jewish violence broke out in the late 1930s. In 1947 Jews were expelled from Beirut University, Zionist clubs such as the Maccabi were banned, Jews were dismissed from government jobs, and Jewish youth movements prohibited.

Violence flared after the 1948 war. While some Christian factions protected the Jews, government policies increasingly discriminated against them. Jewish institutions were shut down, Zionism was criminalized, and the press promoted public shaming and extortion campaigns.

The Lebanese civil war of 1958, and especially the Six-Day War in 1967, marked turning points in the community's decline. As the power of Muslim and Palestinian forces rose, Jewish influence and safety eroded. Bombings, kidnappings, and assassinations followed.

During the Lebanese Civil War (1975-1990), the situation for the Jewish community in Lebanon deteriorated dramatically. As the conflict between various religious and political factions escalated, Jews found themselves increasingly marginalized and vulnerable. The war, which saw the rise of groups like Hezbollah, created an environment of intense sectarian violence. Jews, who had historically maintained a neutral position, became targeted due to their perceived association with the Israeli state.

The Jewish community faced harassment, forced displacement, and attacks on their properties. Between 1984 and 1987, eleven prominent Jews were kidnapped and murdered by the Shi'ite group linked to Hezbollah. Many Jews felt compelled to flee the country, with a significant portion leaving Lebanon permanently. By the end of the war, the Jewish population in Lebanon had dwindled to almost nothing, with few Jews remaining in the country. The war thus marked the end of a once-thriving Jewish presence in Lebanon. Today, less than 50 Jews remain in Lebanon.

Methodological Benchmarks & Economic Indicators

For the purposes of this report, a total Jewish Lebanon population of 6,000 Jews was estimated. It should be noted that this population is based on estimates for 1958 as it was the last population estimate available predating 1967. The Lebanese Jewish population was determined to be 100% urban, with urban areas widely recognized as larger metropolitan centers. Furthermore, the average size of a Jewish family in Lebanon in and around the 1967 period was 5 people. Therefore, based on a population of 6,000 a total of 1,200 Jewish households was calculated.

The process of urbanization which the Lebanese Jewish community underwent starting at the turn of the twentieth century paid high dividends by the 1960s. Though estimates vary a bit, by all accounts the vast majority of Lebanese Jews were involved in business, commerce, and finance.

A specific breakdown of the socioeconomic structure and economic experience of Jews in Lebanon is not available; however, sources note the Jewish community in Lebanon was predominantly middle and upper-middle class. As part of the urban population, the Jewish community also had access to education and social services that much of the rural population did not.

Asset Categories & Types

This project considers losses suffered by Jews as individual members, as well as assets that belonged to each Jewish community, respectively. These losses include urban and rural land, urban and rural immoveable property, personal property and moveable assets, financial assets, employment losses, business losses, and communal losses. This report does not attempt to account for non-pecuniary damages, such as pain and suffering, nor personal injury or death.

As noted above, the Lebanese Jewish community was mostly urban and did not have any significant rural holdings. Descriptions of urban property note that typical upper-class homes were between 240-250 square meters in Sidon, while middle-class homes tended to be around 160-180 square meters. It should be noted that Lebanon represents a unique case, as unlike Jews who fled other Arab countries, According to Jewish communal leadership, Lebanese Jews were generally able to move their wealth out of the country in an organized fashion and sell their property before emigrating. However, it cannot be said that there were no lost assets, as historical evidence has made clear that not only were there in fact Jews who lost property and personal assets, but considerable communal assets were also left behind.

Reliable testimonial and historical data was not available for Lebanon to make any conclusions as to the value of losses across the different asset categories. Instead, discussions and summaries were carried out for each asset category to provide further historical context.

Summary of Findings

Due to the lack of reliable testimonial and historical data for Lebanon, it was determined that the analysis for Egypt, Syria, and Iraq would be used for illustrative purposes. Lost assets found in the first three countries at 1948 values were used to determine the value of lost property per person. This yielded a range, with Iraq providing the lowest value of lost property per person among the three countries, and Egypt being the highest. The low and high values were then multiplied with the population of each remaining country, and a midpoint was calculated from this range. In the absence of "best evidence" to reach accurate and verifiable country-specific values, a discount factor of 50% was determined based on precedent discounts and applied across the mid-point value for Lebanon Finally, a compound interest formula which makes use of the principal amount and an average yearly rate based on the ten-year yields on US treasury bonds over a total compound period from January 1, 1968, through December 31, 2024, was applied to the mid-point value for each of the countries on a yearly compounding basis. As there is no internationally recognized, risk free rate, the 10-year US Treasury Yield rate was chosen, as it is an accepted benchmark for the time value of money over long horizons and aligns with established practices in historical asset valuation. The table below illustrates the calculated mid-point of lost assets for Lebanon:

($) Range of Lost Assets		
Lebanon	**1948**	**Estimated Present Value ($, 2024)**
Population	6,000	
Estimated – Low Range	29,182,713	
Estimated – High Range	91,768,065	
Estimated - Mid Point	**60,475,389**	
Discount	**50%**	
Estimated – Mid Point (with Discount)	**30,237,695**	**818,350,236**

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Chapter 1

Introduction: Jewish Refugees from Arab Countries Legal and Political Context

When the term 'refugees' is mentioned in the context of the Middle East, the international community's singular focus has been on Palestinian refugees.

Yet, within the last 75 years, the world has ignored the mass displacement of some 1,000,000 Jews from the totalitarian regimes, dictatorships and monarchies of Syria, Egypt, Lebanon, Iran, Iraq, Algeria, Tunisia, Morocco Yemen and Aden, as well as Iran.

Neither the mass violations of the human rights of Jews in Arab countries, nor their uprooting from their ancestral countries of birth, has ever been appropriately addressed by the international community.

In reality, as a result of the longstanding conflict in the Middle East, two populations of refugees emerged – Arabs as well as Jews from Arab countries. In fact, there were more Jews displaced from Arab countries (856,000 plus Iran))[1] than there were Palestinians who became refugees as a result of the 1948 Arab Israeli war (726,000)[2]

Asserting rights and redress for Jewish refugees is not intended negate any suffering of Palestinian refugees. It is a legitimate call to recognize that Jews from Arab countries also became refugees as a result of that same Middle East conflict and still possess rights even today.

Jews as an Indigenous People of the Middle East

Jews are an indigenous people of the Middle East having lived in the region continuously from pre-historic times to the present. Jews and Jewish communities proliferated throughout parts of the Middle East, North Africa, and the Gulf region for thousands of years, fully one thousand years before the advent of Islam in the seventh century C.E. . For the next thousand years, Jews lived under Islamic rule as 'dhimmis', a subordinate class, marked by legal inferiority and social humiliation.

Longstanding Jewish Presence in the Region

Throughout the millennia, the Jewish presence endured despite various empires ruling the region, including the Persians, Greeks, Romans, Byzantines, Ottomans, and British. Notwithstanding some periods of exile, descendants of the Jewish people, maintained their unbroken lineage in the Middle East, stretching across millennia.

1 Roumani, *The Case 2; WOJAC'S Voice Vol.*1, No.1

2 United Nations Conciliation Commission for Palestine p. 18; United Nations, Annual *Report of the Director General of UNRWA*, Doc 5224/5223, 25 Nov. 1952 First estimate as September 1949

Table 1 - Early Jewish Presence in the Middle East and North Africa

Country/Region	Date of Jewish Community	Sources*
Iraq	6th century BCE	Meir, Esther. Iraq and the Jews of Iraq – a General Survey. In Haim Saadoun (Ed.), *Iraq* (Ben-Zvi Institute, 2002), pp. 11-12. [Hebrew]
Egypt	6th century BCE	Ehrlich, Haggai. Egypt and its Jews. In Nahem Ilan (ed.), *Egypt* (Ben Zvi Institute, 2008), pp. 9, 12-14. [Hebrew]
Iran	6th century BCE	Sahim, Haideh. Iran and Afghanistan. In Reeva Spector Simon, Michael Menachem Laskier, and Sara Reguer (eds.), *The Jews of the Middle East and North Africa in modern times* (Columbia University Press, 2002), p. 368.
Libya	4th century BCE	Goldberg, Harvey. Libya and the Jews of Libya. In Haim Saadoun (Ed.), *Libya*. Jerusalem: Ben-Zvi Institute, 2007, p. 11 [Hebrew]
Lebanon	2nd century BCE	Schulze, Kirsten E. *The Jews of Lebanon: Between coexistence and conflict* (Sussex Academic Press, 2001), pp. 12-13.
Yemen	1st century CE	Araqi Klorman, Bat-Zion. Introduction. In Haim Saadoun (ed.), *Yemen* (Ben-Zvi Institute, 2002), p. 17. [Hebrew]
Morocco	1st century CE	Bashan, Eliezer. *The Jews of Morocco, their past and culture* (Hakibutz Hameuchad, 2000), pp. 15-16. [Hebrew]
Algeria	1st century CE	Cohen, David. Algeria. In Reeva Spector Simon, Michael Menachem Laskier & Sara Reguer (Eds.), *The Jews of the Middle East and North Africa in modern times* (pp. 458-470). Columbia University Press, 2002.
Syria	1st century CE	Harel, Yaron. *Syria* (Jerusalem, Ben-Zvi Institute, 2009), p. 11 [Hebrew]
Tunisia	2nd century CE	Les Juifs de Tunisie: Quelques repères historiques. *Confluences Méditerranée* 10 (1994), pp. 149-154.

*These time periods are conservative projections, based on archeological and academic sources. Biblical and traditional sources claim earlier presence of Jews in these countries.

The ancient Israelites were among the first inhabitants of the region. Their illustrious history is detailed in the Bible and the Dead Sea Scrolls. The uninterrupted historical presence of Jews in the Middle East can then be characterized into six periods:

Period One: Ancient Israelite History (<u>See Appendix A</u>)

Period Two: Destruction of the First Temple to The Rise of Islam (<u>See Appendix B</u>)

Period Three: Prophet Muhammed To Colonialism

Period Four: Colonial Period

Period Five: The Rise of Jewish and Arab Nationalism

Period Six: The Founding of The State of Israel

Period Three: Prophet Muhammed To Colonialism.

With the birth of Mohammed in 570, and the advent of Islam, the region was transformed.

Starting in the seventh century, pan-Arab imperialism foisted the Arabic language and culture on indigenous peoples like Assyrians, Berbers, Kurds, Zoroastrians, Maronites, Egyptian Copts and Jews.

Following the Muslim conquest of the region, from the 7th century onward, Jews were ruled by Muslims for years under the Pact of Umar, attributed to the Second Caliph, Umar ibn al-Khattab (634-644 CE). Enacted in 637 CE, the Pact of Umar was a bilateral agreement of limitations and privileges between conquering Muslims and conquered non-Muslims who were declared "dhimmi'. The term *dhimmi*, 'protected,' was a diminished status assigned to Christians and Jews, among others, who were considered a 'People of the Book' (as opposed to atheists or polytheists) and therefore

extended some degree of legal protection, while relegated to second-class status[3]

The most concrete law to which *dhimmis* were subjected was the need to pay a special tax known as '*jizya.'* The origin of this tax is contained in the Qur'an which states: *"Fight against those who have been given the scripture until they pay the due tax [jizya], willingly or unwillingly."*[4]

By paying the *jizya,* Jews and Christians were allowed to practice their faith, maintain personal security and were permitted limited religious, educational, professional and business opportunities. They were also subject to discriminatory restraints.

Restrictions for the *dhimmi* under the Pact of Umar prohibited Jews and other religious minorities from holding public religious ceremonies; and the legal exclusion of Jews from holding public office. The dhimmi could not raise himself above the Muslim nor could his synagogue be higher than the mosques. Non-Muslims could not ride horses, only donkeys and were required to dismount if he passed a Muslim. The Jew was tolerated but barely so [5]

These practices were not uniform within the Arab world and there were even differences in individual countries. [6]

Throughout the countries colonialized by the Muslim conquest, non-Arab and non-Muslim minorities, among the indigenous inhabitants in those regions, remained as minorities in their ancestral places of birth.

Period Four: Colonial Period

European colonialism in the Arab world was partially spurred by the British conquest of India, which led Napoleon to invade Egypt in 1798, in part to disrupt British trade routes. Although the French occupation of Egypt was short-lived, it was not long before the European presence in the Arab world grew. France's colonization of Algeria began in 1830, of Tunisia in 1881, and of Morocco in 1912. Meanwhile, Britain colonized Egypt in 1882 and also took control of Sudan in 1899. And in 1911, Italy colonized Libya.[7]

After World War I and with the fall of the Ottoman Empire, control over the Middle East fell into the hands of France and Great Britain.

Jews fared well under secular, colonial 'European' rule. This period witnessed a gradual erosion of the dhimmi system and a growing integration of Jewish and other communities into the broader societies in which they lived.

Many Jews experienced increased prosperity and opportunities during this era, contributing significantly to many fields such as education, finance, culture, politics, and administration.

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3 Cohen,, *Cresent* p. 52-53

4 Quaran, *Sura* 9:

5 Cohen, *Cresent* 65

6 Yeor, *Islam and Dhimmitude*; Yeor, *The Dhimmi*; Deshem and Zenner; Stillman, *Jews of Arab Land*

7 Arab Center, "The Colonial Legacy in the Arab World: Health, Education, and Politics", Washington DC., Accessed Nov. 10, 2024. https://arabcenterdc.org/resource/the-colonial-legacy-in-the-arab-world-health-education-and-politics/

Period Five: The Rise of Jewish and Arab Nationalism

Arab nationalism emerged in the early 20th century as an opposition movement in the Arab provinces of the Ottoman Empire, and European imperialism, later evolving into the overwhelmingly dominant ideological force in the Arab world.

It started out as a political ideology asserting that Arabs constitute a single nation. As a traditional nationalist ideology, it promotes Arab culture and civilization, celebrates Arab history, the Arabic language and Arabic literature. It often also calls for unification of Arab society.[8]

Zionism, or Jewish nationalism, is a modern political movement. Its core beliefs are that all Jews constitute one nation (not simply a religious or ethnic community) and that the only solution to anti-Semitism is the concentration of as many Jews as possible in the biblical land of Israel, and the establishment of a Jewish state in their ancestral homeland.

Most associate Theodor Herzl with the founding of the Zionist movement in 1897. While Herzl succeeded in bringing together virtually all Zionist groups under one organizational roof, there was significant Zionist activity even before Herzl came onto the scene.

The history of Zionism began earlier and is intertwined with Jewish history and Judaism.[9] More than 20 new Jewish settlements were established in Palestine between 1870 and 1897 (the year of the first Zionist Congress).[10]

Arab nationalists predominantly perceived Zionism as a threat to their own aspirations.

Beginning with the Balfour Declaration in 1917 and intensifying in the 1930s during the Arab Revolt, tensions between Arab nationalism and Jewish nationalism escalated. From as early as 1922 and into the 1960s, all the North African states gained independence from their colonial European rulers.

In the aftermath of World War II, many regions transitioned from imperial rule to nation-states. Countries like Jordan and Iraq emerged in the wake of colonialism's decline. The Middle East became a focal point for political realignment, with borders redrawn and new Arab governments established. The evolution of Arab, Muslim states did not bode well for its Jewish inhabitants.

The Arab League and Jewish Refugees

To promote Arab unity, the Arab League was established by Pact on March 22, 1945, initially composed of Egypt, Syria, Iraq, Lebanon, Transjordan, Saudi-Arabia, and Yemen, according to the Pact, the League has as its purpose to strengthen relations between the member-states, to coordinate their policies in order to achieve cooperation between them, and to safeguard their independence and sovereignty.[11]

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8 Dawisha, Adeed, "Requiem for Arab Nationalism", *Middle East Quarterly*, Winter 2003. Accessed Nov. 10, 2024 https://www.meforum.org/middle-east-quarterly/requiem-for-arab-nationalism

9 University of Michigan College of Literature, Science, and the Arts, accessed Nov. 10, 2024 https://lsa.umich.edu/content/dam/cmenas-assets/cmenas-documents/unit-of-israel- Palestine/Section1_Zionism.pdf

10 *Snitkoff, Rabbi Ed "Secular Zionism". My Jewish Learning. Accessed on Nov. 11, 2024* http://www.myjewishlearning.com/israel/Jewish_Thought/Modern/Secular_Zionism.shtml

11 The Avalon Project "Pact of the League of Arab States, 22 March 1945". Yale Law School. 1998.Acessed on Nov. 10, 2024, https://avalon.law.yale.edu/20th_century/arableag.asp

Over time, these Arab League member states colluded in, and coordinated, a shared pattern of conduct that appeared intended to coerce Jews to leave, or to use them as weapons in their struggle against first Zionism and then the State of Israel. This is evidenced even before 1948 from: (a) reports on multilateral meetings of the the Arab League; (b) statements and threats made by delegates of Arab countries at the U.N.; and c) and strikingly similar legislation and discriminatory decrees, enacted by numerous Arab governments, that violated the fundamental rights and freedoms of Jews resident in Arab countries.[12]

The danger to Jews was well known and even declared publicly in threats made against their Jewish populations by Arab regime officials at the United Nations.

- In a key address to the Political Committee of the U.N. General Assembly on the morning of November 24, 1947, just five days before that body voted on the partition plan for Palestine, Heykal Pasha, an Egyptian delegate, made the following statement:

> "*The United Nations ... should not lose sight of the fact that the proposed solution might endanger a million Jews living in the Moslem countries. ... If the United Nations decided to partition Palestine, they might be responsible for very grave disorders and for the massacre of a large number of Jews."*[13]

- In an afternoon session of the Political Committee of the U.N. General Assembly on November 24, 1947, the Palestinian delegate to the UN, Jamal Husseini, representing the *Arab Higher Committee of Palestine* to the UN General Assembly, made the following threat:

> *"It should be remembered that there were as many Jews in the Arab world as there are in Palestine whose positions might become very precarious."*[14]

- On November 28, 1947 Iraq's Foreign Minister Fadil Jamali, at the 126th Plenary Meeting of the UN General Assembly stated:

> *"Not only the uprising of the Arabs in Palestine is to be expected but the masses in the Arab world cannot be restrained. The Arab-Jewish relationship in the Arab world will greatly deteriorate."*[15]

Words were followed by actions

In 1947, the Political Committee of the Arab League (League of Arab States) drafted a law that was to govern the legal status of Jewish residents in all Arab League countries. Entitled: Text of Law Drafted by the Political Committee of the Arab League, it provided that "...all Jews – with the exception of citizens of non-Arab countries – were to be considered members of the Jewish 'minority state of Palestine,'; that their bank accounts would be frozen and used to finance resistance to 'Zionist ambitions in

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12 The Text of Law Drafted by the Political Committee of the Arab League was reported on in a front page, May 16, 1948 New York Times article headlined: "Jews in Grave Danger in All Moslem Lands"

13 U.N. General Assembly, Second Session, Official Records, Ad Hoc Committee on the Palestinian Question, Summary Record of the Thirteenth Meeting, Lake Success, N.Y., November 24, 1947 (A/AC.14/SR.30). This comment was made at 10:30am.

14 U.N. General Assembly, Second Session, Official Records, Ad Hoc Committee on the Palestinian Question, Summary Record of the Thirty-First Meeting, Lake Success, N.Y., November 24, 2947 (A/AC.14/SR.31) This comment was made at 2:30pm.

15 U.N. General Assembly, Second Session, Official Records, Verbatim Record of the 126th Plenary Meeting, November 28, 1947, p. 1391.

Palestine'; Jews believed to be active Zionists would be interned as political prisoners and their assets confiscated; only Jews who accept active service in Arab armies or place themselves at the disposal of these armies would be considered 'Arabs.'[16]

The draft law was a prediction of what was to happen to Jews in the region. It became a blueprint, in country after country, for the laws which were eventually enacted against Jews - denationalizations; freezing of Jewish bank accounts; diverting funds of frozen Jewish bank accounts to pay for the Arab wars against Israel; confiscation of property of "active Zionists"; and Zionism became a criminal offence throughout the region, in some cases punishable by death. Property confiscation of Jews was widespread[17]. The Arab League had accomplished its goal.

Period Six: Jewish refugees and the founding of the State of Israel

There were many factors that finally influenced virtually all Jews resident in North Africa, the Middle East and the Gulf Region to leave: the rise of Arab nationalism; after the European colonialists left, the establishment of sovereign Arab, Islamic states; discriminatory decrees adopted by Arab regimes; the UN moving towards partition; the outbreak of war in 1948; etc. These factors convinced Jews resident in Arab countries that their situation had become dangerously untenable and that it was time to leave.

Following the UN vote on the partition plan in November 1947, and the declaration of the State of Israel in 1948, the status of Jews in Arab countries changed dramatically as six Arab countries – Egypt, Jordan, Syria, Lebanon, Iraq and Saudi Arabia – as well as the Palestinians, declared war, or backed the war against Israel. This rejection by the Arab world of a Jewish state in the Middle East triggered hostile reactions to Jews by Arab regimes and most of their peoples. Jewish populations in Muslim countries were suspected of dual loyalties and were under assault. For example: After the 1947 United Nations General Assembly Resolution 181 (Partition Plan), rioters, joined by the local police force, engaged in a bloody pogrom in Aden that killed 82 Jews and destroyed hundreds of Jewish homes.[18]

- In Syria, during November 1947 there were pogroms in several cities; synagogues were burned and of Jews were arrested.[19]

- Between June and November 1948, bombs set off in the Jewish Quarter of Cairo killed more than 70 Jews and wounded nearly 200. [20]

In the immediate aftermath of the 1948 War of Independence, hundreds of thousands of Jews were either uprooted from their countries of residence or became subjugated, political hostages of the Arab Israeli conflict.

16 The Text of Law Drafted by the Political Committee of the Arab League was reported on in a front page, May 16, 1948 New York Times article headlined: "Jews in Grave Danger in All Moslem Lands"

17 Ibid

18 Sachar, *A History of Israel*, p. 397-398.

19 Trigano, Samuel, *"Elimination of Israelite Communities in Arab and Islamic Countries*", Outline Presentation, p. 9

20 Sachar, p. 401

Displacement of Jews from Arab Countries

In reality. the displacement of Jews began even before the founding of the State of Israel. It accelerated in the twentieth century when, under Muslim rule, Jews were subjected to a wide-spread pattern of persecution. Official decrees and legislation enacted by Arab regimes denied human and civil rights to Jews and other minorities; expropriated their property; stripped them of their citizenship; and other means of livelihood. Jews were often victims of murder; arbitrary arrest and detention; torture; and expulsions.

As a result of these twentieth century developments, post-World War II life for Jews in Arab countries became dangerous and untenable. Leaving was not always easy – the difficulty varied from country to country. In some countries, Jews were forbidden to leave (e.g., Syria); in others, Jews were displaced *en masse* (e.g., Iraq); in some places, Jews lived in relative peace under the protection of Muslim rulers (e.g., Tunisia, Morocco); while in other states, they were expelled (e.g., Egypt) or had their citizenship revoked (e.g. Libya).

However, the final result was the same - the mass displacement -. the ethnic cleansing - of some 856,000 Jews from some ten Arab countries – in a region overwhelmingly hostile to Jews.

As noted in the Table below, the mass displacement of Jews from Arab countries coincided with major conflicts in the Middle East (e.g. 1948 War; 1956 War; 1967 War; etc.) Each conflict led to major displacements of Jews from Arab countries. The cumulative result was that, over a seventy-five-year period from 1948- until today approximately 99% of all Jews resident in Arab countries and Iran have been displaced.

Table 2 - Country of Origin and Jewish Population Compiled by Justice for Jews from Arab Countries

Displacement of Jews from Arab Countries and Iran:1948-2025

	1948	1958[i]	1968[ii]	1976[iii]	2001[iv]	2024 (est.)
Aden	**8,000**	800	0	0	0	**0**
Algeria	**140,000**	130,000	3,000	1,000	0	**0**
Egypt	**75,000**	40,000	2,500	400	100	**8**
Iran	**100,000 +**					**8,756[v]**
Iraq	**135,000**	6,000	2,500	350	100	**5**
Lebanon	**5,000**	6,000	3,000	400	100	**50**
Libya	**38,000**	3,750	500	40	0	**0**
Morocco	**265,000**	200,000	50,000	18,000	5,700	**2,500**
Syria	**30,000**	5,000	4,000	4,500	100	**3**
Tunisia	**105,000**	80,000	10,000	7,000	1,500	**1,500**
Yemen	**55,000**	3,500	500	500	200[vi]	**1**
TOTAL	**856,000[vii]**	**475,050**	**76,000**	**32,190**	**7,800**	**4,067[viii]**

i American Jewish Yearbook (AJY) v.58 American Jewish Committee
ii AJY v.68; AJY v.71
iii AJY v.78
iv AJY v.101
v Official Census in Iran; As of 2012
vi AJY v.102
vii Roumani, The Case 2; WOJAC'S Voice Vol.1, No.1
viii Estimates derived in discussions with the recognized leadership of the World Organizations representing Sephardi/ Mizrahi communities from these respective countries

What led to this mass exit and displacement of was a wide-spread pattern Arab regimes instituted legal, economic, political and behavioral processes aimed at isolating and persecuting Jews in their countries. These measures can be categorized as follows:[21]

A) Denial of Citizenship

B) Quarantine and Detention of People

C) Legal Restrictions

D) Economic Decrees/Sanctions

E) Socioeconomic Discrimination

F) Pogroms

21 Trigano, p. 2

The examples listed below are a mere sampling of the actual and extensive discriminatory measures and decrees enacted by Arab regimes against their Jewish populations.

A) Denial of Citizenship

Egypt:

- According to the first Nationality Code promulgated by Egypt on May 26, 1926, a person born in Egypt of a 'foreign' father, (who himself was also born in Egypt), was entitled to Egyptian nationality only if the foreign father *"belonged racially to the majority of the population of a country whose language is Arabic or whose religion is Islam."* [22]

- A mass departure of Jews was sparked in 1956 when Egypt amended the original Egyptian Nationality Law of 1926. Article 1 of the Law of November 22, 1956, stipulated that "Zionists" were barred from being Egyptian nationals. Article 18 of the 1956 law asserted that "Egyptian nationality may be declared forfeited by order of the Ministry of Interior in the case of persons classified as Zionists." Moreover, the term "Zionist" was never defined, leaving Egyptian authorities free to interpret the law as broadly as they wished. [23]

Iraq:

- Law No. 1 of 1950, entitled "Supplement to Ordinance Canceling Iraqi Nationality," in fact deprived Jews of their Iraqi nationality. Section 1 stipulated that *"the Council of Ministers may cancel the Iraqi nationality of the Iraqi Jew who willingly desires to leave Iraq for good"* (official Iraqi English translation).[24]

Libya:

- The Citizenship Act of June 12, 1951, (Section 11/27) places restrictions on the status of non-Muslims (e.g. Jews were not allowed to vote or play any political role).[25]

- On August 8, 1962, the Council of Ministers announced a Royal Decree amending Article 10 of the Citizenship Act, which provided, *inter alia*, that a Libyan national forfeited his nationality if he had had any contact with Zionism. The retroactive effect of this provision, commencing with Libyan independence on December 24, 1951, enabled the authorities to deprive Jews of Libyan nationality at will.[26]

B) Quarantine and Detention of People

Yemen:

- In 1949, Jews were officially banned from leaving the country, an injunction which still exists today. [27]

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22 Article 10(4) of the Code. See : Maurice de Wee, La Nationalite Egptienne, Commentairo de la loi du mai 1926, p. 35.

23 Law No. 391 of 1956, Section 1(a), *Revue Egyptienne de Droit International*, vol. 12, 1956, p. 80.

24 Law No. 1 of 1950, entitled "Supplement to Ordinance Canceling Iraqi Nationality," *Official Iraqi Gazette*, March 9, 1950.

25 Trigano, p.3

26 UNHCR Archives, Confidential memorandum to Prince Sadruddin Aga Khan, UN High Commissioner for Refugees, dated May 8, 1970.

27 Trigano, p. 3

Libya:

- Law No.62 of March 1957, Article 1 of which provided, inter alia, that physical persons or corporations were prohibited from entering directly or indirectly into contracts of any nature whatsoever with organizations or persons domiciled in Israel, with Israel citizens or with persons acting on behalf of Israel, or with their representatives. [28]

Syria:

- In 1973, communication with the outside world was banned.[29]

Many other measures were imposed in Iraq; Tunisia; Morocco; Iran and Egypt [30]

C) Legal Restrictions

Egypt:

- Promulgation in 1957 of Army Order No. 4 relating to those who administer the property of the so-called people and associations ("Zionist" i.e. Jewish) are subject to imprisonment or supervision.[31]

Libya:

- Law of Dec 31,1958, a decree issued by the President of the Executive Council of Tripolitania, ordered the dissolution of the Jewish Community Council and the appointment of a Moslem commissioner nominated by the Government.[32]

Many other legal restrictions against Jews were imposed in Iraq, Lebanon, Iran, Yemen; Syria; Morocco; and Tunisia;[33]

D) Economic Sanctions

Syria:

- In April of 1950, a 'Jewish property foreclosure Law" allowed authorities to seize Jewish houses, land, and shops in the cities of Aleppo and Qamishli. Palestinian refugees were then allowed to settle in these formerly Jewish neighborhoods. A ransom had to be paid for every Jew leaving the country. [34]

Egypt:

- Law No. 26 of 1952 obligated all corporations to employ certain prescribed percentages of "Egyptians." A great number of Jewish salaried employees lost their jobs, and could not obtain similar ones, because they did not belong to the category of Jews with Egyptian nationality.[35]

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28 Gruen, "*Libya and the Arab League*", p. 11

29 Trigano, p.3

30 Trigano, p. 3-4

31 *Egyptian Official Gazette, No. 88, November 1, 1957*

32 UNHCR Archives, Confidential memorandum to Prince Sadruddin Aga Khan, UN High Commissioner for Refugees, dated May 8, 1970.

33 Trigano, p. 4

34 Ibid, p. 6

35 Laskier, "Egyptian Jewry"

Iraq:

- Law No. 5 of 1951, entitled "A law for the Supervision and Administration of the Property of Jews who have Forfeited Iraqi Nationality," also deprived them of their property. Section 2(a) "freezes" Jewish property.[36]

- There were a series of laws that subsequently expanded on the confiscation of assets and property of Jews who "forfeited Iraqi nationality". These included Law No. 12 of 1951[37] as well as Law No. 64 of 1967 (relating to ownership of shares in commercial companies) and Law No. 10 of 1968 (relating to banking restrictions).

Other economic sanctions were imposed in Iran, Yemen; Libya; Morocco and Tunisia.[38]

E) Socioeconomic Discrimination

Egypt:

- On July 29, 1947, an amendment was introduced to the Egyptian Companies Law which required at least 75% of the administrative employees of a company to be Egyptian nationals and 90% of employees in general. This resulted in the dismissal and loss of livelihood for many Jews since only 15% had been granted Egyptian citizenship.[39]

Iraq:

- In Iraq, no Jew is permitted to leave the country unless he deposits £5,000 ($20,000) with the Government to guarantee his return. No foreign Jew is allowed to enter Iraq, even in transit. [40]

Libya:

- On May 24, 1961, a law was promulgated which provided that only Libyan citizens could own and transfer property. Conclusive proof of the possession of Libyan citizenship was required to be evidenced by a special permit that was reported to have been issued to only six Jews in all. [41]

Other such socioeconomic discriminatory measures were imposed on the Jews in Yemen; Syria; Libya; Morocco; Egypt and, Tunisia[42];

F) Pogroms

Morocco:

- In Morocco, On June 7 and 8, 1948, there were riots against Jews in Ojeda and Jareda.[43]

Egypt:

- In 1954, upon the Proclamation of a State of Siege in Egypt, the Military Governor

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36 Law No. 5 of 1951, entitled "A Law for the Supervision and Administration of the Property of Jews who have Forfeited Iraqi Nationality," *Official Iraqi Gazette*, March 10, 1951 (English version), p. 17.

37 Law No. 12 of 1951, supplementary to Law No. 5 (*Official Gazette,* English version, 27 January 1952, p.32)

38 Trigano, p. 5

39 Cohen, H.J., p. 88

40 *New York Times*, May 16, 1948, front page

41 UNHCR Archives, Confidential memorandum.to to Prince Sadruddin Aga Khan, May 8, 1970.

42 Trigano, p. 6-7

43 Trigano, p. 9

of Egypt was authorized "to order the arrest and apprehension of suspects and those who prejudice public order and security." At least 900 Jews, without charges being laid against them, were detained, imprisoned or otherwise deprived of their liberty.[44]

Iraq:

- At the end of 1968, scores were jailed upon the discovery of a local "spy ring" composed of Jewish businessmen. Fourteen men, eleven of them Jews, were sentenced to death in staged trials and hanged in the public squares of Baghdad; others died of torture. [45]

Other pogroms and violence against Jews occurred in, Libya; Lebanon, Iran, Yemen; Syria; Tunisia; and Algeria; [46]

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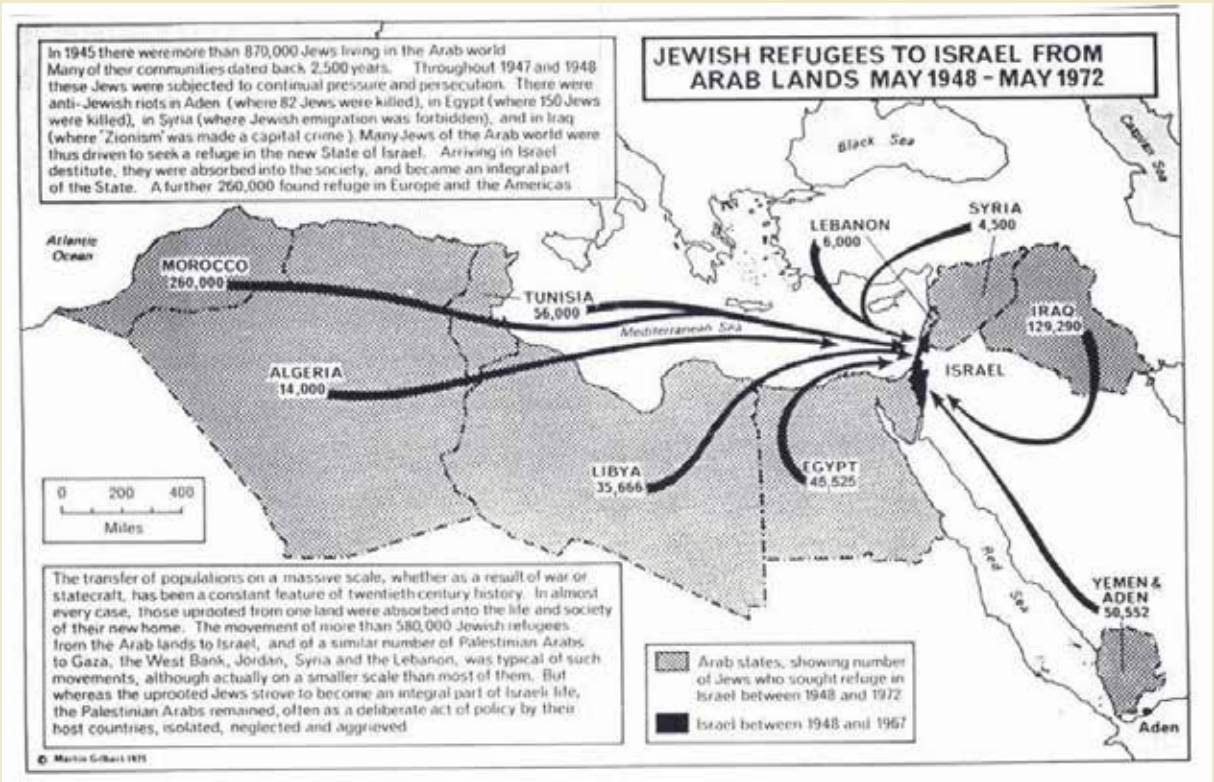
Jews who left Arab countries were not voluntary migrants. They left their home countries neither for economic reasons nor solely for religious freedom. They suffered from harassment and discrimination. They were driven from their homes as a result of the persecution they suffered.

Over 2/3 of all Jews displaced from Arab countries – roughly 650,000 - emigrated to Israel:

Map 1 – Jewish Refugees to Israel from Arab lands May 1948 – May 1972



Source: Martin Gilbert, Jews *of Arab Lands*, p.16 (Egyptian Jewish community leaders claim the number fleeing from Egypt to Israel was significantly higher).

44 Article 3, Paragraph 7 of Emergency Law No. 5333 of 1954.

45 Judith Miller and Laurie Mylroie, *Saddam Hussein and the Crisis in the Gulf*, p. 34.

46 Trigano, p. 7-10

While Zionism motivated most to settle in Israel, an estimated 260,000 people [47] – or about one third - of all Jewish refugees immigrated to other countries (e.g. Britain, France, USA, Canada, etc.). In virtually all cases, as Jews left their homes and their countries of birth, individual and communal properties were confiscated without compensation.

Were Jews Displaced from Arab Countries Legally Refugees

The internationally accepted definition for the term "refugee" derives from the Statute of the United Nations High Commissioner for Refugees that was established by United Nations General Assembly Resolution 319 (IV) on December 3, 1949. The Convention Relating to the Status of Refugees was adopted on July 28, 1951, by the United Nations Conference of Plenipotentiaries on the Status of Refugees and Stateless Persons, which was convened under General Assembly Resolution 429 (V) of December 14, 1950, and entered into force on April 22, 1954. Article 1 of *the 1951 Convention relating to the Status of Refugees* states the following:

> *For the purposes of the present Convention, the term "refugee" shall apply to any person who: … (2) As a result of events occurring before 1 January 1951 and owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable, or owing to such fear, unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, unwilling to return to it.…*

This internationally accepted definition of "refugees" applied to many Jews who fled Arab countries who clearly had, a "*well-founded fear of being persecuted.*"

The plight of Jewish refugees displaced from Jews in Arab countries was finally and formally recognized when, on two separate occasions, the United Nations High Commissioner for Refugees (UNHCR) specifically declared that Jews fleeing from Arab countries were indeed refugees "who fall under the mandate" of the UNHCR. The first recognition pertained to Jews fleeing Egypt. In a 1957 statement to the UNREF Executive Committee, Mr. Auguste Lindt, UN High Commissioner for Refugees stated:

> *"Another emergency problem is now arising - that of refugees from Egypt. There is no doubt in my mind that those refugees from Egypt who are not able, or not willing to avail themselves of the protection of the Government of their nationality fall under the mandate of my office."* [48]

The second recognition by the UNHCR that Jews fleeing Arab countries were indeed refugees came in 11 years later in a letter released by the Office of the UN High Commissioner:

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47 Gilbert, *Atlas of the Arab-Israeli conflict.* p. 48

48 Mr. Auguste Lindt, UN High Commissioner for Refugees, Report of the UNREF Executive Committee, Fourth Session – Geneva 29 January to 4 February 1957.

> *"I refer to our recent discussion concerning Jews from Middle Eastern and North African countries in consequence of recent events. I am now able to inform you that such persons may be considered prima facie within the mandate of this Office."*[49]

The significance of this second ruling was twofold:

1) Unlike the first statement by the High Commissioner that merely referred to "*refugees from Egypt*" - the vast majority of whom were Jews - this letter referred specifically to "Jews"; and

2) Unlike the first determination that limited UNHCR involvement to "refugees from Egypt", this statement constituted a ruling that Jews who had left *any* of the "*Middle Eastern and North African countries*" - namely: Algeria, Egypt, Lebanon, Libya, Morocco, Syria, and Tunisia – all fell within the mandate of the Office of the UNHCR.

Do These Former Jewish Refugees Still Possess Rights Today?

The statute of limitations does not apply to the right of refugees to petition for rights and redress. This principle is enshrined in the "*Basic Principles and Guidelines on the Right to a Remedy and Reparation for Victims of Gross Violations of International Human Rights Law and Serious Violations of International Humanitarian Law",* adopted and proclaimed by General Assembly on December 16, 2005. It states, in part:

> *6)… statutes of limitations shall not apply to gross violations of international human rights law and serious violations of international humanitarian law which constitute crimes under international law.*

The passage of time does not negate the right of refugees to petition for redress for the mass violations of their human rights as well as for the personal losses. If a refugee left behind assets, including bank accounts and pension plans, they do not lose their rights to these assets, notwithstanding how many years have passed. Therefore, former Jewish refugees have the legal right, under international law – even today - to petition for rights and redress.

United Nation and Middle East Refugees

So, in fact, both Palestinians and Jews from Arab countries were recognized as *bona fide* refugees by the relevant UN Agencies.

The declaration that Palestinians were refugees was made by the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) and accepted by the international community. The designation by the UNHCR that Jews fleeing Arab countries were indeed refugees was less known and not publicized.

From the mid 1940's onward, the United Nations was faced with two refugee populations; both emerging from the same conflict; in comparable numbers, both recognized by the UN as *bone fide* refugees; with both still possessing rights today. Nonetheless, there are startling differences in the treatment, by the United Nations, of Arab refugees compared to Jewish refugees. For example:

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49 Dr. E. Jahn, Office of the UN High Commissioner, United Nations High Commissioner for Refugees, Document No. 7/2/3/Libya, July 6, 1967.

With respect to Security Council resolutions, from 1946 – 2024 inclusive, there were a total of 338 Security Council resolutions on the Middle East in general, and 9 resolutions on Palestinian refugees in particular. During that same time period, there was not one Resolution dealing with Jewish refugees.[50]

UN Security Council Resolutions on Middle East Refugees			
	Resolutions on the Middle East	**Resolutions on Palestinian Refugees**	**Resolutions on Jewish Refugees**
SECURITY COUNCIL	338	9	0

With respect to Resolutions of the UN General Assembly,[51] from 1949 to 2024 inclusive, the General Assembly focused much greater attention on the issue of Palestinian refugees – over 21 % of its resolutions – more than on any other Middle East issue.

UN General Assembly Resolutions on Middle East Refugees			
	Resolutions on Middle East	**Resolutions on Palestinian Refugees**	**Resolutions on Jewish Refugees**
GENERAL ASSEMBLY	976	208	0

In contrast to Palestinian refugees, General Assembly resolutions never specifically addressed the issue of Jewish refugees, nor were there any resolutions on other topics that mentioned Jewish refugees from Arab countries.

However, there is one UN Resolution that does refer to Jewish refugees from Arab countries obliquely, while still not mentioning their plight directly.

UN Security Council Resolution 242

On November 22nd, 1967, the Security Council unanimously adopted Resolution 242, which laid down the principles for a peaceful settlement in the Middle East.

Still considered the primary vehicle for resolving the Arab-Israel conflict, Resolution 242, stipulates that a comprehensive peace settlement should necessarily include "*a just settlement of the refugee problem*". No distinction is made between Arab refugees and Jewish refugees. This was the intent of the Resolution's drafters and sponsors.

On Thursday, November 16, 1967, the United Kingdom submitted their draft of Resolution 242 [S/8247] to the UN Security Council. The UK version of 242 was not exclusive and called for a just settlement of "the refugee problem." Just four days after the United Kingdom submission, the Soviet Union's U.N. delegation submitted their own draft Resolution 242 to the Security Council [S/8253] restricting the just settlement only to "Palestinian refugees" [Para. 3 (c)].

50 Urman, Dr. Stanley A., *The United Nations and Middle East Refugees: The Differing Treatment of Palestinians and Jews; Rutgers University, 2010.* Page 134. Analysis derived from United Nations Information System on the Question of Palestine (UNISPAL), Statistics updated to 20.24 from UNISPAL on Nov. 2. 2024. https://www.un.org/unispal/data-collection/

51 Ibid, Page 137. Statistics updated to 20.24 from UNISPAL on Nov. 2. 2024. https://www.un.org/unispal/data-collection/

On Wednesday, November 22, 1967, the Security Council gathered for its 1382nd meeting in New York at which time, the United Kingdom's draft of Resolution 242 was voted on and unanimously approved.[52] Immediately after the UK's version of 242 was adopted, the Soviet delegation advised the Security Council, that "*it will not insist, at the present stage of our consideration of the situation in the Near East, on a vote on the draft Resolution submitted by the Soviet Union*" which would have limited 242 to

Palestinian refugees only.[53] Even so, Ambassador Kuznetsov of the Soviet Union later stated: "The Soviet Government would have preferred the Security Council to adopt the Soviet draft Resolution…" [54]

Thus, the attempt by the Soviets to restrict the "just settlement of the refugee problem" merely to "Palestinian refugees" was not successful. The international community adoption of the UK's inclusive version signaled a desire for 242 to seek a just solution for all – including Jewish refugees.

Moreover, Justice Arthur J. Goldberg, the US Ambassador to the United Nations who was seminally involved in drafting[55] the unanimously adopted Resolution, told The Chicago Tribune that the Soviet version of Resolution 242 was "not even-handed."[56]

He went further - pointing out that:

> *"A notable omission in 242 is any reference to Palestinians, a Palestinian state on the West Bank or the PLO. The resolution addresses the objective of 'achieving a just settlement of the refugee problem.' This language presumably refers both to Arab and Jewish refugees, for about an equal number of each abandoned their homes as a result of the several wars…."*[57]

So, it is clear that the intent of UN Resolution 242 requires a "just settlement of the refugee problem" that includes Jewish refugees, as equally as Palestinian refugees.

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Other international Agreements and entities have recognized the rights of Jewish refugees from Arab countries.

Multilateral Initiatives

- The Madrid Conference, which was first convened in October 1991, launched historic, direct negotiations between Israel and many of her Arab neighbors. In his opening remarks at a conference convened to launch the multilateral process held in Moscow in January 1992, then-U.S. Secretary of State James Baker made no distinction between Palestinian refugees and Jewish refugees in articulating the mandate of the Refugee Working Group as follows: *"The refugee group will consider practical ways of improving the lot of people throughout the region who have been displaced from their homes."*[58]

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52 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 67..

53 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 117

54 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 117

55 Transcript, Arthur J. Goldberg Oral History Interview I, 3/23/83, by Ted Gittinger; Lyndon B. Johnson Library. March 23, 1983; Pg I-10

56 "Russia stalls UN Action on Middle East." The Chicago Tribune. November 21, 1967 pg. B9

57 Goldberg, Arthur J., "Resolution 242: After 20 Years." The Middle East: Islamic Law and Peace (U.S. Resolution 242: Origin, Meaning and Significance.) National Committee on American Foreign Policy; April 2002. (Originally written by Arthur J. Goldberg for the American Foreign Policy Interests on the occasion of its twentieth anniversary in 1988.)

58 Remarks by Secretary of State James A. Baker, III before the Organizational Meeting for Multilateral Negotiations on the Middle East, House of Unions, Moscow, January 28, 1992.

No distinction is made between Arab and Jewish refugees.

- The Road Map to Middle East Peace, advanced in 2002 by the Quartet (the U.N., EU, U.S., and Russia) also refers in Phase III to an "*agreed, just, fair and realistic solution to the refugee issue*", language applicable both to Palestinian and Jewish refugees.

Bilateral Arab - Israeli Agreements

Israeli agreements with her Arab neighbors allow for a case to be made that Egypt, Jordan and the Palestinians have affirmed that a comprehensive solution to the Middle East conflict will require a "*just settlement*" of the "*refugee problem*" that will include recognition of the rights and claims of all Middle East refugees:

Israel – Egypt Agreements 1978 and 1979

The *Camp David Framework for Peace in the Middle East* of 1978 (the "Camp David Accords") includes, in paragraph A(1)(f), a commitment by Egypt and Israel to *"work with each other and with other interested parties to establish agreed procedures for a prompt, just and permanent resolution of the implementation of the refugee problem."*

Article 8 of the *Israel – Egypt Peace Treaty* of 1979 provides that the "*Parties agree to establish a claims commission for the mutual settlement of all financial claims."* Those claims were to include those of former Jewish refugees displaced from Egypt.

Israel – Jordan Peace Treaty, 1994

Article 8 of the *Israel – Jordan Peace Treaty*, entitled "Refugees and Displaced Persons" recognizes, in paragraph 1, "*the massive human problems caused to both Parties by the conflict in the Middle East".* Reference to massive human problems in a broad manner suggests that the plight of all refugees of "*the conflict in the Middle East"* includes Jewish refugees from Arab countries.

Israeli Palestinian Agreements, 1993

Almost every reference to the refugee issue in Israeli-Palestinian agreements, talks about "refugees", without qualifying which refugee community is at issue, including the *Declaration of Principles of 13 September 1993* {Article V (3)}, and the *Interim Agreement of September 1995* {Articles XXXI (5)}, both of which refer to "refugees" as a subject for permanent status negotiations, without qualifications.

Recognition by Political Leaders of Jewish Refugees from Arab Countries

Recognition by political leaders has enhanced the credibility of Jewish refugees from Arab countries and strengthened the legitimacy of their claims for rights and redress.

- U.S. President Jimmy Carter, after successfully brokering the Camp David Accords and the Egyptian - Israeli Peace Treaty, stated in a press conference on Oct. 27, 1977:

"Palestinians have rights… obviously there are Jewish refugees…they have the same rights as others do."

- Former U.S. President Bill Clinton made the following assertion after the rights of Jews displaced from Arab countries were discussed at 'Camp David II' in July, 2000.

- *There will have to be some sort of international fund set up for the refugees. There is, I think, some interest, interestingly enough, on both sides, in also having a fund which compensates the Israelis who were made refugees by the war, which occurred after the birth of the State of Israel. Israel is full of people, Jewish people, who lived in predominantly Arab countries who came to Israel because they were made refugees in their own land.*

- Canadian Prime Minister Paul Martin recognized Jewish refugees in a June 3rd, 2005, interview with the Canadian Jewish News which he later reaffirmed in a July 14, 2005, letter:

A refugee is a refugee and that the situation of Jewish refugees from Arab lands must be recognized. All refugees deserve our consideration as they have lost both physical property and historical connections. I did not imply that the claims of Jewish refugees are less legitimate or merit less attention than those of Palestinian refugees.

- British Prime Minister Theresa May spoke at a dinner in London marking the 100th anniversary of the Balfour Declaration, on November 2nd, 2017:

We must recognize how difficult at times this journey has been – from the Jews forced out of their homes in Arab countries in 1948 to the suffering of Palestinians affected and dislodged by Israel's birth – both completely contrary to the intention of Balfour to safeguard all of these communities.

Legislation Recognizing Rights for Jewish Refugees from Arab Countries

Unanimously adopted by the **United States** Congress on April 1, 2008, House Resolution 185 affirms that all victims of the Arab - Israeli conflict must be recognized and urges the President and US officials participating in any Middle East negotiations to ensure: "*…. that any explicit reference to Palestinian refugees is matched by a similar explicit reference to Jewish and other refugees, as a matter of law and equity.*"

On March 5, 2014, **Canada** formally recognized the plight of Jewish refugees from Arab lands. The Canadian Cabinet and Parliament accepted a committee recommendation that the federal government *officially recognize the experience of Jewish refugees who were displaced from states in the Middle East and North Africa after 1948."*

The Knesset of **Israel** adopted two Bills, in 2008 and again in 2010, confirming rights - including compensation - for Jews displaced from Arab countries and that their rights must be addressed in any Middle East peace negotiations.

Jewish Refugees and Palestinian Refugees

Emanating as a result of the 1948 conflict in the Middle East, Palestinians are considered as the world's longest-standing refugee population who continue to require significant international protection as well as material and financial assistance.

Their continuing needs, however, do not supersede the fact that, Palestinians were not the only Middle East refugees. During the twentieth century, two refugee populations emerged as a result of the conflict in the Middle East – Arabs as well as Jews.

There is no parallel history, geography, nor demography that could allow for any just

comparison between the fate of Palestinian refugees and the plight of Jewish refugees from Arab countries. Moreover, there is a fundamental distinction in the way the two crises were dealt with:

The newly established state of Israel, under attack from six Arab armies, with scant and scarce resources, opened its doors to hundreds of thousands of Jewish refugees displaced from Arab countries, granted them citizenship, and tried, under very difficult circumstances, to absorb them into Israeli society.

- By contrast, the Arab world, with the sole exception of Jordan, turned their backs on displaced Palestinian Arabs, sequestering them in refugee camps to be used as a political weapon against the state of Israel for the last seventy-five plus years.

So, while there is no symmetry between these two narratives, there is one important factor that applies to both: namely, the moral imperative to ensure that all *bona fide* refugees receive equal treatment under international law.

It would constitute an injustice, were the international community to recognize rights for one victim population – Arab Palestinians - without recognizing equal rights for other victims of the same Middle East conflict – Jewish refugees from Arab countries.

The legitimate call to secure rights and redress for Jewish refugees from Arab countries is just as in any Middle East peace proposals, the rights and claims of Palestinian refugees will certainly be addressed. What is important is to ensure that the rights and claims of hundreds of thousands of Jews displaced from Arab countries are similarly recognized and addressed.

As Jews were forced to leave their homes, communities and countries of birth, they left behind assets now estimated at over $263 billion. But the true loss goes far beyond wealth. It was the erasure of a civilization, a rich tapestry of language, faith and identity that helped shape the very fabric of the region.

This publication is a sincere call to recognize the rights of Jewish refugees from Arab lands—on both moral and legal grounds—and to ensure their story is no longer forgotten. The Middle East conflict created two refugee populations —one Palestinian, one Jewish—and both deserve acknowledgment.

In an era of historic reconciliation, inspired by the spirit of the Abraham Accords, the time has come to face history with honesty and courage. Only through truth, justice, and mutual recognition can the peoples of the region move toward a future of dignity, healing, and lasting peace.

In the spirit of the Abraham Accords, at a time of historic breakthroughs in political and financial ties between Muslim countries and Israel/Jews, the time has come for nations to unite in promoting peace and reconciliation among all peoples in the Region.

Chapter 2

Scope and Methodology

The purpose of this project is to provide a detailed and comprehensive appraisal and valuation of property left behind by Jews displaced from Arab countries in the years following the founding of the State of Israel as well as post-Revolution Iran. The breadth and scale of the near-total displacement of Jews from eleven Muslim countries in the Middle East, North Africa, and the Gulf region ranks among the more significant cases of mass displacement in modern history. Moreover, this massive civilizational presence was uprooted over only the course of just more than half a century and transformed into an enormous flow of refugees headed to Israel, Europe, North and South America, Australia and other locations. This report seeks to document this historical injustice to produce a valuation of assets left behind by Jewish refugees in Arab countries and Iran.

2.1. Project Scope

The scope of this project encompasses the Jewish communities of the following ten Arab countries.

- Aden
- Algeria
- Egypt
- Iraq
- Lebanon
- Libya
- Morocco
- Syria
- Tunisia
- Yemen

Also included is Iran.

“This project will bring to light the best evidence available on the scope of lost Jewish individual and communal assets, apply an orderly methodology on the data collected, and arrive at an aggregate valuation of the assets that belonged to Jewish refugees and their communities.

The research, which was conducted over a period of over five years, was orchestrated by Sylvain Abitbol, Co-President of Justice for Jews from Arab Countries, working with economists. accountants, historians. academicians, Jewish community organizations and Mizrahi Jewish community leaders, utilizing testimonies submitted by Jews displaced from Arab countries.

This process included a thorough, comprehensive review of available documentation, the collection of testimonial data, an analysis of each Jewish community’s place within their respective country, and a consideration of previous valuation attempts where such attempts have been made. The final result will be an aggregate valuation of Jewish individual and community assets from Arab countries and Iran.

2.2. Technical Premises

For the purposes of this report's valuation exercise, the assumption was that all Jewish assets that belonged to Jews in most of the countries under consideration were lost over the course of each Jewish community's displacement, unless otherwise noted.

As this valuation report represents a comprehensive effort to collect information on all types of assets that belonged to Jews and Jewish communities in countries whose subsequent governments can be said to be generally hostile to this particular demographic group and the State of Israel, the amount and quality of information available for such an effort was limited.

2.3. Loss Types Under Review

This project considers losses suffered by Jews as individual members of Jewish households, as well as assets that belonged to each Jewish community, respectively. These losses include urban and rural land, urban and rural immoveable property, personal property and moveable assets, financial assets, employment losses, business losses, and communal losses.

Table 3 - Loss Categories and Types - Valuation Methodology

Loss Category	Loss Type
Individual	**Urban and Rural Land**
	Property – Immoveable assets: Urban and rural buildings, houses
	Property – moveable assets: Household and personal items, furniture etc.
	Financial assets: Bank accounts and other securities
Business	**Total assets:** Overall business value, including real estate, inventory, and commercial holdings
Communal	**Communally-owned assets:** All land and property communally owned by the Jewish community, including synagogues, cemeteries, mikvahs etc.

The report does not attempt to account for non-pecuniary damages, such a pain and suffering, nor personal injury or death. However, in rare cases some of the claim forms filed by displaced Jews and analyzed for the report did include monetary valuations for time spent incarcerated and other such losses associated with mistreatment and expulsion. In these instances, the valuations were included as part of individual losses calculated in the movable assets category.

2.4. Methodology: Principles and Rationale

The methodology implemented in this report consists of both preliminary research and a subsequent valuation. The research phase relies on general research and analysis approaches which have been further adjusted to fit the circumstances of each country under consideration, as well as the amount and quality of information available.

Furthermore, a significant aspect of the research and valuation methodology consists of information collected and analyzed from first-hand testimonials given by Jews displaced from all countries under consideration throughout the relevant time period. This aspect of the research and valuation methodology will also be described in greater detail below.

Research Methodology

The scope of this project requires an assessment of the present value of all individual and communal assets left behind by Jewish refugees from Arab countries and Iran. This task requires a particular methodology both for compiling all the relevant research materials available and for converting those materials into a professional, present-day valuation. Therefore, a research methodology was devised to collect all primary materials that are relevant and available to assessing the particular assets that belonged to Jews and their respective communities in the countries under consideration, as well as supplementary overarching country research, meant to fill the missing pieces in each country.

Considering that no full material accounting of all Jewish property was kept on record, a research methodology based solely on either one of the aforementioned approaches would be incomplete. There is neither a comprehensive, primary accounting of all Jewish property left behind by Jewish refugees from Arab countries and Iran, nor a reliable approach that is able to reflect the particular nuances of Jewish property-ownership in every country under consideration. In light of this complex scenario, it was decided the optimal research methodology would be to combine a number of approaches in order to paint the fullest picture of Jewish property left behind in each country.

Primary research included a preliminary audit of relevant archives and visits to those archives that were likely to contain relevant information. This research phase also included meetings with community leaders from all the relevant countries and

subject-matter experts in order to clarify any questions, to pursue further detail in regard to other primary documents uncovered, to ask for any primary materials these community leaders or experts might possess, and to ask for further guidance where necessary. Finally, use was made of a wide selection of secondary sources, including books, journal articles, reports, websites, heritage/cultural centers, etc. for any other relevant materials that helped produce as comprehensive and detailed an evidence-based assessment of Jewish property that belonged to Jews from the countries under consideration.

The next step of the research methodology seeks to supplement the assessment of Jewish property ownership, to the extent necessary, with a series of calculations any

other taking into consideration the size and relative position of the Jewish community in each country, as well as other factors as the situation demands. There are a number of reasons why the evidence-based picture emerging out of any country will be less than complete, including the fact that these events took place over 75 years ago, some of them in places where government administration was in flux and in places that are inaccessible today. Other rationales include differing colonial administrative practices, as explained below. From this research, reasonable conclusions are drawn from the available information.

Historical Note on Mandatory/Colonial Administrative Practices

This valuation report ultimately rests on the best information and evidence currently available based on multiple sources, including the primary administrative materials collected by the colonial/mandatory powers that directly or indirectly ruled many of the countries under consideration. As such, the administrative habits practiced by these powers (i.e. Great Britain, France, and Italy) ought to be considered for the purpose of illuminating any differences in administrative methods that may have had consequences for the amount and type of information and data available.

As far as the research phase of this project is concerned, the administrative habits exercised by Great Britain during its Mandate over Palestine from 1920 through 1948 ought to be juxtaposed with the administrative habits exercised by French authorities in its role as colonial/mandatory/protectorate authority in several of the countries under consideration (Italy ruled as a colonial administrator in Libya for a shorter amount of time that is relevant to this project). The British administrative record in Mandatory Palestine is interesting in particular, as these administrative habits produced the type of detailed information against which this valuation report must contend as an historical comparison. The historical record on this matter shows a starkly different approach to gathering and recording materials amongst the British and the French that are of major significance to this project.

The historical motives and interests that characterized the British presence in Palestine at the time were such that British authorities had reason to keep meticulous records of developments in Palestine. British authorities were well aware of their commitments to both Jewish and Arab nationalist aspirations in Mandatory Palestine and were sensitive to a future contest for land between Jews and Arabs in Palestine. This reality coincided with Britain's larger geo-political interests in maintaining a stable, long-term presence in part of Mandatory Palestine. The situation required a well-run administration capable of producing and maintaining detailed administrative records for the sake of controlling the eventual clash between Jewish and Arab communities, and for securing the long-term British presence in Palestine. This attitude was reflected in various British policies, including attempts at land reform, tax reform, registration of private and state land, aerial documentation of land throughout the territory etc. All of these efforts combined produced a detailed accounting of the kind of material that can serve as primary evidence for this sort of valuation project. And indeed, British land records, such as the '1945 Village Statistics' document, served as the basis for various Palestinian valuation reports.

From further research, it is apparent that French administrative habits were different to those of the British, for various reasons. To begin with, French authorities had a different 'ideological' outlook to the British, and this difference animated their administrative habits. French authorities were more determined to disregard the sociological divisions present in the populations they ruled, in an attempt to have their vision of an egalitarian society benevolently ruled by Frenchmen reflected in their administrative records. To this end, French administrative records show less distinctions among the populations over which they ruled, a practice which, for example, makes distinguishing Jewish and Muslim land records, much more difficult.

More importantly, however, is the fact that the French had no overriding interest in maintaining detailed records of the Jewish communities that were part of the territories they controlled. Unlike the British, who were in part dedicated to promoting the collective interest of the Jewish community in Mandatory Palestine and of safeguarding the rights of Mandatory Palestine's Arab residents as well, a situation which forced British authorities to act as a neutral referee of sorts, French records were mainly concerned with recording narrower French interests, to cement their control of lands and economic interests in the territories they ruled. These differences between British and French interests and mindsets were reflected in their different administrative practices. These, in turn, produced different levels of detail and scope regarding the type of documentation necessary for a valuation project of this sort.

Testimonials by Jews Displaced from Arab Countries and Iran

In addition to research materials collected and reasonable assessments deduced, per the research methodology described above, information collected from first-hand

testimonials by Jews displaced from Arab countries and Iran was utilized and analyzed. Details of the testimonial collection campaign and analysis can be found in Section 2.6.

The Israeli Government, under the auspices of the registrar of foreign claims department in the Ministry of Finance, began collecting claims of property losses by Jews from Arab countries as early as 1949. By 1950, the registrar had collected claims totaling $54,032,576, as detailed below:

Table 4 - Value of Jewish Property Losses in Arab Countries (including debts owed by Palestinian refugees), Recorded by Israel Registrar of Foreign Claims, 1949-1950

Country	No. of Claimants	No. of Claims	Amount (currency)	Total Amount ($ -1950)
Libya	203	203	£Lib. 629,636,340 £Egypt 19,135 FF 1,248,620	1,065,927
Egypt	153	153	£Egypt 619,473 £Pal. 17,901 £UK 45,287 Rupees 74,357 $US 3,025 FF 107,500	1,977,856
Iraq	1,619	50	Iraqi dinars 709,955 £UK 3,525	1,997,184
Yemen	15	15	£Pal. 15,000 Riyals 167,024 Rupees 116,217	85,512
Syria	121	121	£Syr. 2,453,090 £Pal. 100,902 Gold pounds 4,608 Ottoman pounds 34	1,410,467
Lebanon	74	74	£Leb. 289,946 £Pal. 90,417 £Syr. 2,459 £UK 1,667 $US 253	390,981
Jordan	38	38	£Pal. 3,509,180 £Syr. 1,950	9,826,590
West Bank	1,414	1,284	£Pal. 3,094,294	36,664,023
Palestinian refugees*	111	111	£Pal. 219,015 £UK 998	616,036
Total	**3,748**	**2,049**	**-**	**54,032,576**

* Debts owed to Jews by Palestinian refugees

Source: ISA (130) 1848/hts/9, "Overall Summary of the Work of the Foreign Claims Registration Office as of December 31, 1950."

Subsequently, efforts to document property losses suffered by Jews displaced from Arab countries resumed in the aftermath of new waves of mass displacement. Notably, an effort to document property losses suffered by Egyptian Jews was initiated by the Organization of Victims of anti-Jewish Persecution in Egypt (Association des ex-Victimes des Persécutions Anti-Juives en Egypte) in the wake of the expulsion of Egyptian Jews after the Suez Crisis in 1956. Similarly, following a renewed wave of mass displacement of Jews from Arab countries after the 1967 war, the Israeli Government signed Government Decision number 34 on September 28, 1969, directing the renewed efforts by the Department for the Rights of Jews from Arab Countries, under the auspices of the Head of Legal Assistance at the Ministry of Justice, to register the claims of lost property by Jews displaced from Arab countries (this particular effort concentrated on Jewish property losses in four Arab countries: Iraq, Syria, Egypt, and Yemen).

This responsibility was renewed and expanded both in March 2002, in Government Decision number 1544 relating to the "Registration of claims of Jews from Arab Countries" (expanding the registration efforts to include all Jews displaced from all relevant Arab countries and Iran), as well as on December 28, 2003 in Government Decision 1250 pertaining to the "Rights of Jews from Arab Lands". Following this renewed emphasis on the matter, testimonial forms were made available for Jews displaced from Arab countries and Iran to document their stories and register any lost property. Later on, in 2009, the responsibility for these efforts was transferred from the Ministry of Justice to the Ministry of Senior Citizens, which was subsequently renamed the Ministry for Social Equality.[59]

Methodological Principles Guiding the Report Preparation

As mentioned above, this valuation report is based on information that is decades old. In addition, the historical circumstances are such that the existing evidence often provides only an incomplete assessment of the property that used to belong to Jews and the Jewish communities in the countries under consideration. That said, the methodological principles that guide the analysis are as follows:

1. **Transparency**: The facts, that the events in question took place so long ago, the difficulty with accessing potentially-useful sources of information, the lack of data and/or the existence of contradictory information in some cases – tend to lend themselves to the necessity to delineate what is known and what cannot be known; what sources were available and which were not, and for the report to be transparent in all of its limitations, assumptions and consequent calculations.
2. **Professionalism and practicality**: In undertaking the project, we were guided by high professional standards at every step, including the research and valuation efforts.
3. **Simplicity and consistency**: This project comprises eleven separate country reports. The sources of information, the cooperation of community leaders, the administrative legacies in each country – all of these presented a complex informational web that had to be standardized for the purposes of this project.
4. Throughout, we strove for consistency in style, structure, scope, and methodology.

59 Israeli Ministry of Justice website

5. **Multidisciplinary:** The particular circumstances of this project demand a multidisciplinary approach that combines historical research, knowledge of the Jewish community in several countries over a lengthy timespan, familiarity with political, social, and economic trends at the time, as well as professional financial valuation expertise and strategic consulting insights that contributed to the problem-solving and analysis aspects of this project. We were guided by the need to fuse these disciplines in a coherent and direct manner.
6. **Trustworthiness:** We have referenced and documented all relevant sources of information and can fully stand behind the assumptions, methodological judgments, and final products in this project.

2.5. Level of Evidence

As mentioned above, this project entails an inquiry into the value of assets owned by Jews and the Jewish communities in eleven different countries, over half a century ago. As such, a comprehensive and detailed accounting of all manner of assets is virtually impossible. The testimonials cannot purport to serve as a representative sample of Jews leaving all Arab countries; they do, nonetheless, provide informative and useful data in portraying an uprooted Jewish community and its lost wealth.

In addition to the testimonials, data was derived from a variety of sources including archives, books and interviews. Research was based on the best documentation available, and this evidence was supplemented with the most appropriate and reasonable analysis that could be made on the basis of the available evidence.

Archives in numerous countries were visited and research was conducted seeking relevant files and data:

Israel: Israel State Archives (ISA), Central Zionist Archives (CZA), Israeli Ministry of Justice archives, Israeli Ministry of Social Equality archives, Yad Ben Zvi Institute, Joint Distribution Committee (JDC), Museum of the Jewish People at Beit Hatfutsot,World Jewish Congress, Israel Archives
Canada: Library and Archives Canada, Ottawa
France: Alliance Israelite Universelle, Paris, Archives Nationale – France, Paris Branch, Pierrefitte Branch, Centre des Archives diplomatiques de la Courneuve
Switzerland: National Archives, Bern, United Nations High Commissioner for Refugees, Geneva
UK: London Metropolitan Archives, National Archives of the U.K.
USA: American Jewish Committee, New York, Joint Distribution Committee (JDC) – New York, National Archives & Records, College Park, Maryland, World Jewish Archives, New York

In addition, Jewish community leaders and academic experts from numerous countries were consulted.

2.6. Methodology for the gathering, processing, and analysis of testimonials

In order to organize and standardize the information derived from over 12,000 testimonials processed, a number of procedures were followed.

The testimonial methodology entailed filling out the following information: relevant country, year of displacement, family size, city of origin, year in which the testimonial was given, information relating to lost assets and their value (organized according to asset category: real estate, land, moveable assets, and business losses) and any other relevant information gleaned from narrative accounts written in individual testimonials.

An array of factors influenced the precision of these types of testimonials, and a measure of bias is usually an inseparable aspect of such methodologies. These factors include the following:

1. In many cases, 50 years or more had passed between the events and sums in questions and the recording of testimony/lost property.
2. A lack of representation of the impact of inflationary effects and other macro - economic conditions that might have influenced the real value of property under consideration
3. The age of respondents at the time the testimony was collected (many were children at the time of displacement and only documented their testimony at a much older age).
4. A lack of proper supervision during the documentation of testimony – in some cases, dependents filled out the forms for the relevant respondents.

The following details the testimonial methodology for use in the project, starting with the gathering of testimonials through to their analysis and the adjusted calculation of their values by class group.

The testimonial claims forms for this project were received from three sources:

- Scanned copies of testimonials collected by the Israeli government and various NGOs.
- Handwritten testimonials from the Israeli Ministry of Social Equality's "*And you said to your son*" project.
- Handwritten testimonials from the Israeli Ministry of Justice and Israel State Archives.

The process of analyzing the testimonials comprised three stages:

- Reception and cataloguing of testimonials.
- Manual entry of all testimonials deemed relevant, i.e. containing financial information, into a country-specific Excel spreadsheet for the purpose of data calculation.
- Testimonials underwent full processing, from reception to final analysis as laid out below.

Standard Testimonial Methodology

1. The testimonial documents came in different versions and included close to 10 different form types.
2. All versions of the testimonials were useful for the purposes of this project, with two exceptions:
    a. Some claimants were not instructed to detail their assets in a number of the categories crucial to this project, resulting in a failure to report full holdings.
    b. Some claimants were asked to report the value of their assets in a convoluted manner, which made it impossible to extract reliable data.
3. The following chart indicates the testimonials processed and entered:

Country	Testimonials Processed from All Sources	Testimonials Entered for Calculation
Aden	2	0
Algeria	57	22
Egypt	5,563	676
Iran	223	92
Iraq	5,503	1903
Lebanon	96	0
Libya	233	129
Morocco	328	112
Syria	229	102
Yemen	85	20
Tunisia	175	76
TOTALS	12,494	3,132

Stage 1 - Reception and Cataloguing of Testimonials

All testimonials were classified as “Processed” or “Unprocessed” and catalogued into the categories detailed below.

Processed

All processed testimonials were classified and filed as follows:

Entered: Testimonials which were entered into the spreadsheet for the relevant country. These testimonials were analyzed in order to calculate the average holdings of each class group.

Not Entered: Testimonials which were not entered into the spreadsheet for the relevant country for the following reasons:

a. Testimonials included information on movable assets alone
b. Duplicate versions of testimonial forms already processed
c. Testimonials included communal property alone and as a result, were irrelevant to the calculation of individual holdings but were used elsewhere to calculate communal losses
d. Testimonials that were not relevant to this project were categorized as “NR”. Testimonials were entered into this category if they met one or more of the following criteria:
    - The form was empty or illegible
    - The form did not include information regarding assets in the Movables, Business or Real Estate categories
    - There was no currency type was listed (for example: “Home worth 1,500”)
    - The information contained in the form did not include monetary values (e.g., “We were quite wealthy”)
    - The phrasing of the form itself did not allow for the extraction of reliable data (e.g., “Were it in Israel today, what would be the value in shekels of the property left behind?”

Stage 2 – Entering Testimonial Data

Testimonials were entered into a country-specific Excel spreadsheet created in tandem with the structure of the testimonial forms and the needs of the project, according to the following parameters:

a. Personal Information
a. Real Estate
b. Business
c. Movables
d. Rural Lan

Claimants were instructed to list the value of their assets in the year in which the assets were abandoned. Therefore, as a rule, values were entered into the spreadsheet according to the currency used in the testimonial and the value of that currency in the year in which the claimant left their country of origin.

Exceptional to this are any testimonials for which the analyst was able to conclude that the values were not listed in regard to the year in which the claimant left their country of origin. This was the case in the following circumstances:

a. The form itself instructed claimants to report values for a particular year, regardless of when they left their country of origin (for example: one version of the forms instructed all claimants to list the value of their assets as of 1949).

b. The claimant listed values in a currency which was not in circulation at the time in which they left their country of origin (for example: a testimonial which reports values in NIS or EUR, despite the fact that the claimant left their country of origin in 1952).

c. The claimant explicitly wrote that the values were reported in regard to a different year.

d. In the analyst's judgement, it is not reasonable for the values listed to reflect the year in which the claimant was displaced.

e. Any other circumstance in which the analyst concluded that a year other than the year of displacement should be used.

Stage 3 – Analysis of Testimonial Data

To effectively and efficiently analyze the testimonial data, the following procedures were followed:

Historical exchange rates for the testimonial currencies were identified in the following sources:

a. IMF Tables: "Exchange Rates Selected Indicators." IMF data. Accessed August 28, 2024. https://data.imf.org/regular.aspx?key=61545850

b. IFS – IMF 1950: International Financial Statistics: International Financial Statistics, December 1950. Washington, D.C: International Monetary Fund, 1950, p. 34 & 54

c. Pacific Exchange Rates: Antweiler, Werner. "Foreign Currency Units per 1 U.S Dollar, 1948-2015." PACIFIC Exchange Rate Service, 2016. https://web.archive.org/web/20150512095429/http:/fx.sauder.ubc.ca/etc/USDpages.pdf.

It should be noted that the world exchange rate mechanism from 1944 until 1973 was operated under the auspices of the Bretton Wood agreement. Under this agreement, exchange rates were determined by pegging the countries rates to the gold standard and movements between major currencies were comparatively rare. Changes had to be formally implemented only after an application to the IMF/World bank. There were no constant hourly or daily changes as there are today – indeed rates could remain unchanged for years on end.

Because different testimonials were submitted at different times, individuals left their country of origin at different times, and values were listed using different currencies, a "base year" was identified and defined as the year in which the testimonial loss values are stated. A "valuation start year" was also identified, based on the circumstances governing each country. In each asset category, the relevant valuation start year is used as a benchmark. Testimonial data for each country was then converted to the valuation start year in two steps.

a. Base year values for each loss category in the testimonial files were converted from the testimonial currency to USD in the base year using the exchange rate data (for example, real estate in Syria with a base year value of 20,000 SL in 1953 was converted to a value of 9,132 USD in 1953).

b. The base year value in USD was then converted to the country's "valuation start year" in USD using the Federal Reserve Bank of Minneapolis Inflation Calculator (Inflation Calculator | Federal Reserve Bank of Minneapolis (minneapolisfed.org)) (for example, real estate in Syria with a converted value of 9,132 USD in 1953 was converted to a value of 7,617 USD in 1947, as this was the base year for valuation for Syria).

It should be noted that testimonials given in NIS were not used due to the assumed difficulty in recalling and converting values in these cases which would call into question their reliability.

Relevant population data and socioeconomic breakdowns of classes for each country were determined through primary and secondary research materials. Testimonial data was then divided into social classes based on the percent of population per socioeconomic breakdown, using the available data from relevant research materials. Social classes were consolidated into three groups:

d. Wealthy and Upper Middle
e. Middle
f. Lower Middle and Poor

The summary of each country-specific testimonial data yielded a series of values per socioeconomic class. The median of the data in each social class was then calculated and multiplied by the number of households per class to determine the total asset value per class.

Due to the small number of testimonials in several of the categories, the following adjustments were made:

a. The median calculation for each group includes the highest value of the class immediately below. For example: the range for the wealthy and upper middle class begins at the highest value of the middle class and extends to the highest value in the wealthy and upper-middle class group, thus creating a continuous range for calculations

b. In cases where there were less than 10 testimonials in total in a given loss category, the median of all of the data in the category was used rather than dividing the data into the three classes above. The median was multiplied by the total number of households to arrive at a total loss value for the category.

2.7. Methodology for present day valuation

The above steps are meant to document Jewish refugees' losses, which include the assets' market value at the relevant benchmark year (or a substitute value based on the best evidence available), plus interest. The final figures should reflect the actualized, present-day valuation of all assets under consideration, reflected in 2024 US dollars (USDs).

Due to the high number of countries under consideration, a preference emerged for a single standard with which to measure all principal amounts. In addition, the fact that the testimonial data had been converted into USDs for base year values and valuation start year values supports the decision to rely on a rate of interest measured in USDs. The choices available are therefore between relying on either nominal or real inflation rates, the US consumer price index inflation rate, or some other relatively risk-free rate, in order to actualize the valuation principles in the most substantive and appropriate manner possible. Judgement was that the latter inflation rates are too reliant on particular economic trends in the United States and are not the best determinants of an interest rate that fully actualizes the value of the assets under consideration. And while there is no internationally recognized, absolutely risk- free rate, it was decided to use the 10-year US Treasury Yield Rate.

Furthermore, it was resolved that a compound interest formula is the most appropriate formula for calculating actualized value plus interest, instead of simple interest, in order to show the present market value of the assets under consideration in addition to compounded interest rates on those assets. $FV = PV\ (1+i/n)^{nt}$. This formula takes into account both inflationary and interest on value effects and thus reflects the most substantial actualized value of the original assets. The compound interest formula was applied on a yearly compounding basis, ending on December 31, 2024.

2.8. Methodology for the remaining 7 country reports

Four reports have been published under this project scope, finding $**166,239,520,930** of lost assets across Egypt, Syria, Iran and Iraq. This project also encompasses seven additional countries:

- Aden
- Algeria
- Lebanon
- Libya
- Morocco
- Tunisia
- Yemen

However, the documentation available for review of these seven countries was not on par with the data collected for the first four. Despite a thorough review of historical sources, discussions with subject-matter experts, and community leaders, as described above, the collection of available testimonial data was insufficient to be relied upon to conclude on the financial value of the Jews' lost assets. Therefore, to estimate financial losses, an updated valuation methodology was used. We note that the resulting conclusions are provided for illustrative purposes only and should not be considered as exact figures.

Due to the lack of reliable testimonial and historical data for the seven remaining reports, it was determined that the analysis for Egypt, Syria, and Iraq would be used for illustrative purposes. Iran was left out of this analysis due to its valuation start year being significantly different than the other three countries (1979). Iran also had very different circumstances in comparison to the other countries reviewed at the time. It was reasoned that the Jewish population's circumstances across the ten countries were similar in many ways, and therefore the lost assets found, at 1948 values, in the first three countries was used to determine the value of lost property per person, as shown in the table below.

Table 5 - Range of Lost Assets for Egypt, Iraq, & Syria ($, 1948)

Range of Lost Assets for Egypt, Iraq, & Syria ($, 1948)			
	Egypt	**Iraq**	**Syria**[60]
Total Value ($, 1948)	1,147,100,811	656,611,052	215,562,196
Population[61]	75,000	135,000	30,000
($) Value per person	15,295	4,864	7,185

This determined the range of lost assets across Arab countries: Jews lost an estimated **$4,864** to **$15,295** per person. This range was then applied to the population of each remaining country and a mid-point was calculated, per the table below.

60 Syria's valuation start year is 1947, therefore it was decided to convert Syria's total assets as of 1947 to 1948 values to properly calculate a range across the three countries (Egypt, Iraq, and Syria). The reported total assets for Syria as of 1947 ($ 200,167,458) were converted to the 1948 USD value ($ 215,562,196) using the Federal Reserve Bank of Minneapolis' Inflation Calculator (https://www.minneapolisfed.org/about-us/monetary-policy/inflation-calculator).

61 All population figures are based on Roumani population chart, for the year 1948.

Table 6 - Range of Lost Assets for Remaining Seven Countries ($, 1948)

Range of Lost Assets for Seven Countries ($, 1948)							
	Aden	Algeria	Lebanon[62]	Libya	Tunisia	Yemen	Morocco[63]
Jewish Population	8,000	140,000	6,000	38,000	105,000	55,000	265,000
Estimated - Low Range	38,910,285	680,929,980	29,182,713	184,823,852	510,697,485	267,508,206	30,467,470
Estimated - High Range	122,357,420	2,141,254,847	91,768,065	581,197,744	1,605,941,135	841,207,261	336,863,513
Estimated - Mid Point	**80,633,852**	**1,411,092,414**	**60,475,389**	**383,010,798**	**1,058,319,310**	**554,357,734**	**183,665,491**

We note that though this methodology is intended for informative and illustrative purposes only, it is still lacking in that it is based on values found in other countries and is not adjusted to reflect the exact situation of each jurisdiction. Similar to other attempts to value lost assets following wars and other tragedies,[64] this project was predicated on the availability of contemporaneous evidence, historical sources, and testimonial data. The inability to rely on the latter opens the door for inaccuracy, overstatement, and falls below the standard set for this project. Additionally, this method does not consider country-specific considerations such as GDP, the Jews' socio-economic status and their relative wealth as compared to non-Jews, and their ability to take their assets with them when leaving the countries. It also does not reflect macro-economic conditions that might have impacted the value of the property in question.

In the absence of the "best evidence" to reach accurate and verifiable country-specific values, other valuation exercises have applied various levels of discount factors to manage the risk of overstatement created by the methodologies' shortcomings. For example, the United Nations Compensation Commission (UNCC) notes:

> *"For instance, in the case of estimated cost of repair work not yet completed, in the absence of documents such as a quotation or description of damage, a 50 per cent discount factor was applied to the amount claimed. On the other hand, when claimants filed optional documents that had not been required upfront but which could serve to substantiate the claim, this would result in an add back to the adjusted value. The total of all deductions and add backs would result in an assessment score expressed as a percentage and applied to the adjusted value. The assessment score could not be higher than 100 per cent or lower than 0 per cent."*[65]

62 All population figures are based on Roumani population chart, for the year 1948. However, we note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967.

63 As Morocco had no state-directed confiscation of Jewish-owned assets, and many Jews were able to divest themselves of their assets and/or bring them out of the country, it was deemed inappropriate to try and project wholesale losses of assets. Therefore, a range based on communal assets of the first three reports was used for Morocco instead.

64 As outlined in IOM's "Property Restitution and Compensation: Practices and Experiences of Claims Programmes" (2008) publication.

65 2008. "Property Restitution and Compensation: Practices and Experiences of Claims Programmes." International Organization for Migration.

To accommodate the issues listed above, it was determined that a discount factor should be applied to the range of values for each of the seven countries. A discount factor of 50% was determined based on precedent discounts and the following:

- To migrate for the risk of overstatement if any evidence fell sort of standards
- To migrate risks due to limited testimonial data
- To account for some countries, such as Morocco, where the Jewish population was able to divest their assets and/or bring them out of the country, limiting total property losses
- To account for other countries, such as Yemen, where the population was mostly rural and poor, and there was a lack of public synagogues
- To account for other countries, such as Lebanon, where some of the Jewish population was able to leave and liquidate their assets in a relatively orderly fashion prior to the outbreak of the civil war in 1975
- To account for other countries, such as Algeria, where some of the Jewish population received compensation from the French government

The discount factor of 50% was applied across the range of values for each of the seven countries, as shown in the table below. This led to a mid-point of **$1,865,777,494** across all seven countries.

Table 7 - Range of Lost Assets for Remaining Seven Countries after discount ($, 1948)

	Aden	Algeria	Lebanon	Libya	Tunisia	Yemen	Morocco[66]
Discount	50%	50%	50%	50%	50%	50%	50%
Estimated – Mid-Point (with Discount)	40,316,926	705,546,207	30,237,695	191,505,399	529,159,655	277,178,867	91,832,746

Finally, using the previously discussed present valuation methodology, each of the seven countries estimated mid-point with discount were brought forward to a present-day value as of December 31, 2024. This led to a total present value of **$96,556,730,734** across all seven countries. See the tables below:

66 It is noted that Morocco's range is based on communal assets only, as many Moroccan Jews were able to divest themselves of their assets and/or bring them out of the country, therefore communal assets were most likely the largest loss category.

Table 8 – Range of lost assets & estimated present values for remaining Seven Countries ($, 1948)

	Estimated Mid-Point with 50% Discount ($, 1948)	Estimated Present Value ($, 2024)[67]
Aden	40,316,926	2,102,856,725
Algeria	705,546,207	36,799,992,688
Lebanon[68]	30,237,695	818,350,236
Libya	191,505,399	9,988,569,444
Morocco[69]	91,832,746	4,789,827,140
Tunisia	529,159,655	27,599,994,516
Yemen	277,178,867	14,457,139,985
Total of Remaining Country Reports	**1,865,777,495**	**96,556,730,734**

Range of Lost Assets for Seven Countries ($, 1948)							
	Aden	Algeria	Lebanon[70]	Libya	Tunisia	Yemen	Morocco[71]
Population	8,000	140,000	6,000	38,000	105,000	55,000	265,000
Estimated – Low Range	38,910,285	680,929,980	29,182,713	184,823,852	510,697,485	267,508,206	30,467,470
Estimated – High Range	122,357,420	2,141,254,847	91,768,065	581,197,744	1,605,941,135	841,207,261	336,863,513
Estimated - Mid-Point	**80,633,852**	**1,411,092,414**	**60,475,389**	**383,010,798**	**1,058,319,310**	**554,357,734**	**183,665,491**
Discount	50%	50%	50%	50%	50%	50%	50%
Estimated – Mid-Point (with Discount)	**40,316,926**	**705,546,207**	**30,237,695**	**191,505,399**	**529,159,655**	**277,178,867**	**91,832,746**
Estimated Present Value ($, 2024)[72]	**2,102,856,725**	**36,799,992,688**	**818,350,236**	**9,988,569,444**	**27,599,994,516**	**14,457,139,985**	**4,789,827,140**

67 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through December 31, 2024 based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates

68 All population figures are based on Roumani population chart, for the year 1948. However, we note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967. We also note that the estimated present value is based on the start year of 1967 for Lebanon, while all other countries are based on 1948

69 It is noted that Morocco's range is based on communal assets only, as many Moroccan Jews were able to divest themselves of their assets and/or bring them out of the country, therefore communal assets were most likely the largest loss category.

70 We note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967. We also note that the estimated present value is based on the start year of 1967 for Lebanon, while all other countries are based on 1948.

71 As Morocco had no state-directed confiscation of Jewish-owned assets, and many Jews were able to divest themselves of their assets and/or bring them out of the country, it was deemed inappropriate to try and project wholesale losses of assets. Therefore, a range based on communal assets of the first four reports was used for Morocco instead.

72 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through December 31, 2024 based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates.

Additional historical context was provided across all loss types under review for each of the seven countries, however additional valuation details were not provided in these sections.

Grand Summary Chart

Lost Assets Across All Countries ($)		
Country	**Base Year Value ($, 1948)[1]**	**Estimated Present Value ($, 2024)**
Egypt	1,147,100,811	59,816,315,234
Iran[2]	5,879,126,747	61,491,251,179
Iraq	656,611,052	34,239,408,861
Syria[3]	200,167,458	10,692,545,656
Subtotal of Comprehensive Reports	**7,883,006,068**	**166,239,520,930**
Aden	40,316,926	2,102,856,725
Algeria	705,546,207	36,799,992,688
Lebanon[4]	30,237,695	818,350,236
Libya	191,505,399	9,988,569,444
Morocco	91,832,746	4,789,827,140
Tunisia	529,159,655	27,599,994,516
Yemen	277,178,867	14,457,139,985
Subtotal of Remaining Country Reports	**1,865,777,495**	**96,556,730,734**
GRAND TOTAL	**9,748,783,563**	**262,796,251,664**

[1] All country base years are for 1948, except for Iran (1979), Syria (1947), and Lebanon (1967). Note for the remaining seven countries (Aden Algeria, Lebanon, Libya, Morocco, Tunisia, and Yemen) the value is based on an estimated mid-point with discount, based on updated methodology discussed in detail within chapter 2.
[2] Note Iran's Base Year is 1979.
[3] Note Syria's Base Year is 1947.
[4] Note Lebanon's Base Year is 1967.

Chapter 3
Lebanon Historical Section

Section 1 – Historical Background

The presence of Jews in Lebanon dates back to biblical times. According to biblical tradition, the first Jewish settlements in Lebanon began around 1000 BC. During the reign of King Solomon (circa 970-930 BC), Lebanese cedar wood was famously used to construct the First Temple in Jerusalem. According to legend, Solomon is said to have built a palace in Baalbek for the Queen of Sheba[73].

Evidence of Jewish communities in Lebanon dates from the Hasmonean period (2nd century BC), with references in both the Mishnah and the Talmud to Jewish villages and settlements in the Lebanese mountains and Mount Hermon region. During the reign of Hasmonean King Aristobulus I (104-103 BC), parts of Mount Lebanon were briefly conquered, and some local populations were forcibly Judaized. Among these communities, the town of Hasbaya at the foot of Mount Hermon is notable for having preserved ancient Jewish traditions over the centuries[74].

During the Roman period, parts of what is now Lebanon fell under the rule of the Herodian dynasty. Following the Bar Kokhba revolt (132 AD), there was a marked increase in the Jewish population in the region, as many Jews from Judea and the Galilee sought refuge in the villages at the foothills of Mount Hermon.

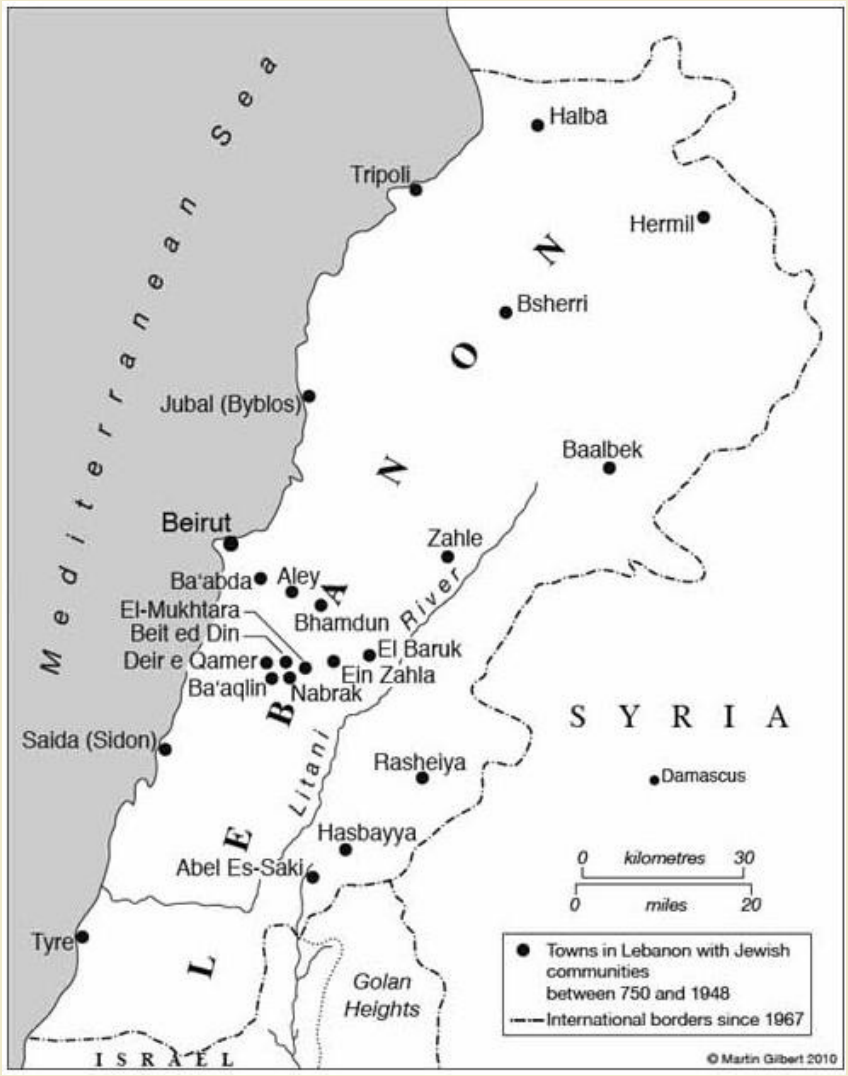
Unlike other diaspora communities, these Jews did not consider themselves in exile, as the agricultural religious commandments—such as those regarding the sabbatical year, which were meant to be applied only to the Land of Israel—were observed up to the area just south of Sidon. In 502 AD, it is recorded that the synagogue in Beirut was destroyed during a devastating earthquake[75].

73 Schulze, Kirsten E. *The Jews of Lebanon: Between coexistence and conflict* (Sussex Academic Press, 2001), pp. 12-13.

74 Schulze, 2001, pp. 12-13; Dar, Shimon. The Jewish community in Hasbaya. In Shimon Applebaum (ed.), *Mount Hermon and its foothills* (Hamador Le'yediat Ha'aretz, 1978), pp. 166-179. [Hebrew]

75 Schulze, 2001, pp. 12-13.

Map 2 - Jewish settlements in Lebanon (750-1958)



Source: Gilbert, Maps

Under Muslim rule

During the reign of Caliph Umar (634-644), Lebanon became part of the expanding Arab Empire. Under Muslim rule, Jews were classified as *dhimmis*, a protected but subordinate status that allowed them to live and practice their faith in exchange for paying a poll-tax (*jizya*) and recognizing their inferior status. Jews were prohibited from carrying arms, testifying against Muslims in court, or marrying Muslim women. Despite these restrictions, some Jews in Lebanon attained influential positions, serving as medical or financial advisers at the courts of various caliphs[76].

There is evidence of Jewish families in Tripoli in northern Lebanon at the end of the 7th century, and by 922, a Jewish community had also been established in Baalbek in the eastern Beqaa Valley. In 1071, the *Yeshiva of Eretz Israel*, the chief Talmudic academy

76 Schulze, 2001, pp. 13-15.

and the central legalistic body of the Jews of Israel, had to relocate its seat to Tyre, where it remained for some time. By 1170, Tyre's Jewish community had adopted Arab manners and was involved in glassmaking and international trade[77].

The Jewish communities in Lebanon maintained ties with other Jewish centers across the region, and documents from the Cairo Geniza, dating to the 11th century, mention intermarriages between Jews from Lebanon, Egypt, Syria, and Israel. The 12th-century Jewish traveler Benjamin of Tudela described Jews living alongside the Druze, and found around 50 Jews living in Beirut. According to local tradition, Beirut's synagogue and Jewish cemetery date back to around 1300[78].

The expansion of the Jewish community in Beirut

Until the mid-19th century, Jewish communities in Lebanon were widely dispersed across various settlements. Jewish life was primarily concentrated in two regions: the coastal cities of Sidon, Beirut, and Tripoli, and the mountainous settlements of Mount Lebanon, the most prominent being Deir al-Qamar and Hasbaya[79].

Starting in the mid-19th century and continuing into the 20th century, the number of Jewish settlements in Lebanon declined as the Jewish population gradually consolidated in Beirut. By the second half of the 19th century, only three communities remained out of the original nine that had existed in the first half of the century. During this period, the Jewish population of Beirut and other major cities steadily increased[80].

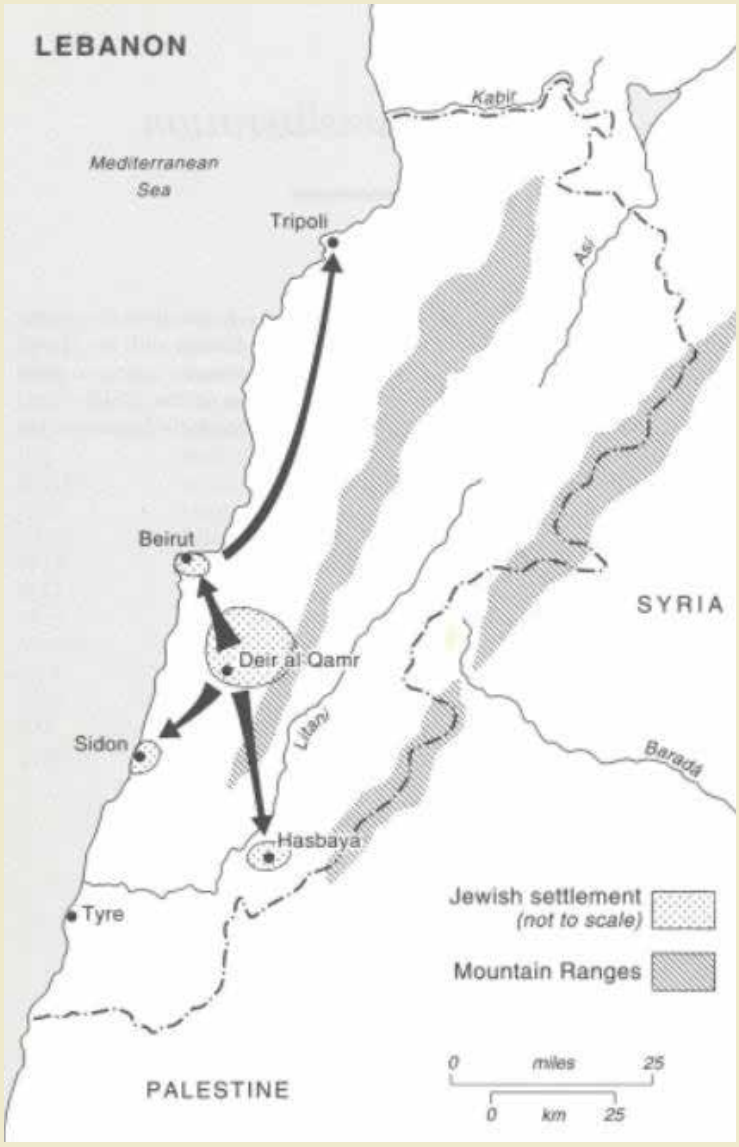
77 Schulze, 2001, pp. 13-15.

78 Schulze, 2001, pp. 13-15; Farag, Raga Saed. *The relationship between the Druze and Jews* (Yanouh, 2002), p. 13.

79 Levy, Tomer. The beginnings of the Jewish community in Beirut in late Ottoman period. Pe'amim: *Studies in Oriental Jewry* 94/95 (2003), pp. 181-209. [Hebrew]

80 Levy, 2003, pp. 181-209.

Map 3 - Jewish Settlement and Migration in 19th Century Lebanon



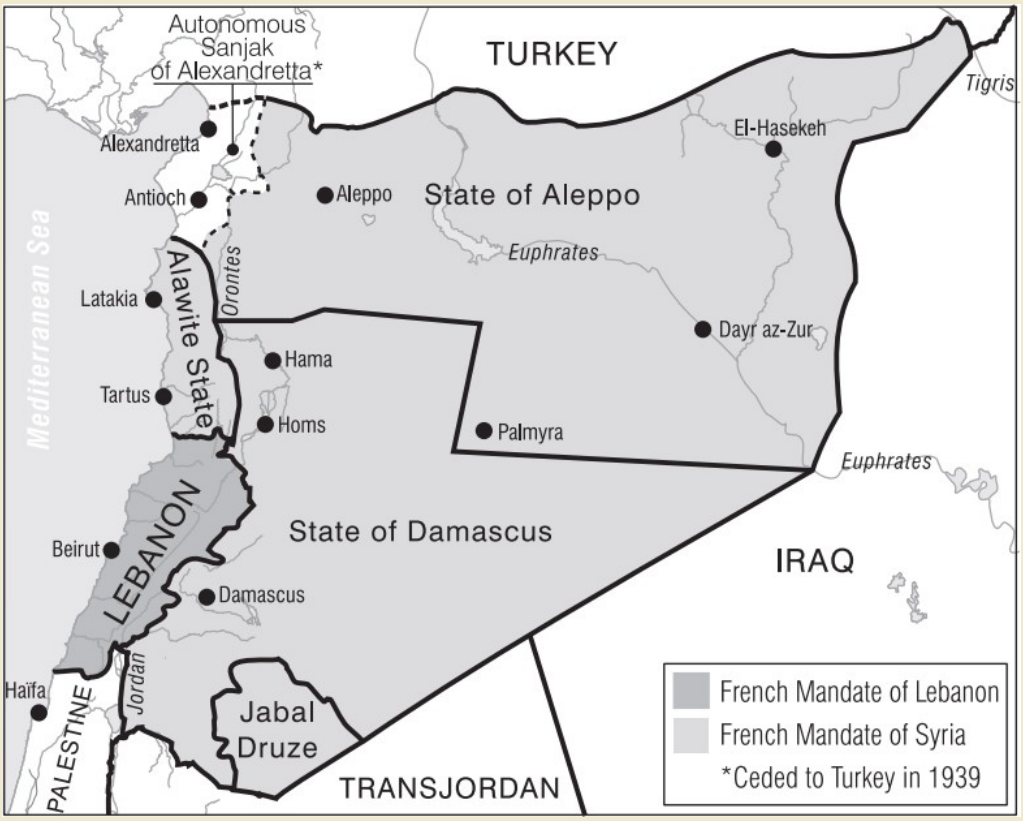
Source: Schulze (2001), Maps

From the 1830s onward, Beirut, which had previously been overshadowed by its neighbor Sidon, began to develop rapidly on economic, cultural, and political fronts, becoming a flourishing city that attracted people from the surrounding areas, including Jews. This growth spurred a wave of Jewish migration to Beirut, primarily from Damascus and Aleppo, but also from cities such as Baghdad, Izmir, and Thessaloniki. Consequently, the Jewish population of Beirut grew from just 200 individuals at the beginning of the 19th century to approximately 2,500 by the century's end[81].

81 Levy, 2003, pp. 181-209.

French Mandate (1920-1943)

Map 4 - The French Mandate of Syria and Lebanon (1920)



Source: Traboulsi, p. 89

With the establishment of the modern borders of Lebanon in 1920, the French officially recognized the Jewish community as one of the country's numerous religious communities. The French further institutionalized the sectarian nature of Lebanese society through the confessional system, which granted each recognized community a degree of autonomy, similar to the Ottoman *millet* system. The Jewish community, like others, enjoyed a high level of communal self-governance[82].

Upon the adoption of the Lebanese constitution in 1926, the Jewish community expressed a desire to participate in the country's political life. They petitioned the French authorities multiple times to appoint a Jewish representative for Lebanon's minority communities. Despite these efforts, the French administration opted to appoint a Protestant representative instead, sidelining the Jewish community in political matters[83].

82 Levi, Tomer. The Jews of Beirut: *The rise of a Levantine community*, 1860s-1930s (Peter Lang, 2012), pp. 110-112.

83 Levi, 2012, pp. 110-112.

Figure 1 - Pupils of the Alliance School in Beirut (1934**)**

Source: Beit Hatfutsot (1996b)

In 1923, the small Lebanese Jewish community was estimated to number around 3,300 individuals. By the time of the 1932 census, the Jewish population had increased slightly to 3,588, with 3,060 residing in Beirut and the remainder primarily in Sidon and Tripoli. Sidon, the second-largest Jewish community in Lebanon, never had more than 400 to 500 Jewish residents throughout the twentieth century. Due to their economic vulnerability and exposure to physical attacks from the non-Jewish majority, many of Sidon's Jews began to emigrate to Beirut or Palestine in the 1930s[84].

By 1939, Lebanon's total population was approximately 934,000, of whom 7,000 were Jews. The sharp rise in the Jewish population since the 1920s, particularly in Beirut—where the number of Jews grew to more than 10,000 by 1958, according to some estimates—was largely due to an influx of Syrian Jews. Lebanon was one of the few Arab countries where the Jewish population actually increased after 1948[85].

In the late 1940s, approximately 90 percent of Lebanese Jews were engaged in commerce, while 5 percent worked in the liberal professions, including law, education, administration, and banking. The remaining 5 percent were involved in various artisanal trades. Many Jews in Beirut resided in affluent neighborhoods alongside members of other religious communities. In contrast, those with fewer economic means lived in Wadi Abu Jamil, the historic Jewish quarter of the city[86].

84 Laskier, Michael Menachem. Syria and Lebanon. In Reeva Spector Simon, Michael Menachem Laskier, and Sara Reguer (eds.), *The Jews of the Middle East and North Africa in modern times* (Columbia University Press, 2002), pp. 332-333.

85 Laskier, 2002, pp. 332-333.

86 Laskier, 2002, pp. 332-333.

Impact of the conflict in Palestine

As a largely Christian Arab nation, Lebanon displayed more tolerance toward its Jewish community than other Arab countries. Jews in Lebanon were citizens with the right to vote and participate in the country's political and cultural life, though they held a marginal role in its political and administrative systems[87].

The period of relative calm began to shift in October 1937, when the Jerusalem Mufti, Haj Amin al-Husseini, settled in Lebanon. From there, he continued his anti-Jewish agitation for approximately two years without interference. His propaganda efforts soon began to yield results. In July 1938, the police stationed strong guards in the Jewish quarter of Beirut as a precaution against potential attacks. In southern Lebanon, Arab militants set fire to fields thought to belong to Jews. In August, Arab Palestinian terrorists bombed a synagogue in Beirut, and similar bombings followed in July 1939[88].

In September 1945, American intelligence sources reported that a group of radical Muslims was plotting to attack Jews in Lebanon and Syria. Alarmed by these prospects, the Beirut Jewish community's Council affirmed their loyalty to Lebanon and distanced themselves from Zionism. Yet, anti-Jewish violence continued in May 1946, when Arab terrorists threw bombs into Jewish-owned stores in Beirut, injuring two people[89].

In October of the same year, a Muslim demonstration marched to the Lebanese Parliament chanting, "Down with Zionism." Lebanon, along with Syria, joined the Arab League's boycott of "Zionist goods" in December 1945. A subsequent legislation imposed heavy fines—double the value of the goods—on anyone caught trading in "Zionist goods," and repeat offenders faced up to fifteen years in prison[90].

The 1948 Arab Israeli war

The situation for Lebanese Jewry deteriorated rapidly at the end of 1947, as open Arab-Jewish hostilities broke out in Palestine. The Lebanese government's anti-Jewish policies reached their peak in May 1948 when Lebanon sent its small army to fight against the newly established State of Israel[91].

87 Schechtman, Joseph B. *On wings of eagles: The plight, exodus, and homecoming of Oriental Jewry* (Thomas Yoseloff, 1961), pp. 167-182.

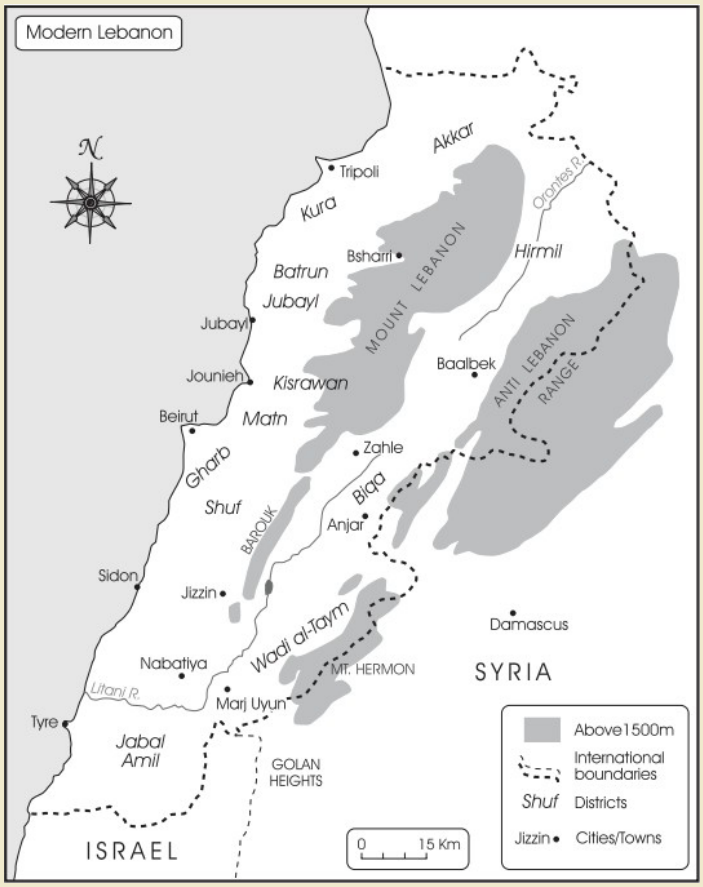
88 Schechtman, 1961, pp. 167-182.

89 Schechtman, 1961, pp. 167-182.

90 Schechtman, 1961, pp. 167-182.

91 Schechtman, 1961, pp. 167-182.

Map 5 - Modern Lebanon



Source: Harris, pg. 8

On June 2, 1948, Lebanese representative Dr. Charles Malik addressed the UN Security Council, assuring that no harm would come to the Jews in Arab countries so long as they "remain loyal to their own motherlands" and refrain from engaging in relations "with the Zionists of Palestine."[92]

Nonetheless, Jewish institutions in Lebanon were systematically shut down on accusations of "Zionist tendencies." The Maccabi organization was declared illegal, its property confiscated, and its president, Dr. Abraham Hellmann, imprisoned for three weeks. A special "defense tax" was levied on every Jewish person capable of earning an income, and several Jewish officials in the Ministry of Commerce were dismissed[93]. Some Jewish university students were ordered to leave the country.[94]

One of the most pervasive forms of anti-Jewish pressure involved extortion "for the Arab refugees from Palestine," which evolved into an organized racket. *Al-Hayat*, a local newspaper, published lists of Jewish contributors along with the amounts they donated, as well as the names of those who had not yet contributed to the Arab fund. The paper even mocked the situation, stating, "Let us thank God for having created rich Jews in Beirut so that they can pay for the Arabs of Palestine."[95]

92 Schechtman, 1961, pp. 167-182.
93 Schechtman, 1961, pp. 167-182.
94 Schulze, 2001, p. 70.
95 Schechtman, 1961, pp. 167-182.

Figure 2 - A Wedding at the Magen Avraham Synagogue (1957)

Source: Beit Hatfutsot (1996a)

The campaign of intimidation escalated to more violent measures. On January 8, 1948, a Jewish merchant in Beirut was stabbed to death by three unidentified assailants. The following day, a bomb exploded at the Alliance Israélite school. Addressing the surge in anti-Jewish violence, the Lebanese paper, *Al Amal*, justified the attacks, stating that "the troublemakers have a right to act as they do, for how can you expect them not to attack the Jews when the Lebanese non-Jews can hear the cries of their unhappy brothers in Palestine?"[96]

On May 24, 1948, a Shi'ite mob attacked Jews in the village of Teybl. Two months later, "unidentified persons" threw a hand grenade into the Jewish quarter of Beirut, injuring three Jews with glass splinters. Following the alleged discovery of a munition's depot in the garden of a Beirut synagogue, the Grand Rabbi and the Jewish Community Council of Beirut were forced to issue a statement denouncing "Zionist propaganda" and affirming their loyalty to the government. The Grand Rabbi also condemned "the violence perpetrated in the name of Zionism in Palestine."[97]

Despite the hostile environment, Beirut's Jewish community received some protection from Christian neighbors and organizations such as the "Phalange Lebanese," which often patrolled the Jewish quarter to ward off anticipated attacks. In April 1948, the Phalange radio station advocated for closer cooperation between Christian Lebanon and a Jewish state in Palestine[98].

96 Schechtman, 1961, pp. 167-182.

97 Schechtman, 1961, pp. 167-182.

98 Schechtman, 1961, pp. 167-182; Salameh, Franck. *Lebanon's Jewish community: Fragments of lives arrested*. Palgrave Macmillan, 2019.

An editorial in *Le Jour* on January 13, 1948, titled "Our Jewish Fellow-Citizens," highlighted the insecurity facing Lebanon's Jewish community, stating, "Our Jewish fellow citizens are living in great insecurity." The editorial urged the government to take immediate action: "We must reassure them. They must be shown through actions that they are protected by the law in the same way as the members of other communities."[99]

Lebanese civil wars and the end of the community

On the eve of the 1958 civil war the Jewish community in Lebanon was at its largest in history—between 9,000 and 15,000, according to different estimates. They were a prosperous community, constituting 1.9 per cent of the country's business leaders, while only 0.4 per cent of the population[100].

The war marked the onset of a prolonged political decline for Lebanon's Christian community—a process that has persisted since and ultimately undermined the primary group supporting the Jewish community in the country. The conflict unfolded between pro-Western Christian factions and a coalition of Muslim, pan-Arab, and Palestinian forces within Lebanon. During the war, the Maronite *Kata'ib* party (later becoming the Lebanese Forces), offered military protection to Jewish interests, as the Jewish community lacked its own militia[101].

The instability caused by the civil war and the strengthening of Muslim forces inspired by staunch pan-Arab ideology, had a severe impact on the Jewish community. As a result, by 1967, the Jewish population had dwindled to 7,000. Jews left for Mexico, Brazil, Argentina, and the United States. Lebanese security sources estimated that half of Lebanon's Jews left the country "in a panic".[102]

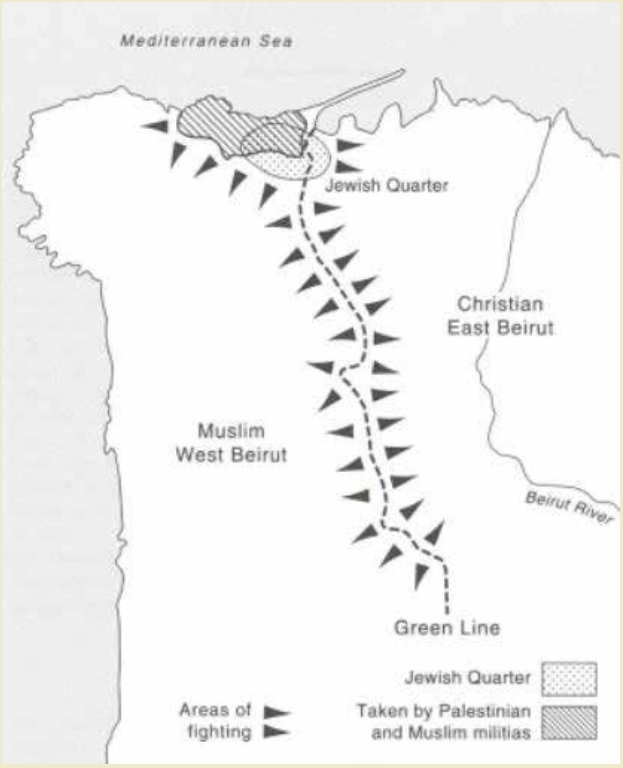
99 Schechtman, 1961, pp. 167-182.

100 Schulze, 2001, p. 95.

101 Schulze, 2001, pp. 7-8.

102 Schulze, 2001, p. 101.

Map 6 - Wadi Abu Jamil in the Civil War (1975-1976)



Source: Schulze (2001), Maps

The 1967 Six-Day War further destabilized the conditions for Jews in Lebanon, and by 1971, their numbers decreased to some 3,000-4,000. Christian *Kata'ib* forces once again protected Jewish homes, since, as a Lebanese-Jew commented, "The Christians… understood that if the Israelis lost the war, the Muslims would kill them after they had finished with us."[103]

The war heightened the politicization of the Palestinian population in Lebanon, driven largely by the expanding influence of the Palestine Liberation Organization (PLO). This shift led to an even greater marginalization of the Jewish community. Before the war, members of parliament would visit the Jewish synagogue, and a few Jewish officers still served in the army and security services. However, following the conflict, these officers were advised to resign, as the government claimed it could no longer withstand mounting pressure from Arab and Palestinian factions. [104]

In December 1970, a bomb exploded at a Jewish school, and in September 1971, the community's secretary Albert Elia was kidnapped as he left his home, probably by Syrian secret agents operating in Lebanon. The Jewish community council tried all means to get him released, even asking foreign governments for help. They failed to save him from his Syrian abductors. He was never heard of again, and it is assumed that he was tortured and died at the hands of his tormentors at the age of 68[105].

103 Schulze, 2001, p. 110.

104 Laskier, 2002, p. 334; Schulze, 2001, p. 111.

105 Schulze, 2001, pp. 116-117; Abducted Lebanese Jewish leader was a poet and translator. Point of no return, 11 June 2020. https://www.jewishrefugees.org.uk/2020/06/lebanese-jewish-leader-was-poet-and.html; Lebanon seeking a missing official of Jewish council. *The New York Times*, September 9, 1971.

Figure 3 - The Jewish cemetery in Beirut, a civil war battle zone (1982)

Source: Beit Hatfutsot (1996c)

The outbreak of the second civil war in 1975 placed the Jewish quarter of Wadi Abu Jamil at the center of the conflict, located along the Green Line between the Christian forces and the coalition of Sunni, Shi'a, Druze, and Palestinian factions. The war resulted in the closure of synagogues and Jewish schools, and economic activity came to a standstill. Many buildings, including the main synagogue and the Talmud Torah, sustained heavy damage. By 1978, only 450-1,000 Jews remained in Lebanon, and by 1980, this number had dropped to 200-300, with just 20 Jews still residing in Beirut[106].

Between 1984 and 1987, 11 leading members of the Jewish community were kidnapped and murdered by the Organization of the Oppressed of the Earth which claimed links with the Shi'ite militia *Hizb'allah*. Here are their names and ages and the presumed dates of their deaths: Raoul Mizrahi, age 52 (1984); Selim Mourad Jamous, age 54 (1984); Haim Hallal Cohen, age 39 (1985); Dr Elie Hallac, age 52 (1985); Elie Youssef Srour, age 68 (1985); Isaac Sasson, age 65 (1987); Isaac Tarrab, age 70 (1986); Yehuda Beniste, age 70 (1987); Ibrahim Beniste, age 39 (1987); Youssef Beniste, age 33 (1986); and Henri Mann, age 40 (1986)[107].

Though there were difficult times, the Jewish community in Lebanon, though small, played an important role in the country's economic and cultural development, especially in Beirut during the late Ottoman and French Mandate periods. Jews were active in trade, finance, and industry, helping modernize Beirut's commercial life. Multilingual and cosmopolitan, they served as cultural intermediaries and contributed to journalism, literature, and the Arab cultural renaissance.

Today, 20-40 Jews remain in Lebanon[108].

106 Schulze, 2001, pp. 7-8.

107 Schulze, 2001, p. 143; Israeli TV series 'Lebanon' forgot abducted Lebanese Jews. *Point of No Return*, 22 February 2021. https://www.jewishrefugees.org.uk/2021/02/israeli-tv-series-lebanon-forgot.html

108 Lebanese Jewish community. *Ministry for Social Equality and Promotion of the Status of Women*. https://www.gov.il/he/pages/arab_communities_lebanon_info

Chapter 4

Lebanon Economic Section

Section 1 – Methodological Benchmarks

Based on the information presented above regarding the makeup of the Jewish community in Lebanon in 1967, the following dates and figures will serve as a methodological benchmark for different points of analysis regarding the breakdown of different categories of Jewish assets:

Valuation Start Year:

The year 1967 represents a reasonable benchmark regarding the beginning of the Jewish community's gradual departure from Lebanon, as well as a reasonable date from which to assess property values, as it predates the downward price-spiral associated with larger waves of Jewish departure following the Six-Day War (June 5-10, 1967), with half of the Jewish population having fled by 1970.

Size of the Jewish community:

For the purposes of this report, a total Jewish Lebanese population of 6,000[109] Jews, as supported by Roumani, will be used to value Jewish property. We note this population estimate is based on the year 1958, as it predates the community's departure beginning in 1967.

Distribution of Jewish population:

Based on the information presented below in detail, the Lebanese Jewish population was calculated to be 100% urban.

The distinction between rural and urban communities allows one to draw a simple distinction between vastly different types of communities (in terms of geography, literacy rates and type of education and employment, average size and value of land and property etc.)

Urban areas are widely recognized as larger metropolitan centers and their immediate environs/hinterlands, while rural communities are characterized by their distance from urban centers, their relatively smaller numbers, and an agriculture-centric way of life.

Jewish demographics: As mentioned in detail below, the average size of a Jewish family being utilized for the relevant period covered, is 5.

109 Roumani, Maurice. *The Case 2; WOJAC's Voice* Vol.1, No.1. 1978.

Section 2 – Economic Indicators

The following section is meant to describe the types of activities and occupations that characterized Jewish economic life in Lebanon in the time-period under consideration. The data and conclusions from this section will serve as a point of departure for further analyses regarding the Jewish community's economic strength in Lebanon.

The Lebanese Economy

The Lebanese economy fluctuated under the French mandate, as the result of several different factors: the end of World War I, Ottoman debt, currency reform, the Great Depression, World War II, and more.[110] While living conditions in rural areas remained relatively static, life in urban centers changed drastically. French hegemony and the weakening of the once dominate Sunni elite had allowed for the rise of a new upwardly mobile trading class made up of Christians, Muslim minority groups, and Jews.[111] Indeed, by the time Lebanon declared its independence it was home to uniquely favorable economic conditions, including "a dynamic manufacturing sector, a strong financial condition, a relatively low illiteracy rate, and accommodating Arab markets for exports."[112] Likewise, the number of industrial establishments increased over two-fold from 1930-1939 and the number of workers in factories and workshops reached 20,000.[113]

Upon its founding, independent Lebanon adopted laissez-faire policies which severely limited government involvement in both financial markets and broader social services.[114] This approach stood in contrast to conventional wisdom at the time in postcolonial nations which put a heavy emphasis on the state's role in insuring that socioeconomic goals were met.[115] It also explains, for example, why individual religious communities were so involved in funding matters such as education and health care.

At first glance the laissez-faire system appears to have been quite successful, with sectors such as trade and finance becoming the focus of the Lebanese economy. Along with tourism, they contributed more than twice as much to net national product as agriculture and industry combined.[116] Lebanon became the region's main center of banking and a leading importer. As a result, between 1950 and 1974 real GDP per capita increased at an average annual rate of more than 3%.[117] Likewise, per capita income was relatively high in comparison to other countries in the regions.[118] Not only did the national economy experience consistent growth, but Lebanon was known for its high standard of living and bourgeois culture. Indeed, it was often referred to as the 'Switzerland of the Middle East.'[119]

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110 Schulze (2001), pg. 36
111 Ibid., pg. 36
112 Gaspard, pg. 71
113 Ibid., pg. 51
114 For a detailed study of the rise of laissez-faire policies in Lebanon, see ibid., chap. 2.
115 Kardahji, pg. iv
116 Ibid., pg. v
117 Gaspard, pg. 70
118 See: Kardahji, pg. vii
119 See: Issawi, pg. 285, fn27

This reputation, however, ignored some deep-seeded socioeconomic flaws. Despite the positive economic indicators noted above, Lebanon's growth rates were more-or-less equal to those of other developing nations during this period.[120] Thus, the Lebanese economy can actually be said to have underperformed, given that it started with far more favorable economic conditions. Likewise, large swaths of the population remained in overcrowded housing and without access to adequate medical services.[121] Thus, while the Beirut and Mount Lebanon regions contained only 60% of the total population in the early 1970s, they had 82% of all doctors. In contrast, south Lebanon and the Beqaa Valley contained 22% of the population and only 8% of all doctors.[122] In other words, leaving these and other matters to the private sector and NGOs was not particularly effective. Indeed, such socioeconomic failings, when exacerbated by political and demographic tensions, would go on to play a contributing role in the outbreak of civil war in 1975.

The contradiction between the relatively high per capita income and standard of living on the one hand and socioeconomic failings and merely average growth on the other, is a result of the gaping inequality which characterized Lebanese society. The financial sectors which propelled the growth of the Lebanese economy mainly benefited the urban elite and very little of the wealth trickled down to other segments of society. In fact, the gap between urban and rural communities was so stark that Lebanon had essentially become "two distinct populations."[123]

A series of studies conducted in the early 1960s demonstrated the extent to which the high per capita income was not evidence of overall prosperity, but instead the result of the wealth amassed by a relatively small segment of urban society.[124] One found that the top 35% of households in Beirut earned 79% of all the city's income, with the top 4% earning 36%.[125] An additional study classified 49% of households nationwide as "poor" or "destitute," meaning they had an average annual income of no more than 2,500 LL. Moreover, the study highlighted that the proportion of these lower-class households in rural areas was even higher: 56%. The duality of Lebanese society is summarized by Toufic K. Gaspard:

> *…how can one reconcile the numerous statements about Lebanon's relative high standard of living and outstanding growth performance, either in the region or among LDCs [least developed countries] in general, with the reality of an average if not lackluster performance? The short answer is that most observers or visitors to the country usually restricted their observations to the capital Beirut and to the area of central Lebanon surrounding it... The standard of living in Beirut or central Lebanon continues to be little representative of overall economic conditions in the country, as confirmed by the skewed distribution of income and wealth.*[126]

120 Gaspard, pg. 72
121 Ibid., pg. 71
122 Kardahji, pg. 58
123 Gaspard, pg. 79
124 For a brief overview of these studies, see: Kardahji, pgs. 56–58
125 Ibid., pg. 56
126 Gaspard, pg. 73

Jewish Participation in Lebanon's Economy

The process of urbanization which the Lebanese Jewish community underwent starting at turn of the twentieth century paid high dividends by the 1960s. Not only was Lebanese Jewry centered in Beirut, the focal point of the Lebanese economy and the area where the standard of living was the highest, but Jews worked primarily in the very sectors which were driving that economy. Hence, the Jewish community was on the 'winning' side of Lebanon's socioeconomic divide.

Though estimates vary a bit, by all accounts the vast majority of Lebanese Jews were involved in business, commerce, and finance. In 1952, community head Joseph Attie estimated that 65% percent were in business, 28% were small wage earners, 4.5% were professionals, 2% were laborers, and 0.5% were in government service.[127] Similarly, in 1965, the American Jewish Yearbook reported that "approximately 70 per cent are engaged in business and commerce" and "25 per cent are artisans and 5 per cent are in the liberal professions."[128] Likewise, Joseph Lichtman, son of the former Chief Rabbi of Syria and Lebanon Ben Zion Lichtman, estimated that 60-70% of the Beirut Jewish community were merchants or bankers.[129] Finally, Schulze estimates that a full 90% of Lebanese Jews were engaged in commerce.[130]

Many Jewish businessmen also gained national repute. In fact, on the eve of the first civil war in 1958 Jews made up 1.9% of Lebanon's business leaders, despite only constituting 0.4% of the total population.[131] Prominent banking families included the Safras and the Zilkhas.[132] In addition, the Nahmads and the Arazis were smaller, but still well-known, bankers and money lenders. Joseph Farhi also stands out.[133] He headed an expansive maison commerciale (commercial house) and was a member of Beirut's Chamber of Commerce, as well as other prominent business associations, something that was rare for Jews, even among the financial elite. In addition, Farhi served for nearly 40 years in various leadership positions in the Jewish community. The same is true of Joseph Dichy Bey, who likewise managed a large maison commerciale while simultaneously serving the community.[134]

It must be noted that Lebanon represents a unique case, before 1975, most Jews in Lebanon were able to sell their property legally and in an orderly manner. Lebanon maintained a relatively open and liberal economic system, and there were no formal restrictions preventing Jews from transferring or liquidating their assets. However, after the outbreak of the Lebanese Civil War in 1975, the situation deteriorated dramatically. Many Jewish families fled under urgent and often dangerous conditions, leaving homes, businesses, and communal institutions behind. In the chaos of the war, much of this property was abandoned, seized, or lost without compensation - due not to state confiscation, but to the collapse of law and order. It is exactly for this reason that, unlike their counterparts from other parts of the Arab world, Lebanese

127 Schulze *(2001), pg. 93*
128 Louvish, pg. 466
129 Schulze (2001), pg. 106
130 Ibid., pgs. 36–37
131 Schulze (2001), pg. 94
132 Ibid., pgs. 36, 37
133 See: Levi (2010)
134 See: Schulze (2010b)

Jews did not submit detailed testimonials regarding lost property and assets to the Israeli government or other official bodies. However, it cannot be said that there were no lost assets, as historical evidence has made clear that not only were there in fact Jews who lost property and personal assets, but considerable communal assets were also left behind.

Jewish Demographics

In the absence of detailed demographic studies there is very little data that can provide the exact number of persons per family among Lebanese Jews in 1967. The number 5 is nevertheless justified on the following basis of a report in the 1965 edition of the American Jewish Yearbook which states: "At present the Jewish community of Lebanon is variously estimated to be between 5,000 to 6,000 persons, or approximately 1,000 to 1,200 families." In other words, this report estimates 5 people per family.

Jewish Settlement Patterns: Urban vs Rural

Starting in the mid-nineteenth century Beirut gradually became the center of Jewish life in Lebanon. The Jewish population of the city grew consistently from the second half of the nineteenth century until the middle of the twentieth.[135] The city absorbed not only Jews from other areas within Lebanon, but also Jews who immigrated from other countries as well. Some, such as Lebanese Jews who escaped the Shouf during the Druze-Maronite war in 1860 or Russian Jews who fled pogroms in the 1880, did so for their own safety. Many others did so in order to improve their economic and social standing. The capital city was an especially attractive destination at this time as it was quickly becoming one of the most culturally and economically vibrant cities in the entire Middle East. As a result, one source notes the Jewish population of Beirut grew from around 500 in 1856 to approximately 5,000 by the end of the French Mandate.[136] A second small but still vibrant community, also existed in Sidon. Conversely, the communities in Hasbaya and Tripoli began to all but disappear.

The growth of the Jewish community in Beirut was part of a rapid process of urbanization which left its mark on many of the confessional communities in Lebanon.[137] By the start of the twentieth century the Jewish community in particular transformed from one that was "Arabized, rural, [and] geographically fragmented" to one that was "urbanized, and that had adopted a distinctly Francophile Levantine identity."[138] The distinctly urban nature of the Lebanese Jewish community was only strengthened by the influx of displaced Jews from Syria and Iraq after 1948, as essentially all of them came to Beirut. According to at least one population survey, by 1956 around 80% of Lebanon's Jewish population lived in Beirut with another 6% in Sidon, while areas such as Mount Lebanon and North Lebanon had less than 150 Jews altogether.[139] Eventually, the continued migration of Jews to Beirut would bring the population of Sidon down to 150 or so as well.[140]

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135 Levi (2001), pg. 39
136 Ibid., pg. 39
137 Salameh (2015), pg. 304
138 Schulze (2001), pg. 12
139 Based on the numbers found in ibid., pg. 94
140 Schulze (2009), pg. 339

The urbanization of Lebanese Jewry was a major factor in the community's financial and cultural strength, as the economic and social divide between the urban and rural populations in independent Lebanon was especially pronounced.[141] The Jewish community was predominantly middle and upper-middle class. Nearly all were urban professionals, with most involved in the commercial and financial sectors. Likewise, as part of the country's urban population Jews had access to education and social services that much of the rural population did not. Finally, it should be noted that there is no evidence to suggest significant Jewish involvement in agriculture or ownership of substantial rural holdings.

The Loss of Jewish Assets

Despite numerous debates and proposals on the matter in their parliament, the Lebanese Government never sequestered or seized Jewish property, subjected Jewish citizens to official persecution or limited their freedoms. The communal experts contacted further pointed out that at no time were Jewish assets confiscated by Lebanese authorities. Many Lebanese Jews were able to successfully liquidate assets or move them out of the country before emigrating. In addition, some Jewish expatriates still own property in Lebanon and manage it through local representatives. In 2008 for instance, the Lebanese press reported on a situation where a former Lebanese Jewish family residing in Milan, Italy had successfully sued two persons, in Lebanon, who had encroached on land that they still owned in Lebanon.[142] In interviews with Dr. Edy Coehn and Mr. Ya'akov Kamchin both stressed that Jews were allowed to leave the country freely and transfer wealth out of the country with impunity. A similar point is made by historians as well.[143]

As such, it would be improper to view all Jewish owned assets existing in 1967 as abandoned or otherwise taken, as is often the case in relation to the expulsion of Jews from other Arab countries. For example, a report in a Lebanese newspaper from 1969 describes the steps taken by Jews leaving the country:

The Jew first prepares a passport. Afterwards he makes sure to liquidate his affairs and gradually sells his property. He does this to ensure against significant material loss, and to safeguard against attack by his enraged neighbors.[144]

While this particular source is not free of anti-Jewish bias, to wit, it goes on to blame Jewish emigration as the "main cause" of the "wave of bankruptcies flooding Lebanon," the general description is accurate. Even as late 1985, David Sitton observed that Jews "may leave the country when they please after being afforded the chance to liquidate their property" and that "they may take their capital out of the country".[145]

There are, however, some exceptions to this rule. Research points to several instances in which individual Jews did in fact leave property behind or had no choice but to liquidate assets at prices well below market value. From 1949 to 1950 for instance,

141 Regarding the divide between the urban and rural populations in Lebanon, which expressed itself in large discrepancies in annual income, access to education, health services, and more, see: Kardahji, pg. 58

142 Fischbach, Michael R, pg. 197

143 For example, see: Schulze (2009), pg. 343.

144 Levin, pg. 209

145 Sitton, pg. 77

claims totaling $390,981[146] had been lodged with the Israeli Ministry of Finance's Registrar of Foreign Claims and by 1956 this had risen to $499,924.[147] In another example, journalist Itamar Levin collected a number of reports concerning the negative financial impact of the 1958 civil war upon Jewish businesses, including the losses incurred by those who chose to leave Lebanon.[148] Further, a 1968 French news item refers to the "constant harassment by many Arab businessmen withholding payments owed to Jewish debtors and traders."[149] Likewise, at the height of the violence in Beirut during the second civil war many Jews took shelter in the nearby resort town of Aley.[150] Upon their return they discovered that their houses had been looted. Those who tried to restart their business found it impossible to do so. In fact, according to contacts in the Lebanese Jewish expatriate community, to this day some families are still actively perusing compensation. In addition, the communal experts mentioned above pointed out that a substantial number of communal holdings were left behind as well. These include synagogues, cemeteries, and schools.

Section 3 – Land Distribution

This section will discuss the Lebanon land tenure system.

Jews and Land Ownership in Lebanon

As described above, the Jewish community in Lebanon was mostly urban by the 1967. Hence, the nature of the Lebanese land tenure system was not relevant to the assets owned by the Jewish community in Lebanon at the time.

Section 4 – Rural Assets

4.1 Objectives and Scope of Work

This section will carry out a summary of the rural land and property ownership by Jews in Lebanon.

4.2 Research Analytical Conclusions

The Lebanese Jewish community was mostly urban and did not have any significant rural holdings. Evidence was however found that the Palestine Jewish Colonization Association (known as PICA), a Zionist group founded in 1924 for the purpose supporting Jewish settlement in Palestine, owned rural land in Lebanon.[151] According to forms filed by the organization in 1949 with the Israel Registrar of Foreign Claims, PICA owned over 6,000 dunam of land in Lebanon. However, PICA did not provide

146 Fischbach, Michael R, pg. 81 - quoting from ISA(130) 184/hts/9. Overall summary of the work of the foreign claims registrar's offices of December 31, 1950

147 Fischbach, Michael R, pg. 81

148 Levin, pgs. 207, 8

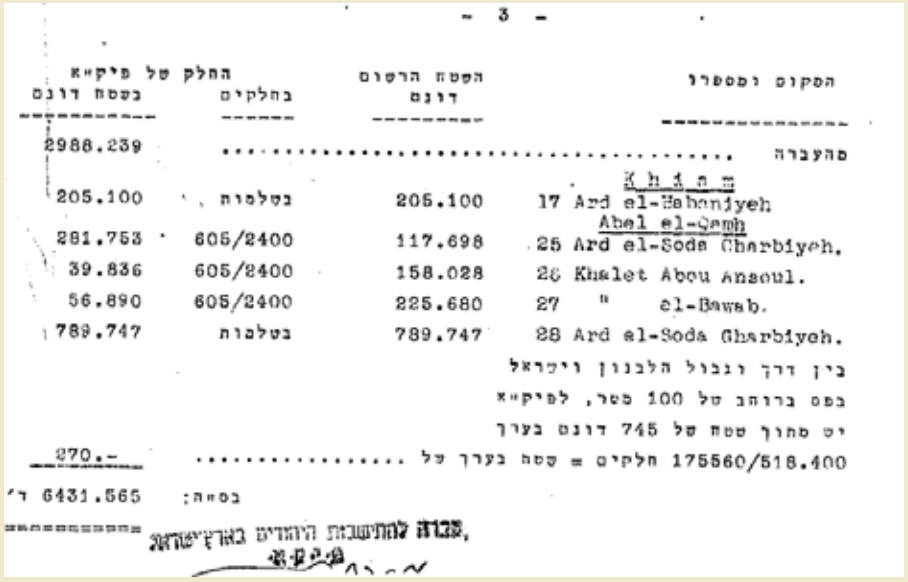
149 *Salameh (2019),* pg. *109*

150 Schulze (2001), pg. 127

151 For more on PICA, see: Goldstein and Stern

estimated values for their land, and it is unclear what happened to their holdings between 1949 and 1967.[152] It is also worth noting that a portion of PICA's land was found in areas incorporated into the State of Israel after the War of Independence, such as Abil al-Qamh.

Figure 4 - The Final Page of the List of Assets in Lebanon Filed by PICA



- 3 -

החלק של פיק"א בשטח דונם	בחלקים	שטח הרכוש דונם		המקום ומספרו
2988.239	.....			מהעברה
				Khan
205.100	בשלמות	205.100	17	Ard el-Hahaniyeh Abel el-Qamh
281.753	605/2400	117.698	25	Ard el-Soda Gharbiyeh.
39.836	605/2400	158.028	26	Khalet Abou Ansoul.
56.890	605/2400	225.680	27	" el-Bawab.
789.747	בשלמות	789.747	28	Ard el-Soda Gharbiyeh.

בין דרך וגבול הלבנון וישראל
בשם ברוחב של 100 מטר, לפיק"א
יש מחוץ שטח של 745 דונם בערך

270.- ..... שטח בערך של = חלקים 175560/518.400

בסה"כ: 6431.565 ד'

Source: Israel Registrar of Foreign Claims

Section 5 – Urban Assets

5.1 Objectives and Scope of Work

This section will carry out a summary of urban land and urban property owned by Jews in Lebanon.

5.2 Research Analytical Conclusions

As a rule, Lebanese Jews were able to sell their property and move wealth out of the country before emigrating. Likewise, they were never formally expelled from their country and therefore generally had the time and wherewithal to do so. In addition, some Jews still maintain properties in Lebanon and receive payment for them.

Nevertheless, not all Jews were unable to sell their property. For example, in an interview, Lebanese emigrant Zaki Levi stated that his family's home in Sidon was abandoned when they left in the 1980s. According to Levi, the home was between 240-250 square meters, and this was typical of upper-class homes in the area.[153] He further stated that middle-class homes tended to be around 160-180 square meters. Finally, he noted that there are former Lebanese Jews who still own property in the country and manage it though local lawyers.

In addition, in 2015 the Lebanese online news outlet Eliktisad published an article on the Jewish property which remains in Lebanon:

152 See: Fischbach, pg. 81

153 Interview with Zaki Levi, September 8, 2019

The number of Jewish proprieties in Lebanon is largest in Sidon and its outskirts, next is Beirut, which is followed by Bhamdoun, Aley, and Tripoli along with some houses and an old synagogue in Deir al-Qamar. There are small individual properties still in their name in the area of Dora, Bouchrieh, Brummana and Jounieh.[154]

The article further notes, as did Zaki Levi, that a number of these properties remain in the hands of their original owners and that these owners continue to receive rent through local managers, though the profits are generally quite minimal. The piece also mentions a small number of wealthy Jews who remain in the country, often with substantial real estate holdings, but prefer to maintain a low profile. It is worth noting that the article reports there to be more Jewish property in Sidon than in Beirut. This is despite the fact that Beirut had a far larger Jewish population by 1967. If the report is accurate, then it is likely further evidence that the Jews of Beirut were quite successful in selling their property before leaving the city.

Figure 5 - The Opening Section of an Article from the Lebanese News Site Eliktisad (Pictured: A Jewish Home in Sidon)

أملاك "يهود لبنان" من يتولّى تحصيل إيرادتها أو بيعها؟

ربع دمج - مقالات النشرة

على الرغم من أنه مضى أكثر من ربع قرن على هجرة يهود لبنان نحو دول أوروبية وأميركية، ولم يبق منهم فعلياً داخل الوطن سوى 500 فرداً يعيشون بالخفاء بعيداً عن العيون، إلا أن أملاك هذه الطائفة "الموسوية" لا تزال تحمل إسمهم ولا تزال عائداتها تصل إليهم عبر محامين لبنانيين مكلفين من قبل رئيس الطائفة إيراك آرازي، حيث يجني هؤلاء المحامين إيرادات هذه العقارات ويرسلونها إلى أصحابها في الخارج.

أملاك اليهود في لبنان تتوزع بنسبة كبيرة جداً في صيدا وأطرافها، ثم بيروت تليها بحمدون وعاليه ثم طرابلس، إلى جانب بعض المنازل ومعبد قديم في دير القمر، وهناك أملاك فردية صغيرة لا تزال موجودة بإسمهم في منطقة الدورة وسد البوشرية وبرمانا وجونيه.

في صيدا يوجد فوق الـ300 عقار، بينهم 200 عقار داخل حارة اليهود والباقي موزعين خارج تلك الحارة وتحديداً على الواجهة البحرية للمدينة وأيضاً هناك عقارات على شكل بساتين موجودة في الزهراني والعازية وشرق صيدا.

Source: Eliktisad

According to the Eliktisad report there are over 300 different properties in Sidon. The majority were owned by private individuals and included houses, shops, and orchards. In Beirut, the remaining Jewish property is centered around Wadi Abul Jamil, though

154 Eliktisad. Translation

exact numbers are not provided. In Tripoli, there are 180 properties which, according to the article, include 90 shops that are rented out at cheap rates and another 30 abandoned houses, which remain empty. All this provides a helpful overview of the urban real estate, which was abandoned by Jews as they left Lebanon, but it is emphasized that independent verification of the contents of the article is not possible. Furthermore, the lack of detailed testimonials regarding those Jews who lost urban real estate and property when fleeing Lebanon constrains further evaluation.

Section 6 – Loss of Employment

6.1 Objectives and Scope of Work

This section will carry out a summary of employment and labor for Jews in Lebanon.

6.2 Research Analytical Conclusions

Research has not revealed detailed numbers regarding the exact socioeconomic breakdown of the Lebanese Jewish community in 1967. However, some evidence can be pieced together to provide a general picture. In 1952, Joseph Attie stated that Lebanese Jewry was composed of 1% wealthy, 79% well-off, and 20% poor.[155]

From this context, it is clear Attie used these definitions in a general manner and that they are not technical definitions which can be translated directly into annual income or personal assets. Nevertheless, one of the studies into the Lebanese economy in the early 1960s may be of some assistance. The table below presents a breakdown of the Lebanese population based on average annual income according to a report published by the French IRFED (International Institute for Research and Training for Harmonized Development).

155 Schulze (2001), 93

Table 9 - Average Annual Income (Lebanese Lira, LL) per Family, IRFED Report (c. 1964)[156]

	A Percentage of Families	B Average Annual Income (LL)	A /B US$ @ 3.07 (1965)
Wretched	8.8	1,000	325
Poor	41.2	2,000	651
Medium	32	3,500	1,140
Well-off	14	10,000	3,257
Rich	4	40,000	13,029

The terms 'well-off,' 'rich,' and 'poor' in the IRFED report cannot be taken to be identical to their use in a socioeconomic breakdown of the Jewish community. However, given that statement and what is otherwise known about the relative affluence of the Jewish community, it is fair to conclude that the vast majority of the 1,200 Jewish families in Lebanon were indeed part of the 'well-off' and 'rich' groups as identified by IRFED. The report can therefore at least give some sense of what the average income of most Jewish families would have been, around 10,000 LL for the 'well-off' and 40,000 LL for the 'rich.'

It should be emphasized that the socioeconomic breakdown of the Jewish community in question was made in 1952. However, the relative share of poor Jews no doubt decreased by the late 1960s, as by then most of the immigrants from Syria and Iraq, who tended to be poorer than native Lebanese Jews, had left. Thus, it may very well be that by 1967 even more than 80% of Lebanese Jews were 'wealthy' or 'well-off' as was reported in 1952.

Section 7 – Personal Property & Moveable Assets

7.1 Objectives and Scope of Work

This section will carry out a summary of personal property and moveable assets owned by Jews in Lebanon. For the purposes of this report, personal property and moveable assets include cash, gold and silver, jewelry, private vehicles, commodity stocks, clothing, household goods, and furniture.

7.2 Research Analytical Conclusions

In general, Lebanese Jews were able to sell their personal property or move it out of the country. This was done in an orderly fashion and without interference from Lebanese authorities. Nevertheless, there were instances wherein Jews were forcibly dispossessed of their property. For example, most of the Jews that remained in Beirut by 1975 had no choice but to seek shelter outside the city as the civil war intensified:

156 Source: Issawi, pg. 288

> *When they returned, they found that their homes had been looted. Many of the Jews whose property was destroyed or stolen left the country. About 1,000 who tried to restore their businesses were discouraged by a renewal of hostilities between Muslims and Christians, and they decided to go too.*[157]

Unfortunately, the lack of detailed testimonials regarding those Jews who lost personal property and movables when fleeing Lebanon means that a further evaluation cannot be made.

Section 8 – Business Losses

8.1 Objectives and Scope of Work

This section will carry out a summary of businesses owned by Jews in Lebanon and business losses.

8.2 Research Analytical Conclusions

Business, commerce, and finance were the focal points of Jewish involvement in the Lebanese economy. Some of these ventures were particularly large and included well-known maisons commerciales and family-owned banks. Unlike in many other Arab countries, Jewish companies were not nationalized or otherwise seized as the community disintegrated. As with real estate and moveable assets, Jews had the opportunity to sell-off their professional holdings or move them overseas before leaving Lebanon.

Despite this, not all Lebanese Jews were successful in liquidating their businesses and loses were incurred.[158] As well, upon returning to Beirut during the second civil war many of the remaining Jews found they were unable to restore their businesses.

The lack of detailed testimonials regarding those Jews who abandoned their businesses or were forced to sell them for a loss when fleeing Lebanon means that a further evaluation cannot be made.

157 Schulze (2001), pg. 127.

158 The various reports of Jewish business facing financial ruin in the wake of the 1958 civil war was alluded to previously (chapter 3, section 1, "The Loss of Jewish Assets"). It is not entirely clear how widespread a phenomenon this actually was, but either way it is less relevant for the valuation section of this report. This is because it occurred a decade previous to the dissolution of Lebanese Jewry and was largely unconnected to the later mass departure of Lebanese Jews starting in 1967.

Section 9 – Communal Losses

9.1 Objectives and Scope of Work

In addition to private ownership by Jewish individuals throughout Lebanon, the Jewish community owned communal assets that belonged to the Lebanese Jews as a whole. This section will carry out a summary of communal assets owned by the Jewish communities in Lebanon. Such assets include synagogues, cemetery land, other communal assets such as mikvahs, and schools, as well as holy books and other moveable assets.

9.2 Research Analytical Conclusions

While no comprehensive list of communal assets is available, there is no detailed information regarding the size of the properties or the urban real estate prices.

While individual Jews were mostly able to successfully liquidate their personal assets or move them out of the country, the same cannot be said for communal holdings. The strength of the Jewish community was not only evident in its economic standing, but also in its large number of public institutions. The Jewish community council used the money it collected from its members to fund a large number of communal organizations, schools, and building projects throughout the years. The central role played by the council in this regard was tied to the fact that the Lebanese government preferred to leave social services in the hands of the various religious communities and the fact the Jewish access to some government services had been cut in 1948. Most communal institutions, such as synagogues and schools, were closed or simply left behind as the Lebanese Jews exited the country en masse starting in 1967. According to a letter from a Foreign Ministry official (Mr. Moshe Gilboa who held a number of senior positions in the Foreign Ministry of Foreign Affairs) to the Director General of the Foreign Ministry in August 1982, the Jewish community in Lebanon had real estate assets worth hundreds of millions of dollars. These properties included land, property, buildings and other community properties that are registered in the name of the community or in the name of various Jewish bodies.

No comprehensive list of all assets owned by the Jewish community on the eve of is dissolution has been located. However, a general list can be compiled from the various historical and academic sources quoted throughout this report. In addition, two websites provide a wealth of information on communal buildings, including many high-quality pictures: the website of the Museum of the Jewish People (Beit Hatfutsot)[159] and the privately run "Ke'erez Ba'Ivanon" (Like the Cedars of Lebanon, cf. Psalm 92:12)[160] Altogether, over 50 communal buildings can be counted, given the prominence of the Lebanese Jewish community it is certain that this list is not exhaustive.

159 https://www.bh.org.il

160 https://caerez-balevanon.site123.me

Educational Institutions

Jewish education was a central aspect of communal life in Lebanon. Jewish schools in Beirut included Alliance schools, the Talmud Torah, a lycée and more. In 1965, there were 6 schools with close to 1,300 pupils, according to information found on the Beit Hatfutsot website.[161] In addition, the site notes that there were 3 more educational institutions in Sidon.[162] By all accounts these schools were also well-equipped. For example, a report in the American Jewish Yearbook mentions that the Beirut Talmud Torah had a large assembly hall with film, projection equipment, and an adjoined athletic field.[163]

Figure 6 - Alliance School, Beirut (c. 1960)

Source: Ke'erez Ba'Ivanon (2019a)

Synagogues

Perhaps the most prominent symbols of the Jewish community in Lebanon were their numerous synagogues and smaller houses of study (beit midrash). The largest and most important of these was the Magen Avraham synagogue in Beirut, which was actually part of a large complex including a school and community center. The synagogue still stands and in 2009 a renovation project, with the blessings of both the Lebanese government and Hezbollah, was undertaken. In addition, the "Ke'erez Ba'Ivanon" site lists 8 synagogues and seminaries in the capital city alone.[164] Further, it lists one large synagogue and three houses of study in Sidon.[165]

161 Beit Hatfutsot (1996d)
162 Beit Hatfutsot (1996e)
163 Louvish, pgs. 468–69
164 Ke'erez Ba'Ivanon (2019b); compare: Louvish, pg. 467
165 Ke'erez Ba'Ivanon (2019c); compare: Louvish, pg. 469

Figure 7 - Magen Avraham Synagogue, Beirut (2004)

Source: Wikipedia

Outside of these cities, synagogues were also built in the resort towns of Aley and Bhamdoun. Likewise, several remain in smaller areas, such the Shouf region where Jews once lived before immigrating to Beirut in the late nineteenth century. All-in-all, the "Ke'erez Ba'lvanon" site lists 27 synagogues and houses of study in Lebanon. Some have been destroyed, some remain abandoned, while still others have been repurposed by local residents.

Figure 8 - The Deir el-Qamar Synagogue in Shouf - now a Modern Dance Studio (2018)

Source: Choua

Cemeteries

The Jewish community also owned a small number of cemeteries and burial shrines. Both the Jewish cemeteries in Beirut and Sidon are still in existence. According to one estimate, there are 3,000 graves in the Beirut cemetery.[166] Regarding the cemetery in Sidon, Zaki Levi estimates that it covered 27,000 square meters. According to the Eliktisad article on Jewish property, an additional cemetery in Tripoli was destroyed in the 1970s and is now the site of a gas station.[167] In addition, two mausoleums, one in Sidon and one near Hasbaya, were traditional pilgrimage sites for Lebanese Jews.[168] Finally, near the tomb in Hasbaya is a small cemetery, in addition to the official cemetery in Abel al-Saki.

166 Zeidan 2010

167 Eliktisad Article

168 Schulze (2001), pgs. 28, 29; 116, 17

Figure 9 - An Aerial Photograph of the Jewish Cemetery in Beirut (2019)

Source: Google Maps

Figure 10 - A Recent Photo from Inside the Jewish Cemetery in Beirut (Undated)

Source: Ke'erez Ba'Ivanon (2019b)

Additional Holdings

In addition to schools, synagogues, and cemeteries, the Jewish community in Beirut also owned a community center, part of the complex mentioned above which including the Alliance Day school and Magen Avraham synagogue.[169] This community center was home to the Bikkur Cholim (visiting the sick) society, the Chevra Kadisha (death and burial services), and the synagogue committee among others. In addition, there was a communal library, youth center, and 3 summer camps.[170] Finally, the community council set up an investment fund to further raise capital for communal projects.[171] For example, the synagogue in Bhamdoun was among the structures paid for with the profits. In addition, a complex consisting of shops and office space was built, with the proceeds from rent going back to the fund.

However, research, which has made use of historical documents, academic scholarships, and consultations with communal experts, did not uncover detailed information regarding the size of these properties nor urban real estate prices at the time. Therefore, it is not possible to accurately estimate the value of these buildings.

Section 10 – Calculating Present Day Valuation

Over 50 years have passed since the baseline date for evaluating the property left behind by Jews in Lebanon. As mentioned in our methodology in Chapter 2 of this report, we argue that a truly compensatory approach to valuating the aggregate assets left behind by Jews demands that this value be actualized to reflect present-day value. Thus, we rely on a compound interest formula which makes use of the principal amount, an interest rate based on ten-year averages of the ten-year yields on US treasury bonds, over a total compound period of 57 years, from January 1st, 1968, through December 31st, 2024:

$$FV = PV\ (1+i/n)nt$$

10.1 Benchmark Values

As mentioned above, 1967 represents a reasonable benchmark regarding the beginning of the Jewish community's gradual departure from Lebanon. The present-day valuation will assume a valuation start year in 1967.

10.2 Application of Compound Interest Formula

The compound interest formula, FV = PV (1+i/n)nt was applied on the basis of a combined set of total values per asset category, all valued in 1967 USD, for a period of 57 years.

169 Louvish, pgs. 467–78

170 Schulze (2001), pg. 45

171 Louvish, pg. 469

The formula is analyzed as follows:

FV = Future Value

PV = Present Value

i = Interest rate

n = Number of periods

t = Number of years in the period

The formula was applied using ten-year units with corresponding ten-year US treasury bond average yields. This methodology yielded the results as outlined in Section 12 below.

Section 11 – Summary of Findings

Again, it should be noted that Lebanese Jews represented a unique case, as unlike Jews who fled other Arab countries, they were generally able to move their wealth out of the country in an organized fashion. As such, they did not submit detailed testimonials regarding lost property and assets to the Israeli government or other official bodies. However, historical evidence has made clear that not only were there Lebanese Jews who lost property and personal assets, but considerable communal assets were also left behind.

A thorough review of historical sources, discussions with subject-matter experts, community leaders, and available testimonial data was conducted. However, due to the lack of reliable testimonial and historical data available for Lebanon, it was determined that the analysis for Egypt, Syria, and Iraq would be used for illustrative purposes. Lost assets found in the first three countries at 1948 values were used to determine the value of lost property per person. This yielded a range, with Iraq providing the lowest value of lost property per person among the three countries, and Egypt being the highest. The low and high values were then multiplied with the population of each remaining country, and a midpoint was calculated from this range. In the absence of "best evidence" to reach accurate and verifiable country-specific values a discount factor of 50% was determined based on precedent discounts and applied across the mid-point value for Lebanon.

Table 10 - Range of Lost Assets for Lebanon, ($)

($) Range of Lost Assets	
Lebanon	**1967**
Population	6,000
Estimated – Low Range	29,182,713
Estimated – High Range	91,768,065
Estimated - Mid Point	**60,475,389**
Discount	**50%**
Estimated – Mid Point (with Discount)	**30,237,695**

A compound interest formula which makes use of the principal amount and an average yearly rate based on the ten-year yields on US treasury bonds over a total compound period from January 1, 1968, through December 31, 2024, was applied to the mid-point value for each of the countries on a yearly compounding basis. As there is no internationally recognized, risk free rate, the 10-year US Treasury Yield rate was chosen, as it is an accepted benchmark for the time value of money over long horizons and aligns with established practices in historical asset valuation.

Table 11 – Periodic Compounding Table for Lebanon, ($)[172]

Year	LT Govt Bond Yields: 10-Year for US (FRED) + 10-Year [Treasury [RLONG (Robert Shiller)	($) Balance	Year	LT Govt Bond Yields: 10-Year for US (FRED) + 10-Year [Treasury [RLONG (Robert Shiller)	($) Balance
1947			1986	7.68%	149,874,745
1948			1987	8.38%	162,440,493
1949			1988	8.85%	176,809,709
1950			1989	8.50%	191,835,587
1951			1990	8.55%	208,237,530
1952			1991	7.86%	224,601,529
1953			1992	7.01%	240,346,096
1954			1993	5.87%	254,462,423
1955			1994	7.08%	272,478,363
1956			1995	6.58%	290,407,439
1957			1996	6.44%	309,104,838
1958			1997	6.35%	328,740,723
1959			1998	5.26%	346,046,183
1960			1999	5.64%	365,551,652
1961			2000	6.03%	387,591,371
1962			2001	5.02%	407,038,768
1963			2002	4.61%	425,806,647
1964			2003	4.02%	442,902,784
1965			2004	4.27%	461,833,187
1966			2005	4.29%	481,645,831
1967		**30,237,695**	2006	4.79%	504,724,694
1968	5.65%	31,944,864	2007	4.63%	528,089,241
1969	6.67%	34,075,853	2008	3.67%	547,452,513
1970	7.35%	36,579,860	2009	3.26%	565,281,216
1971	6.16%	38,832,875	2010	3.21%	583,450,297
1972	6.21%	41,244,396	2011	2.79%	599,704,250
1973	6.84%	44,066,544	2012	1.80%	610,513,919
1974	7.56%	47,396,873	2013	2.35%	624,866,084
1975	7.99%	51,182,699	2014	2.54%	640,742,889
1976	7.61%	55,078,555	2015	2.14%	654,428,090
1977	7.42%	59,164,925	2016	1.84%	666,480,473
1978	8.41%	64,140,695	2017	2.33%	682,009,469
1979	9.44%	70,197,180	2018	2.91%	701,855,944
1980	11.46%	78,241,777	2019	2.14%	716,904,905
1981	13.91%	89,125,860	2020	0.89%	723,315,230
1982	13.00%	100,713,707	2021	1.44%	733,749,052
1983	11.11%	111,897,965	2022	2.95%	755,406,878
1984	12.44%	125,816,206	2023	3.96%	785,302,106
1985	10.62%	139,182,081	2024	4.21%	**818,350,236**

172 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through September 30, 2024, based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates.

On the basis of the illustrated mid-point of lost assets for Lebanon and the application of the aforementioned periodic compounding formula, the estimated value for all assets on December 31, 2024, USD equals **$818,350,236.**

Table 12 – Range of Lost Assets for Lebanon with Present Value, ($)

($) Range of Lost Assets		
Algeria	**1948**	**Estimated Present Value (2024 ,$)**
Population	6,000	
Estimated – Low Range	29,182,713	
Estimated – High Range	91,768,065	
Estimated – Mid-Point	**60,475,389**	
Discount	**50%**	
(Estimated – Mid-Point (with Discount	**30,237,695**	**818,350,236**

Appendix A: Period One: Ancient Israelite History[173]

The illustrious history of the Jewish people in the region is detailed in the Bible and in the Dead Sea Scrolls. These dates are derived from Biblical references.

YEARS – BCE	NOTES
2000-1750	Old Babylonian period
1813-1452	The life of Abraham; begins period of Jewish forefathers
1280- 1240	Exodus from Egypt, Entry into the Land of Israel
1200-1050/1000	Period of the Judges in Israel
1000-587	Monarchical period in Israel
900-612	Neo-Assyrian period
722/721	Northern Kingdom (Israel) destroyed by Assyrians; 10 tribes exiled
587/586	Southern Kingdom (Judah) and First Temple destroyed

173 Jewish Virtual Library, "Timeline for the History of Judaism: Ancient Israelites" accessed on Nov. 6, 2024 https://www.jewishvirtuallibrary.org/timeline-for-the-history-of-judaism

Appendix B: Period Two: From the destruction of the first Jewish temple to the rise of Islam 587 – BCE – 683 CE

In the years after the destruction of the Jewish Temple, the "Babylonian Exile" dispersed the Jews throughout the region. During this period, Mesopotamia became the preeminent center of Jewish life between the third and sixth centuries C.E. the Jewish communities in exile played a pivotal role in the development of Judaism. A prime example is the Babylonian Talmud, a foundational text of Rabbinic Judaism, composed between the 3rd and 5th centuries in present-day Iraq. This work, second only to the Hebrew Bible, serves as the primary source of Jewish law (halakha) and theology.

The Sages of Babylon also established the tradition of reading the Torah in an annual cycle, a departure from the triennial cycle practiced in ancient Israel.

Throughout the period of exile, there always remained a presence of Jews in the land of Israel.

PERIOD TWO: FIRST TEMPLE TO THE RISE OF ISLAM[174]	
YEARS – BCE	**NOTES**
541	First Jews return from Babylon to rebuild the city
538-333	Persian Period.
520-515	Jerusalem ("Second") Temple rebuilt.
333-63	Hellenistic (Greek) period.
63	Rome (Pompey) annexes the land of Israel.
YEARS – C.E.	**COMMON ERA**
70	Destruction of Jerusalem and the second Temple.
132-135	Bar Kokhba rebellion (Second Jewish Revolt
368/426	Jerusalem Talmud compiled. Babylonian Talmud compiled.
570	Birth of Prophet Muhammad

174 Jewish Virtual Library, "Timeline for the History of Judaism: Ancient Israelites" accessed on Nov. 6, 2024 https://www.jewishvirtuallibrary.org/timeline-for-the-history-of-judaism

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