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## Return of Organization Exempt From Income Tax

2009

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code  
(except black lung benefit trust or private foundation)

► The organization may have to use a copy of this return to satisfy state reporting requirements

Open to Public Inspection

For the 2009 calendar year, or tax year beginning

, 2009, and ending

B	Check if applicable		C  ASSOCIATION OF JEWISH FAMILY & CHILDRENS AGENCIES, INC. 5750 PARK HEIGHTS AVENUE BALTIMORE, MD 21215		D Employer Identification Number 13-2752418	
	<input checked="" type="checkbox"/> Address change	<input type="checkbox"/> Name change			E Telephone number (800) 634-7346	
	<input type="checkbox"/> Initial return	<input type="checkbox"/> Termination			F Name and address of principal officer LEE I SHERMAN SAME AS C ABOVE	
	<input type="checkbox"/> Amended return	<input type="checkbox"/> Application pending			G Gross receipts \$ 977,694.	
					H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
I Tax-exempt status <input checked="" type="checkbox"/> 501(c) (3) (insert no) 4947(a)(1) or 527		H(b) Are all affiliates included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If 'No,' attach a list (see instructions)				
J Website: ► WWW.AJFCA.ORG		H(c) Group exemption number ►				
K Form of organization <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input checked="" type="checkbox"/> Association <input type="checkbox"/> Other ►		L Year of Formation 1972		M State of legal domicile MD		

## Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities <u>THE ASSOCIATION SUPPORTS THE WORK OF ITS MEMBERS' PROFESSIONAL AND VOLUNTEER LEADERSHIP IN STRENGTHENING THE QUALITY OF LIFE FOR PEOPLE THROUGHOUT NORTH AMERICA ON BEHALF OF ITS MEMBERS' AND CLIENTS. THE ASSOCIATION ADVOCATES FOR</u>		
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its assets	3	29
	3 Number of voting members of the governing body (Part VI, line 1a)	4	29
	4 Number of independent voting members of the governing body (Part VI, line 1b)	5	8
	5 Total number of employees (Part V, line 2a)	6	0
	6 Total number of volunteers (estimate if necessary)	7a	0.
	7a Total gross unrelated business revenue from Part VIII, column (C), line 12	7b	0.
	b Net unrelated business taxable income from Form 990-T, line 34		
		Prior Year	Current Year
	8 Contributions and grants (Part VIII, line 1h)	180,267.	163,752.
9 Program service revenue (Part VIII, line 2g)	906,865.	806,521.	
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	2,236.	3,621.	
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	4,086.	3,800.	
12 Total revenue — add lines 8 through 11 (must equal Part VIII, column (A), line 12)	1,093,454.	977,694.	
Revenue Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		
	14 Benefits paid to or for members (Part IX, column (A), line 4)		
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	719,872.	678,221.
	16a Professional fundraising fees (Part IX, column (A), line 11e)		
	b Total fundraising expenses (Part IX, column (D), line 25) ► 23,987.		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	442,448.	312,185.
	18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	1,162,320.	990,406.
	19 Revenue less expenses Subtract line 18 from line 12	-68,866.	-12,712.
		Prior Year	Current Year
	RECEIVED		
	Beginning of Year	End of Year	
20 Total assets (Part X, line 16)	382,539.	390,866.	
21 Total liabilities (Part X, line 26)	331,189.	352,228.	
22 Net assets or fund balances Subtract line 21 from line 20	51,350.	38,638.	

## Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here

Signature of officer



7/13/10

Date

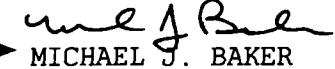
Type or print name and title

LEE I. SHERMAN, president/ceo

SCANNED AUG 19 2010

Paid Preparer's Use Only

Preparer's signature

  
MICHAEL J. BAKER

Date

7/13/10

Check if self-employed ► 

Preparer's identifying number (see instructions)

P00365158

Firm's name (or yours if self-employed, address, and ZIP + 4)

WILLS, OWENS & BAKER, P.C.  
15 ROSZEL ROAD, SUITE 104  
PRINCETON, NJ 08540

EIN ► 22-3142288

Phone no ► (609) 951-9100

May the IRS discuss this return with the preparer shown above? (see instructions)

X Yes  No

BAA For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

TEEA0113L 12/29/09

Form 990 (2009)

617

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## Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission:  
SEE SCHEDULE O

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No  
 If 'Yes,' describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No  
 If 'Yes,' describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code       ) (Expenses \$ 784,676. including grants of \$                   ) (Revenue \$ 678,961.)  
SEE SCHEDULE O

4b (Code       ) (Expenses \$ 69,687. including grants of \$                   ) (Revenue \$ 127,560.)  
 - SPONSOR AN ANNUAL CONFERENCE WHERE MEMBER AGENCIES CAN NETWORK WITH OVER 135 JEWISH FAMILY AGENCIES THROUGHOUT NORTH AMERICA AND PARTICIPATE IN THE EXCHANGE OF THE MOST CURRENT THINKING IN THE FIELD.  
 - AT THE ANNUAL CONFERENCE, AJFCA PROVIDES INSTITUTES FOR ATTENDEES ON AGENCY SERVICES, FUND RAISING/MARKETING, ORGANIZATIONAL STRUCTURE AND CULTURE, AND GOVERNANCE.

4c (Code:       ) (Expenses \$ 4,419. including grants of \$                   ) (Revenue \$ 3,800.)  
 - AJFCA HAS PARTNERED WITH OTHER ORGANIZATIONS TO OFFER AFFINITY PROGRAMS TO THEIR MEMBERSHIP.

4d Other program services (Describe in Schedule O)

(Expenses \$                    including grants of \$                   ) (Revenue \$                   )

4e Total program service expenses ► 858,782.

## Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If 'Yes,' complete Schedule A	1 X	
2 Is the organization required to complete Schedule B, Schedule of Contributors?	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I	3 X	
4 <b>Section 501(c)(3) organizations</b> Did the organization engage in lobbying activities? If 'Yes,' complete Schedule C, Part II	4 X	
5 <b>Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.</b> Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If 'Yes,' complete Schedule C, Part III	5	
6 Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes,' complete Schedule D, Part I	6 X	
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If 'Yes,' complete Schedule D, Part II	7 X	
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If 'Yes,' complete Schedule D, Part III	8 X	
9 Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV	9 X	
10 Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If 'Yes,' complete Schedule D, Part V	10 X	
11 Is the organization's answer to any of the following questions 'Yes'? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable	11 X	
• Did the organization report an amount for land, buildings and equipment in Part X, line 10? If 'Yes,' complete Schedule D, Part VI		
• Did the organization report an amount for investments— other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VII		
• Did the organization report an amount for investments— program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VIII		
• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part IX		
• Did the organization report an amount for other liabilities in Part X, line 25? If 'Yes,' complete Schedule D, Part X		
• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If 'Yes,' complete Schedule D, Part X		
12 Did the organization obtain separate, independent audited financial statement for the tax year? If 'Yes,' complete Schedule D, Parts XI, XII, and XIII	12 X	
12A Was the organization included in consolidated, independent audited financial statement for the tax year? If 'Yes,' completing Schedule D, Parts XI, XII, and XIII is optional	12 A X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E	13 X	
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a X	
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If 'Yes,' complete Schedule F, Part I	14b X	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If 'Yes,' complete Schedule F, Part II	15 X	
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If 'Yes,' complete Schedule F, Part III	16 X	
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If 'Yes,' complete Schedule G, Part I	17 X	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If 'Yes,' complete Schedule G, Part II	18 X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If 'Yes,' complete Schedule G, Part III	19 X	
20 Did the organization operate one or more hospitals? If 'Yes,' complete Schedule H	20 X	

## Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If 'Yes,' complete Schedule I, Parts I and II	21	X
22 Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If 'Yes,' complete Schedule I, Parts I and III	22	X
23 Did the organization answer 'Yes' to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If 'Yes,' complete Schedule J	23	X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, and that was issued after December 31, 2002? If 'Yes,' answer lines 24b through 24d and complete Schedule K. If 'No,' go to line 25	24a	X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
d Did the organization act as an 'on behalf of' issuer for bonds outstanding at any time during the year?	24d	
25a <b>Section 501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If 'Yes,' complete Schedule L, Part I	25a	X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If 'Yes,' complete Schedule L, Part I	25b	X
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If 'Yes,' complete Schedule L, Part II	26	X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If 'Yes,' complete Schedule L, Part III	27	X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, or key employee? If 'Yes,' complete Schedule L, Part IV	28a	X
b A family member of a current or former officer, director, trustee, or key employee? If 'Yes,' complete Schedule L, Part IV	28b	X
c An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? If 'Yes,' complete Schedule L, Part IV	28c	X
29 Did the organization receive more than \$25,000 in non-cash contributions? If 'Yes,' complete Schedule M	29	X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If 'Yes,' complete Schedule M	30	X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If 'Yes,' complete Schedule N, Part I	31	X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If 'Yes,' complete Schedule N, Part II	32	X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If 'Yes,' complete Schedule R, Part I	33	X
34 Was the organization related to any tax-exempt or taxable entity? If 'Yes,' complete Schedule R, Parts II, III, IV, and V, line 1	34	X
35 Is any related organization a controlled entity within the meaning of section 512(b)(13)? If 'Yes,' complete Schedule R, Part V, line 2	35	X
36 <b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If 'Yes,' complete Schedule R, Part V, line 2	36	X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If 'Yes,' complete Schedule R, Part VI	37	X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O	38	X

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Form 990 (2009)

## Part V Statements Regarding Other IRS Filings and Tax Compliance

		Yes	No
1a	Enter the number reported in Box 3 of form 1096, Annual Summary and Transmittal of U S Information Returns. Enter -0- if not applicable	1a	7
1b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0
1c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	8
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?  Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)	2b	X
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	3a	X
3b	b If 'Yes' has it filed a Form 990-T for this year? If 'No,' provide an explanation in Schedule Q	3b	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
4b	b If 'Yes,' enter the name of the foreign country ► CANADA  See the instructions for exceptions and filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts	4b	
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	X
5b	b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	X
5c	c If 'Yes,' to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible?	6a	X
6b	b If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not deductible?	6b	
7	<b>Organizations that may receive deductible contributions under section 170(c).</b>	7a	X
7b	a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7b	
7c	b If 'Yes,' did the organization notify the donor of the value of the goods or services provided?	7c	X
7d	c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7d	
7e	d If 'Yes,' indicate the number of Forms 8282 filed during the year	7e	X
7f	e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7f	X
7g	f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7g	X
7h	g For all contributions of qualified intellectual property, did the organization file Form 8899 as required?	7h	X
8	h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?	8	X
9a	<b>8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.</b> Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	9a	X
9b	<b>9 Sponsoring organizations maintaining donor advised funds.</b>	9b	X
10	<b>Section 501(c)(7) organizations.</b> Enter	10a	
10a	a Initiation fees and capital contributions included on Part VIII, line 12	10a	
10b	b Gross Receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	<b>Section 501(c)(12) organizations.</b> Enter	11a	
11a	a Gross income from other members or shareholders	11a	
11b	b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b	
12a	<b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?	12a	
12b	b If 'Yes,' enter the amount of tax-exempt interest received or accrued during the year	12b	

**Part VI Governance, Management and Disclosure** For each 'Yes' response to lines 2 through 7b below, and for a 'No' response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

### Section A. Governing Body and Management

	Yes	No
1a Enter the number of voting members of the governing body	1a	29
b Enter the number of voting members that are independent	1b	29
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee or key employee?	2	X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3	X
4 Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4	X
5 Did the organization become aware during the year of a material diversion of the organization's assets?	5	X
6 Does the organization have members or stockholders?	6	X
7a Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	X
b Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b	X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
a The governing body?	8a	X
b Each committee with authority to act on behalf of the governing body?	8b	X
9 Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O	9	X

1a Enter the number of voting members of the governing body

    b Enter the number of voting members that are independent

2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee or key employee?

3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?

4 Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?

5 Did the organization become aware during the year of a material diversion of the organization's assets?

6 Does the organization have members or stockholders?

7a Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?

    b Are any decisions of the governing body subject to approval by members, stockholders, or other persons?

8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following

    a The governing body?

    b Each committee with authority to act on behalf of the governing body?

9 Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O

### Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code)

	Yes	No
10a Does the organization have local chapters, branches, or affiliates?	10a	X
b If 'Yes,' does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b	
11 Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	X
11A Describe in Schedule O the process, if any, used by the organization to review this Form 990 SEE SCHEDULE O		
12a Does the organization have a written conflict of interest policy? If 'No,' go to line 13	12a	X
b Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X
c Does the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this is done SEE SCHEDULE O	12c	X
13 Does the organization have a written whistleblower policy?	13	X
14 Does the organization have a written document retention and destruction policy?	14	X
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official	15a	X
b Other officers of key employees of the organization	15b	X
If 'Yes' to line 15a or 15b, describe the process in Schedule O (See instructions)		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a	X
b If 'Yes,' has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b	

10a Does the organization have local chapters, branches, or affiliates?

    b If 'Yes,' does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?

11 Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?

11A Describe in Schedule O the process, if any, used by the organization to review this Form 990 SEE SCHEDULE O

12a Does the organization have a written conflict of interest policy? If 'No,' go to line 13

    b Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?

    c Does the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this is done SEE SCHEDULE O

13 Does the organization have a written whistleblower policy?

14 Does the organization have a written document retention and destruction policy?

15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?

    a The organization's CEO, Executive Director, or top management official

    b Other officers of key employees of the organization

    If 'Yes' to line 15a or 15b, describe the process in Schedule O (See instructions)

16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?

    b If 'Yes,' has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?

### Section C. Disclosures

17 List the states with which a copy of this Form 990 is required to be filed ► NJ NY

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available Check all that apply.

Own website  Another's website  Upon request

19 Describe in Schedule O whether (and if so, how) the organization makes its governing documents, conflict of interest policy, and financial statements available to the public SEE SCHEDULE O

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization:  
► JEWISH COMMUNITY SERVICES 5750 PARK HEIGHTS AVENUE BALTIMORE MD 21215 (410) 466-9200

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees. See instructions for definition of 'key employees'.
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors, institutional trustees, officers; key employees, highest compensated employees, and former such persons.

**Part VII** **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (cont.)**

**1 b Total**

243,774. 0. 0.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization ► 3

	Yes	No
3	X	
4		X
5		X

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**Section B. Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization ► 0

## Part VIII Statement of Revenue

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
CONTRIBUTIONS, GIFTS, GRANTS AND OTHER SIMILAR AMOUNTS	1a Federated campaigns	1a 98,801.				
	1b Membership dues	1b				
	1c Fundraising events	1c				
	1d Related organizations	1d				
	1e Government grants (contributions)	1e				
	1f All other contributions, gifts, grants, and similar amounts not included above	1f 64,951.				
	g Noncash contrbns included in lns 1a-1f.	\$				
	h Total. Add lines 1a-1f	► 163,752.				
PROGRAM SERVICE REVENUE		Business Code				
	2a MEMBERSHIP SERVICES	624100	678,961.	678,961.		
	2b REGISTRATION FEES	900099	127,560.	127,560.		
	2c					
	2d					
	2e					
	2f All other program service revenue					
	g Total. Add lines 2a-2f	► 806,521.				
OTHER REVENUE	3 Investment income (including dividends, interest and other similar amounts)	►	3,621.		3,621.	
	4 Income from investment of tax-exempt bond proceeds	►				
	5 Royalties	►				
	6a Gross Rents	(i) Real	(ii) Personal			
	6b Less rental expenses					
	6c Rental income or (loss)					
	6d Net rental income or (loss)	►				
	7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other			
	7b Less: cost or other basis and sales expenses					
	7c Gain or (loss)					
	7d Net gain or (loss)	►				
	8a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c)	a				
	See Part IV, line 18	b				
	8b Less: direct expenses	c	Net income or (loss) from fundraising events	►		
8c Net income or (loss) from fundraising events	►					
9a Gross income from gaming activities See Part IV, line 19	a					
9b Less: direct expenses	b					
9c Net income or (loss) from gaming activities	►					
10a Gross sales of inventory, less returns and allowances	a					
10b Less: cost of goods sold	b					
10c Net income or (loss) from sales of inventory	►					
Miscellaneous Revenue	Business Code					
11a SERVICE INCOME	624100	3,800.	3,800.			
11b						
11c						
11d All other revenue						
11e Total. Add lines 11a-11d	► 3,800.					
12 Total revenue. See instructions	► 977,694.	810,321.	0.	3,621.		

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21				
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	137,500.	122,117.	11,586.	3,797.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1) and persons described in section 4958(c)(3)(B))	106,274.	94,384.	8,955.	2,935.
7 Other salaries and wages	293,689.	260,832.	24,747.	8,110.
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits	99,715.	88,559.	8,402.	2,754.
10 Payroll taxes	41,043.	36,452.	3,458.	1,133.
11 Fees for services (non-employees)				
a Management				
b Legal				
c Accounting	11,000.	10,882.	89.	29.
d Lobbying				
e Prof fundraising svcs See Part IV, In 17				
f Investment management fees				
g Other	25,963.	21,972.	3,006.	985.
12 Advertising and promotion				
13 Office expenses	4,872.	4,326.	411.	135.
14 Information technology				
15 Royalties				
16 Occupancy	37,189.	33,028.	3,134.	1,027.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	34,460.	30,842.	2,725.	893.
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	1,909.	1,695.	161.	53.
23 Insurance	3,705.	3,290.	313.	102.
24 Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a ANNUAL CONFERENCE	69,687.	69,687.		
b BAD DEBT EXPENSE	34,440.		34,440.	
c CANADIAN REPRESENTATION	26,913.	23,902.	2,268.	743.
d WASHINGTON REPRESENTATION	20,000.	17,763.	1,685.	552.
e TELEPHONE	10,602.	9,422.	889.	291.
f All other expenses	31,445.	29,629.	1,368.	448.
25 Total functional expenses. Add lines 1 through 24f	990,406.	858,782.	107,637.	23,987.
26 Joint costs. Check here <input type="checkbox"/> if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

## Part X | Balance Sheet

		(A) Beginning of year		(B) End of year
ASSETS	1 Cash – non-interest-bearing.	319,526.	1	309,356.
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net		3	37,800.
	4 Accounts receivable, net	44,624.	4	24,970.
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	10,290.	9	12,550.
	10a Land, buildings, and equipment: cost or other basis Complete Part VI of Schedule D	14,265.		
	b Less. accumulated depreciation	13,312.	2,862.	953.
	11 Investments – publicly-traded securities		11	
	12 Investments – other securities. See Part IV, line 11		12	
	13 Investments – program-related See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	5,237.	15	5,237.
	16 Total assets. Add lines 1 through 15 (must equal line 34)	382,539.	16	390,866.
LIABILITIES	17 Accounts payable and accrued expenses	14,166.	17	28,742.
	18 Grants payable		18	
	19 Deferred revenue	317,023.	19	323,486.
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities. Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25	331,189.	26	352,228.
NET ASSETS OR FUND BALANCES	Organizations that follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29 and lines 33 and 34.			
	27 Unrestricted net assets	14,628.	27	16,594.
	28 Temporarily restricted net assets	32,222.	28	17,544.
	29 Permanently restricted net assets	4,500.	29	4,500.
	Organizations that do not follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, and equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances.	51,350.	33	38,638.
	34 Total liabilities and net assets/fund balances	382,539.	34	390,866.

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Form 990 (2009)

## Part XI | Financial Statements and Reporting

1 Accounting method used to prepare the Form 990  Cash  Accrual  Other

If the organization changed its method of accounting from a prior year or checked 'Other,' explain in Schedule O

2a Were the organization's financial statements compiled or reviewed by an independent accountant?

b Were the organization's financial statements audited by an independent accountant?

c If 'Yes' to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?

If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.

d If 'Yes' to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both.

Separate basis  Consolidated basis  Both consolidated and separate basis

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?

b If 'Yes,' did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

	Yes	No
2a		X
2b	X	
2c	X	
3a		X
3b		

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Form 990 (2009)

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

## Public Charity Status and Public Support

**Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.**

2009

**Open to Public  
Inspection**

Department of the Treasury  
Internal Revenue Service

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**Name of the organization**

ASSOCIATION OF JEWISH FAMILY & CHILDRENS  
AGENCIES, INC.

Employer identification number  
13-2752418

**Part I** **Reason for Public Charity Status** (All organizations must complete this part.) See instructions

The organization is not a private foundation because it is. (For lines 1 through 11, check only one box )

1  A church, convention of churches or association of churches described in **section 170(b)(1)(A)(i)**.  
 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E )  
 3  A hospital or cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.  
 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)** Enter the hospital's name, city, and state:  
 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II )  
 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.  
 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II )  
 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II )  
 9  An organization that normally receives, (1) more than 33-1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2)**. (Complete Part III )  
 10  An organization organized and operated exclusively to test for public safety See **section 509(a)(4)**.  
 11  An organization organized and operated exclusively for the benefit of, to perform the functions of, or carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)** See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h  
 a  Type I      b  Type II      c  Type III – Functionally integrated      d  Type III – Other  
 e  By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**  
 f If the organization received a written determination from the IRS that is a Type I, Type II or Type III supporting organization, check this box   
 g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?  
 (i) a person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?  
 (ii) a family member of a person described in (i) above?  
 (iii) a 35% controlled entity of a person described in (i) or (ii) above?  
 h Provide the following information about the supported organizations

	Yes	No
11 g (i)		
11 g (ii)		
11 g (iii)		

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**BAA** For Privacy Act and Paperwork Reduction Act Notice, see the instructions for Form 500 G-350-2E.

Schedule A (Form 990 or 990-EZ) 2009

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received (Do not include 'unusual grants')						
2 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf						
3 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge						
4 <b>Total.</b> Add lines 1-through 3						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 <b>Public support.</b> Subtract line 5 from line 4						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
11 <b>Total support.</b> Add lines 7 through 10						
12 Gross receipts from related activities, etc (see instructions)						12
13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	%
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	%
16a <b>33-1/3 support test – 2009.</b> If the organization did not check the box on line 13, and the line 14 is 33-1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization	<input type="checkbox"/>	
b <b>33-1/3 support test – 2008.</b> If the organization did not check a box on line 13, or 16a, and line 15 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization.	<input type="checkbox"/>	
17a <b>10%-facts-and-circumstances test – 2009</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization.	<input type="checkbox"/>	
b <b>10%-facts-and-circumstances test – 2008.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization.	<input type="checkbox"/>	
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions	<input type="checkbox"/>	

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Schedule A (Form 990 or 990-EZ) 2009

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I)

**Section A. Public Support**

Calendar year (or fiscal yr beginning in) ▶

	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received. (Do not include 'unusual grants')	979,497.	964,187.	839,215.	941,751.	842,713.	4,567,363.
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in a activity that is related to the organization's tax-exempt purpose	133,763.	174,833.	215,238.	145,381.	127,560.	796,775.
3 Gross receipts from activities that are not an unrelated trade or business under section 513						0.
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0.
5 The value of services or facilities furnished by a governmental unit to the organization without charge						0.
6 Total. Add lines 1 through 5	1,113,260.	1,139,020.	1,054,453.	1,087,132.	970,273.	5,364,138.
7a Amounts included on lines 1, 2, 3 received from disqualified persons	0.	0.	0.	0.	0.	0.
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the amount on line 13 for the year	0.	0.	0.	0.	0.	0.
c Add lines 7a and 7b	0.	0.	0.	0.	0.	0.
8 Public support (Subtract line 7c from line 6)						5,364,138.

**Section B. Total Support**

Calendar year (or fiscal yr beginning in) ▶

	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6	1,113,260.	1,139,020.	1,054,453.	1,087,132.	970,273.	5,364,138.
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	10,924.	10,535.	9,578.	6,322.	7,421.	44,780.
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975	10,924.	10,535.	9,578.	6,322.	7,421.	44,780.
c Add lines 10a and 10b						0.
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						0.
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV) SEE PART IV	250,000.					250,000.
13 Total support. (add ins 9, 10c, 11, and 12)						5,658,918.
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						▶ <input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15	94.8 %
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	94.6 %

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f))	17	0.8 %
18 Investment income percentage from 2008 Schedule A, Part III, line 17	18	0.9 %
19a 33-1/3 support tests – 2009. If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		▶ <input checked="" type="checkbox"/>
b 33-1/3 support tests – 2008. If the organization did not check a box on line 14 or 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		▶ <input type="checkbox"/>
20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions		▶ <input type="checkbox"/>

**Part IV** **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Provide any other additional information. See instructions.

## ADDITIONAL EXPLANATION OF OTHER INCOME

PROCEEDS FROM MISREPRESENTED KOSHER FOODS SETTLEMENT.

2009

**SCHEDULE A, PART IV - SUPPLEMENTAL INFORMATION PAGE 5**

CLIENT ASSO01

ASSOCIATION OF JEWISH FAMILY & CHILDRENS  
AGENCIES, INC.

13-2752418

7/09/10

12.30PM

**PART III, LINE 12 - OTHER INCOME**

<u>NATURE AND SOURCE</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>
<b>TOTAL</b>	<b>\$ 0.</b>				

**SCHEDULE D**  
(Form 990)Department of the Treasury  
Internal Revenue Service

OMB No 1545 0047

**2009**Open to Public  
Inspection

Name of the organization

Employer Identification number

ASSOCIATION OF JEWISH FAMILY & CHILDRENS  
AGENCIES, INC.

13-2752418

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts** Complete if the organization answered 'Yes' to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?  Yes  No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor or for any other purpose conferring impermissible private benefit??  Yes  No

**Part II Conservation Easements** Complete if the organization answered 'Yes' to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply)

<input type="checkbox"/> Preservation of land for public use (e.g., recreation or pleasure)	<input type="checkbox"/> Preservation of an historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of certified historic structure
<input type="checkbox"/> Preservation of open space	

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

	Held at the End of the Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 8/17/06	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► \_\_\_\_\_

4 Number of states where property subject to conservation easement is located ► \_\_\_\_\_

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easement it holds?  Yes  No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► \_\_\_\_\_

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► \$ \_\_\_\_\_

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)?  Yes  No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets**  
Complete if the organization answered 'Yes' to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ► \$ \_\_\_\_\_

(ii) Assets included in Form 990, Part X ► \$ \_\_\_\_\_

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:

a Revenues included in Form 990, Part VIII, line 1 ► \$ \_\_\_\_\_

b Assets included in Form 990, Part X ► \$ \_\_\_\_\_

**Part III | Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

3 Using the organization's acquisition accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

a  Public exhibition  
 b  Scholarly research  
 c  Preservation for future generations

d  Loan or exchange programs  
 e  Other \_\_\_\_\_

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV | Escrow and Custodial Arrangements** Complete if organization answered 'Yes' to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No

b If 'Yes,' explain the arrangement in Part XIV and complete the following table:

c Beginning balance  
 d Additions during the year  
 e Distributions during the year  
 f Ending balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21?  Yes  No

b If 'Yes,' explain the arrangement in Part XIV

**Part V | Endowment Funds** Complete if organization answered 'Yes' to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net Investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as:

a Board designated or quasi-endowment ► \_\_\_\_\_ %

b Permanent endowment ► \_\_\_\_\_ %

c Term endowment ► \_\_\_\_\_ %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) unrelated organizations  
 (ii) related organizations

	Yes	No
3a(i)		
3a(ii)		
3b		

b If 'Yes' to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIV the intended uses of the organization's endowment funds

**Part VI | Investments—Land, Buildings, and Equipment.** See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated Depreciation	(d) Book Value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		14,265.	13,312.	953.
e Other				

Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c)) ►

953.

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Schedule D (Form 990) 2009

**Part VII Investments—Other Securities** See Form 990, Part X, line 12. **N/A**

N/A

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other _____		

Total (Column (b) must equal Form 990 Part X, col (B) line 12) ►

**Part VIII Investments—Program Related** (See Form 990, Part X, line 13) N/A

N/A

Total. (Column (b) must equal Form 990, Part X, Col. (B) line 13.)

**Part IX Other Assets (See Form 990, Part X, line 15)**

N/A

**Total.** (Column (b) must equal Form 990, Part X, col.(B), line 15.)

**Part X Other Liabilities (See Form 990, Part X, line 25)**

(a) Description of Liability	(b) Amount
Federal Income Taxes	
Total. (Column (b) must equal Form 990, Part X, col. (B), line 25) ►	

**Total. (Column (b) must equal Form 990, Part X, col. (B) line 25)**

**2. FIN 48 Footnote** In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48

## Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1 Total revenue (Form 990, Part VIII, column (A), line 12)	977,694.
2 Total expenses (Form 990, Part IX, column (A), line 25)	990,406.
3 Excess or (deficit) for the year Subtract line 2 from line 1	-12,712.
4 Net unrealized gains (losses) on investments	
5 Donated services and use of facilities	
6 Investment expenses	
7 Prior period adjustments	
8 Other (Describe in Part XIV)	
9 Total adjustments (net) Add lines 4 through 8	
10 Excess or (deficit) for the year per audited financial statements Combine lines 3 and 9	-12,712.

## Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	977, 694.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV).	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	977, 694.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investments expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV).	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5	977, 694.

**Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

1	Total expenses and losses per audited financial statements	1	990,406.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	990,406.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investments expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses Add lines 3 and 4c (This must equal Form 990, Part I, line 18 )	5	990,406.

## Part XIV | Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, line 8; Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

**Part XIV Supplemental Information (continued)**

- ▶ Complete if the organization answered 'Yes' to Form 990, Part IV, line 14b, 15, or 16.
  - ▶ Attach to Form 990. ▶ See separate instructions.

► Attach to Form 990. ► See separate instructions.

## ASSOCIATION OF JEWISH FAMILY & CHILDRENS

**Employer identification number**

13-2752418

**Part I General Information on Activities Outside the United States.** Complete if the organization answered 'Yes' to Form 990, Part IV, line 14b.

1 For grantmakers. Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?  Yes  No

**2 For grantmakers.** Describe in Part IV the organization's procedures for monitoring the use of grant funds outside the United States

**3 Activities per Region (Use Schedule F-1 (Form 990) if additional space is needed )**

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1

1

6

26,913.

**BAA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.**

**Schedule F (Form 990) (2009)**

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Part II Grants and Other

Form 990, Part IV, line 15, for any recipient who received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Schedule F-1 (Form 990) if additional space is needed.

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2 Enter total number of recipient organizations listed above that are recognized as charities by the foreign country, recognized as tax-exempt by the IRS, or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter

3 Enter total number of other organizations or entities

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**Schedule F (Form 990) 2009**



**Part IV Supplemental Information**

Complete this part to provide the information required in Part I, line 2, and any additional information

**ADDITIONAL SUPPLEMENTAL INFORMATION**

THE CANADIAN BRANCH OF THE ASSOCIATION SUPPORTS THE WORK OF ITS MEMBERS LOCATED  
THROGHOUT THE VARIOUS CANADIAN PROVINCES AND TERRITORIES

**SCHEDULE J**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Compensation Information**

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

OMB No 1545-0047

**2009**

Open to Public Inspection

Name of the organization

ASSOCIATION OF JEWISH FAMILY & CHILDRENS

Employer identification number

13-2752418

**Part I Questions Regarding Compensation**

**1 a** Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items

First-class or charter travel  
 Travel for companions  
 Tax indemnification and gross-up payments  
 Discretionary spending account

Housing allowance or residence for personal use  
 Payments for business use of personal residence  
 Health or social club dues or initiation fees  
 Personal services (e.g., maid, chauffeur, chef)

Yes No

1 b		
2		

**b** If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If 'No,' complete Part III to explain

**2** Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?

**3** Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director. Check all that apply

Compensation committee  
 Independent compensation consultant  
 Form 990 of other organizations

Written employment contract  
 Compensation survey or study  
 Approval by the board or compensation committee

4 a		X
4 b		X
4 c		X

**4** During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization

**a** Receive a severance payment or change-of-control payment?  
**b** Participate in, or receive payment from, a supplemental nonqualified retirement plan?  
**c** Participate in, or receive payment from, an equity-based compensation arrangement?

If 'Yes' to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

5 a		X
5 b		X

**Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5-9.**

**5** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

**a** The organization?  
**b** Any related organization?  
If 'Yes' to line 5a or 5b, describe in Part III

5 a		X
5 b		X

**6** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

**a** The organization?  
**b** Any related organization?  
If 'Yes' to line 6a or 6b, describe in Part III

6 a		X
6 b		X

**7** For person listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If 'Yes,' describe in Part III

**8** Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs section 53.4958-4(a)(3)? If 'Yes,' describe in Part III

If 'Yes' to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

PART III

7		X
8	X	

9		X

BAA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2009

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use Schedule J-1 if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations described in the instructions on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

**Note.** The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a.

(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation	(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
(i) BERT J GOLDBERG	(i) Base compensation 0. 0.	(ii) Bonus and incentive compensation 0. 0.	(iii) Other reportable compensation 106,274. 0.	0. 0.	106,274. 0.
(ii)					
(iii)					
(i)					
(ii)					
(iii)					
(i)					
(ii)					
(iii)					
(i)					
(ii)					
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(i)					
(ii)					
(iii)					
(i)					
(ii)					
(iii)					

**Part III Supplemental Information**

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

**— PART I, LINE 8 - AMOUNTS REPORTED PURSUANT TO A CONTRACT SUBJECT TO INITIAL CONTRACT**

— PER THE FORMER OFFICERS INITIAL CONTRACT, HE WAS ALLOCATED AN ADDITIONAL 6 MONTHS OF COMPENSATION FOR PRIOR WORK PERFORMED UPON FULFILLMENT OF THE CONTRACT

**Part III** Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

**SCHEDULE O**  
(Form 990)Department of the Treasury  
Internal Revenue Service**Supplemental Information to Form 990**

OMB No 1545-0047

**2009**Open to Public  
Inspection

Complete to provide information for responses to specific questions on  
Form 990 or to provide any additional information.  
► Attach to Form 990.

Name of the organization	ASSOCIATION OF JEWISH FAMILY & CHILDRENS AGENCIES, INC.	Employer identification number	13-2752418
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**FORM 990, PART III, LINE 1 - ORGANIZATION MISSION**

THE ASSOCIATION SUPPORTS THE WORK OF ITS MEMBERS' PROFESSIONAL AND VOLUNTEER LEADERSHIP IN STRENGTHENING THE QUALITY OF LIFE FOR PEOPLE THROUGHOUT NORTH AMERICA. ON BEHALF OF ITS MEMBERS' AND CLIENTS, THE ASSOCIATION ADVOCATES FOR SERVICES AND POLICIES THAT PROMOTE HEALTHY JEWISH FAMILIES, INDIVIDUALS, AND CHILDREN AND STRENGTHEN THEIR CONNECTION TO THE JEWISH AND GENERAL COMMUNITIES. IN DIRECT CONSULTATION AND THROUGH NETWORKING OPPORTUNITIES, THE ASSOCIATION PROVIDES ITS MEMBERS' WITH PROFESSIONAL EXPERTISE IN UNDERSTANDING CURRENT AND EMERGING ISSUES, RECRUITMENT OF PERSONNEL, AND RESEARCH AND PLANNING.

**FORM 990, PART III, LINE 4A - PROGRAM SERVICE ACCOMPLISHMENTS**

- THROUGH AJFCA, THE JEWISH FAMILY SERVICE MOVEMENT IS REPRESENTED IN DECISION-MAKING FORUMS IN BOTH THE JEWISH AND NON-SECTARIAN WORLDS.
- AJFCA ADVOCATES FOR QUALITY IN SERVICES TO THE JEWISH AND GENERAL COMMUNITIES; ADVOCATES FOR INCREASED FUNDING FROM GOVERNMENTAL ENTITIES; AND ADVOCATES FOR THE HIGHEST STANDARDS OF SERVICE.
- FREE TELEPHONE CONSULTATION ON BOARD AND STAFF DEVELOPMENT. (AJFCA IS THE ONLY NATIONAL JEWISH SERVICE ORGANIZATION WITH AN "800" NUMBER).
- MEMBERS-ONLY RATES FOR IN-PERSON CONSULTATION AND BOARD DEVELOPMENT WORKSHOPS.
- MEMBERS-ONLY RATES FOR AGENCY PROGRAM AUDITS AND PERSONNEL SERVICES.
- NO-COST LISTINGS IN THE AJFCA ON-LINE AGENCY DIRECTORY, ADOPTION INFORMATION DIRECTORY, AND ELDER SUPPORT SERVICES DIRECTORY.
- FREE SUBSCRIPTIONS TO THE "PROFESSIONAL OPPORTUNITIES BULLETIN".
- FREE ACCESS TO AJFCA'S EXTENSIVE RESOURCE FILES.
- PARTICIPATION IN ON-LINE FORUMS FOR AGENCY CEOS, PRESIDENTS, AND SPECIFIC STAFF CATEGORIES.

Name of the organization	ASSOCIATION OF JEWISH FAMILY & CHILDRENS AGENCIES, INC.	Employer identification number 13-2752418
--------------------------	--	--

**FORM 990, PART VI, LINE 11 - FORM 990 REVIEW PROCESS**

THE COMPLETED FORM 990 IS REVIEWED BY THE BOARD OF DIRECTORS AND DISCUSSED WITH THE INDEPENDENT ACCOUNTANT. THE FORM 990 IS REVIEWED FOR COMPLETENESS AND ACCURACY, WITH RELATIONSHIP TO THE GOVERNANCE STANDARDS.

**FORM 990, PART VI, LINE 12C - EXPLANATION OF MONITORING AND ENFORCEMENT OF CONFLICTS**

EACH YEAR, A NEW CONFLICT OF INTEREST POLICY MUST BE SIGNED AND RENEWED. CONFLICTS ARE MONITORED AND ENFORCED BY THE OFFICERS OF THE ORGANIZATION.

**FORM 990, PART VI, LINE 19 - OTHER ORGANIZATION DOCUMENTS PUBLICLY AVAILABLE**

THE ORGANIZATION PROVIDES ITS POLICY DOCUMENTS TO THE PUBLIC UPON REQUEST WHICH ARE HOUSED AT THE ORGANIZATIONS HEADQUARTERS.

**FORM 990, PART VII - COMPENSATION EXPLANATION****BERT J GOLDBERG**

FIXED PAYMENT MADE TO A FORMER OFFICER PURSUANT TO AN INITIAL CONTRACT - SECTION 4958  
DOES NOT APPLY

Name of the organization	ASSOCIATION OF JEWISH FAMILY & CHILDRENS AGENCIES, INC.	Employer identification number
		13-2752418

Application for Extension of Time To File an  
Exempt Organization Return

OMB No 1545-1709

Department of the Treasury  
Internal Revenue Service

► File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ►
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form)

***Do not complete Part II unless*** you have already been granted an automatic 3-month extension on a previously filed Form 8868

**Part I Automatic 3-Month Extension of Time.** Only submit original (no copies needed).A corporation required to file Form 990-T and requesting an automatic 6-month extension – check this box and complete Part I only ► 

All other corporations (including 1120-C filers), partnerships, REMICS, and trusts must use Form 7004 to request an extension of time to file income tax returns.

**Electronic Filing (e-file).** Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit [www.irs.gov/efile](http://www.irs.gov/efile) and click on e-file for Charities & Nonprofits.

Type or print	Name of Exempt Organization <b>ASSOCIATION OF JEWISH FAMILY &amp; CHILDRENS AGENCIES, INC.</b>	Employer identification number <b>13-2752418</b>
File by the due date for filing your return. See instructions	Number, street, and room or suite number. If a P O box, see instructions. <b>620 CRANBURY ROAD #102</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. <b>EAST BRUNSWICK, NJ 08816-5419</b>	

Check type of return to be filed (file a separate application for each return):

<input checked="" type="checkbox"/> Form 990	<input type="checkbox"/> Form 990-T (corporation)	<input type="checkbox"/> Form 4720
<input type="checkbox"/> Form 990-BL	<input type="checkbox"/> Form 990-T (section 401(a) or 408(a) trust)	<input type="checkbox"/> Form 5227
<input type="checkbox"/> Form 990-EZ	<input type="checkbox"/> Form 990-T (trust other than above)	<input type="checkbox"/> Form 6069
<input type="checkbox"/> Form 990-PF	<input type="checkbox"/> Form 1041-A	<input type="checkbox"/> Form 8870

- The books are in the care of ► **TAXPAYER**

Telephone No. ► **410-843-7431** FAX No ► **410-664-0115**

- If the organization does not have an office or place of business in the United States, check this box ►
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_ If this is for the whole group, check this box ►  . If it is for part of the group, check this box ►  and attach a list with the names and EINs of all members the extension will cover.

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until 8/15, 20 10, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

- calendar year 20 09 or
- tax year beginning \_\_\_\_\_, 20 \_\_\_\_\_, and ending \_\_\_\_\_, 20 \_\_\_\_\_.

2 If this tax year is for less than 12 months, check reason:  Initial return  Final return  Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a \$ 0.
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b \$ 0.
c Balance Due. Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c \$ 0.

**Caution.** If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

BAA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form 8868 (Rev. 4-2009)

**Association of Jewish Family & Children's Agencies, Inc.**  
**Form 990, Part IX, Line 24f**  
**All Other Expenses**

	<b>(A)</b>	<b>(B)</b>	<b>(C)</b>	<b>(D)</b>
	<b>Total</b>	<b>Program Services</b>	<b>Management &amp; General</b>	<b>Fundraising</b>
Agency Alliance of UJC	6,605.	6,605.	0.	0.
CEO Search	3,562.	3,562.	0.	0.
Currency Exchange	-339.	-300.	-29.	-10.
Dues & Subscriptions	6,688.	5,939.	564.	185.
Equipment Lease & Maintenance	3,321.	2,949.	280.	92.
Goodman Award	651.	651.	0.	0.
Miscellaneous	9,718.	9,122.	449.	147.
Postage & Shipping	1,234.	1,096.	104.	34.
Printing & Publications	5.	5.	0.	0.
<b>Total</b>	<b><u>\$ 31,445.</u></b>	<b><u>\$ 29,629.</u></b>	<b><u>\$ 1,368.</u></b>	<b><u>\$ 448.</u></b>



**2009-2010  
BOARD OF DIRECTORS  
MAILING LIST**

## OFFICERS

<u>NAME</u>	<u>ADDRESS</u>	<u>TELEPHONE</u>
Harvey R. Zeller (Board Chair) (Judy)	* (O) Zeller & Strulowitz, LLP 425 Eagle Rock Ave., Suite 106 Roseland, NJ 07068  (H) 17 Amelia Street North Caldwell, NJ 07068	O 973-364-1400 F 973-364-0711 E <a href="mailto:hzeller@zellerstrulowitz.com">hzeller@zellerstrulowitz.com</a>  H 973-226-3909 C 973-668-7665
Barry C. Klickstein (Chair Elect) (Linda)	* (O) Day Pitney LLP One International Place 470 Atlantic Avenue Boston, MA 02110-3179  (H) 19 Stanley Road Swampscott, MA 01907	O 617-345-4882 F 617-345-4745 E <a href="mailto:bklickstein@daypitney.com">bklickstein@daypitney.com</a>  C 617-721-4440 E <a href="mailto:bckma@comcast.net">bckma@comcast.net</a>
James R. Kahn, Esq. (Vice Chair) (Debra A.)	* (O) Margolis Edelstein Curtis Center – Fourth Floor 601 Walnut Street Philadelphia, PA 19106-3304  (H) 2420 Fitlers Walk Philadelphia, PA 19103-5562	O 215-931-5887 F 215-922-1772 E <a href="mailto:jkahn@margolis-edelstein.com">jkahn@margolis-edelstein.com</a>  H 215-587-9004 E <a href="mailto:jrkahn@verizon.net">jrkahn@verizon.net</a> C 215-771-4487
Janis Roth** (Kenny Held)	* (O) (JIAS) Jewish Immigrant Aid Services Toronto 4600 Bathurst Street, Suite 325 Toronto, ON M2R 3V3, CANADA  (H) 203 Mullen Drive Thornhill, ON L4J 2V8, CANADA	O 416-630-6481, Ext.37 F 416-630-1376 E <a href="mailto:jroth@jiastoronto.org">jroth@jiastoronto.org</a>  H 905-709-9500 C 416-456-2186

\*Preferred Mailing Address

\*\*Denotes Professional

E Denotes E-Mail Address

F Denotes FAX

C Denotes Cell Phone

Larry S. Reader (Treasurer) (Nancy)	(O) 2727 Allen Parkway, Suite 1850 Houston, TX 77019	O 713-337-1760 F 713-522-8887 E LReader@sprt.com
	* (H) 311 Indian Bayou Houston, TX 77057	H 713-781-4460 F 713-781-4461 C 713-416-8239
Linda Spindel (Secretary) (Ron)	(H) 4441 Ironwood Drive Virginia Beach, VA 23462	H 757-490-1314 F 757-497-5204 E LSpindel@aol.com C 757-477-2278

### PRESIDENT/CEO

Lee I. Sherman (Nancy)	* (O) AJFCA 620 Cranbury Road, Suite 102 East Brunswick, NJ 08816	O 800-634-7346 O 732-432-7120 F 732-432-7127
	(H) 3549 Newland Road Baltimore, MD 21218	E Lsherman@ajfca.org H 410-243-1681 C 443-996-1087 E Lisherman@earthlink.net

Preferred Mailing Address

\*\*Denotes Professional

E Denotes E-Mail Address

F Denotes FAX

C Denotes Cell Phone

## BOARD OF DIRECTORS

Karl A. Brodsky  
(Barbara)

(O) Box 1341  
Guilderland, NY 12084  
\* (H) 225 W. Bentwood Court  
Albany, NY 12203

\*O 518-463-9159  
F 518-463-9268  
H 518-456-5574  
E kabrem  
@gmail.com  
C 518-229-4842

Linda L. Burger\*\*  
(Andrew "Andy")

\*(O) Jewish Family Service  
4131 S. Braeswood Blvd.  
Houston, TX 77025  
(H) 5202 Loch Lomond  
Houston, TX 77096

O 713-667-9336, Ext. 229  
F 713-667-3619  
E Lburger@jfshouston.org  
H 713-592-8248  
F 206-201-7366  
E llburger@gmail.com  
C 281-236-6849

Paul S. Castro\*\*  
(Nikki Cavalier)

\* (O) Jewish Family Service  
6505 Wilshire Blvd., #500  
Los Angeles, CA 90048  
(H) 3745 N. Hollingsworth Road  
Altadena, CA 91001

O 323-761-8800  
F 323-761-8801  
E pscastro@jfsla.org  
H 626-791-7395  
C 562-331-1225

Dr. Jaclynn I. Faffer  
(Dr. Leonard Silverstein)

(H) 7467 Estrella Circle  
Boca Raton, FL 33433

H 561-470-0660  
E jacfaf@aol.com  
C 561-400-3944

Seymour (Sy) J. Friedland, Ph.D.\*\* \*(O) Jewish Family  
(Carol Stoltz)

& Children's Service  
1430 Main Street  
Waltham, MA 02451  
(H) 44 Treaty Elm Lane  
Stow, MA 01775

O 781-647-5327, Ext. 4119  
F 781-487-6722  
E sfriedland@  
jfcsboston.org  
H 978-897-6051  
C 617-833-5849

Preferred Mailing Address

\*\*Denotes Professional

E Denotes E-Mail Address

F Denotes FAX

C Denotes Cell Phone

Nancy Goldberg (Lawrence)	(H) 3600 Paradise Drive Tiburon, CA 94940	H 415-435-5215 F 415-789-9490 E <a href="mailto:tiburnan@aol.com">tiburnan@aol.com</a> C 415-596-5215
Judy Halper** (Andy)	* (O) Jewish Family & Children's Service 13100 Wayzata Blvd., #400 Minnetonka, MN 55305 (H) 4437 Rutledge Avenue Edina, MN 55436	O 952-546-0616 F 952-593-1778 E <a href="mailto:Jhalper@jfcsmpls.org">Jhalper@jfcsmpls.org</a> H 952-929-2096 E <a href="mailto:JLHalper@aol.com">JLHalper@aol.com</a> C 952-239-7342
Sandra Horwitz (Gerald "Jerry")	(H) 6036 Avenida de Castillo Long Beach, CA 90803	H 562-494-7480 E <a href="mailto:sandrahorwitz@charter.net">sandrahorwitz@charter.net</a> C 562-260-1485
Marc Jacobs** (Joanne)	* (O) Jewish Family Service 475 Franklin Street, Suite 101 Framingham, MA 01702 (H) 4 Lewis Drive Medway, MA 02053	O 508-875-3100 F 508-875-4373 E <a href="mailto:mjacobs@jfsmw.org">mjacobs@jfsmw.org</a> H 508-533-6303 E <a href="mailto:marcjoj@comcast.net">marcjoj@comcast.net</a> C 508-254-0023
Norman R. Keane** (Vice-Chair) (Mary)	* (O) Jewish Family Service 6555 West Maple Road West Bloomfield, MI 48322 (H) 7409 Danbury Drive West Bloomfield, MI 48322	O 248-592-2330 F 248-592-2326 E <a href="mailto:nkeane@jfsdetroit.org">nkeane@jfsdetroit.org</a> H 248-865-8150 C 248-921-3440
James A. (Jim) Kempner (Francine Trager)	(H) 4158 Alhambra West Jacksonville, FL 32207	H 904-398-4856 F 904-398-7141 E <a href="mailto:JAKeppner@aol.com">JAKeppner@aol.com</a> C 904-699-3368

\*Preferred Mailing Address

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Paul Levine** (Ethel)	* (O) Jewish Board of Family & Children's Services, Inc. 120 W. 57 <sup>th</sup> Street, 7 <sup>th</sup> Floor New York, NY 10019	O 212-632-4614 F 212-632-4489 E plevine@jbfcs.org
	(H) 50 Sutton Place South, Apt. 6F New York, NY 10022	H 646-649-3110 C 917-543-4803
Joel Litman (Susie)	(O) 2835 Congressman Lane Dallas, TX 75220	O 214-357-0262 F 214-357-0261 E jlitman@texasrecycling.com
	* (H) 6522 Riverview Lane Dallas, TX 75248	H 972-931-0019 F 972-931-1720 E mizzou76@aol.com C 214-704-1061
Gary Miller** (Sheila)	* (O) JFCS 4549 Chamblee Dunwoody Rd. Atlanta, GA 30338	O 770-677-9330 F 770-677-9401 E gmiller@jfcsatlanta.org
	(H) 490 N. Harbor Drive Atlanta, GA 30328	H 404-303-9342 C 404-219-3441
Neil P. Newstein** (Jenni Frumer)	* (O) Alpert Jewish Family & Children's Service P.O. Box 220627 West Palm Beach, FL 33422	O 561-238-0232 F 561-684-1429 E nnewstein@jfcsonline.com
	(H) 146 Cocoplum Lane Royal Palm Beach, FL 33411	H 561-798-4215 F 561-793-7495 E nnewstein@aol.com C 561-596-7280
Deborah H. Perelmuter** (Mayer)	* (O) Jewish Child Care Association 120 Wall Street, 12 <sup>th</sup> Floor New York, NY 10005	O 212-558-9930 F 212-558-9991 E perelmuterd@jccany.org
	(H) 73-15 196 <sup>th</sup> Street Fresh Meadows, NY 11366	H 718-217-5470 E perel5@aol.com C 914-403-6670

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Reuben D. Rotman** (Devorah A. Silverman)	* (O) Jewish Family Service of MetroWest 256 Columbia Tpke., Ste. 105 Florham Park, NJ 07932 (H) 296 Rutland Avenue Teaneck, NJ 07666	O 973-765-9050 F 973-765-0195 E rrotman@ jfsmetrowest.org H 201-837-0446 C 201-615-1984
Jill Borg Spitzer** (Mark)	* (O) Jewish Family Service Turk Family Center 8804 Balboa Avenue San Diego, CA 92123-1506 (H) 2825 Maple Street San Diego, CA 92104	O 858-637-3012 F 858-637-3001 E Jills@jfssd.org H 619-281-1959 C 619-316-4510
Andrea Steinberg** (Ron LaPointe)	* (O) Jewish Family Service of Atlantic and Cape May Counties 607 N. Jerome Avenue Margate, NJ 08402 (H) 550 Bay Avenue, #1010 Somers Point, NJ 08244	O 609-822-1108 F 609-822-8645 E asteinberg @jfsatlantic.org H 609-601-0038 C 609-334-4343
Nancy Bissinger Timm (Stephan Arnold)	(O) 1539 Jackson Avenue, Suite 300 New Orleans, LA 70130  * (H) 5708 Garfield Street New Orleans, LA 70115	O 504-581-3933 F 504-596-3933 E bissmsw@aol.com  H 504-895-7512 C 504-722-8414
Jennifer Weiss** (James)	* (O) Jewish Family Service of Southern New Jersey 1301 Springdale Road, Suite 150 Cherry Hill, NJ 08003 (H) 28 Maison Place Voorhees, NJ 08043	O 856-424-1333 F 856-424-7384 E JWeiss@jfedsnj.org  H 856-983-9389 F 856-983-0932 E jweiss147@aol.com C 609-314-0770

\*Preferred Mailing Address

\*\*Denotes Professional

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Dory Zatuchni** (Joe Goldberg)	* (O) Jewish Family Service 99 Passmore Road Wilmington, DE 19803	O 302-478-9411, Ext. 111 F 302-479-9883 E dzatuchni@jfsdelare.org
	(H) 245 Pond View Chadds Ford, PA 19317	H 610-338-9825 F 610-338-9825 E dzatuchni@comcast.net C 302-750-9466

### **HONORARY BOARD OF DIRECTORS**

Felicia Figlarz Anchor (Dr. Kenneth)	(H) 223 Hillwood Blvd. Nashville, TN 37205	H 615-356-5497 F 615-356-2288 E FAnchor@aol.com
Michael A. Bernstein**	* (O) Gulf Coast Jewish Family Services 14041 Icot Blvd Clearwater, FL 33760	O 727-479-1865 F 727-479-1250 E mbernstein@gcjfs.org
	(H) 13757 Oak Forest Blvd., N. Seminole, FL 33776	H 727-392-6475 C 727-422-9265
Donald B. Butler (Chantze B.)	(O) 100 Fifth Avenue Pittsburgh, PA 15222	O 412-281-3836 F 412-521-0287
	* (H) 5710 Bartlett Street Pittsburgh, PA 15217	H 412-421-7178 F 412-521-0287
Ernest Fanwick (Lee)	(H) 1403 Newfield Avenue Stamford, CT 06905-1415	H 203-322-5752 F 203-322-4764 E ernest@fanwick.com
Vi Felix	(H) 910 Island Drive, #403 Rancho Mirage, CA 92270	H 760-324-4871 F 760-324-0681 E VFelix122@aol.com
Ab Glickman (Joyce)	(O) Ulmer & Berne, LLP 1660 West 2 <sup>nd</sup> St., Suite 1100 Cleveland, OH 44113-1448	O 216-583-7152 F 216-583-7153 E aglickman@ulmer.com
	* (H) 17051 Shaker Blvd. Shaker Heights, OH 44120	C 216-973-7333

\*Preferred Mailing Address

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Dorothy Goren (Osias)	(O) 10866 Wilshire Blvd Los Angeles, CA 90024	O 310-441-8411 F 310-475-9112 H 310-454-3144 F 310-454-3236 C 310-980-5576
Herbert Kohn (Frances)	* (H) 1608 Amalfi Drive Pacific Palisades, CA 90272	
Martin G. Langer (Charlotte)	(H) 1090 Tennyson Place Atlanta, GA 30319	H 404-256-5382 E herkohn@bellsouth.net C 404-444-9526
Naomi Z. Levin (Norman)	(H) 940 Augusta Way, Apt. 313 Highland Park, IL 60035-1841	H 847-432-1994
Francelyne Lurie (Richard)	(H) 6384 Estates Drive Piedmont, CA 94611-3121	H 510-339-0565
Madelyn F. Merritt (Roger J.)	(H) 75 Ferndale Green Wayzata, MN 55391	H 952-474-1159
Carrie Miller	(H) 4485 Adams Avenue Miami Beach, FL 33140	H 305-534-7032 F 305-673-2969 E mfarkasm@aol.com C 305-725-3378
	(O) UJA-Federation of New York 130 East 59th Street, #1057 New York, NY 10022	O 212-836-1531 F 212-836-1172 E millerc@ujafedny.org
	* (H) 176 E. 71 <sup>st</sup> St., 15B New York, NY 10021	H 212-535-9288 E cmiller16@nyc.rr.com C 917-697-0452

\*Preferred Mailing Address

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Stanley Rabin (Barbara)	* (O) 3 Lincoln Center 5430 LBJ Freeway, Suite 1200 Dallas, TX 75240 (H) 24 Downs Lake Circle Dallas, TX 75030	O 214-689-4309 F 214-689-4326 E sabin@ commercialmetals.com O 972-661-0538
Herbert A. Schneider	* (O) Frankenthaler, Kohn, Schneider & Katz 420 Lexington Avenue, Room 805 New York, NY 10170 (H) 300 East 59th Street Apt. 2103 New York, NY 10021	O 212-269-4310 F 212-363-2294 H 212-832-0259
Stephanie Speigel (Larry Kirschenbaum)	(H) 1803 Grantham Court Louisville, KY 40222	O 502-426-6662 E sslk@insightbb.com
Jeremy Waldman (Judith Belzer)	(O) Jewish Family & Children's Services 13100 Wayzata Blvd., #400 Minnetonka, MN 55305 * (H) 3601 Oakton Ridge Minnetonka, MN 55305	O 952-542-4809 F 952-593-1778 E jwaldman@jfcsmpls.org H 952-930-0039 C 612-965-0690
Leslie Wilder	(O) P4LL-160 Princess Street Winnipeg, MB, R3H 1K9 CANADA * (H) 1704-1 Evergreen Place Winnipeg, MB, R3L 0E9 CANADA	O 204-949-8388 F 204-049-9193 E lwilder@rrc.mb.ca H 204-453-2503 F 204-475-0246 E Lwilder83@aol.com
<b><u>PAST BOARD CHAIRS</u></b>		
Lawrence M. Abramson (Patti)	* (O) 1860 Forest Hill Blvd., Suite 200 West Palm Beach, FL 33406 (H) 13345 Miles Standish Port Palm Beach Gardens, FL 33410	O 561-965-3411 F 561-965-0059 E LawrenceAbramson @aol.com H 561-627-0245 C 561-371-9543

\*Preferred Mailing Address

\*\*Denotes Professional

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12/09

Richard Blankstein (Beth)	(O) Posternak, Blankstein & Lund LLP 800 Boylston Street Boston, MA 02199	O 617-973-6114 F 617-367-2315 E rblankstein@ pbl.com
	* (H) 36 Kodaya Road Waban, MA 02468	H 617-244-8123 C 617-803-2004
Sidney N. Busic, M.D (Sylvia)	* (H) 146 Hartwood Drive Pittsburgh, PA 15208-2702	H 412-731-7744 F 412-731-8711 (call before faxing) E sbusic@pitt.edu
Helene G. Cohen (Alvin)	(H) 1661 Pine Street, Apt. 1145 San Francisco, CA 94109-0427	H 415-221-1055
John L. Goldman (Roslyn B.)	(H) 10-6 Selden St. Rochester, NY 14605	H 585-232-3387 F 585-232-3919 E jgoldman@ frontiernet.net
Jane Goldstein	* (O) College of Business University of Louisville Louisville, KY 40292  (H) 1400 Willow Avenue Louisville, KY 40204	O 502-852-4888 F 502-852-7557 E JaneGoldstein@ Louisville.edu  H 502-456-2556
Jerry Harwood (Ruthella)	(H) 22 Athens Road Short Hills, NJ 07078	H 973-376-3381 E Jharwood3@ verizon.net
Cynthia B. Kane (Richard)	(O) State of Delaware Office of Secretary of State 820 No. French St.. 4 <sup>th</sup> Floor Wilmington, DE 19801  * (H) P.O. Box 2174 Wilmington, DE 19899	O 302-577-8767 F 302-577-2694 E CynthiaBKane @yahoo.com  H 302-898-8279

\*Preferred Mailing Address

\*\*Denotes Professional

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F Denotes FAX

C Denotes Cell Phone

Ted Marcus (Annette)	* (O) 3355 Lenox Road, Suite #1150 Atlanta, GA 30328 (H) 125 Barnard Place Atlanta, GA 30328	O 404-264-9100 F 404-264-9102 E <a href="mailto:tedmarcus@pipeline.com">tedmarcus@pipeline.com</a> H 404-847-9629
Bernard B. Nebenzahl (Nancy)	* (O) Rein Evans & Sestanovich LLP 1925 Century Park East, 16 <sup>th</sup> Floor Los Angeles, CA 90067 (H) 255 So. Roxbury Drive Beverly Hills, CA 90212	O 310-551-3100 F 310-551-0238 H 310-552-2190 E <a href="mailto:bnebenzahl@mdfslaw.com">bnebenzahl@mdfslaw.com</a>
Oscar Respitz, Q.C. (Evelyn (Chava))	* (O) 800 Réne-Lévesque Blvd. West Suite 2220 Montreal, QE H3B 1X9 CANADA (H) 3555 Côte des Neiges Road Apt. 1701 Montreal, QE H3H 1V2 CANADA	O 514-875-7550 F 514-875-7147 E <a href="mailto:orespitz@kaufmanlaramee.com">orespitz@kaufmanlaramee.com</a> H 514-934-1611 E <a href="mailto:respitz@sympatico.ca">respitz@sympatico.ca</a>
Annabel L. Sacks (Hal)	(H) 530 Boissevain Avenue Norfolk, VA 23507-2108	H 757-622-2003 E <a href="mailto:dcgrp@mindspring.com">dcgrp@mindspring.com</a> C 757-537-6456
Marc S. Salisch (Barbara)	* (H) 33 Hialeah Drive Albany, NY 12205 * <i>Winter Address</i> 220 N. Zapata Hwy. #11 Laredo, TX 78043-4464	H 518-869-9686 F 518-869-9686 E <a href="mailto:salisch@localnet.com">salisch@localnet.com</a> WH/F 011-52-415-154-5453
Shelton R. Weber (Anita)	* (O) 471 W. Main Street Suite 400 Louisville, KY 40202 (H) 3811 Garwood Place Louisville, KY 40241	O 502-589-2200 F 502-589-3400 E <a href="mailto:SWeber@weberandRose.com">SWeber@weberandRose.com</a> H 502-897-1424 F 502-897-1424 E <a href="mailto:Anishel@aol.com">Anishel@aol.com</a>

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**ASSOCIATION OF JEWISH FAMILY &  
CHILDREN'S AGENCIES, INC.  
(A NOT-FOR-PROFIT ORGANIZATION)**

**FINANCIAL STATEMENTS**

**YEAR ENDED DECEMBER 31, 2009**

**ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.**

Table of Contents

December 31, 2009

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	<b>Page</b>
Independent Auditor's Report.....	1
Statement of Financial Position.....	2
Statement of Activities.....	3
Statement of Cash Flows.....	4
Notes to Financial Statements.....	5
Supplementary Information	
Schedule of Functional Expenses .....	11

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**Independent Auditor's Report**

To the Board of Directors of the  
Association of Jewish Family & Children's Agencies, Inc.

We have audited the accompanying statement of financial position of the Association of Jewish Family & Children's Agencies, Inc., as of December 31, 2009, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Directors of the Association of Jewish Family & Children's Agencies, Inc. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association of Jewish Family & Children's Agencies, Inc., as of December 31, 2009, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying schedule of functional expenses is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

*Willis, Owens & Baker, P.C.*

June 1, 2010

**ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.**

**Statement of Financial Position**

**December 31, 2009**

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**Assets**

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Cash and cash equivalents	\$ 309,356
Accounts receivable, net of allowance for doubtful accounts of \$50,000	24,970
Pledges receivable, net of discount for net present value of \$2,200	37,800
Prepaid expenses	12,550
Security deposits	5,237
Equipment, net of accumulated depreciation	953
<b>Total Assets</b>	<b>\$ 390,866</b>

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**Liabilities and Net Assets**

---

Accounts payable and accrued expenses	\$ 28,742
Deferred revenue	323,486
<b>Total Liabilities</b>	<b>352,228</b>
 Net Assets	
Unrestricted	16,594
Temporarily Restricted	17,544
Permanently Restricted	4,500
 <b>Total Net Assets</b>	<b>38,638</b>
 <b>Total Liabilities and Net Assets</b>	<b>\$ 390,866</b>

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See accompanying notes to financial statements.

ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

Statement of Activities

Year ended December 31, 2009

	Unrestricted		CEO/		Permanently Restricted	Total 2009
	Operating Fund	President's Council	Presidents' Council	Temporarily Restricted		
<b>Support and Revenue</b>						
Membership dues	\$ 659,615	\$ 9,711	\$ -	\$ -	\$ -	\$ 669,326
Federation allocations	51,296	-	-	-	-	51,296
Contributions	32,201	-	-	-	-	32,201
Alliance grant	22,750	-	-	-	-	22,750
Annual conference	127,560	-	-	-	-	127,560
Host community	10,000	-	-	-	-	10,000
Investment income	3,592	29	-	-	-	3,621
Foundation grants	10,000	-	-	-	-	10,000
Fees for services	3,800	-	-	-	-	3,800
Quarterly meeting dues	9,635	-	-	-	-	9,635
Combined federal campaign	37,505	-	-	-	-	37,505
	967,954	9,740	-	-	-	977,694
Net assets released from restrictions	14,678	-	(14,678)	-	-	-
<b>Total Support and Revenue</b>	<b>982,632</b>	<b>9,740</b>	<b>(14,678)</b>	<b>-</b>	<b>-</b>	<b>977,694</b>
<b>Functional Expenses</b>						
Program Services						
Information gathering	193,308	-	-	-	-	193,308
Conferences and meetings	453,833	-	-	-	-	453,833
Governmental affairs	83,248	-	-	-	-	83,248
Executive search	26,844	-	-	-	-	26,844
Service to individuals	30,891	-	-	-	-	30,891
Continental representation	63,848	-	-	-	-	63,848
CEO/ Presidents' Council	-	6,809	-	-	-	6,809
Support services	23,987	-	-	-	-	23,987
Fund raising	107,638	-	-	-	-	107,638
Management and general	107,638	-	-	-	-	107,638
<b>Total Functional Expenses</b>	<b>983,597</b>	<b>6,809</b>	<b>(14,678)</b>	<b>-</b>	<b>-</b>	<b>990,406</b>
Increase (Decrease) in net assets	(965)	2,931	(14,678)	-	-	(12,712)
<b>Net assets - beginning of Year</b>	<b>(6,313)</b>	<b>20,941</b>	<b>32,222</b>	<b>\$ 4,500</b>	<b>51,350</b>	
<b>Net assets - end of Year</b>	<b>\$ (7,278)</b>	<b>\$ 23,872</b>	<b>\$ 17,544</b>	<b>\$ 4,500</b>	<b>\$ 38,638</b>	

See accompanying notes to financial statements.

**ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.**

Statement of Cash Flows

Year Ended December 31, 2009

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<b>Cash Flows From Operating Activities</b>	
Decrease in net assets	\$ (12,712)
Adjustments to reconcile decrease in net assets to net cash used in operating activities	
Depreciation	1,909
Bad debt expense	34,440
Changes in operating activities	
Accounts receivable	(14,786)
Pledges receivable	(37,800)
Prepaid expenses	(2,260)
Accounts payable and accrued expenses	14,576
Deferred revenue	6,463
Net cash used in operating activities	(10,170)
Net Decrease in Cash	(10,170)
Cash and cash equivalents - beginning of year	319,526
Cash and cash equivalents - end of year	\$ 309,356

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See accompanying notes to financial statements.

## ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

### Notes to Financial Statements

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#### 1. Nature of Activities

##### ***Nature of Activities***

The Association of Jewish Family & Children's Agencies, Inc., (the "Association") was formed in the State of New York in 1972. The Association is the service organization for Jewish human service agencies in North America. With over 140 member agencies, the Association represents most of the eligible Jewish Family & Children's Agencies in North America along with specialized agencies serving developmentally disabled people and the resettlement community.

#### 2. Summary of Significant Accounting Policies

##### ***Basis of Accounting and Financial Statement Presentation***

The financial statements of the Association have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Revenues and expenses are recognized and recorded when earned or incurred. The Association is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

The net assets of the Association are reported as follows:

- ***Unrestricted*** - Unrestricted net assets include net assets that are neither permanently restricted nor temporarily restricted by donor-imposed stipulations. These assets are committed to the operations of the organization. Net assets designated for specific purposes by the Board of Directors are included in unrestricted net assets.
- ***Temporarily Restricted*** - Temporarily restricted net assets include contributions and other assets received with donor stipulations that limit the use of the donated asset. When a donor restriction is satisfied, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. In the case of donor restrictions satisfied in the same reporting period in which the donor-restricted contribution was received, the Association classifies the contribution as unrestricted support.

## ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

### Notes to Financial Statements

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#### 2. Significant Accounting Policies (Continued)

##### *Basis of Accounting and Financial Statement Presentation (Continued)*

- **Permanently Restricted** - Permanently restricted net assets are those contributions plus earnings on those assets that are permanently restricted by the board and may never be spent by the organization unless approved by the Board of Directors.

##### *Contributions*

Contributions received are recorded as unrestricted, temporarily restricted, or permanently restricted support, depending on the existence and/or nature of any donor restrictions. In addition, the Association has received contributions with donor-imposed restrictions that resulted in temporarily restricted net assets.

##### *Income Tax Status*

The Association qualifies as a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code, and therefore, has no provision for income taxes.

On January 1, 2009, the Association adopted the provision of *Accounting for Uncertainty in Income Taxes*. This provision requires that a tax position be recognized or derecognized based on a 'more-likely-than-not' threshold. This applies to positions taken or expected to be taken in a tax return. The implementation of this provision had no impact on the Association's statement of financial position or statement of activities. The Association does not believe its financial statement include (or reflect) any uncertain tax positions. There are no penalties and interest reflected in the financial statements for the year ended December 31, 2009. The Association's tax returns for the years 2009, 2008, 2007 and 2006 are within the statute of limitations for IRS audit.

##### *Membership Dues*

Dues are assessed to each member agency based on .5% of the agency's prior year's operating revenues, not to be less than \$625 or to exceed \$12,000. As a result of different fiscal years, a portion of membership dues are received in advance; recognition of that revenue is deferred to the Association's fiscal year for which the dues are intended.

##### *Property and Equipment*

Property and equipment is stated at cost. The cost is depreciated over the estimated useful lives utilizing the straight-line method. Additions and improvements are capitalized, whereas costs of maintenance and repairs are charged to expense as incurred.

# ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

## Notes to Financial Statements

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### 2. Significant Accounting Policies (Continued)

#### *Accounts Receivable*

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable.

Changes in the allowance for doubtful accounts are as follows:

Beginning balance	\$ 15,560
Provision for doubtful accounts	<u>34,440</u>
Ending balance	<u>\$ 50,000</u>

#### *Use of Estimates*

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and the accompanying notes. Although these estimates are based on management's knowledge of current events and actions it may undertake in the future, they may ultimately differ from actual results.

#### *Functional Expenses*

The cost of providing the various programs and supporting services has been summarized on a functional basis in the statement of activities. Expenses that can be identified with a specific program and supporting service are allocated directly according to their natural expenditure classification. Other costs that are common to several functions are allocated among the programs and supporting services in reasonable ratios as determined by management.

#### *Cash and Cash Equivalents*

Cash and cash equivalents include all monies in banks and highly liquid investments with maturity dates of less than three (3) months. The carrying value of cash and cash equivalents approximates fair value because of the short maturities of those financial instruments.

#### *Concentration of Credit Risk*

The Association places its temporary cash and money market accounts with creditworthy, high quality financial institutions. At times these accounts may exceed Federal Deposit Insurance Corporation ("FDIC") insured limits of up to \$250,000 at December 31, 2009, however, the Association has not

# ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

## Notes to Financial Statements

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### 2. Significant Accounting Policies (Continued)

#### *Concentration of Credit Risk (Continued)*

experienced any losses in such accounts. As of December 31, 2009 The Association's cash balances were under the insured limits.

#### *Foreign Currency Translation*

Accounts in foreign currency (Canadian dollars) have been translated into U.S. dollars as follows:

- Monetary items at exchange rates in effect at the financial statement date
- Revenue and expenses at average exchange rates during the year
- Gains and losses arising from foreign currency translation are included in income

#### *Foreign Deposits*

Certain dues collected are maintained in a Canadian bank account. That deposit amount is subject to currency fluctuations in future periods.

#### *Fair Value of Financial Instruments*

The carrying value of cash and cash equivalents reported in the statement of financial position approximates fair value. Foreign deposits have been translated to U.S. dollars at the exchange rate as of the date of the statement of financial position.

#### *Subsequent Events*

Management has evaluated subsequent events through June 1, 2010, the date the financial statements were available to be issued.

### 3. Retirement Plan

The Association is a sponsor of a 403(b) defined contribution plan established pursuant to salary reduction agreements. Employee participation in the plan is completely voluntary. The plan is not established or maintained by the employer and hence is not subject to Title I of ERISA. The Association does not contribute to the plan.

### 4. Equipment

	Useful Lives
Computer equipment	\$ 14,265
Less: Accumulated depreciation	(13,312)
Total equipment (at net book value)	\$ <u>953</u>

Depreciation expense for the year ended December 31, 2009 was \$1,909

# ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

## Notes to Financial Statements

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### 5. Temporarily Restricted Net Assets

Temporarily restricted net assets at December 31, 2009 consist of the following:

The Goodman Award	\$ 15,515
A. Saltzman Training Institute	2,029
	<u>\$ 17,544</u>

### 6. Commitments and Contingencies

#### *Operating Leases*

The Association is obligated under certain non-cancelable operating leases for its administrative offices. The Association entered into a sixty month lease for the space which is located in East Brunswick, New Jersey. The lease commenced on February 10, 2005 and is due to expire on February 10, 2010. The future minimum rental payments required on such lease agreements are as follows:

<u>December 31,</u>	
2010	5,337
	<u>\$ 5,337</u>

Upon culmination of the prior lease arrangement The Association entered into a 19 month lease for office space which is located in Baltimore, MD. The lease commenced on December 1, 2009 and is due to expire on June 30, 2011. Included in the agreement is a commitment over the same term to have Jewish Community Services, Inc. provide bookkeeping and accounting services, management information services and telephone, fax and copier services for the Association. The future minimum rental and service payments required on such lease and service agreements are as follows:

<u>December 31,</u>	
2010	\$ 60,000
2011	30,000
	<u>\$ 90,000</u>

Rent expense at December 31, 2009 amounted to \$32,121.

### 7. Note Payable - Bank

The Association has a line of credit facility totaling \$50,000 which was not utilized during the year 2009. The outstanding balance at December 31, 2009 was \$0. The loan is unsecured.

**ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.**

**Notes to Financial Statements**

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**8. Unconditional Promise to Give**

The Association submitted an application and was allocated a grant from The Margaret A. Cargill Foundation during the year 2009. The grant document discloses that the Association will receive a total of \$50,000 over the next five years paid in yearly amounts of exactly \$10,000 each year.

The donor did not dictate in the agreement that the Association must meet any conditions in order to receive funds and therefore has been treated as an unconditional promise to give. Unconditional promises to give are recorded as receivables and revenue when received. The Association distinguishes between contributions received for each net asset category in accordance with donor-imposed restrictions. The promise to give as of December 31, 2009 are unconditional and due \$10,000 in 2010 and \$30,000 over the following three years. Promises to give to be received after 2009 are discounted at 5.5%. Management has determined that the pledges receivable are fully collectible; therefore, no allowance for uncollectible accounts is considered necessary as of December 31, 2009.

Unconditional promises to give at December 31, 2009, are as follows:

Receivable in less than one year	\$ 10,000
Receivable in one to five years	<u>30,000</u>
Total unconditional promises to give	\$ 40,000
Less: discount to net present value	(2,200)
Net unconditional promises to give at December 31, 2009	<u>\$ 37,800</u>

ASSOCIATION OF JEWISH FAMILY & CHILDREN'S AGENCIES, INC.

Schedule of Functional Expenses

Year ended December 31, 2009

Information Gathering	Conferences 6 Meetings	Program Services				Supporting Services			Total 2009	
		Governmental Affairs	Executive Search	Service to Individuals	Continental Representation	CEO/ Presidents' Council	Fundraising	Management and General		
						-				
Personnel expenses										
Salaries and wages	\$ 119,606	\$ 237,684	\$ 51,509	\$ 14,405	\$ 14,623	\$ 39,505	\$ -	\$ 14,842	\$ 45,289	
Payroll taxes	9,134	18,151	3,933	1,100	1,117	3,017	-	1,133	3,458	
Group Insurance	22,190	44,097	9,556	2,673	2,713	7,329	-	2,754	6,402	
	150,930	299,932	64,998	18,178	18,453	49,851	-	18,729	57,149	
Other Expenses										
Dues and subscriptions	1,488	2,958	641	179	182	492	-	185	564	
Equipment lease and maintenance	739	1,469	318	89	90	244	-	92	280	
Insurance	825	1,638	355	99	101	272	-	102	313	
Meetings and conferences	7,195	14,299	3,099	867	880	2,377	2,127	893	2,725	
Occupancy	8,276	16,446	3,564	997	1,012	2,733	-	1,027	3,134	
Office supplies	1,084	2,153	467	131	133	358	-	135	411	
Miscellaneous	1,187	2,359	511	143	145	392	4,384	147	449	
Postage	275	546	118	33	34	91	-	34	104	
Printing	-	-	-	-	-	-	-	-	-	
Professional fees	8,174	16,244	3,520	984	999	2,700	232	1,014	3,095	
Telephone	2,347	4,664	1,011	283	287	775	55	291	889	
Canadian representation	5,989	11,902	2,579	721	732	1,978	-	743	2,268	
Washington representation	4,451	8,845	1,917	536	544	1,470	-	552	1,685	
Currency exchange	(77)	(153)	(33)	(9)	(9)	(25)	(10)	6	(29)	
Annual conference	-	69,687	-	-	-	-	-	-	(339)	
Goodman Award	-	-	-	-	651	-	-	-	69,687	
Agency Alliance of UJC	-	-	-	-	6,605	-	-	-	651	
CEO Search	-	-	-	-	-	-	-	-	6,605	
Bad debt expense	-	-	-	-	-	-	-	-	3,562	
Expenses before depreciation	192,883	452,989	83,065	26,793	30,839	63,708	6,809	23,934	107,477	
Depreciation	425	844	183	51	52	140	-	53	161	
Total expenses - 2009	\$ 193,308	\$ 453,833	\$ 83,248	\$ 26,844	\$ 30,891	\$ 63,848	\$ 6,809	\$ 23,987	\$ 107,638	
									\$ 990,406	
									1,909	