PALESTINE ECONOMIC CORPORATION (PEC)

Records, 1921-1944

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

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

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

Access: Unrestricted

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

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

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

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

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

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

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

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

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

At the time of PEC's organization, Palestine's economy was at a very low level of development. Modern methods of agriculture were unknown, industry was practically nonexistent, and a credit
structure was entirely lacking. The company's founders realized, given these conditions, that capital funds seeking normal risks and returns could not be expected to flow into the country for some time. Their task, then, was to risk the investments crucial to developing and growing their pioneering country, in such basic fields as credit for agricultural and industrial enterprise, housing provision, town planning, and water supply.

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

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

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

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

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

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

PEC was deeply involved in questions regarding the country's water supply. The company
endeavored to discover methods for investment that would keep capital unimpaired, and water rates low. It also made significant contributions to the supply problem by facilitating the implementation of improved technical methods, and the establishment of centralized and systematic irrigation plants.

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

PEC operated through the following subsidiary companies: The Central Bank of Cooperative Institutions in Palestine, Ltd.; Palestine Mortgage and Credit Bank, Ltd.; Palestine Water Company, Ltd.; Loan Bank, Ltd.; and Boosted Land Corporation, Ltd.
The records of the Palestine Economic Corporation (subsequently PEC Israel Economic Corporation), 1921-1944, document its activity as a private organization facilitating investment in the development and resettlement of Jewish Palestine. By stimulating the growth of the cooperative movement in the country, PEC fostered Palestine's agricultural and industrial development along business lines. The bulk of the collection dates approximately from 1926 to 1938.

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

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

The collection is arranged in the following series:

Series 1.  PEC General and Administrative Files
Series 3.  Palestine Mortgage and Credit Bank, Ltd.
Series 4.  Loan Bank, Ltd.
Series 5.  Haifa Bay Development Company
Series 7.  Public Works
Series 8.  Palestine Water Co., Ltd.
Series 9.  Orange Files
Series 10. Jewish Agency Files
Series 11. Oversize Documents
Series 12. Oversize Maps and Drawings
Series 13. Photographs

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

Series 1. **PEC GENERAL AND ADMINISTRATIVE FILES**
1921-1941 (bulk 1926-1936)   8.5 lin. ft.   Boxes 1-17.

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

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

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

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

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

Of particular note among individual correspondents in this series is PEC president Julius Simon, from whom letters and reports dating from 1935 to 1938 are present.
Series 2. CENTRAL BANK OF COOPERATIVE INSTITUTIONS IN PALESTINE, LTD.

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

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

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

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

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

The records comprising Series 2 are arranged in five subseries:
2.1 General and Administrative Files
2.2 Relations with Other Organizations
2.3 Relations with Palestine Government
2.4 Credit Unions and Cooperative Societies
2.5 Intermediate Credits

Subseries descriptions follow.

Subseries 2.1. General and Administrative Files

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

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

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

Subseries 2.2. Relations with Other Organizations

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

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

Minutes for the Advisory Committee on Short Term Loans open with a meeting held 9 June 1924, and reference an earlier meeting (16 April) of which no record appears. Minutes for the committee's "24th" meeting, held 4 December 1924, note that, "These minutes have been numbered 24. In future...number all Minutes of the Advisory Committee (25 seq)." A single unnumbered meeting follows, after which the minutes are headed as belonging to the 25th through the 111th meetings of the committee (though no record for a 26th meeting appears). The original folder headings read simply "Advisory Committee," with only a very few exceptions, from the time of the first meeting of the committee to that which was artificially numbered the 56th; remaining files (i.e., through the 111th meeting) were headed, "Advisory Committee on Short Term Loans."
Correspondence, memoranda, and reports relating to the coordination of activity between the Central Bank and other organizations in Palestine. Such organizations include the Anglo-Palestine Bank, Workers' Bank, Palestine Jewish Colonization Association (PICA), and the Merkaz (Central Institution of Credit and Saving Institutions in Palestine).

Subseries 2.3. Relations with Palestine Government  
1926-1942 (1932-1938)  .25 lin. ft.  Box 38.

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

Subseries 2.4. Credit Unions and Cooperative Societies  

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

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

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

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

General Correspondence. Correspondence and memoranda spanning the period 1924 to 1943. Arranged chronologically.
Topical Files. Correspondence, memoranda, reports, and printed matter, dating from 1921 to 1943. Folder arrangement is alphabetical by topic; items within folders are in loose chronological order.

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

Subseries 2.5. Intermediate Credits

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

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

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

Series 3. PALESTINE MORTGAGE AND CREDIT BANK, LTD.

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

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

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

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

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

Series 4.  LOAN BANK, LTD.
1924-1933   2.25 lin. ft.   Box 64-68.

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

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

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

Thus, with credit needs satisfied elsewhere, Loan Bank's resources were freed for other activity. Among its pioneering endeavors was the granting of three-to-five-year credits for household farming to rural workers (see Series 11, Housing). The funds were typically put to planting a kitchen garden and
purchasing and feeding a few chickens and a cow, thereby enabling these workers to support themselves and their families during periods of unemployment.

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

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

Series 5. **HAIFA BAY DEVELOPMENT COMPANY**

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

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

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

Together, the two companies made thousands of swampy and malarial acres available for settlement by drainage and amelioration. PEC formed a wholly owned subsidiary (also in 1928), Boosted Land Corporation, Ltd., to hold title to the land and carry on its development.
Series 6. BOOSTED LAND CORPORATION, LTD.

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

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

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

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

Other major areas of the subsidiary's activity included drainage and sewerage, town planning, and the establishment of railways. The "Summary Monthly Reports," covering the period 1935-1937, provide a detailed view of the corporation's activity for those years.
Series 7. **PUBLIC WORKS**

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

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

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

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


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

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

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

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

As early as 1930, PEC brought to Palestine, jointly with the Palestine Jewish Colonization Association (PICA), water drilling machines from America; and PEC alone secured a rotary drilling machine, which revolutionized drilling in Palestine. These were the
first such imports of modern machinery into the country. American methods of well drilling were carefully studied, and various types of equipment compared, in the process of culling the most effective methods of drawing water from Palestine's soil. American techniques and equipment would continue to be utilized by PEC in Palestine, as illustrated by the Water Drilling Unit files, spanning the years 1931 to 1939.

**Series 9. ORANGE FILES**


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

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

Working through Central Bank, PEC established standards for seasonal financing, and advocated the cooperative marketing of oranges. The corporation also made available the experience of other citrus-producing countries, particularly that of the United States. In cooperation with the Palestine Jewish Colonization Association (PICA), and the Pardess Cooperative Society of Orange Growers, Ltd. (the oldest citrus cooperative in Palestine, organized in 1900), PEC brought American citrus experts to Palestine to investigate its concerns on the spot. Among the areas benefitting from such expertise were the selection of machinery, improvement of growing methods, watering and irrigation, and the need for a central packing plant.
A stipulation of the League of Nations Mandate for Palestine was the naming of an organization to be generally responsible for advising on matters affecting the establishment of the new Jewish homeland. The World Zionist Organization was selected to fill that role, and its representative within the country was the Jewish Agency for Palestine.

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