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The SAJAC Captain and crew, Take pleasure in inviting you, To a dance out at sea, With desserts, coffee and tea. Live music and dancing while you're a-float, M.V. Marietta, is the name of the boat.

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for the boat call Linda 481 8338 or Claire 452 9782 If you would like us to invite any of your friends, please call Linda and we will gladly send them an invitation.





SAJAC REPORTER

The Publication of the South African Jewish American Community in San Diego

Volume 1. No. 7

Fall 1988



The Board of SAJAC wishes each and everyone in the community a happy, healthy and peaceful New Year and well over the fast

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NEWCOMERS CORNER

by Sandy Kodesh

Hilary & Fred Spilkin arrived in San Diego only 5 weeks ago, having lived in London for the last two years. Fred is not only a medical doctor, but in the words of Hilary, is a "multifaceted person." He has always been in business as well as keeping up with his medical profession. He is looking around to start a business and later will write the exams that will enable him to practice medicine as well.

Hilary was born in Bulawayo and left when she was 16 years old to finish her education in Johannesburg, and for the last two years in London, as a counsulting international tax lawyer.

She is due to give birth to their first child in December, and plans to write the bar exam next June.

In the meantime she is not wasting time, as she is busy establishing a retail pearl shop, that will have wholesale prices. She is looking for premises and has a large inventory. She is already restringing pearls and is hoping to establish herself before her baby is born.

Hilary Sher from Sea Point Cape Town, has been in San Diego for 2 months and says "Its great-I love it." She has never been here before, but she knew a lot of people living here, and had heard about its beauty, so this is where she chose to come and she hasn't been disappointed. She is a legal secretary, working for a firm of attorneys. Although she is still looking for accommodation, proudly announced "I have a car."







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OUR VERY BEST WISHES TO YOU ALL FOR THE NEW YEAR.
L'SHANA TOVAH TIKATAYVU

HELEN WAPNICK

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MICHAEL, ELAINE, ALAN, DEREK & TREVOR HESS

WISH ALL THEIR FRIENDS A HEALTHY, HAPPY AND PROSPEROUS NEW YEAR AND WELL OVER THE FAST

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WISH THEIR FAMILY & FRIENDS A YEAR OF HEALTH, HAPPINESS, PEACE & CONTENTMENT & WELL OVER THE FAST

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SHANA TOVA TO ALL OUR FAMIY AND FRIENDS

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PAM, ANDY, ROMI, ALAN & CARLI NATHAN

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WISH ALL THEIR RELATIVES & FRIENDS A SHANNAH TOVA & WELL OVER THE FAST

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MERVYN, SANDY, BRADLEY, ROMY & KIM KODESH, JEFFREY, MICHELLE & MANDY CHALMERS

WISH YOU ALL A VERY HAPPY NEW YEAR
AND WELL OVER THE FAST

BERNARD AND BEE NOVIS

WISH ALL OUR FRIENDS A HAPPY, HEALTHY AND PEACEFUL ROSH HASHANAH AND YOM KIPPUR

HEATHER, NORMAN, ALAN & INGRID SARKIN

WISHING ALL OUR FRIENDS, CLIENTS AND SAJAC MEMBERS A HEALTHY AND HAPPY NEW YEAR AND WELL OVER THE FAST

MICHAEL, ILANA, GREG & DORON SILVERMAN

WE WISH ALL OUR FAMILY AND DEAR FRIENDS A HAPPY AND HEALTHY NEW YEAR

ROY, CAROL, JACQUI, BRAD & WAYNE SLAVIN

WISH THEIR FAMILY & FRIENDS A HAPPY & HEALTHY NEW YEAR AND WELL OVER THE FAST

PRESIDENT'S MESSAGE

Once again Rosh Hashana is almost upon us and we turn our thoughts to tradition, handed down from generation, to generation over miles of wandering — from Europe to South Africa and now to America.

It was tradition that inspired us to form SAJAC - the tradition of "K'lal Yisrael" - the responsibility of one Jew to another.

It grieves me to hear that there has been some criticism of our organization. Therefore, in the hope that this message will reach those in doubt and those opposed, and serve to inform the newcomers in our midst, I wish to reaffirm and make known the goals of SAJAC.

SAJAC SERVES:

- To assist all South African Jews in San Diego to integrate into the American Jewish community.
- To identify those South Africans in need and connect them with sources of assistance.
- To welcome South African Jews into this country by personal contact.
- To create a sense of identity in a warm and friendly atmosphere.
- To publish a form of communication.
- To provide programs of a social and educational nature in order to assist in the integration process.

To these ends we have established a vibrant organization that has fulfilled these goals in many ways. Through our functions, we have attempted to introduce and expose our members to different facets of the general community. We have created a warm and congenial atmosphere at our various social activities, (e.g.) political evenings with AIPAC and the J.C.C., exposure to the United Jewish Federation, the Jewish Community Relations Council, Anti-Defamation League, the Soviet Jewry Commission, religious institutions, braais, dances, bus tours and so on). Invitations to these functions are extended to the wider community and this offers an opportunity for integration, but the process itself is up to the individual.

Many South Africans have entered and involved themselves in the community through their own initiative. This is highly commendable. SAJAC has been the catalyst in getting many others involved and our members are playing important roles in all aspects of community life. SAJAC has established excellent relations with many social, religious and communal organizations and is recognized as the best medium for communication with and involving the South African community. This has enabled many organizations such as AIPAC, ADL JCRC to reach out to the South Africans.

In all communities there are human needs to be met, and the South African community is no different. All calls are handled with the utmost discretion. There is no doubt that our shared background enables us to better understand and share in the concerns and problems presented to us. Thank G-d that we had the foresight to make provision for a "gemilet chesed" fund, something lacking in this community.



Newcomers are offered a warm and personal welcome by our Welcome Committee, who have reached out to over 100 families in the past two years. Our volunteers offer advice and help regarding schools shuls; and the SAJAC DIRECTORY assists in acquainting newcomers with people and services in the community. For many newcomers SAJAC provides a link to the Jewish community. We hope that through SAJAC many individuals will be encouraged to integrate and participate in the greater San Diego Jewish community.

The SAJAC REPORTER, which is published 4 times per year, is an excellent reflection of the dedication of a terrific group of volunteers. The pages are filled with quality articles and present a varied and interesting view of the community. Through this publication we have received many queries from prospective immigrants from all parts of the globe.

SAJAC strives to maintain Jewish consciousness in a young and growing community. We are an involved and committed organization intent on ensuring the continuity of our heritage and the future of our children. Through this commitment we will have followed the path of our Sages in the Pirkei Avot; that we accomplish whatever is a credit to us and earns us the esteem of our fellow men.

There are those who regard SAJAC as "elitist" or "ghettoised" but SAJAC promotes communal co-existence and is privileged to be associated with the United Jewish Federation and strives to be counted as serving the greater Jewish community.

If you have doubts about whether SAJAC plays an important and valid role ask any newcomer who has been visited and made welcome. Ask any agency that has communicated with the South Africans through the SAJAC REPORTER or a direct mailing. Ask those who were involved in Super Sunday where committed South Africans were afforded an opportunity to raise money for Israel and the local community. Ask those who, without our assistance, may have been plunged into the depths of despair and may even have been forced to leave this wonderful community of which we are proud to be a part.

For many, Rosh Hashana will be spent away from family and friends. May you draw energy and strength from the inspiration of the High Holy days.

L'Shana Tova Tikatevu. May the New Year bless you with health, happiness, joy and peace.

Leah Levin President, SAJAC



SAJAC TENNIS TOURNAMENT



by Enesel

Having made it quite clear that he did not receive sufficient bribes last year, the same offer was still open — he was still the judge — his decision was still final and bribes were still acceptable.

So started another SAJAC tennis tournament under the direction of Natie Levy.

Nearly 40 players (plus those who arrived at the last moment minus those who did not arrive at the last moment) turned out to what was another enjoyable after noon in the sun punctuated with good, medium and indifferent tennis, thirst quenching refreshments, delicious snacks and sandwiches (prepared by chief organizer Celia Levy and her helpers) and lots of good humor and sportsmanship.

The two sections of mixed and one section of men's doubles indicated very early that the winners were going to have to work hard for their titles. The first 8 matches were split 2-2 in the white section with only 2 games finally separating the top 4 couples.

In the red section, Excelda wore white pants like Bobby Riggs used to (most of the players don't even know who he was) and Julian tried to light up the court with his continual humor but it didn't help either of them because Errol Marcus and Sharon Gabriel won the Section.

In the white section the two Davids tried to confuse everybody, Alan became Sorrel, and Bernardo tried for his sqwiggly underhand service, but it didn't help any of them either because Norman Kane and Brian Judelson broke bones and pulled teeth to squeeze their last gasp one game victory.



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4130 La Jolla Village Dr., Ste. 204 La Jolla, CA 92037 Chalky and Joan tried a family affair, Marge came in from San Francisco and Pam succeeded in hitting the cover off the balls but they could not stop the unmixed couple of Lee Lichter and Diane Marks from winning the blue section.

Prizes were presented by Celia who thanked Errol Marcus for arranging the courts at the JCC, Sandy Kodesh and Sharleen Wollach for the catering help and to hubby Natie for his efficient control of the flow of play allowing everything to finish by 5 p.m. as promised.

We again look forward to next year's tournament and are excited by the whispers we hear that there will be a junior tournament real soon - any volunteers?



Clive Moch, Errol Marcus and Gary Perl wait their turn.



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FREE TAY SACHS TESTING

In South Africa between 1985 and 1987, 770 Jewish people were tested for the Tay Sach Disease. 75 People were found to be carriers, that means approximately 1 in every 10 people were carriers. Both the mother and the father must be carriers in order for the Tay Sachs disease to be present.

On November 6th, 1988 at The Beth El Temple Hannukah Carnival, on Gilman Drive, The Tay Sachs Disease Prevention Program, will be hosting a clinic for the free testing of the Tay Sachs Disease. It requires a single blood test. Pregnant women can be tested at The Tay Sachs Disease Prevention Clinic until they are 16 weeks pregnant, a special blood test is performed.

We hope there will be a good response to this extremely important test. Save the date!



Even a few young supporters showed up!



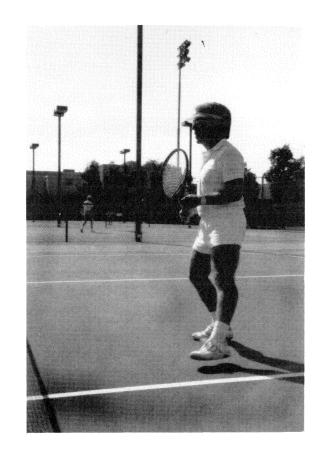
David Marcus, David Monk, Karen Marcus and Devra Mervis



Chalky Samson, David & Melanie Levy

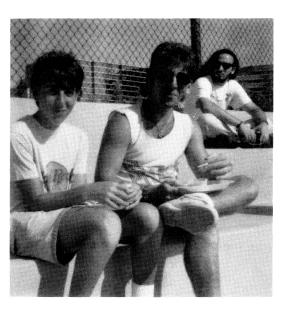


An apprehensive Brian Judelson!



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23



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Richard Gabriel, Sharon Gabriel, Marge Kalmonsen, Chalky Samson, Stephanie Sacks.







S.A. CONSUL AT THE J.C.C.

Victor Zazeraj, the South African Consul-General for the Western States in the U.S.A. gave an interesting talk at the J.C.C. on Friday, August 26th. The audience was the J.C.C. Senior Forum and comprised about 80 informed Americans and ex South Africans.

Victor Zazeraj opened by briefly outlining the political position in South Africa and then fielded questions from the floor for one and a half hours.

Major points made by him were:

- At the municipal elections to be held at the end of October 1988 for all racial groups, it is likely that the conservative party will gain the majority to rule the provincial council in the Transvaal.
- The Government would like to negotiate now from strength, not like Rhodesia.
- The government understands that they cannot go it alone as unpleasant as it may be, negotiations must take place between all racial groups. However, all minorities must be protected. The A.N.C. have stated that they will negotiate only if they are the sole representatives of the blacks and the negotiation will be transfer of power.
- The Afrikaaner are the only people who took their name and their country from Africa and are there to stay.



- He could not foresee what would happen if the Group Areas Act were abolished and the vote given to all blacks.
- The Government is investigating a type of franchise vote.
- S.A. has military power to wipe out every blade of grass in Africa, but what then?
- Japan and even Russia are filling the investment void left by U.S. sanctions.
- Jesse Jackson is only interested in black power in the U.S.A., not civil rights.
 Africa is poorer and sicker than 25 years ago. Life expectancy
- is lower and infant mortality is much higher.

 The war in Angola has become unpopular and the churches have been questioning the wisdom of continuing the effort.

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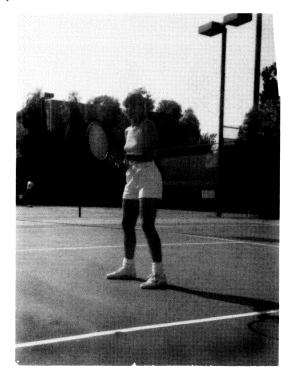
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Alan Sarkin



Lee Lichter even had time to pose!



Errol Marcus & Sharon Gabriel accept their prizes from Celia Levy with a thirsty David Shein looking on.



Organizers Celia & Natie Levy & Grandson.



Errol Marcus, Celia Levy, Melanie Levy, Sharleen Wollach

RECIPES FROM

"The Sephardic Culinary Tradition"

by Elsie Menashe

The Rosh Hashana menu in the Sephardic Tradition is very symbolic -

Dezayuno, pastry made with yeast, represents growth. A selection of young vegetables in season is eaten to represent the coming season. And sweets are eaten to symbolize the start of a new year with sweetness.

Ava Freska

(Broad Bean Stew)

- 2 lbs. frozen/fresh broad beans
- 3 tablespoons oil
- 1 large onion chopped

½ lb. veal shin

Salt & freshly ground pepper

Juice of 1 lemon

Heat the oil in a deep-sided pan, and glaze the onion. Add meat and brown lightly - stew for 20 minutes with a little water - add beans, seasoning and a little more water. Simmer over low heat for about 1 hour. Stir occasionally. Serve with rice.

Boyos De Fila

(Savory Pastries)

- 1 cup water
- 3 cups flour
- 1 teaspoon salt
- 1 teaspoon butter or 2 tsp. oil

Enough oil to cover dough

Sprinkling of flour mixed with grated cheese.

(Preparation time: 45 minutes plus 1 hour resting - cooking time: 25 minutes)

Mix water, flour & salt. Add butter or oil and knead to a soft dough. Allow to stand for 10 minutes. Knead twice more. Shape into 4-cm balls, rolling lightly. Submerge balls in oil in shallow glass dish & allow to stand at least 1 hour. Pat and pull each ball gently, stretching it to about 25 cm square. Sprinkle with flour mixed with a little grated cheese. Fill with potato filling (see below) - dot with oil and sprinkle grated cheese. Arrange on an oiled baking sheet. Bake at 180° C. for 25 minutes until golden brown.

Potato Filling

4 large potatoes, mashed

2 well beaten eggs

1½ cups grated cheese (1/3 parmesan, 2/3 cheddar)

Salt & pepper

Mix all together

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November 11

Dear Mom,

Thanks for the tea and the Chocolate-Logs. The tea I'm sharing with Michael, the Chocolate-Logs are all for me!

This is going to be a short letter. What I really need is one of those postcards that say "Wish you were here", because that's all I feel like saying. My dearest wish right now would be to come over to you, sit in your room, drink tea, eat Marie biscuits, and moan.

You can't believe what's happened to Michael. He's still trying to find a job, and he's just become so ... I don't even know how to explain it, but he can't make the simplest decisions, and he gets all flustered on the phone ... I mean Michael just isn't like that!

Not that I'm any better. Everything's getting to me. AIDS, the faces of missing kids on milk boxes, the thousands of homeless people in this rich country, the type of TV the kids watch, and believe it or not, their American accents! It makes me feel insecure and sort of lonely to have them speaking so differently to me.

Actually I think the real problem is the Lipson's. Since they told us they were going back we've just felt so confused. They were the last people you'd expect. I mean you put up with all the hassles 'cos you believe you have no choice. You had to leave SA and make a new life, and making a new life is always hard. Now they come with the idea that if you're unhappy you can just turn around and go home. Not that we would, but it is unsettling!

As for how it feels to keep reading derogatory articles about South Africa in the papers ... It makes my blood boil. I'm sure that surprises you, as we were always the first to be derogatory ourselves, but half these journalists don't have the faintest idea of what's really happening.

OY, there's someone at the door and I'm still in my gown. The lady at the door wants to do a free demonstration of her carpet cleaner. I showed her that patch where David spilt the strawberry juice and she's going to clean it for nothing. So bye for now. Sorry this was such a miserable letter. I'll write again soon.

LOTS AND LOTS AND LOTS OF LOVE JANICE

P.S. Mom, PLEASE don't read my letters to the whole world. I heard my own Microwave story from someone here, who heard it from her mother, who heard it from guess who!

P.S.S. The best part of the week was reading about Greg's black eye spoiling the Barmy pictures. Serves them right for dressing a thirteen year old boy in a R700.00 suit.



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 $\mathbf{0}$ TO HOY $\mathbf{0}$

by Lolly Pop

Well I hope you all had lots of fun this summer and that its not too bad being back in school. Beverly Slome wrote to me about her visit to South Africa and Mark Rosenberg sent us a story about his visit to Israel. They will each receive two dollars and I hope to get lots of poems and stories from you this year. We welcome all articles or drawings. Please send them to:

Lolly Pop 1517 Calle Vaquero La Jolla, CA 92037

My Trip To South Africa

by Beverley Slome 10 years old

It all started when my grandfather picked us up from the Jan Smuts Airport. He took us to our friends house in Benoni where we stayed till my dad came. Benoni seemed like such a small town after living in San Diego for two and a half years. Everybody was so happy to see us and we were happy to see them. We walked to the store and got what my sister had been begging for: "Luckypackets!" She loved them so much and was so happy to receive them that in our first weekend she had eight of them!

Then during the rest of our stay, we shopped, saw friends, and ate a lot of biltong. When my dad arrived we went to Londolosi, a private game reserve, for two nights and then the Kruger park for two nights, so we saw a lion kill a buck, leopard, and cheetah. It was great! Unfortunately, they put a bomb in my dad's building in Benoni. The bomb went off in the Wimpy Bar five minutes after my dad left there.

Even though it was very tiring the flight back seemed to be quicker than the trip to South Africa. We're home now, but we have memories of five wonderful weeks in South Africa.

My Trip To Israel

by Mark Rosenberg

Israel is the most interesting place in the world. It's the 2nd smallest place in the world. It's interesting because of the Old City of Jerusalem, Masada, Shrine of the Book, Israel Museum and the Chagall Windows. The saddest place for the Jews is Yad Vashem. There's also place for the children. It's called Yad le Yeled. This is a rememberence of the Holocaust. Thats when Hitler and the Nazis killed 6,000,000 Jews. Hitler is the worst person in world history. The Old City is the first holiest place for the Jews and Christians. 3rd for the Arabs. The holiest place for the Jews is in the Old City. It's called the Wailing, Western Wall also called the Cotel.

The Dead Sea is the lowest place in the world. It's the only place below sea level. People want to know if you can float there. And the answer is YES. When you are looking at it and when you're driving around, it looks pretty. But when you get in, it feels like oil.

Rosh Hanikra is the highest place in Israel. There are cable cars and grottoes there.

Tel Aviv is the biggest city in Israel. But it's not as big as San Diego or other American cities.

In Haifa there are cable cars. There is a museum called EF.AL.P. It's got the illegal ships that the Jews escaped with. But the British told them to go back to Europe.

Jerusalem is the same as Yerushalayim. It's got the Old City in it. It's the Capital of Israel. The Knesset is there with the Menorah so is the Chaggal windows. Also the Israel Museum, and the Shrine of the Book.

Masada is the place when the Zealots protected themselves. When they heard that the Romans were getting up, they committed suicide.

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FALL 1988

ROSH-HASHANA The Birthday of Mankind

by Helene Bortz

"In the seventh month, on the first day of the month, you shall observe a day of rest, a memorial proclaimed with the blast of the horn, a holy convocation ..."

(Lev. 23:24-25)

The month of Tishrei is the seventh month in the Jewish Calendar. This may seem strange, since Rosh-Hashanah, the New Year, is on the first and second of Tishrei. The reason is that the Torah made the month of Nissan the first month of the year, in order to emphasize the historic importance of the liberation from Egypt which took place during Nissan, and which marked the birth of our Nation. However, according to tradition, the world was created in Tishrei, or, more exactly, Adam and Eve were created the first day of Tishrei, which was the sixth day of Creation, and it is from Tishrei that the annual cycle is counted. Hence, Rosh-Hashana is celebrated at this time.

On this holy day the traditional greeting exchanged by friends and relatives is "LeShana Tova Tikatev(i)" which means "May you be inscribed for a good year" for Rosh-Hashana is the Day of Memorial when all creatures are remembered by the Creator and judged according to their merits.

Our sages say that three books are opened on Rosh-Hashana; one of the just (Tzadikim), one of those who are in the middle (Beinonim) and one of the wicked (Rashaim). The just are immediately inscribed and sealed for life, the wicked are immediately inscribed and sealed for death and the "average" people who are the majority of us are held over until Yom Kipur. If they repent, they in turn will be inscribed for life.

For two basic reasons Rosh-Hashana was ordained to be the day of Judgement. Firstly, on this day the world's creation was completed, and it was the original Divine intention to govern the world with the attribute of justice. Secondly, on that very day, Adam violated the commandment God had given him concerning the tree of knowledge, was judged and then forgiving by God who said to him: "You are a sign unto your children; as you were judged before me this day and emerged forgiven, so win your children be judged before me this day and emerge forgiven."

The old year has just been ushered out in a spirit of Repentance (Teshouva) with the days of Selichot which precede Rosh-Hashana and the New Year is a time for repentance. Its message in the words of Maimonides is:

"Awake, you sleepers, from your slumber, and ponder over your deeds; remember your Creator and go back to him in penitence. Be not of those who miss realities in their pursuits of shadows, and waste their years in seeking after vain things. Look well to your souls and consider your acts; forsake each his evil ways and thoughts, and return to God so that He may have mercy upon you."

Just as a birthday is a time for celebration of life and a time fore introspection, so is Rosh-Hashana. Like a birthday it is celebrated with joy and happiness over a festive meal, like a birthday it is the occasion of examining ourselves, weighing our actions and resolving to strengthen and correct the areas of our life which need improvement. Not only should we be inking of the wrong we have done but also of our potential such has not as yet been realized for we should do not only good but the best we can.

Our responsibility is not just to ourselves. All Jews are like one body and our prayers for forgiveness said on the eve of Rosh-Hashana mention all possible sins that any Jew, anywhere may have done and is adressed by the plural "WE have sinned" so that the entire nation of Israel may be forgiven.

We enter Rosh-Hashana with a feeling of joy and confidence. Confidence that we will be forgiven. God who sits on his throne and judges us on Rosh-Hashana will also sit on his chair of Mercy and forgive us. We appeal to God and we cry. We cry from the innermost aspect of our soul by sounding the Shofar. The sound of the Shofar is like the cry of children and its appeal for Mercy is heard higher even than prayer.

At home we celebrate Rosh-Hashana with apples dipped in honey, a round Hallah, and fruits which we have not yet eaten this season. Throughout the world the dishes prepared vary, but they always symbolize sweetness and abundance and the hope that God in his Mercy, will grant these to us.

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LAW STUDENT HELPS CHILD ABUSE VICTIMS

Crusading for a cause

Lesley Abelsohn doesn't seem to mind the busy schedule she keeps. In fact, she thrives on it. As a student at WSU's San Diego campus, single parent, a five-mile-a-day runner and paralegal for Professor Harvey Neiman, you'd think Abelsohn would have time for nothing else.

But somehow she musters the time and energy for her parttime job at Children's Hospital in San Diego where she does child abuse research. If all goes as expected, Abelsohn's legal career will revolve around helping these children.

"Yes, it would be fair to say I'm on a mission," Abelsohn said with enthusiasm.

Surprisingly, Abelsohn didn't always have such control over her life. Four years ago she was new to the San Diego area. Besides her two children Jason, 10 and Simone, 6, her nearest relatives were in her native South Africa. In fact, the only person she knew in San Diego was her ex-husband.

But a combination of hard work and an irrepressible spirit helped her get past those lonely and difficult times and eventually led her to law school. "My decision to study law was very personal," said Abelsohn. "It's based on my life experiences, personality, past work history and deep desire to help children."



Abelsohn said her mission to combat child abuse began while at a national conference in Chicago. One of the speakers was an attorney who emphasized the need for competent lawyers in the child abuse field. And although she realized just how difficult such a career would be, Abelsohn resolved to become an attorney to help the cause.

It wasn't an easy transition. Friends chided her for getting into law for the money. According to Abelsohn, prosecuting child abuse cases is financially less lucrative than other areas of law. At one point an attorney friend suggested she forget a career and work as his legal assistant instead. She even began to have doubts whether she really wanted to spend the rest of her life in the field.

(Continued on page 11)

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(Continued from page 18)

concentrated in loans secured by working capital assets as they are quickly realized in the normal business cash cycle. CFC's have expanded into other business lending areas, including term loans for machinery, equipment and real estate. CFC's are almost loans for machinery, equipment and real estate. CFC's are almost exclusively secured lenders and are commonly described as "asset-based lenders."

A CFC loan is generally in the form of a revolving credit line. Customer receipts will go into a special bank account accessible only to the CFC. All funds are credited against the outstanding loan within an agreed upon processing period. Loan advances are made as requested by the business based on collateral availability. The revolving credit line can increase automatically within agreed ranges, as the asset base grows. The term of the revolving credit loan will vary but rarely exceeds three years. Other significant conditions are definitions of qualifying collateral and extent of personal guarantees.

GOVERNMENT ASSISTED LOAN SOURCES

There are many sources that combine private with government assistance. All government assistance programs are instruments for furthering public and/or economic policy and are subject to frequent eligibility changes and changes in the availability of funds. There are numerous specialized government sources and these sources of funds are detailed in the Price Waterhouse Guide "Getting Government Help," available through all Price Waterhouse offices. Other

information on current programs may be obtained through Small Business Administration's (SBA) national or regional offices, state and local area development agencies, or a wide variety of published listings. The federal government has placed its most active small-business under SBA. Two primary requirements must be met for an SBA loan or loan guarantee. One is a maximum business size standard, by industry, in terms of total assets or number of employees. Second, the business must be unable to secure the loan requested through private sources alone. The SBA is often a lender of last resort. To qualify as a small business, yours must be independently owned and operated, not dominant in its field, and meet the employment or sales standards developed by the SBA.

While the above list is not all inclusive, most financing needs can be satisfied through one of the above sources. "Financing your Business" by Price Waterhouse provides a more detailed guide to the various sources of finance.

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Sources of funds can be split into two categories, Debt and Equity. This article, the first in a two part series, addresses certain debt financing alternatives.

TRADE CREDIT

Just as your customers take credit from you, you can take credit from your suppliers. This is the easiest and most readily available source of funds. The most important factor in obtaining this financing is supplier confidence in both yourself and your business. This confidence affects the amount of credit, and the terms suppliers are willing to extend. A more mature business will generally have greater suppliers'

confidence and can **bargain for terms.** The loss of trade credit or normal terms can be a serious setback for any business, so you must be careful about unilaterally taking credit by a deliberate slow-pay policy. Supplier confidence is gained from prompt payment on agreed 90-day terms.

COMMERCIAL BANKS

Banks have traditionally provided the majority of ongoing small-business financing needs. Their principal role has been as a short-term lender; offering: demand loans, seasonal lines of credit and single-purpose loans for machinery and equipment. Bank seek to secure loans to "start-up" and "growth" business owners; however, as your business matures the need for guarantees diminishes. Learn to rely on your lending officer's valuable business experience, contacts and knowledge of other sources. Bankers, accountants and lawyers are your business's principal advisory team, choose them with care. Consider their ability to serve your business both directly and indirectly through aid to customers and employees; special services offered such as cash management or import/export assistance and the quality and character of the bank's management.

COMMERCIAL FINANCE COMPANIES (CFC's)

CFC's are an outgrowth of large manufacturing companies that established subsidiaries to finance the parent's receivables. The subsidiaries would finance operations by selling very short-term notes, secured by receivables, to other sources. As these financing subsidiaries grew, they utilized surplus funds to provide similar services to other businesses. CFC lending is

(Continued on page 19)

DR. AIRES TALKS ABOUT... PORCELAIN LAMINATES

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For further information regarding porcelain laminates, please call Dr. Aires' office at 452-8933.

(Continued from page 10)

FALL 1988

But Abelsohn couldn't ignore the seriousness of the cause. Her experiences at Children's Hopsital only reinforced her desire to get involved and make a difference.

"The courts are designed for adults," Abelsohn said "The system does not easily tolerate children, especially abused children. Attorneys often choose not to prosecute to protect children from being further victimized by going to court."

For now, Abelsohn is content with her small part in the fight against child abuse as a research coordinator at Children's Hospital where she handles data management and statistical analysis. She is also credited with helping bring two programs to San Diego designed to study the effects of child abuse.

The first program will study the effects of court procedures on abused children who must often serve as witnesses in a trial. Abelsohn's role will be to interview children involved in abuse cases.

The other progam has Abelsohn as an actual participant. She's part of an interdisciplinary study that brings together graduate students from various disciplines - medicine, law and the social sciences to show them the entire scope of child abuse.

Although Abelsohn is all for bringing child abuse offenders to justice, she's quick to note that prosecuting such cases isn't always the answer.

"Going to court is really the last resort," she said. "Actually, not even one percent of the cases we see ends up in court."

She stresses that there is never any single answer that works in all abuse cases. The overriding factor is the best interest of the child.

Despite her hectic schedule, Abelsohn is fortunate to be able to maintain a home and family while keeping the various aspects in her life in perspective. After all, Abelsohn reasons, she couldn't promote better family life without having one herself.

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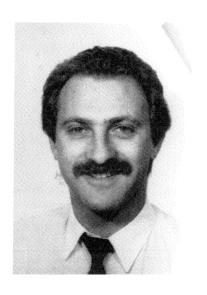
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The American Dream ... Well Maybe!!!

by Brian Marks

I know. You don't have to tell me, I've heard of all the tough things you've done in your life.

Yep! skiing down Everest was tough, but exciting. Backpacking across the South Pole was tough, but refreshing and getting your green card was the toughest, but you survived. But believe me, that's nothing. Just wait till you try to buy your first home in the U.S. Nothing you've ever done can prepare you for that one.

By the time you get a handle on earnest money, termite reports, escrows, points and the T.R.W., there's a pretty good chance that little dream house you've had your eye on has gone up 40 percent and there are three offers ahead of you - all at full price.

Let's start at the beginning.

Forget the moral majority or T.V. evangelism - the main religion in this country is healthy credit. The secret, you see, is to owe everyone in the whole world as much as you can. But pay them back ... regularly. Even that \$11.95 you mooched off Uncle Stan at the Del Mar track had better get squared away because, and I don't know how, those SCSPE's (sophisticated credit snoops par excellence) somehow know everything there is to know about you.

Without good credit, forget it. You'd better start calling that temporary apartment HOME.

Then there's the realtor. That's another story altogether. Everyone, and I mean everyone knows "just the right person". She's great. He's great. They're my cousins - how could anything possibly go wrong. Just wait. My advice - stay away from family. Avoid anyone driving a rental car, wearing a plaid jacket, anything polyester, or someone who calls you pal. And also ... pray a lot.

Which brings us to the negotiations and making an offer.

Whoever heard of a country where you offer someone more than they asked for. Sounds pretty crazy to me but it happens every day. They'll check everything out, to make sure there is an out. They'll counter, you'll counter. They'll counter your counter till you are all countered out. And when all is said and done, if they like your kids, you've got it.

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Yep, it's Greek to me too. But somewhere in there you bought yourself a home. Mazeltov!

But before I'll end, a little free advice. Don't promise anything, say, sign and give anything to anyone.

And by the way, even after everyone has shaken hands, slapped backs, uncorked bubbly, agreed, nodded and bowed, before I'd trust the deal I'd wait till they've slept in their new home for three days, and then wait one extra week, before I'd even think of buying furniture.

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TEENAGERS ...

by Leeanne Sacks

Upon arriving in America, a SAJAC member will notice that the teenagers are divided into four groups. At this time a parent must decide to which group their teenagers should belong.

Let's start off by naming the four groups. The most obvious are the "JAPS". These can be girls or boys, usually attending private schools. They wear clashing designer clothing: Guess with Luis Vuitton and maybe a touch of Gucci. Parents beware, they like to have credit cards in their own names and usually an assorted bunch. They do prefer Visa over May Co. They have bleached blond hair, usually Clairol #4, and are also distinguished by their bobby socks and keds. But enough of these Japs, let's move on to "SKINHEADS".

"SKINHEADS" are easy to distinguish, because as the name implies, they are without hair - by choice. They like to go to Punk Shows and get physical. They have a cause, but they are not really sure what it is. Upon interviewing a few skinheads for a school article, I have decided not only do they have no hair, but no brains.

The next group is called "MODS", they can be found in coffee shops such as Gelato Vera, Java and Panniken. They are a much quieter bunch and enjoy stimulating conversation over a cafe mocha. They like to dress fashionably but sometimes have difficulty with their hair colors. Yes, they also use Clairol, but not #4, they go for bolder, stronger colors.



The last of these groups are called "PUNKS". They are a rowdy bunch. Not many are found in San Diego, for they have drifted up the coast to L.A. They are the ones who you'll see in the postcards with purple mowhawks saying "Hi, Mom".

Obviously, I have tried in this article not to be too prejudiced to any groups and, of course, this article is a generalization and I do not have any negative feelings to any of these four groups.

My only advice to you parents is ... Move back home and quickly!!



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SA PRESS REPORTS

PIG'S HEAD INCIDENT

The Citizen (24/6/88) reported: "A second warrant of arrest has been issued for a Durban woman of Irish descent, 37-yearold Mrs. Yvonne Tina Malone. The warrant for Mrs. Malone of Kingsley Gardens on the Bluff, was issued in the Durban Regional Court vesterday when she failed to appear on an allegation of attempted murder ... Earlier a warrant of arrest was also issued for Mrs. Malone when she failed to appear in court in connection with allegations of placing pigs' heads at a Durban Synagogue and Jewish Club in April."

BBB IN DURBAN

The Daily News (14/6/88) reported: "A rightwing white racist movement, the Blanke Bevrydingsbeweging, is currently forming a commando in Durban. At the head of the local chapter is a government employee. The BBB translates into English as the White Liberation Movement. It was formed in secret in 1984 and went public last year. It is headed by an internationally acclaimed academic and former Rand Afrikaans University professor, Professor Johan Schabort. He has spoken in Durban at least four times recently and spurred local people into starting a commando. A local member of the BBB yesterday identified three programmes it was going to devote itself to in the city. An anti-Indaba campaign. Already car stickers are being distributed by the BBB; Ensuring that the laws on the segregation of Durban's beaches are upheld. Two dozen whites - only signs under the BBB's name have already been erected at Anstey's and Brighton beaches ... Most of its members come from the working class, with at least a third being drawn from the ranks of government employees. The spokesman in Durban said the BBB and the right-wing Afrikaner Weerstandsbeweging differed in three main respects: The AWB wanted to unite Afrikaners while the BBB brought whites in general together; The AWB wanted a Boerestaat based on the claim that whites occupied the land first. The BBB rejected this 'liberalist' notion and maintained that as the whites conquered this land they earned the right to rule ... The AWB was isolationist while the BBB had links with the British National Front, the Australian Nationalists Movement and similar groups in the United States and New Zealand."

KNIGHTHOOD FOR AARON KLUG

The Natal Mercury (13/6/88) reported: "A former pupil of Durban Boys' High School and Cambridge scientist, Dr. Aaron Klug, 62, is to be knighted ... The Honour's List was released - as is traditional - at midnight on Queen Elizabeth's birthday. "I'm quite pleased - it certainly adds to the gaiety of things," he told the Mercury yesterday."

The Citizen (13/6/88) reported "South African relatives of Nobel scientist Dr. Aaron Klug, who will soon be knighted, were "very thrilled, and gratified" by the news yesterday. The wife of Dr. Klug's brother, Ben, Mrs. Sadie Klug, said it was gratifying that a South African-educated man was bestowed such an honour. She added he had received his entire education on scholarships, most of which were South African."

DEATH OF PLAYWRIGHT

The Citizen (16/6/88) reported "One of South Africa's best loved playwrights, Mr. Henry Rootenberg, has died. Mr. Rootenberg, who came to prominence with his play, The Promentary, will also be remembered for In This Court, Zaida, I Spy and Letters from Uncle Barney. Mr. Rootenberg who lived in Johannesburg, was an attorney."

ANTI-SEMITIC INCIDENT IN CAPE TOWN

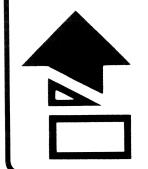
The Cape Times (28/6/88) reported: "A UCT student, who all his life feared being victimized because he was Jewish, found an anti-Semitic message stamped with a swastika under the windscreen of his car, the Wynberg Magistrate's Court heard yesterday. This was evidence in the trial of Mr. Andrew James Burns, 19, of Nooitgedacht Drive, Hout Bay, and Mr. Peter Allwright, 21, of Northbrook Flats, Rondebosch, who pleaded not guilty to crimen injuria committed in Newlands on March 26. The court heard that the letter ended with the message: 'Love and best wishes for a short life' and was signed 'Eugene Terre'Blanche and Rudolf Hess.' The complainant who did not want to be named for fear of further victimization, said he was an ardent Zionist who had spent three months in Israel. He said three-quarters of his family died in the Holocaust in Germany and Poland. He said that on the Sunday he found the letter, the tyres of his car had been deflated and the next Sunday he found the air had been let out of them again. Bottles were thrown through the windows of his girl friend's house in the early hours of the following Friday morning."

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15

LIFE IN AUSTRALIA

Is life greener on the other side of the ocean? Here, in extracts from an article in Leadership magazine, John Cundill, former South African journalist and television scriptwriter now living in Australia, gives his views.

Written by John Cundill

It seems to me there's a clear picture emerging in South Africans' mind of their countryman who packed for Perth (or Sydney or Melbourne). Aided and abetted by the Australian Press, the unflattering profile looks rather like this:

Having taken the chicken run to save his neck, he has arrived in OZ with a BMW and a Mercedes and a hundred Kruger rands stuffed away in his furniture.

Already in his bank account is the R1 million he has illegally been siphoning out of South Africa over the past five years.

He quit South Africa, he declares, because he despised the government and abhorred apartheid. But far from supporting the cause of the Aborigines or doing anything about the "struggle" back home, all his energies have gone into recreating the comfortable circumstances he enjoyed before.

True, he has taken some hard knocks in the process, like having to fork out R200 000 to the shady broker who transferred the cash. In Jo'burg he had a house on two acres; now he has to make do with less than a half and no tennis court. But at least, as consolation, there's a spectacular view of the harbour.

For the many South Africans determined to stick it out, and bitterly critical of those who have "run away", I suppose it's satisfying to accept this generalisation as the truth. And truth there is. Although I've yet to run into them, I know there are South Africans in Australia who fit the description.

But here, for what it's worth, is a profile of another "typical" South African in Australia - and I defy anyone to tell me it's any less accurate than the first. Let's call our hero Stanley Osborne.

After the imposition of sanctions and last year's election results, he finally got sufficiently disgusted and desperate to chuck up a promising legal career, relinquish the company Merc, sell the house, cash in his chips and blow the proceeds on the ruinous cost of moving his family and household possessions to Australia. His exit line to anyone who cared to listen: "If you had any sense, chum, you'd be doing the same."

Now, six months later, at the age of 38, he's on the bottom rung of a Perth legal firm, going to night school with 19-yearolds to requalify as a solicitor, driving a five-year-old Holden and living in a \$120-a-week rented house in an area reminiscent of Roodepoort.

His wife has had to take a job at the local supermarket while the kids are at a school the police raid regularly for drugs. Already they've learned to speak a language he cannot understand.

Nevertheless, his letters home paint a glowing picture of Perth and the new life in Australia. He goes on endlessly about the blue, blue skies, the beautiful parks, the magnificent beaches, the lack of tension, the sense of security, the freedom, the unfettered media, the friendly, generous, helpful locals, the courteous post office staff, the kindly, smiling policemen ...

Not a word, however, about the disquietingly frequent newspaper reports of rape and violent assaults, and the steadily increasing incidence of car thefts and burglaries. Ah well — no country's perfect. There has to be some crime.

Coming from rugby matches at Ellis Park, Stanley was convinced he had seen the worst humanity had to offer. It left him woefully ill-prepared for his first encounter with the "Ugly Australian". In fact the first time he set eyes on one of these hairy, tattooed monsters downing enough beer to sink Captain Cook's Endeavour, he thought he'd wandered unwittingly on to the set of a horror movie.

As someone wrote to the The Australian:

"What we all seem to have overlooked is that once they got here, these (overseas) visitors would discover how beautiful the country is and how awful Australians are. Most Australians haven't an inkling what a shock it is for visitors to be confronted by a society which so aggressively celebrates ignorance and vulgarity."

Also studiously avoided in Stanley's letters home is the realisation that Australia, originally a penal settlement, still has a burgeoning prison polulation, in which blacks. proportionately, far outnumber whites, and so many have died in custody by hanging themselves or in other mysterious circumstances that the matter is now the subject of a Royal Commission of Inquiry.

In his regular column in The Australian, Senator John Stone, one of the government's most erudite and incisive critics, responded this way:

"As our third century of European settlement in Australia begins, a terrible sense of futility — almost of hopelessness seems to be emerging.

"Every thoughtful Australian, after all, knows that this steady drift into foreign ownership, spells future disaster not merely for themselves but for their children."

Hold on a mo. Wasn't it just such complacency in the face of grievous problems that led our hero from South Africa to the haven of Australia? Maybe this is why he has started waking up in the middle of the night and wondering if something went dreadfully wrong with his careful calculations. And why, day after day, we find him feverishly scanning the newspapers for any snippets of news of strife, violence, strikes, imminent rebellion or economic collapse to dispel the hideous nightmare of South Africa coming right socially ad economically while he sits in Australia with neither the guts nor the money to return.

Have I met anyone like Stanley? Not yet. But if you picked a bad day it could be me.

According to somebody called Greg Struthers of The Sydney Morning Herald, South Africans who have taken "the chicken run" to Australia are the new boat people. "They arrive one week ... and buy a boat the next."

A South African in Perth who does live in style is Don MacKay-Coghill — just down the track from the billionaires in Peppermint Grove. But no-one is more infuriated by the "boat people" tag than the former boss of Intergold, now repeating his spectacular Kruger Rand success with the international marketing of the Australian gold Nugget.

He told me: "Every cent we possess is still in South Africa.

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This lifestyle came with the job." The nearest Don has gone to a boat is watching them from his balcony overlooking the Swan

Jim and Brenda Higgins and their four children are about as representative a South African family as you'll find in Australia. They're renting a house in Duncraig, a suburb so like Fourways that there must be times when they wake up in the morning and think they're still in Randburg.

Jim (43) was a financial manager with Barlow Rand before moving to Perth. After shipping their goods and furniture, the Huggin's only disposable asset is their BMW 318. Now that they've been here over a year they can sell it and put the money down on a house.

It has been a tough year. In order to practise as a chartered accountant, Jim had to go back to school and sit exams in company tax and company law. Meanwhile Brenda got a job bookkeeping.

Despite the difficulties, the Higgins say they've never for a moment thought of going back to South Africa.

"We took the long-term view," says Jim. "We imagined what it could be like in South Africa when I got to retiring age. The kids would probably want to leave for a better future elsewhere, and we'd be stuck with a worthless currency and a steadily deteriorating quality of life."

But that wasn't the only reason. As English-speaking South Africans, the Huggins echo the sentiments of many other South Africans in Australia. As Brenda puts it: "I hated the feeling of powerlessness, of being a minority within a minority. After living in places like Bloemfontein and Kimberley, here it's

English, English, English — and I love it to bits!"

To get an ideal of where the Huggins could be in five years' time let's turn to Robert and "Eggie" Boggs.

Robbie Boggs (41) was also with Barlow Rand before he moved Eggie and their four children to Perth in 1982. For the first seven weeks he walked the streets for a job while the family survived on the dole. Now he's financial manager for a holding company with 25 trading subsidiaries and owns a comfortable house with a swimming pool.

The Boggs say they've never considered going back to South Africa and never will. They are convinced beyond doubt they've got what they came here for — a better future for their

An exception to the rule is Don MacKay-Coghill who insists he has not turned his back on South Africa, and even considers the possibility of returning there to retire.

Don's views embody the contradiction that besets so many expatriate South Africans. His heart cries out for South Africa, and when he talks about the things he misses most — the Wanderers, his cricket friends, the blacks in general and his gardener Max in particular — it hurts to listen. But at the same time he's glad he's giving his two sons the option of becoming Australians.

Grateful, reconciled, euphoric, confused, guilty, disillusioned ... that's us, the Sats in Oz. But apart from that, how are things in Perth?

Well, the people are wonderful, the beaches beautiful, the lifestyle relaxed and easy. An if only you could see those blue, blue skies ...!

