

**Return of Organization Exempt From Income Tax**

**2005**

Open to Public Inspection

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

Department of the Treasury  
Internal Revenue Service

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

**A For the 2005 calendar year, or tax year beginning** 7/01, 2005, and ending 6/30, 2006

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return  
 Amended return  
 Application pending

Please use IRS label or print or type. See specific instructions.  
**JEWISH FAMILY SERVICE OF SAN DIEGO**  
 3715 SIXTH AVENUE  
 SAN DIEGO, CA 92103

**D Employer Identification Number**  
95-1644024

**E Telephone number**  
619-291-0473

**F Accounting method:**  Cash  Accrual  
 Other (specify) \_\_\_\_\_

Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

**H and I are not applicable to section 527 organizations**

**H (a)** Is this a group return for affiliates?  Yes  No

**H (b)** If 'Yes,' enter number of affiliates: \_\_\_\_\_

**H (c)** Are all affiliates included?  Yes  No  
(If 'No,' attach a list. See instructions.)

**H (d)** Is this a separate return filed by an organization covered by a group ruling?  Yes  No

**G Web site:** HTTP://WWW.JFSSD.ORG

**J Organization type** (check only one):  501(c) 3 (insert no)  4947(a)(1) or  527

**K** Check here  if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS; but if the organization chooses to file a return, be sure to file a complete return. Some states require a complete return.

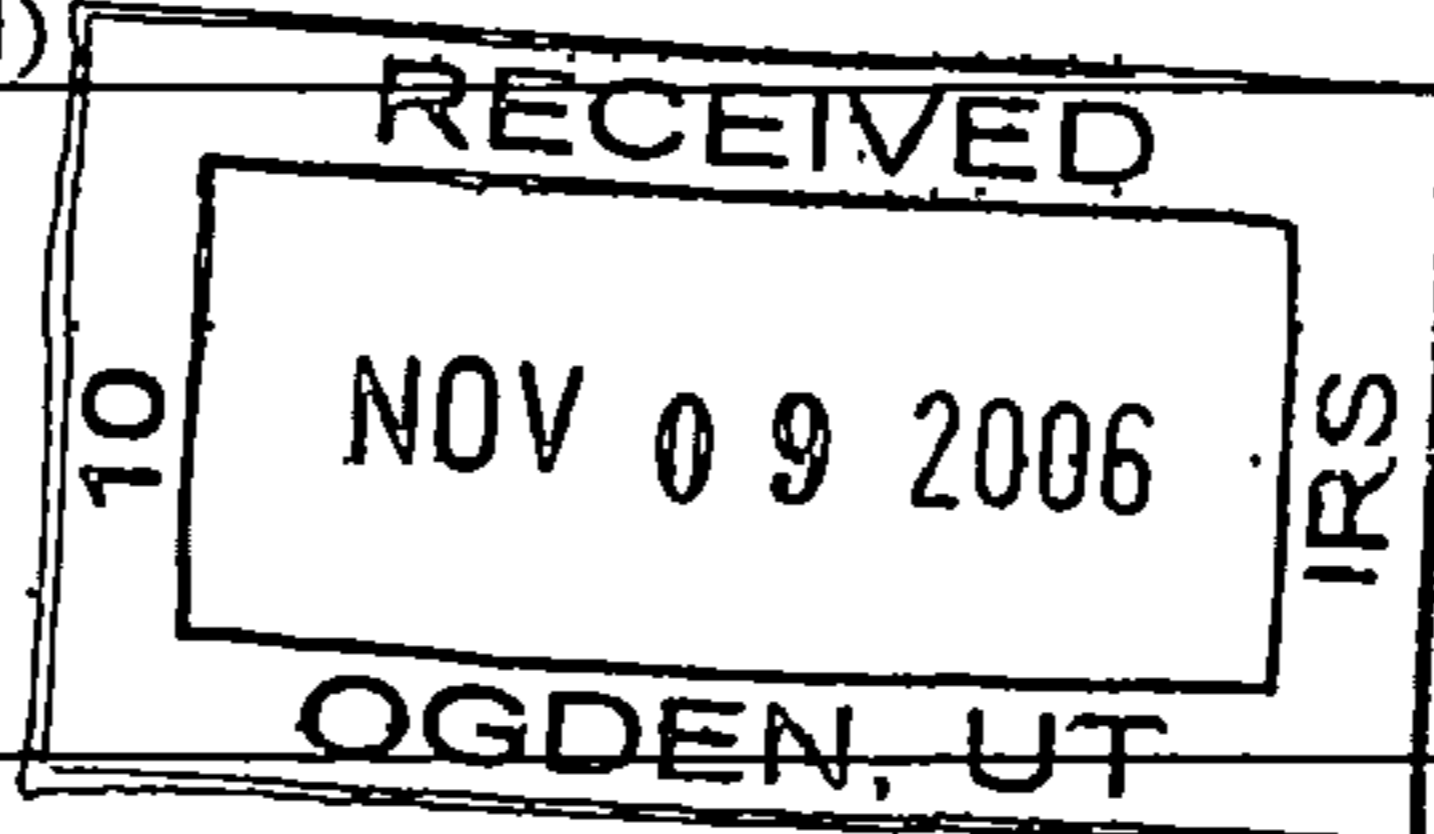
**I** Group Exemption Number: \_\_\_\_\_

**M** Check  if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

**L** Gross receipts. Add lines 6b, 8b, 9b, and 10b to line 12: 13,738,019.

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances** (See Instructions)

<b>1</b> Contributions, gifts, grants, and similar amounts received:				
<b>a</b> Direct public support	<b>1a</b>	10,142,957.		
<b>b</b> Indirect public support	<b>1b</b>			
<b>c</b> Government contributions (grants)	<b>1c</b>	1,737,568.		
<b>d</b> Total (add lines 1a through 1c) (cash \$ 11,880,525. noncash \$ _____)	<b>1d</b>		11,880,525.	
<b>2</b> Program service revenue including government fees and contracts (from Part VII, line 93)	<b>2</b>		1,090,833.	
<b>3</b> Membership dues and assessments	<b>3</b>			
<b>4</b> Interest on savings and temporary cash investments	<b>4</b>		51,507.	
<b>5</b> Dividends and interest from securities	<b>5</b>		145,000.	
<b>6a</b> Gross rents	<b>6a</b>			
<b>b</b> Less: rental expenses	<b>6b</b>			
<b>c</b> Net rental income or (loss) (subtract line 6b from line 6a)	<b>6c</b>			
<b>7</b> Other investment income (describe _____)	<b>7</b>			
<b>8a</b> Gross amount from sales of assets other than inventory	(A) Securities		(B) Other	
	<b>8a</b>	570,154.		
<b>b</b> Less: cost or other basis and sales expenses	<b>8b</b>	88,423.		
<b>c</b> Gain or (loss) (attach schedule) STATEMENT 1	<b>8c</b>	481,731.		
<b>d</b> Net gain or (loss) (combine line 8c, columns (A) and (B))	<b>8d</b>		481,731.	
<b>9</b> Special events and activities (attach schedule). If any amount is from gaming, check here <input type="checkbox"/>				
<b>a</b> Gross revenue (not including \$ _____ of contributions reported on line 1a)	<b>9a</b>			
<b>b</b> Less direct expenses other than fundraising expenses	<b>9b</b>			
<b>c</b> Net income or (loss) from special events (subtract line 9b from line 9a)	<b>9c</b>			
<b>10a</b> Gross sales of inventory, less returns and allowances	<b>10a</b>			
<b>b</b> Less cost of goods sold	<b>10b</b>			
<b>c</b> Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	<b>10c</b>			
<b>11</b> Other revenue (from Part VII, line 103)	<b>11</b>			
<b>12</b> Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	<b>12</b>		13,649,596.	
<b>13</b> Program services (from line 44, column (B))	<b>13</b>		6,189,089.	
<b>14</b> Management and general (from line 44, column (C))	<b>14</b>		546,107.	
<b>15</b> Fundraising (from line 44, column (D))	<b>15</b>		761,010.	
<b>16</b> Payments to affiliates (attach schedule)	<b>16</b>			
<b>17</b> Total expenses (add lines 16 and 44, column (A))	<b>17</b>		7,496,206.	
<b>18</b> Excess or (deficit) for the year (subtract line 17 from line 12)	<b>18</b>		6,153,390.	
<b>19</b> Net assets or fund balances at beginning of year (from line 73, column (A))	<b>19</b>		5,016,054.	
<b>20</b> Other changes in net assets or fund balances (attach explanation) SEE STATEMENT 2	<b>20</b>		401,536.	
<b>21</b> Net assets or fund balances at end of year (combine lines 18, 19, and 20)	<b>21</b>		11,570,980.	



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**Part II Statement of Functional Expenses** All organizations must complete column (A) Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (att sch) (cash \$ _____ non-cash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	22				
23 Specific assistance to individuals (att sch)	23				
24 Benefits paid to or for members (att sch)	24				
25 Compensation of officers, directors, etc	25	0.	0.	0.	0.
26 Other salaries and wages	26	3,913,645.	3,337,617.	310,364.	265,664.
27 Pension plan contributions	27				
28 Other employee benefits	28	349,324.	301,440.	24,724.	23,160.
29 Payroll taxes	29	350,732.	301,306.	27,686.	21,740.
30 Professional fundraising fees	30				
31 Accounting fees	31	49,626.	20,979.	28,647.	
32 Legal fees	32				
33 Supplies	33	53,782.	40,673.	7,218.	5,891.
34 Telephone	34	84,373.	78,717.	3,623.	2,033.
35 Postage and shipping	35	39,725.	24,011.	7,583.	8,131.
36 Occupancy	36	225,708.	208,552.	2,264.	14,892.
37 Equipment rental and maintenance	37	109,416.	87,811.	9,775.	11,830.
38 Printing and publications	38	67,746.	45,536.	998.	21,212.
39 Travel	39	95,053.	88,074.	4,583.	2,396.
40 Conferences, conventions, and meetings	40	14,549.	11,061.	953.	2,535.
41 Interest	41	156,195.	108,765.	47,430.	
42 Depreciation, depletion, etc (attach schedule)	42	67,006.	59,204.	7,802.	
43 Other expenses not covered above (itemize)					
a SEE STATEMENT 3	43a	1,919,326.	1,475,343.	62,457.	381,526.
b	43b				
c	43c				
d	43d				
e	43e				
f	43f				
g	43g				
44 Total functional expenses. Add lines 22 through 43 (Organizations completing columns (B) - (D), carry these totals to lines 13 - 15)	44	7,496,206.	6,189,089.	546,107.	761,010.

Joint Costs. Check  if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No

If 'Yes,' enter (i) the aggregate amount of these joint costs \$ \_\_\_\_\_; (ii) the amount allocated to Program services \$ \_\_\_\_\_; (iii) the amount allocated to Management and general \$ \_\_\_\_\_; and (iv) the amount allocated to Fundraising \$ \_\_\_\_\_

**Part III. Statement of Program Service Accomplishments**

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

What is the organization's primary exempt purpose? ▶ <u>SEE STATEMENT 4</u> All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)	Program Service Expenses (Required for 501(c)(3) and (4) organizations and 4947(a)(1) trusts, but optional for others)
a <u>SEE STATEMENT 5</u> ----- ----- ----- ----- (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	6,189,089.
b ----- ----- ----- ----- (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	
c ----- ----- ----- ----- (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	
d ----- ----- ----- ----- (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	
e Other program services (Grants and allocations \$ _____ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	
<b>f Total of Program Service Expenses</b> (should equal line 44, column (B), Program services) ▶	<b>6,189,089.</b>

**Part IV** Balance Sheets (See Instructions)

**Note:** Where required, attached schedules and amounts within the description column should be for end-of-year amounts only

		(A) Beginning of year		(B) End of year
ASSETS	45 Cash – non-interest-bearing	301,535.	45	3,331,254.
	46 Savings and temporary cash investments		46	
	47 a Accounts receivable	47 a 79,250.		
	b Less allowance for doubtful accounts	47 b	137,534.	47 c 79,250.
	48 a Pledges receivable	48 a 5,547,758.		
	b Less allowance for doubtful accounts	48 b 682,251.	232,100.	48 c 4,865,507.
	49 Grants receivable		372,920.	49 440,777.
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)			50
	51 a Other notes & loans receivable (attach sch)	51 a 36,431.		
	b Less allowance for doubtful accounts	51 b	43,880.	51 c 36,431.
	52 Inventories for sale or use			52
	53 Prepaid expenses and deferred charges		93,629.	53 38,878.
	54 Investments – securities (attach schedule) SEE ST 6 <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV			54 2,000.
	55 a Investments – land, buildings, & equipment. basis	55 a		
	b Less accumulated depreciation (attach schedule)	55 b		55 c
	56 Investments – other (attach schedule)	SEE STMT 7	4,067,503.	56 5,898,107.
	57 a Land, buildings, and equipment. basis	57 a 7,489,115.		
	b Less accumulated depreciation (attach schedule) STATEMENT 8	57 b 740,305.	779,187.	57 c 6,748,810.
	58 Other assets (describe ► SEE STATEMENT 9 )		1,840,792.	58 2,144,080.
59 <b>Total assets</b> (must equal line 74). Add lines 45 through 58		7,869,080.	59 23,585,094.	
LIABILITIES	60 Accounts payable and accrued expenses	647,200.	60	778,304.
	61 Grants payable		61	
	62 Deferred revenue		62	
	63 Loans from officers, directors, trustees, and key employees (attach schedule)		63	
	64 a Tax-exempt bond liabilities (attach schedule) SEE STATEMENT 10			64 a 9,000,000.
	b Mortgages and other notes payable (attach schedule) SEE STATEMENT 11		1,725,000.	64 b 1,724,879.
	65 Other liabilities (describe ► SEE STATEMENT 12 )		480,826.	65 510,931.
	66 <b>Total liabilities.</b> Add lines 60 through 65		2,853,026.	66 12,014,114.
NET ASSETS OR FUND BALANCES	<b>Organizations that follow SFAS 117, check here</b> <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74			
	67 Unrestricted		3,060,904.	67 3,723,559.
	68 Temporarily restricted		330,185.	68 6,110,403.
	69 Permanently restricted		1,624,965.	69 1,737,018.
	<b>Organizations that do not follow SFAS 117, check here</b> <input type="checkbox"/> and complete lines 70 through 74.			
	70 Capital stock, trust principal, or current funds			70
	71 Paid-in or capital surplus, or land, building, and equipment fund			71
	72 Retained earnings, endowment, accumulated income, or other funds			72
	73 <b>Total net assets or fund balances</b> (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21)		5,016,054.	73 11,570,980.
	74 <b>Total liabilities and net assets/fund balances.</b> Add lines 66 and 73		7,869,080.	74 23,585,094.

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**Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return** (See instructions.)

<b>a</b>	Total revenue, gains, and other support per audited financial statements		<b>a</b>	14,051,132.
<b>b</b>	Amounts included on line a but not on Part I, line 12.			
	1 Net unrealized gains on investments	<b>b1</b>		255,076.
	2 Donated services and use of facilities	<b>b2</b>		
	3 Recoveries of prior year grants	<b>b3</b>		
	4 Other (specify): SEE STM 13	<b>b4</b>		146,460.
	Add lines b1 through b4		<b>b</b>	401,536.
<b>c</b>	Subtract line b from line a		<b>c</b>	13,649,596.
<b>d</b>	Amounts included on Part I, line 12, but not on line a:			
	1 Investment expenses not included on Part I, line 6b	<b>d1</b>		
	2 Other (specify):	<b>d2</b>		
	Add lines d1 and d2		<b>d</b>	
<b>e</b>	<b>Total revenue</b> (Part I, line 12). Add lines c and d		<b>e</b>	13,649,596.

**Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return**

<b>a</b>	Total expenses and losses per audited financial statements		<b>a</b>	7,496,206.
<b>b</b>	Amounts included on line a but not on Part I, line 17.			
	1 Donated services and use of facilities	<b>b1</b>		
	2 Prior year adjustments reported on Part I, line 20	<b>b2</b>		
	3 Losses reported on Part I, line 20	<b>b3</b>		
	4 Other (specify):	<b>b4</b>		
	Add lines b1 through b4		<b>b</b>	
<b>c</b>	Subtract line b from line a		<b>c</b>	7,496,206.
<b>d</b>	Amounts included on Part I, line 17, but not on line a:			
	1 Investment expenses not included on Part I, line 6b	<b>d1</b>		
	2 Other (specify):	<b>d2</b>		
	Add lines d1 and d2		<b>d</b>	
<b>e</b>	<b>Total expenses</b> (Part I, line 17). Add lines c and d		<b>e</b>	7,496,206.

**Part V-A Current Officers, Directors, Trustees, and Key Employees** (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated.) (See the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation plans	(E) Expense account and other allowances
SEE STATEMENT 14		106,008.	50,941.	0.

**Part V-A Current Officers, Directors, Trustees, and Key Employees** (continued)

<b>75a</b> Enter the total number of officers, directors, and trustees permitted to vote on organization business as board meetings <span style="float:right">▶ 32</span>			
<b>b</b> Are any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, related to each other through family or business relationships? If 'Yes,' attach a statement that identifies the individuals and explains the relationship(s)	<b>75b</b>		<b>X</b>
<b>c</b> Do any officers, directors, trustees, or key employees listed in form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, receive compensation from any other organizations, whether tax exempt or taxable, that are related to this organization through common supervision or common control?  <b>Note.</b> Related organizations include section 509(a)(3) supporting organizations.  If 'Yes,' attach a statement that identifies the individuals, explains the relationship between this organization and the other organization(s), and describes the compensation arrangements, including amounts paid to each individual by each related organization	<b>75c</b>		<b>X</b>
<b>d</b> Does the organization have a written conflict of interest policy?	<b>75d</b>	<b>X</b>	

**Part V-B Former Officers, Directors, Trustees, and Key Employees That Received Compensation or Other Benefits** (If any former officer, director, trustee, or key employee received compensation or other benefits (described below) during the year, list that person below and enter the amount of compensation or other benefits in the appropriate column. See the instructions )

(A) Name and address	(B) Loans and Advances	(C) Compensation	(D) Contributions to employee benefit plans and deferred compensation plans	(E) Expense account and other allowances

**Part VI Other Information** (See the instructions.)

<b>76</b> Did the organization engage in any activity not previously reported to the IRS? If 'Yes,' attach a detailed description of each activity			
<b>77</b> Were any changes made in the organizing or governing documents but not reported to the IRS? If 'Yes,' attach a conformed copy of the changes.	<b>77</b>		<b>X</b>
<b>78a</b> Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	<b>78a</b>		<b>X</b>
<b>b</b> If 'Yes,' has it filed a tax return on Form 990-T for this year?	<b>78b</b>	N/A	
<b>79</b> Was there a liquidation, dissolution, termination, or substantial contraction during the year? If 'Yes,' attach a statement	<b>79</b>		<b>X</b>
<b>80a</b> Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc, to any other exempt or nonexempt organization?	<b>80a</b>	<b>X</b>	
<b>b</b> If 'Yes,' enter the name of the organization ▶ <u>SEE STATEMENT 15</u> and check whether it is <input checked="" type="checkbox"/> exempt or <input checked="" type="checkbox"/> nonexempt			
<b>81a</b> Enter direct and indirect political expenditures. (See line 81 instructions.)	<b>81a</b>	0.	
<b>b</b> Did the organization file Form 1120-POL for this year?	<b>81b</b>		<b>X</b>

**Part VI Other Information** (continued)

		Yes	No
<b>82 a</b>	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		X
<b>82 b</b>	If 'Yes,' you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)	N/A	
<b>83 a</b>	Did the organization comply with the public inspection requirements for returns and exemption applications?	X	
<b>83 b</b>	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	X	
<b>84 a</b>	Did the organization solicit any contributions or gifts that were not tax deductible?		X
<b>84 b</b>	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	N/A	
<b>85 a</b>	<b>501(c)(4), (5), or (6) organizations</b> Were substantially all dues nondeductible by members?	N/A	
<b>85 b</b>	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	N/A	
If 'Yes' was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.			
<b>85 c</b>	Dues, assessments, and similar amounts from members	N/A	
<b>85 d</b>	Section 162(e) lobbying and political expenditures	N/A	
<b>85 e</b>	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	N/A	
<b>85 f</b>	Taxable amount of lobbying and political expenditures (line 85d less 85e)	N/A	
<b>85 g</b>	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	N/A	
<b>85 h</b>	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	N/A	
<b>86 a</b>	<b>501(c)(7) organizations.</b> Enter. a Initiation fees and capital contributions included on line 12	N/A	
<b>86 b</b>	Gross receipts, included on line 12, for public use of club facilities	N/A	
<b>87 a</b>	<b>501(c)(12) organizations.</b> Enter a Gross income from members or shareholders	N/A	
<b>87 b</b>	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	N/A	
<b>88</b>	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If 'Yes,' complete Part IX	X	
<b>89 a</b>	<b>501(c)(3) organizations.</b> Enter. Amount of tax imposed on the organization during the year under: section 4911 ▶ 0, section 4912 ▶ 0; section 4955 ▶ 0.		
<b>89 b</b>	<b>501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If 'Yes,' attach a statement explaining each transaction		X
<b>89 c</b>	Enter. Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0.
<b>89 d</b>	Enter. Amount of tax on line 89c, above, reimbursed by the organization		0.
<b>90 a</b>	List the states with which a copy of this return is filed ▶ CA		
<b>90 b</b>	Number of employees employed in the pay period that includes March 12, 2005 (See instructions.)		157
<b>91 a</b>	The books are in care of ▶ GUINEVERE A. KERSTETTER Telephone number ▶ 619-291-0473 Located at ▶ 3715 SIXTH AVENUE, SAN DIEGO CA ZIP + 4 ▶ 92103		
<b>91 b</b>	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If 'Yes,' enter the name of the foreign country ▶		X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Statements			
<b>91 c</b>	At any time during the calendar year, did the organization maintain an office outside of the United States? If 'Yes,' enter the name of the foreign country ▶		X
<b>92</b>	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92	N/A	▶ <input type="checkbox"/>

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**Part VII Analysis of Income-Producing Activities** (See the instructions)

Note: Enter gross amounts unless otherwise indicated

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue					
a FEES AND OTHER REVENUE					256,817.
b PROGRAM REVENUE					834,016.
c					
d					
e					
f Medicare/Medicaid payments					
g Fees & contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings & temporary cash invmnts			14	51,507.	
96 Dividends & interest from securities			14	145,000.	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from pers prop					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					481,731.
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue. a					
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))				196,507.	1,572,564.
105 Total (add line 104, columns (B), (D), and (E))					1,769,071.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes** (See the instructions)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
	SEE STATEMENT 16

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
CHARITABLE AUTO RESOURCES, INC 3715 SIXTH AVENUE SAN DIEGO, CA 92103 20-0290042	100.000 % % % %	DONATED AUTO SALE	291,460.	580,644.

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See the instructions.)

- a Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No
- b Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

Note: If 'Yes' to (b), file Form 8870 and Form 4720 (see instructions).

Please Sign Here

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

Signature of officer: *Fern B. Siegel* Date: 10/30/06

Type or print name and title: Fern B. Siegel President

Paid Preparer's Use Only

Preparer's signature: JULIE A. FIRL Date: 10/24/06 Check if self employed:  Preparer's SSN or PTIN (See General Instruction W): P00085551

Firm's name (or yours if self employed), address, and ZIP + 4: LEAF & COLE, LLP  
1843 HOTEL CIRCLE SOUTH, #300  
SAN DIEGO, CA 92108-3322

EIN: 95-2076568 Phone no: 619.294.7200



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

Department of the Treasury  
Internal Revenue Service

**Organization Exempt Under  
Section 501(c)(3)**

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information — (See separate instructions.)

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ.**

OMB No 1545 0047

**2005**

Name of the organization

JEWISH FAMILY SERVICE OF SAN DIEGO

Employer identification number

95-1644024

**Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**

(See instructions. List each one. If there are none, enter 'None'.)

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
SEE STATEMENT 17		380,441.	15,086.	0.
Total number of other employees paid over \$50,000 ▶	6			

**Part II — A Compensation of the Five Highest Paid Independent Contractors for Professional Services**

(See instructions. List each one (whether individuals or firms). If there are none, enter 'None'.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services ▶	0	

**Part II — B Compensation of the Five Highest Paid Independent Contractors for Other Services**

(List each contractor who performed services other than professional services, whether individuals or firms. If there are none, enter 'None.' See instructions.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of other contractors receiving over \$50,000 for other services ▶	0	

**Part III Statements About Activities** (See instructions)

	Yes	No
<b>1</b> During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If 'Yes,' enter the total expenses paid or incurred in connection with the lobbying activities ▶ \$ <u>N/A</u> (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.)  Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking 'Yes' must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities		X
<b>2</b> During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is 'Yes,' attach a detailed statement explaining the transactions)		
<b>a</b> Sale, exchange, or leasing of property?		X
<b>b</b> Lending of money or other extension of credit?		X
<b>c</b> Furnishing of goods, services, or facilities?		X
<b>d</b> Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?		X
<b>e</b> Transfer of any part of its income or assets?		X
<b>3a</b> Do you make grants for scholarships, fellowships, student loans, etc? (If 'Yes,' attach an explanation of how you determine that recipients qualify to receive payments)		X
<b>b</b> Do you have a section 403(b) annuity plan for your employees?		X
<b>c</b> During the year, did the organization receive a contribution of qualified real property interest under section 170(h)?		X
<b>4a</b> Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		X
<b>b</b> Do you provide credit counseling, debt management, credit repair, or debt negotiation services?		X

**Part IV Reason for Non-Private Foundation Status** (See instructions.)

The organization is not a private foundation because it is. (Please check only **ONE** applicable box.)

- 5  A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6  A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7  A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8  A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9  A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state ▶ \_\_\_\_\_
- 10  An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a  An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b  A community trust. Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A.)
- 12  An organization that normally receives **(1) more than 33-1/3%** of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc, functions – subject to certain exceptions, and **(2) no more than 33-1/3%** of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2). (Also complete the **Support Schedule** in Part IV-A.)
- 13  An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: **(1)** lines 5 through 12 above; or **(2)** section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). Check the box that describes the type of supporting organization:  Type 1  Type 2  Type 3

Provide the following information about the supported organizations. (See instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above

- 14  An organization organized and operated to test for public safety Section 509(a)(4). (See instructions.)

**Part IV-A Support Schedule** (Complete only if you checked a box on line 10, 11, or 12.) *Use cash method of accounting.*

**Note:** You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
<b>15</b> Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)	3,730,831.	4,442,863.	2,423,266.	2,601,105.	13,198,065.
<b>16</b> Membership fees received					0.
<b>17</b> Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	2,140,178.	1,087,267.	2,470,917.	1,302,776.	7,001,138.
<b>18</b> Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	689,254.	322,952.	47,278.	84,314.	1,143,798.
<b>19</b> Net income from unrelated business activities not included in line 18					0.
<b>20</b> Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					0.
<b>21</b> The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.					0.
<b>22</b> Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets.					0.
<b>23</b> Total of lines 15 through 22	6,560,263.	5,853,082.	4,941,461.	3,988,195.	21,343,001.
<b>24</b> Line 23 minus line 17	4,420,085.	4,765,815.	2,470,544.	2,685,419.	14,341,863.
<b>25</b> Enter 1% of line 23	65,603.	58,531.	49,415.	39,882.	
<b>26 Organizations described on lines 10 or 11:</b>	a Enter 2% of amount in column (e), line 24				<b>26a</b> 286,837.
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2001 through 2004 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts.					<b>26b</b>
c Total support for section 509(a)(1) test. Enter line 24, column (e).					<b>26c</b> 14,341,863.
d Add. Amounts from column (e) for lines.	<b>18</b> 1,143,798.	<b>19</b>	<b>22</b>	<b>26b</b>	<b>26d</b> 1,143,798.
e Public support (line 26c minus line 26d total)					<b>26e</b> 13,198,065.
<b>f Public support percentage (line 26e (numerator) divided by line 26c (denominator))</b>					<b>26f</b> 92.02 %
<b>27 Organizations described on line 12:</b> N/A					
a For amounts included in lines 15, 16, and 17 that were received from a 'disqualified person,' prepare a list for your records to show the name of, and total amounts received in each year from, each 'disqualified person.' Do not file this list with your return. Enter the sum of such amounts for each year.	(2004) _____ (2003) _____ (2002) _____ (2001) _____				
b For any amount included in line 17 that was received from each person (other than 'disqualified persons'), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11b, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year.	(2004) _____ (2003) _____ (2002) _____ (2001) _____				
c Add. Amounts from column (e) for lines.	<b>15</b> _____	<b>16</b> _____	<b>17</b> _____	<b>20</b> _____	<b>21</b> _____
d Add. Line 27a total _____ and line 27b total _____					<b>27c</b> _____
e Public support (line 27c total minus line 27d total)					<b>27d</b> _____
f Total support for section 509(a)(2) test. Enter amount from line 23, column (e)					<b>27e</b> _____
<b>g Public support percentage (line 27e (numerator) divided by line 27f (denominator))</b>					<b>27f</b> _____
<b>h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))</b>					<b>27g</b> _____ %
<b>28 Unusual Grants:</b> For an organization described in line 10, 11, or 12 that received any unusual grants during 2001 through 2004, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.	<b>27h</b> _____ %				

**Part V Private School Questionnaire** (See instructions )  
 (To be completed ONLY by schools that checked the box on line 6 in Part IV)

N/A

	Yes	No
<b>29</b> Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
<b>30</b> Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
<b>31</b> Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If 'Yes,' please describe, if 'No,' please explain (If you need more space, attach a separate statement.) ----- ----- -----		
<b>32</b> Does the organization maintain the following.		
<b>a</b> Records indicating the racial composition of the student body, faculty, and administrative staff?		
<b>b</b> Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
<b>c</b> Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
<b>d</b> Copies of all material used by the organization or on its behalf to solicit contributions?  If you answered 'No' to any of the above, please explain. (If you need more space, attach a separate statement.) ----- -----		
<b>33</b> Does the organization discriminate by race in any way with respect to		
<b>a</b> Students' rights or privileges?		
<b>b</b> Admissions policies?		
<b>c</b> Employment of faculty or administrative staff?		
<b>d</b> Scholarships or other financial assistance?		
<b>e</b> Educational policies?		
<b>f</b> Use of facilities?		
<b>g</b> Athletic programs?		
<b>h</b> Other extracurricular activities?  If you answered 'Yes' to any of the above, please explain. (If you need more space, attach a separate statement ) ----- ----- -----		
<b>34a</b> Does the organization receive any financial aid or assistance from a governmental agency?		
<b>b</b> Has the organization's right to such aid ever been revoked or suspended? If you answered 'Yes' to either 34a or b, please explain using an attached statement.		
<b>35</b> Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev Proc 75-50, 1975-2 C.B. 587, covering racial nondiscrimination? If 'No,' attach an explanation		

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See instructions.)  
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

N/A

Check  **a** if the organization belongs to an affiliated group. Check  **b** if you checked 'a' and 'limited control' provisions apply.

<b>Limits on Lobbying Expenditures</b> (The term 'expenditures' means amounts paid or incurred )		(a) Affiliated group totals	(b) To be completed for ALL electing organizations												
<b>36</b>	Total lobbying expenditures to influence public opinion (grassroots lobbying)	<b>36</b>													
<b>37</b>	Total lobbying expenditures to influence a legislative body (direct lobbying)	<b>37</b>													
<b>38</b>	Total lobbying expenditures (add lines 36 and 37)	<b>38</b>													
<b>39</b>	Other exempt purpose expenditures	<b>39</b>													
<b>40</b>	Total exempt purpose expenditures (add lines 38 and 39)	<b>40</b>													
<b>41</b>	Lobbying nontaxable amount. Enter the amount from the following table — <table border="0" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 50%;"><b>If the amount on line 40 is —</b></td> <td style="width: 50%;"><b>The lobbying nontaxable amount is —</b></td> </tr> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 40</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000</td> </tr> </table>	<b>If the amount on line 40 is —</b>	<b>The lobbying nontaxable amount is —</b>	Not over \$500,000	20% of the amount on line 40	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000	Over \$17,000,000	\$1,000,000	<b>41</b>	
<b>If the amount on line 40 is —</b>	<b>The lobbying nontaxable amount is —</b>														
Not over \$500,000	20% of the amount on line 40														
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000														
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000														
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000														
Over \$17,000,000	\$1,000,000														
<b>42</b>	Grassroots nontaxable amount (enter 25% of line 41)	<b>42</b>													
<b>43</b>	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36	<b>43</b>													
<b>44</b>	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38	<b>44</b>													
<b>Caution:</b> If there is an amount on either line 43 or line 44, you must file Form 4720															

**4-Year Averaging Period Under Section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below.  
 See the instructions for lines 45 through 50 )

Calendar year (or fiscal year beginning in) ▶	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2005	(b) 2004	(c) 2003	(d) 2002	(e) Total
<b>45</b> Lobbying nontaxable amount					
<b>46</b> Lobbying ceiling amount (150% of line 45(e))					
<b>47</b> Total lobbying expenditures					
<b>48</b> Grassroots non-taxable amount					
<b>49</b> Grassroots ceiling amount (150% of line 48(e))					
<b>50</b> Grassroots lobbying expenditures					

**Part VI-B Lobbying Activity by Nonelecting Public Charities**  
 (For reporting only by organizations that did not complete Part VI-A) (See instructions.)

N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:

- a Volunteers
- b Paid staff or management (Include compensation in expenses reported on lines c through h.)
- c Media advertisements
- d Mailings to members, legislators, or the public
- e Publications, or published or broadcast statements
- f Grants to other organizations for lobbying purposes
- g Direct contact with legislators, their staffs, government officials, or a legislative body
- h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means
- i Total lobbying expenditures (add lines c through h.)

Yes	No	Amount

If 'Yes' to any of the above, also attach a statement giving a detailed description of the lobbying activities

**Part VII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations** (See instructions)

**51** Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

		Yes	No
<b>a</b>	Transfers from the reporting organization to a noncharitable exempt organization of:		
	(i) Cash		X
	(ii) Other assets		X
<b>b</b>	Other transactions:		
	(i) Sales or exchanges of assets with a noncharitable exempt organization		X
	(ii) Purchases of assets from a noncharitable exempt organization		X
	(iii) Rental of facilities, equipment, or other assets		X
	(iv) Reimbursement arrangements		X
	(v) Loans or loan guarantees		X
	(vi) Performance of services or membership or fundraising solicitations		X
<b>c</b>	Sharing of facilities, equipment, mailing lists, other assets, or paid employees		X

**d** If the answer to any of the above is 'Yes,' complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

(a) Line no.	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
N/A			

**52a** Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ▶  Yes  No

**b** If 'Yes,' complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

TEEA0406L 08/08/05

STATEMENT 1  
FORM 990, PART I, LINE 8  
NET GAIN (LOSS) FROM NONINVENTORY SALES

OTHER ASSETS

DESCRIPTION:	LAND & BUILDING - SENIOR CENTER		
DATE ACQUIRED:	7/01/1980		
HOW ACQUIRED:	PURCHASE		
DATE SOLD:	4/30/2006		
TO WHOM SOLD:			
GROSS SALES PRICE:	566,704.		
COST OR OTHER BASIS:	45,220.		
EXPENSES OF SALE:	41,153.		
		GAIN (LOSS)	480,331.
DESCRIPTION:	CADILLAC		
DATE ACQUIRED:	8/23/2003		
HOW ACQUIRED:	PURCHASE		
DATE SOLD:	5/16/2006		
TO WHOM SOLD:			
GROSS SALES PRICE:	1,050.		
COST OR OTHER BASIS:	750.		
		GAIN (LOSS)	300.
DESCRIPTION:	WINDSTAR		
DATE ACQUIRED:	2/09/2001		
HOW ACQUIRED:	PURCHASE		
DATE SOLD:	3/14/2006		
TO WHOM SOLD:			
GROSS SALES PRICE:	2,400.		
COST OR OTHER BASIS:	1,300.		
		GAIN (LOSS)	1,100.
		TOTAL GAIN (LOSS) OTHER ASSETS	\$ 481,731.
		TOTAL NET GAIN (LOSS) FROM NONINVENTORY SALES	\$ 481,731.

STATEMENT 2  
FORM 990, PART I, LINE 20  
OTHER CHANGES IN NET ASSETS OR FUND BALANCES

CHANGE IN INVESTMENT IN SUBSIDIARY	\$	146,460.
INVESTMENT EXPENSES		-13,275.
UNREALIZED GAINS		268,351.
TOTAL	\$	401,536.

**STATEMENT 3  
FORM 990, PART II, LINE 43  
OTHER EXPENSES**

	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT & GENERAL	(D) FUNDRAISING
ADVERTISING & PROMOTION	229,649.	186,608.	3,520.	39,521.
BAD DEBTS	178,107.	1,475.	15,347.	161,285.
BANK FEES & PAYROLL PROCESSING	26,688.	2,985.	14,820.	8,883.
CONSULTANTS	54,701.	34,193.	13,971.	6,537.
EMERGENCY ASSISTANCE	178,099.	178,096.	3.	
FUNDRAISING	83,019.	69.	258.	82,692.
HOLOCAUST HOME CARE	110,084.	110,084.		
HUMAN RESOURCES ALLOCATED		79,822.	-81,689.	1,867.
INSURANCE	64,317.	53,009.	10,319.	989.
LAB FEES	62,952.	62,952.		
MARKETING & OUTREACH ALLOCATED		101,310.		-101,310.
MEMBERSHIPS/SUBSCRIPTIONS	15,444.	4,138.	10,752.	554.
MISCELLANEOUS	36,637.	21,018.	14,787.	832.
PROFESSIONAL FEES	352,842.	156,574.	21,339.	174,929.
PROGRAM EXPENSES	266,932.	266,506.	202.	224.
PROPERTY & OTHER TAXES	13,685.	10,804.	2,881.	
REPAIRS & MAINTENANCE	64,459.	55,054.	8,317.	1,088.
STAFF DEVELOPMENT	20,885.	7,926.	12,959.	
SUBCONTRACTOR FEES	51,318.	51,318.		
TRANSPORTATION SERVICE	57,004.	48,100.	8,833.	71.
UTILITIES	52,504.	43,302.	5,838.	3,364.
<b>TOTAL</b>	<b>\$ 1,919,326.</b>	<b>\$ 1,475,343.</b>	<b>\$ 62,457.</b>	<b>\$ 381,526.</b>

**STATEMENT 4  
FORM 990, PART III  
ORGANIZATION'S PRIMARY EXEMPT PURPOSE**

JEWISH FAMILY SERVICE OF SAN DIEGO

JEWISH FAMILY SERVICE OF SAN DIEGO (JFS) IS A CALIFORNIA NOT-FOR-PROFIT ORGANIZATION THAT WAS FOUNDED IN 1918 BY A CONSORTIUM OF WOMEN'S CLUBS WHO SOUGHT TO ADDRESS THE MYRIAD OF HUMAN NEEDS OF THE TIME. TODAY JFS IS A COMPREHENSIVE SOCIAL SERVICE ORGANIZATION WITH NINE LOCATIONS THROUGHOUT SAN DIEGO COUNTY AND AN OFFICE IN PALM DESERT, SERVING THE COACHELLA VALLEY. FROM ITS EARLY GRASSROOTS ORIGINS, THE AGENCY NOW SERVES OVER 20,000 PEOPLE ANNUALLY. THE MISSION OF JFS IS TO STRENGTHEN THE INDIVIDUAL, ENHANCE THE FAMILY, PROTECT THE VULNERABLE, WITH HUMAN SERVICES BASED ON JEWISH VALUES.

**STATEMENT 5  
FORM 990, PART III, LINE A  
STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS**

DESCRIPTION	GRANTS AND ALLOCATIONS	PROGRAM SERVICE EXPENSES
-------------	---------------------------	--------------------------------

JFS OPERATES THE FOLLOWING PROGRAMS:

COUNSELING AND CARE MANAGEMENT:



STATEMENT 5 (CONTINUED)  
 FORM 990, PART III, LINE A  
 STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS

DESCRIPTION	GRANTS AND ALLOCATIONS	PROGRAM SERVICE EXPENSES
<p>A BROAD BASE OF SERVICES ARE AVAILABLE TO THE COMMUNITY THROUGH THE FOLLOWING PROGRAMS:</p> <ul style="list-style-type: none"> <li>.ADOPTION ALLIANCE OF SAN DIEGO</li> <li>.CARING COMMUNITY - LIVING WITH CANCER</li> <li>.CHAVERIM</li> <li>.COUNSELING SERVICES</li> <li>.EDUCATION AND OUTREACH FOR JEWS WITH MENTAL HEALTH CONCERNS</li> <li>.FOOD PANTRY</li> <li>.JEWISH BIGPALS FOR BOYS AND GIRLS</li> <li>.PROJECT SARAH (STOP ABUSIVE RELATIONSHIPS AT HOME)</li> <li>.REFUGEE RESETTLEMENT AND ACCULTURATION</li> <li>.SUPPORTING JEWISH SINGLE PARENTS</li> </ul> <p>COACHELLA VALLEY SERVICES AND OVERNIGHT SHELTER (CV-SOS):            IN PARTNERSHIP WITH JFS OF THE DESERT, THE CV-SOS PROGRAM FEEDS AND HOUSES 12 TO 14 HOMELESS PEOPLE PER NIGHT WITH THE HELP OF SEVEN CHURCHES AND SYNAGOGUES IN THE COACHELLA VALLEY.</p> <p>HIV SERVICES:            THE HIV SERVICES PROGRAM PROVIDES COUNSELING, TESTING, AND EARLY INTERVENTION SERVICES TO PARTICIPANTS OF COUNTY-FUNDED ALCOHOL, DRUG TREATMENT, AND RECOVERY PROGRAMS. THE PROGRAM PROVIDES EDUCATIONAL INFORMATION TO MORE THAN 7,000 INDIVIDUALS ANNUALLY IN AN EFFORT TO PREVENT THE SPREAD OF HIV INFECTION. IN ADDITION, THROUGH THIS PROGRAM JFS OFFERS A FULL ARRAY OF CASH MANAGEMENT SERVICES INCLUDING A BEHAVIOR MANAGEMENT PROGRAM. THE TALKING ABOUT TINA SUPPORT GROUP MEETS WEEKLY FOR HIV-POSITIVE MEN WHO USE METHAMPHETAMINE. THE GOAL IS TO HELP PARTICIPANTS REDUCE AND EVENTUALLY STOP THEIR DRUG USE.</p> <p>PARENTING, YOUTH AND SCHOOL-BASED SERVICES:            A BROAD BASE OF SERVICES ARE AVAILABLE TO FAMILIES AND YOUTH IN THE COMMUNITY THROUGH THE FOLLOWING PROGRAMS:</p> <ul style="list-style-type: none"> <li>.CHAMP (CHILDREN ARE MORE PROTECTED)</li> <li>.FOOTHILLS HIGH SCHOOL TEEN PARENT PROGRAM</li> <li>.MENTORING MOTHERS</li> <li>.PEACEFUL PARENTING (0 - 5 YEARS) AND GREEN PARENTING (6 - 18 YEARS)</li> <li>.PRESCHOOL IN THE PARK</li> <li>.SCHOOL-BASED COUNSELING</li> <li>.WISDOM ALLIANCE</li> <li>.YAD (YOUTH ASSESSMENT AND DEVELOPMENT)</li> </ul> <p>OLDER ADULT/SENIOR SERVICES:            A BROAD BASE OF SERVICES ARE AVAILABLE TO OLDER ADULTS THROUGH THE FOLLOWING OLDER ADULT/SENIOR SERVICE PROGRAMS:</p> <ul style="list-style-type: none"> <li>.CO-OP (CREATING OPPORTUNITIES FOR OLDER PERSONS)</li> <li>.CARE MANAGEMENT</li> <li>.FOODMOBILE</li> <li>.HEARTFELT HOMES SENIOR PLACEMENT SERVICES</li> <li>.INFORMATION AND REFERRAL</li> <li>.JEWISH HEALING CENTER</li> <li>.JFS FIX-IT SERVICE</li> </ul>		

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STATEMENT 5 (CONTINUED)  
FORM 990, PART III, LINE A  
STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS

DESCRIPTION	GRANTS AND ALLOCATIONS	PROGRAM SERVICE EXPENSES
.RIDES & SMILES		
.SENIOR NUTRITION		
.SENIOR WHEELS		
.SOS - SERVING OLDER HOLOCAUST SURVIVORS PROGRAM		
.COLLEGE AVENUE SENIOR CENTER		
.NORTH COUNTY INLAND SENIOR CENTER		
.UNIVERSITY CITY SENIOR CENTER		6,189,089.
INCLUDES FOREIGN GRANTS: NO		
	<u>\$ 0.</u>	<u>\$ 6,189,089.</u>

STATEMENT 6  
FORM 990, PART IV, LINE 54  
INVESTMENTS - SECURITIES

STATE AND MUNICIPAL OBLIGATIONS	VALUATION METHOD	AMOUNT
JEWISH COMM. FOUND. STATE OF ISRAEL BOND	MARKET VALUE	\$ 2,000.
	TOTAL	\$ 2,000.
TOTAL INVESTMENTS - SECURITIES		<u>\$ 2,000.</u>

STATEMENT 7  
FORM 990, PART IV, LINE 56  
INVESTMENTS - OTHER

DESCRIPTION OF INVESTMENT	VALUATION METHOD	BOOK VALUE
JEWISH COMMUNITY FOUNDATION POOL A	MARKET VALUE	\$ 2,387,503.
JEWISH COMMUNITY FOUNDATION POOL C	MARKET VALUE	412,545.
JEWISH COMMUNITY FOUNDATION POOL D	MARKET VALUE	3,098,059.
	TOTAL	<u>\$ 5,898,107.</u>

STATEMENT 8  
FORM 990, PART IV, LINE 57  
LAND, BUILDINGS, AND EQUIPMENT

CATEGORY	BASIS	ACCUM. DEPREC.	BOOK VALUE
AUTOMOBILES / TRANSPORTATION EQUIPMENT	\$ 129,173.	\$ 98,903.	\$ 30,270.
FURNITURE AND FIXTURES	431,782.	390,651.	41,131.
MACHINERY AND EQUIPMENT	60,386.	29,525.	30,861.
BUILDINGS	550,100.	221,226.	328,874.
LAND	253,000.		253,000.
MISCELLANEOUS	6,064,674.	0.	6,064,674.
TOTAL	<u>\$ 7,489,115.</u>	<u>\$ 740,305.</u>	<u>\$ 6,748,810.</u>

STATEMENT 9  
FORM 990, PART IV, LINE 58  
OTHER ASSETS

ACCRUED INTEREST RECEIVABLE	\$ 11,285.
BOND ISSUANCE COSTS	143,490.
DEPOSITS	6,461.
INVESTMENT IN CARS	236,649.
OTHER ASSETS	1,746,195.
TOTAL	<u>\$ 2,144,080.</u>

STATEMENT 10  
FORM 990, PART IV, LINE 64A  
TAX-EXEMPT BOND LIABILITIES

		BALANCE DUE
THIRD PARTY INFORMATION:	COLORADO EDUCATIONAL & CULTURA	
ISSUE DATE:	5/01/2006	
ORIGINAL ISSUE AMOUNT:	9,000,000.	
BOND RETIREMENT DATE:	1/01/2031	
OUTSTANDING ISSUE AMOUNT:		\$ 9,000,000.
TOTAL		<u>\$ 9,000,000.</u>

STATEMENT 11  
FORM 990, PART IV, LINE 64B  
MORTGAGES AND OTHER NOTES PAYABLE

OTHER NOTES PAYABLE

LENDER'S NAME:	SAN DIEGO NATIONAL BANK	
DATE OF NOTE:	5/12/2005	
MATURITY DATE:	5/12/2011	
REPAYMENT TERMS:	MONTHLY INT PMTS @ PRIME RATE	
INTEREST RATE:	8.25%	
ORIGINAL AMOUNT:	380,000.	
BALANCE DUE:		\$ 379,879.
LENDER'S NAME:	LOW INCOME INVESTMENT FUND	
DATE OF NOTE:	5/16/2005	
MATURITY DATE:	12/01/2006	
REPAYMENT TERMS:	MONTHLY INT PMTS	
INTEREST RATE:	7.25%	
ORIGINAL AMOUNT:	735,000.	
BALANCE DUE:		\$ 735,000.
LENDER'S NAME:	CORP FOR SUPPORTIVE HOUSING	
MATURITY DATE:	12/01/2006	
REPAYMENT TERMS:	MONTHLY INT PMTS	
INTEREST RATE:	5.00%	
ORIGINAL AMOUNT:	610,000.	
BALANCE DUE:		\$ 610,000.
		TOTAL \$ <u>1,724,879.</u>

STATEMENT 12  
FORM 990, PART IV, LINE 65  
OTHER LIABILITIES

DEFERRED COMPENSATION	\$ 412,545.
PAYABLE TO CARS	70,449.
SECURITY DEPOSITS	5,525.
UNEARNED REVENUE	22,412.
TOTAL	\$ <u>510,931.</u>

STATEMENT 13  
FORM 990, PART IV-A, LINE B(4)  
OTHER AMOUNTS

CHANGE IN INVESTMENT IN SUBSIDIARY	\$ 146,460.
TOTAL	\$ <u>146,460.</u>

STATEMENT 14  
FORM 990, PART V-A  
LIST OF OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED	COMPEN- SATION	CONTRI- BUTION TO EBP & DC	EXPENSE ACCOUNT/ OTHER
FERN SIEGEL 3715 SIXTH AVENUE SAN DIEGO, CA 92103	PRESIDENT 0	\$ 0.	\$ 0.	\$ 0.
RON ZOLLMAN 3715 SIXTH AVENUE SAN DIEGO, CA 92103	VICE PRESIDENT 0	0.	0.	0.
EDWARD J. CARNOT 3715 SIXTH AVENUE SAN DIEGO, CA 92103	VICE PRESIDENT 0	0.	0.	0.
STEVE LEVINE 3715 SIXTH AVENUE SAN DIEGO, CA 92103	TREASURER 0	0.	0.	0.
LOUIS VENER 3715 SIXTH AVENUE SAN DIEGO, CA 92103	SECRETARY 0	0.	0.	0.
Yael AIRES 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
RABBI JEFF BROWN 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
RONNIE DIAMOND 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
JOAN EICHBERG 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
JILL ESSAKOW 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
TED FINKEL 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
MERLE FISCHLOWITZ 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.

STATEMENT 14 (CONTINUED)  
 FORM 990, PART V-A  
 LIST OF OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED	COMPEN- SATION	CONTRI- BUTION TO EBP & DC	EXPENSE ACCOUNT/ OTHER
LAURA GALINSON 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	\$ 0.	\$ 0.	\$ 0.
JEFF GLAZER 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
MARCIA HAZAN 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
ROSE LEE JOSEPHSON 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
MATTHEW KOSTRINSKY 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
PAUL KURTIN 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
MICHAEL LEVINSON 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
HAMILTON LOEB JR. 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
FELICIA MANDELBAUM 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
LAWRENCE A. OSTER 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
BRAD PHILLIPS 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
SUSAN SHMALO 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.

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STATEMENT 14 (CONTINUED)  
FORM 990, PART V-A  
LIST OF OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED	COMPEN- SATION	CONTRI- BUTION TO EBP & DC	EXPENSE ACCOUNT/ OTHER
JILL STONE 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	\$ 0.	\$ 0.	\$ 0.
VALERIE VITERBI 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
LAURIE WARGOTZ 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
CATHY BABIN WEIL 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
ADAM WELLAND 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
GEORGE WISE 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIRECTOR 0	0.	0.	0.
JILL BORG SPITZER 3715 SIXTH AVENUE SAN DIEGO, CA 92103	CEO 0	106,008.	50,941.	0.
ALAN ZAMOSKY 3715 SIXTH AVENUE SAN DIEGO, CA 92103	COO 0	0.	0.	0.
	TOTAL	\$ 106,008.	\$ 50,941.	\$ 0.

STATEMENT 15  
FORM 990, PART VI, LINE 80B  
RELATED ORGANIZATIONS

NAME OF ORGANIZATION	EXEMPT	NONEXEMPT
CHARITABLE AUTO RESOURCES, INC		X
JFS FOUNDATION, LLC	X	
JFS HOLDINGS, LLC	X	

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STATEMENT 16  
FORM 990, PART VIII  
RELATIONSHIP OF ACTIVITIES TO THE ACCOMPLISHMENT OF EXEMPT PURPOSES

LINE #	EXPLANATION OF ACTIVITIES
93A	FEES AND OTHER INCOME RELATED TO PROGRAM SERVICES
93B	PROGRAM REVENUE FOR SERVICES PROVIDED TO CLIENTS INVOLVED IN VARIOUS PROGRAMS.
100	GAIN FROM SALE OF LAND, BUILDING AND EQUIPMENT, NON DEBT FINANCED. PROCEEDS WERE USED TO ACQUIRE NEW LAND AND BUILDING TO FURTHER THE ORGANIZATIONS MISSION AND ENABLE THEM TO PROVIDE SERVICES TO CLIENTS

STATEMENT 17  
SCHEDULE A, PART I  
COMPENSATION OF FIVE HIGHEST PAID EMPLOYEES

NAME AND ADDRESS	TITLE & AVERAGE HOURS WORKED	COMPEN-SATION	CONTRIBUTIO EBP & DC	EXPENSE ACCOUNT
JOEL CRADDOCK 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIR EDUC SVCS 0	65,531.	2,535.	0.
SUSAN LAPIDUS 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DEVELOPMENT DIR 0	83,582.	3,312.	0.
GUINEVERE KERSTETTER 3715 SIXTH AVENUE SAN DIEGO, CA 92103	CFO 0	82,504.	3,295.	0.
CRAIG LAMBERT 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIR ADULT SVCS 0	75,612.	3,020.	0.
LINDA HUTKIN-SLADE 3715 SIXTH AVENUE SAN DIEGO, CA 92103	DIR COUNSELING 0	73,212.	2,924.	0.
		TOTAL \$ 380,441.	\$ 15,086.	\$ 0.